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POLICY OF NON-DISCRIMINATION

Touro College treats all employees, students, and applicants without unlawful consideration or discrimination as to race, creed, color, national origin, sex, age, disability, marital status, genetic predisposition, gender identity, sexual orientation or citizen status in all decisions, including but not limited to recruitment, the administration of its educational programs and activities, hiring, compensation, training and apprenticeship, promotion, upgrading, demotion, downgrading, transfer, lay-off, suspension, expulsion and termination, and all other terms and conditions of admission, matriculation, and employment.

Inquiries or complaints concerning the non-discrimination policies should be sent to Elan Baram, 500 7th Avenue, 4th Floor, New York, New York, 10018, USA, Elan.Baram@touro.edu (646-565-6000, ext. 55636) or, alternatively, to the Chief Compliance Officer at compliance@touro.edu and 646-565-6000, ext. 55330.

IMPORTANT NOTICE

As with all Touro College handbooks, rules and policies, this Handbook is written for informational purposes only, may contain errors and may not be applicable to every situation or circumstance. Touro College Berlin reserves the right to amend, modifies, supplement or revoke this Handbook, in whole or in part, at any time with or without notice in its sole discretion. Since information is updated constantly, the student is advised to seek further clarification from appropriate faculty and administrative offices. Students can also find up to date information on the college’s website: www.touroberlin.de. Any dispute, claim or controversy arising out of or related to this Handbook can be resolved through Touro College Berlin’s internal procedures.

The information contained in this handbook is taken from the Touro College Berlin Catalog:


Students are advised to refer to the Touro College Berlin Catalog for more information related the rules and regulations of our American programs.
MESSAGE FROM TOURO COLLEGE PRESIDENT AND CHIEF EXECUTIVE OFFICER

I extend a warm welcome to the students of Touro College Berlin. You are all part of a vision that became a reality. Opened in October of 2003, as if 2012 Touro College became the first American institution of higher education in Berlin to hold both American and German accreditation. Today, Touro College Berlin continues to provide instruction to the next generation of Jewish leadership through its degree programs in Business 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 College 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 College 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 College’s mission, based on the values of the Jewish heritage, of providing academic excellence and personal attention for students seeking to maximize their personal and professional growth. Currently, the College has international locations in Berlin, Paris, and Moscow, and I look forward to continuing to strengthen our worldwide presence.

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 College Berlin is more specialized than the mission of Touro’s programs in New York. Touro College Berlin was created to strengthen amity and cultural ties worldwide and create a community which 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 College Berlin will be the light that illumines not only your own career path but the paths of all you serve professionally in the years ahead.

Dr. Alan Kadish
President
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 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 College –Berlin, grew out of an historic effort on the part of Dr. Bernard Lander, founding President of Touro College, to make higher educational opportunities available in Berlin to both Jewish students and non-Jewish students alike which would reflect the ethos of Touro College. Touro College –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 rich set of career-oriented courses in other fields.

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

We invite you to learn more about Touro College –Berlin through this Catalog. It would be my pleasure to provide other information about Touro College and its programs both national and international if you so desire.

Stanley Boylan, Ph.D.
MESSAGE FROM THE TOURO COLLEGE BERLIN RECTOR

You have chosen to study at Touro College Berlin, and I both thank and congratulate you for this decision!

As a member of the Touro community, you are now part of a truly international network, which not only reflects in our highly diverse faculty and student body, but also in the opportunity to study abroad on one of our 32 international campuses, e. g. in New York City or Moscow. Due to our accreditation in Germany and the United States, we are also one of the few institutions in Europe to offer degrees that are fully recognized in both countries.

On our beautiful campus, you will study in small classes, will receive highly personalized instruction, and will therefore be able to optimize your learning potential. Many of our past graduates went on to enroll in a related postgraduate program, were hired by multinational companies, or chose to found their own businesses; and I am confident that you will be equally successful.

Our emphasis on internationality and excellence will leave you best equipped to succeed in today’s world of rapid social and technological change. At the same time, we set high value on cultural and religious tolerance in general, and on upholding our Jewish heritage in particular.

I therefore encourage you to take advantage of the many opportunities Touro College Berlin has to offer, and to use them for your personal and academic growth.

Welcome to the Touro family!

Sara Nachama
Rector, Touro College Berlin
Vice-President, Touro College
MISSION STATEMENT

Touro College is an independent institution of higher education under Jewish auspices, established to perpetuate and enrich the Jewish heritage and to support Jewish continuity, as well as to serve the general community in keeping with the historic Jewish commitment to the transmission of knowledge, social justice, and compassionate concern for, and service to, society. As an integral component of this commitment, Touro fosters access for diverse elements of the urban community to educational and professional opportunities in a variety of fields.

The Jewish heritage embraces two fundamental components, the particular and the universal, as reflected in Hillel’s dictum, transmitted in Ethics of the Fathers, “If we are not for ourselves, who will be? If we are concerned only with ourselves, what are we?” This seminal teaching shapes the core values of the college, which include a dynamic commitment to quality education regardless of socioeconomic status, the treatment of all students, faculty and staff with integrity and respect, the role of ethics in the professions, and the building of a responsive and responsible society through expanded academic opportunities. Touro is a learner-centered college where personal growth and intellectual inquiry are fostered and where men and women are prepared for productive lives of dignity, value and values.

Touro offers undergraduate and graduate programs in Jewish studies and liberal arts and sciences, serving the diverse components of the Jewish community. In consonance with the universal aspect of its mission, the college provides neighborhood-based programs for underserved members of the community, and offers professional and graduate programs in such areas as education, law, medicine, allied health sciences, social work, and business, as well as mission-driven programs at campuses abroad.
THE GOALS OF THE COLLEGE

To perpetuate and enrich the Jewish heritage and its continuity through Jewish studies and scholarship and by delivering quality academic programs on the undergraduate, graduate and professional levels.

To promote academic achievement and ethical values through the traditional study of the liberal arts and sciences.

To further the career interests and aspirations of students with a broad range of academic, pre-professional, graduate and professional programs.

To promote development of students’ communication skills.

To promote development of students’ information literacy, analytical and quantitative competencies necessary to succeed in a technological society.

To develop and provide educational opportunities by reaching out to underserved student populations within an environment that promotes tolerance and respect for diverse population groups and their cultural heritages.

To provide a supportive student-centered learning environment consistent with the Touro mission and to promote effective learning, teaching and scholarship.

To increase access and expand academic reach through the utilization of new technologies including distance-learning modalities.

To strengthen Jewish identity and to transmit American values and the democratic ethos in communities abroad through quality academic programs.

To support a culture of assessment and evidence-based decision-making across all units of the institution.
INTRODUCTION

Touro College Berlin offers, under the umbrella of Touro College’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, the College offers a Master of Arts program in Jewish Studies and a Master of Business Administration (M.B.A.) program. Under the umbrella of its German accreditation, the College offers a Bachelor of Arts program in Management and a Master of Arts program in Holocaust Communication and Tolerance. These programs are open to students with an adequate knowledge of English. Liberal Arts and language courses provide insight into American culture and foster intercultural understanding. The College 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, age, ethnic origin, and academic and professional experience. We provide an environment where students can share similar experiences, attitudes, needs, and objectives. It is impressive to see the differences in where our students come from, but what we really care about is where they want to go from here. 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 of higher education systems.

This Catalog is intended to serve as a useful resource manual during your studies at Touro College Berlin. It can help students acquaint themselves with relevant information concerning academic and administrative college 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 college experience consists of more than just classroom instruction. As a student-centered institution Touro also seeks to foster an engaged learning atmosphere, in which close faculty-student relationships, student camaraderie, and individualized attention are hallmarks of the learning experience.
Expenses associated with attending Touro College may include tuition, fees, supplies, books, housing and other living expenses.

Tuition and fees are payable to the Bursar upon registration at the beginning of each semester. Students may pay by bank transfer, personal check, or money order. Students financing a portion of their education through grants, loans or scholarships must provide proof of such awards at registration. Students without such documentation will be expected to pay a deposit toward their tuition, and will be refunded any excess once the College receives the award.

THE BURSAR’S OFFICE

The function of the Bursar’s Office is to collect tuition and fees from students on behalf of the College. To that end, the Bursar’s Office is responsible for charging tuition to student accounts according to the college fee schedule and collecting payments from students. The Bursar will send each student statements until the bill is paid.

TUITION AND FEES

Please note: The table below contains tuition information for Touro College Berlin’s American BA, BS, MBA, and MA programs. For tuition information about the College’s German degree programs, please visit http://touroberlin.com/admissions/fees.

<table>
<thead>
<tr>
<th>TUITION</th>
<th>USD</th>
<th>€</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>US BACHELOR OF ARTS OR BACHELOR OF SCIENCE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>First semester of study:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For 12 – 17 credits (or 4 – 5 courses)</td>
<td>5712</td>
<td>4200</td>
</tr>
<tr>
<td>For fewer than 12 credits (1 – 3 courses), per credit</td>
<td>476</td>
<td>350</td>
</tr>
<tr>
<td>From second semester onward:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For 12 – 20 credits (4 – 5 courses if schedule allows), per credit</td>
<td>380.8</td>
<td>280</td>
</tr>
<tr>
<td>For fewer than 12 credits (1 – 3 courses), per credit</td>
<td>476</td>
<td>350</td>
</tr>
<tr>
<td>Summer session: For up to 7 credits (1 – 2 courses), per credit</td>
<td>380.8</td>
<td>280</td>
</tr>
<tr>
<td><strong>US MASTER OF ARTS IN JEWISH STUDIES/HOLOCAUST STUDIES</strong></td>
<td>816</td>
<td>600</td>
</tr>
</tbody>
</table>

$1\text{€}=1.36^*\text{USD}$
US MASTER OF BUSINESS ADMINISTRATION (M.B.A)

| Per credit | 510 | 375 |

*Exchange rate as of June 30, 2014; will be adjusted on June 30, 2015

**Please note:** Students have the option to pursue this degree concurrently with the German MA in Holocaust Communication and Tolerance; if that option is chosen, separate tuition applies for each program.

<table>
<thead>
<tr>
<th>FEES</th>
<th>USD</th>
<th>€</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative fee, per semester (BA, BS, MA)*</td>
<td>136</td>
<td>100</td>
</tr>
<tr>
<td>Administrative fee, per semester (MBA)</td>
<td>204</td>
<td>150</td>
</tr>
<tr>
<td>Graduation fee (BA, BS)**</td>
<td>244.8</td>
<td>180</td>
</tr>
<tr>
<td>Graduation fee (MA, MBA)**</td>
<td>340</td>
<td>250</td>
</tr>
<tr>
<td>Transfer fee to German program</td>
<td>5440</td>
<td>4000</td>
</tr>
<tr>
<td>Public transportation ticket (approx.), per semester (mandatory)</td>
<td>272</td>
<td>200</td>
</tr>
<tr>
<td>Transcript fee (unofficial transcript from Touro College Berlin)</td>
<td>N/A</td>
<td>10</td>
</tr>
<tr>
<td>Transcript fee (official transcript from Touro College New York)</td>
<td>N/A</td>
<td>30</td>
</tr>
<tr>
<td>Diploma release fee (US transcript and certificate), due at final semester registration</td>
<td>N/A</td>
<td>180</td>
</tr>
<tr>
<td>Late payment fee (after September 1 in Fall, March 1 in Spring)</td>
<td>N/A</td>
<td>30</td>
</tr>
<tr>
<td>Late registration fee</td>
<td>N/A</td>
<td>30</td>
</tr>
<tr>
<td>Returned check fee</td>
<td>N/A</td>
<td>30</td>
</tr>
<tr>
<td>Additional copy of Matriculation certificate</td>
<td>N/A</td>
<td>5</td>
</tr>
<tr>
<td>Additional copy of Ex-matriculation certificate</td>
<td>N/A</td>
<td>30</td>
</tr>
<tr>
<td>Replacement copy of American diploma</td>
<td>N/A</td>
<td>100</td>
</tr>
<tr>
<td>Replacement ID card</td>
<td>N/A</td>
<td>20</td>
</tr>
<tr>
<td>Processing fee, reimbursement for dropped course</td>
<td>N/A</td>
<td>10</td>
</tr>
</tbody>
</table>

1€ = 1.36* USD
**Please note**: Students have the option to pursue the US Bachelor of Science and the German Bachelor of Arts degrees concurrently, or both MA degrees concurrently; if that option is chosen, separate fees apply for each program.

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

### TUITION LIABILITY FOR WITHDRAWAL

Students wishing to withdraw from the College must contact the Office of the Registrar. On approved applications and when withdrawing from ALL classes the following withdrawal credit schedule will apply:

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Percentage of Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to the first day of the semester</td>
<td>100% of tuition</td>
</tr>
<tr>
<td>From 1st day of the semester to 1st day of classes</td>
<td>75% of tuition</td>
</tr>
<tr>
<td>During the first week of classes</td>
<td>50% of tuition</td>
</tr>
<tr>
<td>During the second week of classes</td>
<td>25% of tuition</td>
</tr>
<tr>
<td>After the second week of classes</td>
<td>No credit given</td>
</tr>
<tr>
<td>Summer sessions, following registration</td>
<td>No credit given</td>
</tr>
</tbody>
</table>
FINANCIAL AID

Touro College is committed to helping students afford the opportunity for a valuable education. In order for the college 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 www.fafsa.gov. Financial aid is provided through college and federal funds from grants, loans, and employment. The variety of financial aid programs available allows many students to greatly reduce their educational costs while attending Touro College.

It is the student’s responsibility to request, complete, and submit all forms with necessary documentation for all financial aid programs 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 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.

FINANCIAL AID SELF-SERVICE & STUDENT ADMINISTRATIVE SERVICES HELPDESK

Financial aid is an enabling element in your educational pursuit. To that end, the Touro College and University System has implemented a dedicated self-service system (NetPartner) intended to help streamline your financial aid experience. 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 finaid.touro.edu.

As part of our Financial Aid Self-Service (NetPartner) tool, our newly formed student services helpdesk aims to assist all students in the Touro College and University System with their student services questions.

Visit studentservices@touro.edu
Federal Application Requirements and Procedures

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

Requirements for Federal Student Aid

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

- Must be accepted into one of Touro College’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 Federal Direct Loan programs.
- Must not have been convicted of a federal or state drug offense.
- Incarcerated students are not eligible for federal student loans but are eligible for College Work Study and 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 loan.
- Must be a U.S. citizen or permanent resident or other eligible non-citizen.
- Must have a Social Security Number.
- Male students are required to be registered with Selective Service to be eligible for federal financial aid funds. (A male student does not have to register if the student is below the age of 18, or was born before January 1, 1960.)
- With the exception of unsubsidized Federal Direct 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 College Office of Financial Aid. This usually includes copies of the appropriate year’s IRS Tax Transcripts, a Verification Worksheet (supplied by Touro College) and other supporting documentation as required.

The Touro College 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. In cases where a student is requesting, or is eligible for unsubsidized loans only (Unsubsidized Federal Direct or PLUS Loans) the college, at their discretion and based on information in the student’s record, may not be required to complete the Federal Verification process.

As part of the Federal Verification process for the 2014-15 award year, Touro College may also request proof of High School Completion (or its recognized equivalent), proof of the receipt of Supplemental Nutritional Assistance Program benefits (SNAP), and/or proof of child support payments. Students may also be requested to appear in person and provide government issued photo identification and sign a Statement of Educational Purpose. If you have questions or concerns, please contact the Touro College 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" and who have extenuating circumstances may request consideration for a “Dependency Override”. In such cases, Touro College 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 other 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 College Office of Financial Aid has the right to adjust or change the determination of Independent student status when conflicting information exists.

Touro College 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 at finaid.touro.edu.

**Touro College Benefits**

**Tuition Payment Plans**

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

**Employee Benefits/ Tuition Remission**

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. Students taking undergraduate classes will receive up to 100% tuition remission. Students taking classes at the graduate or professional level will receive up to 25% tuition remission. Full time employees of Touro College who wish to take advantage of the
Employee Benefits Tuition Remission Policy should contact the Office of Financial Aid.

Other Financial Aid Sources

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 who are enrolled in certain post-baccalaureate programs that lead to certification or licensure, as well as to those who demonstrate financial need according the FAFSA results and meet all other eligibility requirements. Students are required to file the Free Application for Federal Student Aid (FAFSA) and will receive the results of their FAFSA directly from the Federal Processing Center. Shortly thereafter, the Touro College 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 College 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 College. Students must also not be in default on any student loan, or owe a repayment of Pell 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 new regulations that reduce the duration of a student’s eligibility to receive a Federal Pell Grant from 18 full-time semesters (nine years or its equivalent) 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; only 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 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 College degree program rules.

Loans: Undergraduate Students

The William D. Ford Federal Direct 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 Loan. Depending on enrollment status, FAFSA results, Cost of Attendance and other factors, an amount and type (Subsidized or Unsubsidized) of Federal Direct Loan will be awarded to eligible students. The federal government is the lender for student or parent loans received through the Federal Direct Loan Program.

Public Law 112-74 amended the Higher Education Act (HEA) to temporarily eliminate the interest subsidy provided on Direct Subsidized Loans during the six month grace period provided to students when they are no longer enrolled on at least a half-time basis. This change will be effective for new Direct Loans for which the first disbursement is made on or after July 1, 2012, and before July 1, 2014. The federal government will continue to pay interest that accrues on the Direct Subsidized Loan during “in-school” and other eligible deferment periods.* The federal government does not pay interest on Direct Unsubsidized Loans at all. Students have the option to pay interest on the unsubsidized portion of a Direct loan while in school, or during other eligible periods of deferment or let interest accrue until repayment begins. Deferred interest payments on Direct Unsubsidized 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 Loan and to maintain eligibility for “in-school” deferments (minimum six credits per semester, with all credits applicable to the degree program of study).

**Loans: Undergraduate Students**

The William D. Ford Federal Direct Student Loan Program is sponsored by the U.S. Department of Education, offers low interest rates and easy repayment terms. The Federal Direct *Unsubsidized* Loan is available to graduate students. The loan is not credit based and only requires that student’s meet specific eligibility requirements. All students must file a FAFSA at www.fafsa.gov in order for the Office of Financial Aid to determine eligibility for a Federal Direct Unsubsidized Loan. Depending on enrollment status, FAFSA results, Cost of Attendance and other factors, an amount will be awarded to eligible students. The federal government is the lender for student loans received through the Federal Direct Loan Program.

Borrowers are responsible for all interest that accrues on the Federal Direct Unsubsidized Loan, and have the option to pay the interest on their loans while in school or let interest accrue until repayment begins (known as capitalization). Applicants must be enrolled in at least half-time attendance (minimum 6 credits per semester) to be eligible for Federal Direct Unsubsidized Loans and to maintain eligibility for “in-school” deferment status. Graduate students may borrow up to $20,500 per academic year from the Federal Direct Unsubsidized Loan Program. Loan repayments will not be required while students maintain at least half-time attendance. Repayment starts six months after students leave school or drop below half-time attendance. Interest on the Unsubsidized Loans begins to accrue when the loan is fully disbursed and students may start repayments at any time.

Effective for Federal Direct Loans first disbursed on or after July 1, 2006, the interest rate is fixed. Prior to this date, Federal Direct Loan interest rates were variable. Federal Direct Loan interest rates change from year to year (in July) and may also change specifically for one type or the other; Subsidized or Unsubsidized, Graduate or PLUS. Students who received loans prior to the aforementioned dates and who still have balances outstanding on those loans will continue with the interest rate rules in effect at the time of their original loans. Borrowers will be charged an origination fee also. The Origination Fee represents the lenders (the federal government) fee for making the loan.

**Loans: Undergraduate or Graduate Students**
The Federal Direct PLUS Loan
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 www.studentloans.gov.

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.
### Annual and Aggregate Federal Direct Loan Limits

#### Dependent Undergraduate

<table>
<thead>
<tr>
<th></th>
<th>Freshman</th>
<th>Sophomore</th>
<th>Junior</th>
<th>Senior</th>
<th>Aggregate Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stafford (Subsidized / Unsubsidized)</td>
<td>$3,500</td>
<td>$4,500</td>
<td>$5,500</td>
<td>$5,500</td>
<td>$23,000</td>
</tr>
<tr>
<td>Additional Unsubsidized Stafford</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$8,000</td>
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<tr>
<td><strong>Total Stafford</strong></td>
<td>$5,500</td>
<td>$6,500</td>
<td>$7,500</td>
<td>$7,500</td>
<td>$31,000</td>
</tr>
</tbody>
</table>

#### Independent Undergraduate/Dependent Undergraduate with PLUS Denial

<table>
<thead>
<tr>
<th></th>
<th>Freshman</th>
<th>Sophomore</th>
<th>Junior</th>
<th>Senior</th>
<th>Aggregate Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stafford (Subsidized / Unsubsidized)</td>
<td>$3,500</td>
<td>$4,500</td>
<td>$5,500</td>
<td>$5,500</td>
<td>$23,000</td>
</tr>
<tr>
<td>Additional Unsubsidized Stafford</td>
<td>$6,000</td>
<td>$6,000</td>
<td>$7,000</td>
<td>$7,000</td>
<td>$34,500</td>
</tr>
<tr>
<td><strong>Total Stafford</strong></td>
<td>$9,500</td>
<td>$10,500</td>
<td>$12,500</td>
<td>$12,500</td>
<td>$57,500</td>
</tr>
</tbody>
</table>

#### Graduate

<table>
<thead>
<tr>
<th></th>
<th>Graduate Limit</th>
<th>Aggregate Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsubsidized Stafford</td>
<td>$20,500*</td>
<td>$138,500</td>
</tr>
</tbody>
</table>

*Ineligible for Subsidized Stafford Loans first disbursed on or after July 12, 2012

Through the possible combination of Subsidized and Unsubsidized Direct Loans, students meeting all academic and eligibility requirements should be able to participate in the Federal Direct Loan Program. Information about the William D. Ford Direct Loan Program can be found at Touro College's Office of Financial Aid and at [www.studentloans.gov](http://www.studentloans.gov).
Regulations also require the Office of Financial Aid to offer financial aid based on the results of the needs analysis from the FAFSA (calculated by the federal government) and to perform an eligibility file review for every student applying for the Federal Direct Loan. The Office of Financial Aid must review each application and will recommend an amount according to the number of credits attempted, the number of credits completed, the grade level, the cost of attendance, the outside resources available to each student and the expected family contribution (as derived from the FAFSA). Loan repayment will not be required while the student maintains at least half-time attendance. Repayment of principal and interest begins six months after the student leaves school or drops below half-time attendance.

Effective for Federal Direct Loans first disbursed on or after July 1, 2006, the interest rate is fixed. Prior to this date, Federal Direct Loan interest rates were variable. Federal Direct Loan interest rates change from year to year (in July) and may also change specifically for one type or the other; Subsidized or Unsubsidized, Graduate or PLUS. Students who received loans prior to the aforementioned dates and who still have balances outstanding on those loans will continue with the interest rate rules in effect at the time of their original loans. Borrowers will be charged an origination fee also. The Origination Fee represents the lenders (the federal government) fee for making the loan.

Below is a table of current interest rates and origination fees, by loan type:

Federal Direct Loan Interest Rates (Effective July 1, 2014) and Origination Fees (Effective: October 1, 2014)

<table>
<thead>
<tr>
<th></th>
<th>Origination Fee</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subsidized Stafford</td>
<td>1.073%</td>
<td>4.66%</td>
</tr>
<tr>
<td>Unsubsidized Stafford</td>
<td>1.73%</td>
<td>4.66%</td>
</tr>
<tr>
<td>Graduate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unsubsidized Stafford</td>
<td>1.073%</td>
<td>6.21%</td>
</tr>
<tr>
<td>Parent PLUS</td>
<td>4.292%</td>
<td>7.21%</td>
</tr>
<tr>
<td>Graduate PLUS</td>
<td>4.292%</td>
<td>7.21%</td>
</tr>
</tbody>
</table>
Public Law 112-141 also includes a new limit on eligibility for Direct Subsidized Stafford Loans for new borrowers on or after July 1, 2013. On or after July 1, 2013 a borrower will not be eligible for new Direct Subsidized Stafford Loans if the period during which the borrower has received such loans exceeds 150 percent of the published length of the borrower's educational program. The law also provides that a borrower reaching the 150 percent limit becomes ineligible for interest subsidy benefits on all Direct Subsidized Stafford Loans first disbursed to that borrower on or after July 1, 2013.

Information about the William D. Ford Federal Direct Loan Program can be found at www.studentloans.gov or by contacting the Touro College Office of Financial Aid.

Private Loans
Touro College 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.

Institutional Programs: Financial Aid

Financial Aid for Consortium Agreements
Touro College students who want to attend other institutions in the United States or abroad for a semester 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, course registration, contact information at the other school and their Touro College academic department’s approval.

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), www.va.gov
- Office of Financial Aid at Touro College
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.

WITHDRAWAL POLICY (FEDERAL – RETURN TO TITLE IV)

Objective

The Title IV Student Withdrawal Policy is designed to ensure the accurate and timely determination of:

1) The date of the institution’s determination that a student withdrew;
2) The student’s withdrawal date; and
3) The student’s last date of attendance.

The policy maintains the proper disposition of Title IV funds, in accordance with 34 CFR 668.22 of the Code of Federal Regulations.

Background

When a recipient of Title IV grant(s) and/or loan(s) withdraws from Touro College during a payment period in which he/she began attendance, the college must determine the amount of the grant and/or loan assistance earned by the student as of his/her withdrawal date. This policy establishes steps that Touro College must take to ensure compliance with federal regulations.

Policy

Touro College must always return any unearned Title IV funds that it is responsible for within 45 days of the date Touro College determined the student withdrew and offer any post-withdrawal disbursement of loan funds within 30 days of that date. Reference: Student Financial Aid Handbook, Volume 5; Chapter 1 Withdrawals and Return of Title IV Funds.
Withdrawal Date

A student’s withdrawal date varies depending on the type of withdrawal. Reference: Determining a student’s withdrawal date at a school that is not required to take attendance in the 2014- 2015 Student Financial Aid Handbook, Volume 5; Chapter 1 Withdrawals and Return of Title IV Funds.

Official Notification Provided

In a case when the student provides official notification of his/her intent to withdraw, Touro College will use the date of notification as follows:

- In the event that a student begins Touro College’s withdrawal process,* the date the student begins the process is the date of withdrawal.
- In the event that a student sends written notification of intent to withdraw, the date Touro College receives the written notice is the date of withdrawal.
- In the event that a student makes an oral notification to the Office of the Registrar, which is Touro College’s designated office for beginning the withdrawal process, the date will be documented by this office. The date of withdrawal will be recorded as of the date of oral notification, unless there is subsequent written notification, in which case the date that Touro College receives the written notification may be the withdrawal date.

*To begin the withdrawal process, the student contacts the Office of the Registrar to obtain the appropriate withdrawal form. If the student both begins the withdrawal process and provides a notification to Touro College, the earlier of the two dates will be used as the withdrawal date.

Official Notification Not Provided

In a case when the student does not provide official notification of his/her intent to withdraw, Touro College may use the midpoint of the payment period as the date of withdrawal, with the following exception:

- 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.
**Last Date of Attendance**

Touro College may always use the withdrawal date as the student's last date of attendance at an academic activity reported by a faculty member on a course enrollment roster or final grade sheet. Examples of academic activities are exams, tutorials, computer-assisted instruction, academic counseling, turning in class assignments, or attending a study group assigned by the college. The faculty member will maintain documentation of the last date of attendance.

**Date of Institution’s Determination of Student Withdrawal**

The date of Touro College’s determination that a student withdrew varies depending upon the type of withdrawal. Reference: Determining a student’s withdrawal date at a school that is not required to take attendance, 2014- 2015 Student Financial Aid Handbook, Volume 5; Chapter 1 Withdrawals and Return of Title IV Funds.

**Date of Official Notification Provided**

This is the date the student provides official notification to Touro College or begins the withdrawal process, whichever is later.

**Date of Official Notification Not Provided**

This is the date that Touro College learns the student has ceased attendance. Touro College will perform the Return to Title IV Funds calculation and return any unearned funds no later than 45 days after the end of the payment period determining the withdrawal date. For a student who withdraws without providing notification to Touro College, the college must determine the withdrawal date no later than 30 days after the end of the earliest:

1. Payment period or period of enrollment (as appropriate)
2. Academic year.
3. Educational program.

Calculation of Earned Title IV Assistance

U.S. Department of Education software will be used to perform all refund calculations. A copy of the completed calculation worksheet will be kept in the student’s file in the Office of Financial Aid. The amount of Title IV assistance earned by the student is calculated by determining the percentage of grant and/or loan assistance earned by the student, and applying that percentage to the total amount of grant and/or loan assistance disbursed to the student or on the student's behalf for the payment period, as of his/her withdrawal date. The percentage of Title IV assistance earned will be equal to the percentage of the payment period completed by the student, when said percentage is less than 60%. If the student’s withdrawal date occurs after the completion of 60% of the payment period, the percentage earned is 100%.

Post-Withdrawal Disbursements

If the total amount of the Title IV grant and/or loan assistance earned by the student is more than the amount that was disbursed to the student as of the withdrawal date, the difference between the two amounts will be treated as a post-withdrawal disbursement. In the event of outstanding charges on the student’s account, Touro College will credit his/her account for all or part of the amount of the post-withdrawal disbursement, up to the amount of allowable charges. If Direct Loan and/or Federal Perkins Loan Program funds are used to credit the student’s account, Touro College will notify the student (or parent for a PLUS Loan) and provide the student (or parent) with the opportunity to cancel all or a portion of the loan(s).

Any amount of a post-withdrawal disbursement that is comprised of loan funds and has not been credited to a student’s account will be offered to the student (or parent for a PLUS Loan) within 30 days of the date the college determined the student's withdrawal. Any earned grant funds that the student is eligible to receive due to a post-withdrawal disbursement will be provided within 45 days of the date of determination. Students will be notified of such disbursements in writing. The notification will include:

- Identification of the type and amount of the Title IV funds that make up the post-withdrawal disbursement (not to include any amounts that have been applied to the student’s account);
- Explanation that the student (or parent for a PLUS loan) may accept or decline some or all of the post-withdrawal disbursement (that which has not been applied to the student’s account); and
- Advisement that Touro College is not required to make a post-
withdrawal disbursement if the student (or parent for a PLUS Loan) does not respond within 14 days of the date that Touro College sent the notification.

Upon receipt of a timely response from the student or parent, Touro College will disburse funds in the manner specified in the response. Distribution will occur within 180 days of the date of determination of the student’s withdrawal date. If no response is received from the student or parent, Touro College will not disburse any of the funds. Touro College maintains the right to decide whether or not to make a post-withdrawal disbursement in the event that the student (or parent for a PLUS Loan) responds after 14 days of the date that notification was sent to them. If Touro College decides not to make this post-withdrawal disbursement, it will inform the student (or parent) in writing. In the case of a post-withdrawal disbursement, grant funds will be disbursed prior to loan funds.

Refund of Unearned Funds to Title IV
If the total amount of Title IV grant and/or loan assistance that was earned by the student is less than the amount that was disbursed to the student as of the withdrawal date, the difference between the two amounts will be returned to Title IV programs and no further disbursements will be made. Funds will be returned as follows:

Refunds by the College
In the event that Touro College is responsible for returning funds to Title IV programs, the funds will be returned in the order prescribed by the U.S. Department of Education (listed below) within 45 days of the date of determination of a student's withdrawal.

- Unsubsidized Federal Direct Student Loans
- Subsidized Federal Direct Student Loans
- Perkins Loans
- Federal Direct PLUS Loans
- Federal Pell Grants for the payment period for which a return of funds is required
- Academic Competitiveness Grant (ACG) for the payment period for which a return of funds is required
- National Science and Mathematics Access to Retain Talent Grant (SMART) for the payment period for which a return of funds is required
- Federal Supplemental Educational Opportunity Grants (FSEOG) for the payment period for which a return of funds is required
• Teacher Education Assistance for College and Higher Education Grant (TEACH) for the payment period for which a return of funds is required
• Other assistance under Title IV for which a return of funds is required

Refunds by the Student

In the event that the student is responsible for returning grants funds to Title IV programs, Touro College will notify the student within 45 days of the date of determination of his/her withdrawal. The student will be advised of making arrangements for repayment.

Payment Period or Enrollment Period

Withdrawals and the return of Title IV funds will be based on a payment period for all standard term programs.

Documentation

Touro College must document a student’s withdrawal date and the date of determination that the student withdrew. The documents will be kept in the student’s academic file in the Office of the Registrar. The Title IV funds calculation and other accompanying documentation will be secured in the Office of Financial Aid.

ADDITIONAL FINANCIAL AID POLICIES FOR UNDERGRADUATE STUDENTS

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 or may not apply to State Grant and Other State Funded Programs.

Touro College also reserves the right to evaluate a high school diploma presented by a student. Touro College 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 College 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 requirement.
CURRICULUM

Touro College Berlin presently offers the following degree programs:

- US Bachelor of Science in Business Management and Administration
- US Bachelor of Arts in Psychology
- German Bachelor of Arts in Management
- US Master of Business Administration (M.B.A.)
- US Master of Arts in Jewish Studies
- German Master of Arts in Holocaust Communication and Tolerance

PLEASE NOTE:
This catalog contains information about our American Bachelor’s and Master’s programs. For information about our German programs, please visit http://touroberlin.com/academics/degree-programs.

REQUIREMENTS FOR THE US BACCALAUREATE DEGREE

- 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.
- Students must document high-school graduation or its equivalent before a college degree can be awarded.
- Completion of a major (fifty percent of major courses should be completed at the Touro College Berlin). Each major requires an Advanced Topics (493), Research Project (494), or similar capstone course.
- Completion of at least 24 credits of electives.
- Communication Skills in the English language: Introduction to College Writing (GLL 111), College Writing I – II (GLL 121-122).
- Two courses in Literature.
- Two courses in American Studies.
- Two courses in Jewish Studies.
- One course in Speech.
- One course in mathematics, one in natural science, and one in computer science.
• 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.

• 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 REQUIREMENTS: 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 the College’s core requirements.

Goals and Objectives

Goal 1: Students will communicate effectively in writing. 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:

1.1 read and comprehend information with mathematical content;
1.2 analyze quantitative information;
1.3 determine patterns, trends, and relationships from a variety of sources;
1.4 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 REQUIREMENTS:

<table>
<thead>
<tr>
<th>CODE</th>
<th>COURSE TITLE</th>
<th>US CREDITS</th>
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<tbody>
<tr>
<td>GSM 001</td>
<td>Developmental Math (by placement)</td>
<td>0</td>
</tr>
<tr>
<td>GLL 110</td>
<td>Introduction to College Writing (or exemption)</td>
<td>4</td>
</tr>
<tr>
<td>GLL 121</td>
<td>College Writing I.</td>
<td>4</td>
</tr>
<tr>
<td>GLL 122</td>
<td>College Writing II.</td>
<td>4</td>
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<tr>
<td>GLL 202</td>
<td>Introduction to American Literature</td>
<td>3</td>
</tr>
<tr>
<td>GLL 232</td>
<td>Multicultural American Literature</td>
<td>3</td>
</tr>
<tr>
<td>GSM 130/132</td>
<td>College Mathematics &amp; Workshop</td>
<td>4</td>
</tr>
<tr>
<td>HIS 106</td>
<td>History of the United States 1877 - Present</td>
<td>3</td>
</tr>
<tr>
<td>POL 101</td>
<td>The American Political System</td>
<td>3</td>
</tr>
<tr>
<td>GJS 124</td>
<td>Modern Jewish History 1750 – Present</td>
<td>3</td>
</tr>
<tr>
<td>GJS 262</td>
<td>History of the Holocaust</td>
<td>3</td>
</tr>
<tr>
<td>GCA 101</td>
<td>Public Speaking</td>
<td>3</td>
</tr>
<tr>
<td>GCO 120</td>
<td>Fundamentals of Computer</td>
<td>3</td>
</tr>
<tr>
<td>BIO/GSS</td>
<td>Natural Science (Psychology majors must choose BIO 101)</td>
<td>3</td>
</tr>
</tbody>
</table>
BUSINESS MANAGEMENT AND ADMINISTRATION

Mission/Purpose

The Bachelor of Science in Business Management and Administration (US) prepares students with particular business skills necessary to advance in the fields of finance, management, marketing, or sales. In addition, the combination of management and liberal arts courses in these programs helps students apply skills in general management, critical thinking, logic, communication, and problem-solving to workplace challenges. Graduates are prepared to make evidence-based decisions that address challenging issues facing organizational leaders in our region and global environment.

Goals

Goal 1: Students will possess an understanding of the principles of management.

Goal 2: Students will be able to think critically and analyze problems using appropriate models and frameworks.

Goal 3: Students will be able to communicate effectively, both orally and in writing.

Goal 4: Students will develop an ethical framework to guide decision-making and behavior.

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

<table>
<thead>
<tr>
<th>GENERAL EDUCATION – Total US credits</th>
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<tbody>
<tr>
<td>BUSINESS MANAGEMENT AND ADMINISTRATION</td>
<td>54</td>
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<tr>
<td>REQUIRED BUSINESS BASE</td>
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<tr>
<td>GBA 101 Principles of Accounting I.</td>
<td>3</td>
</tr>
<tr>
<td>GBA 102 Principles of Accounting II.</td>
<td>3</td>
</tr>
<tr>
<td>GBE 101 Principles of Macroeconomics</td>
<td>3</td>
</tr>
<tr>
<td>GBE 102 Principles of Microeconomics</td>
<td>3</td>
</tr>
<tr>
<td>GBF 101 Principles of Finance</td>
<td>3</td>
</tr>
<tr>
<td>GBM 101 Principles of Management</td>
<td>3</td>
</tr>
<tr>
<td>GBM 213 Business Law I.</td>
<td>3</td>
</tr>
<tr>
<td>GBM 493 Business Policy</td>
<td>3</td>
</tr>
<tr>
<td>GSM 140 Statistics: Theory and Application</td>
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### FINANCE CONCENTRATION

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<thead>
<tr>
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<th>Course Title</th>
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<tbody>
<tr>
<td>GBE 204</td>
<td>Money and Banking</td>
<td>3</td>
</tr>
<tr>
<td>GBF 210</td>
<td>Investment Principles</td>
<td>3</td>
</tr>
<tr>
<td>GBF 220</td>
<td>Corporate Finance</td>
<td>3</td>
</tr>
<tr>
<td>GBF 321</td>
<td>Portfolio Analysis</td>
<td>3</td>
</tr>
<tr>
<td>GBF 338</td>
<td>International Financial Markets</td>
<td>3</td>
</tr>
<tr>
<td>GBK 101</td>
<td>Principles of Marketing</td>
<td>3</td>
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Three electives from the following:

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Credits</th>
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</thead>
<tbody>
<tr>
<td>GBA 209</td>
<td>Financial Statement Analysis</td>
<td>3</td>
</tr>
<tr>
<td>GBE 408</td>
<td>International Trade and Monetary Systems</td>
<td>3</td>
</tr>
<tr>
<td>GBF 400</td>
<td>Selected Topics in Finance</td>
<td>3</td>
</tr>
<tr>
<td>GBF 498</td>
<td>Internship in Finance</td>
<td>3</td>
</tr>
<tr>
<td>GCO 162</td>
<td>Advanced Survey of Business PC Applications</td>
<td>3</td>
</tr>
<tr>
<td>GPH 230</td>
<td>Business Ethics</td>
<td>3</td>
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### MANAGEMENT CONCENTRATION

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Credits</th>
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</thead>
<tbody>
<tr>
<td>GBF 220</td>
<td>Corporate Finance</td>
<td>3</td>
</tr>
<tr>
<td>GBK 101</td>
<td>Principles of Marketing</td>
<td>3</td>
</tr>
<tr>
<td>GBK 204</td>
<td>Marketing Management</td>
<td>3</td>
</tr>
<tr>
<td>GBM 202</td>
<td>Organizational Theory and Behavior</td>
<td>3</td>
</tr>
<tr>
<td>GBM 224</td>
<td>Human Resource Management</td>
<td>3</td>
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<tr>
<td>GBM 320</td>
<td>Entrepreneurship</td>
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<td>GBE 408</td>
<td>International Trade and Monetary Systems</td>
<td>3</td>
</tr>
<tr>
<td>GBK 202</td>
<td>Marketing Research</td>
<td>3</td>
</tr>
<tr>
<td>GBM 310</td>
<td>Multinational Business Management</td>
<td>3</td>
</tr>
<tr>
<td>GBM 400</td>
<td>Topics in Management</td>
<td>3</td>
</tr>
<tr>
<td>GBF 400</td>
<td>Selected Topics in Finance</td>
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<tr>
<td>GBM 498</td>
<td>Internship in Management</td>
<td>3</td>
</tr>
<tr>
<td>GCO 162</td>
<td>Advanced Survey of Business PC Applications</td>
<td>3</td>
</tr>
<tr>
<td>GPH 230</td>
<td>Business Ethics</td>
<td>3</td>
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</table>

### MARKETING CONCENTRATION

<table>
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<tr>
<th>Course Code</th>
<th>Course Title</th>
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</thead>
<tbody>
<tr>
<td>GBK 101</td>
<td>Principles of Marketing</td>
<td>3</td>
</tr>
<tr>
<td>GBK 201</td>
<td>Consumer Behavior</td>
<td>3</td>
</tr>
<tr>
<td>Course Code</td>
<td>Course Title</td>
<td>Credits</td>
</tr>
<tr>
<td>------------</td>
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</tr>
<tr>
<td>GBK 204</td>
<td>Marketing Management</td>
<td>3</td>
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<tr>
<td>GBK 340</td>
<td>International Marketing Management</td>
<td>3</td>
</tr>
<tr>
<td>GBK 400</td>
<td>Topics in Marketing</td>
<td>3</td>
</tr>
<tr>
<td>GBK 408</td>
<td>Strategic Marketing Management</td>
<td>3</td>
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*Three electives from the following:*

<table>
<thead>
<tr>
<th>Course Code</th>
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</tr>
</thead>
<tbody>
<tr>
<td>GBA 209</td>
<td>Financial Statement Analysis</td>
<td>3</td>
</tr>
<tr>
<td>GBK 202</td>
<td>Marketing Research</td>
<td>3</td>
</tr>
<tr>
<td>GBK 315</td>
<td>Advertising and Promotion Management</td>
<td>3</td>
</tr>
<tr>
<td>GBK 351</td>
<td>Direct Marketing</td>
<td>3</td>
</tr>
<tr>
<td>GBK 498</td>
<td>Internship in Marketing</td>
<td>3</td>
</tr>
<tr>
<td>GBM 320</td>
<td>Entrepreneurship</td>
<td>3</td>
</tr>
<tr>
<td>GCO 162</td>
<td>Advanced Survey of Business PC Applications</td>
<td>3</td>
</tr>
<tr>
<td>GPH 230</td>
<td>Business Ethics</td>
<td>3</td>
</tr>
</tbody>
</table>

**GENERAL ELECTIVES**

(4-18 credits must be in Liberal Arts – please see advisor)

**TOTAL US CREDITS IN PROGRAM**

120

**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**

<table>
<thead>
<tr>
<th>GENERAL EDUCATION – Total US credits</th>
<th>39-44</th>
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</thead>
<tbody>
<tr>
<td><strong>PSYCHOLOGY MAJOR</strong></td>
<td>34</td>
</tr>
<tr>
<td><strong>REQUIRED COURSES</strong></td>
<td>22</td>
</tr>
<tr>
<td>MAT 261</td>
<td>Statistics for Social Science Majors</td>
</tr>
<tr>
<td>PSY 101</td>
<td>Introduction to Psychology</td>
</tr>
<tr>
<td>PSY 201</td>
<td>Developmental Psychology</td>
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<tr>
<td>PSY 301/301.6</td>
<td>Experimental Psychology &amp; Lab</td>
</tr>
<tr>
<td>PSY 335</td>
<td>Abnormal Psychology</td>
</tr>
<tr>
<td>PSY 351</td>
<td>Biological Psychology</td>
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<tr>
<td>PSY 493</td>
<td>Advanced Topics in Psychology</td>
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<td><strong>Four electives from the following</strong>:</td>
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<tr>
<td>PSY 102</td>
<td>Social Psychology</td>
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<td>PSY 205</td>
<td>Psychology of Motivation</td>
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<tr>
<td>Course</td>
<td>Title</td>
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<tr>
<td>----------</td>
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<tr>
<td>PSY 210</td>
<td>Learning</td>
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<tr>
<td>PSY 221</td>
<td>Industrial Psychology</td>
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<td>PSY 231</td>
<td>Psychological Testing</td>
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<td>PSY 302</td>
<td>Advanced Experimental Psychology</td>
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<td>PSY 310</td>
<td>Personality</td>
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<tr>
<td>PSY 340</td>
<td>Introduction to Counseling and Therapy</td>
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<tr>
<td>PSY 345</td>
<td>Psychology of Health and Illness</td>
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<tr>
<td>PSY 401</td>
<td>Psychology of the Exceptional Child</td>
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<tr>
<td>PSY 402</td>
<td>Clinical Psychology</td>
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<tr>
<td>PSY 420</td>
<td>Psychology of Eating Disorders</td>
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<tr>
<td>PSY 432</td>
<td>Neuropsychology</td>
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<tr>
<td>PSY 485</td>
<td>Internship in Psychology</td>
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<tr>
<td>PSY 492</td>
<td>Senior Honors Seminar</td>
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<tr>
<td>PSY 494</td>
<td>Senior Honors Project in Psychology</td>
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<td><strong>GENERAL ELECTIVES</strong></td>
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<tr>
<td><strong>TOTAL US CREDITS IN PROGRAM</strong></td>
<td></td>
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</tbody>
</table>

**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 corporate 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 basic courses that provide general knowledge of business and management. At Touro College Berlin, the advanced courses offered as electives are drawn from the specialization in General Management offered by Touro College’s Graduate School of Business.

GBP 600, the Graduate Business Preparatory Course (6 credits), completed online, is an additional required program component for
students who have not successfully completed the necessary program prerequisites.

<table>
<thead>
<tr>
<th>PREREQUISITE COURSE (only if required)</th>
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<tbody>
<tr>
<td>GBP 600 Graduate Business Preparatory Course</td>
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<table>
<thead>
<tr>
<th>REQUIRED COURSES</th>
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<tbody>
<tr>
<td>MBA 601 Accounting for Strategic Management</td>
<td>3</td>
</tr>
<tr>
<td>MBA 602 Information Technology for Effective Management</td>
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</tr>
<tr>
<td>MBA 603 Marketing: Branding and Differentiating</td>
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</tr>
<tr>
<td>MSB 604 Managing: An International Perspective</td>
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</tr>
<tr>
<td>MSB 605 Ethics in the Global Marketplace</td>
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<td>MBA 606 Quantitative Analysis</td>
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<td>MBA 607 Managing for Change</td>
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<td>MBA 608 Managerial Finance</td>
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<tr>
<td>MBA 609 Human Capital Management in Multi-Cultures</td>
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<tr>
<td>MBA 695 Capstone: MBA</td>
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Four electives from the following: 12

| MBA 610 Leadership | 3 |
| MBA 611 Legal Environment of Business | 3 |
| MBA 612 Managerial Economics | 3 |
| MBA 613 Negotiation and Conflict Resolution | 3 |
| MBA 630 Advanced Entrepreneurship | 3 |
| MBA 636 Managing Not-for-Profit Organizations | 3 |
| MBA 690 Strategic Management and Communication | 3 |

TOTAL US CREDITS IN PROGRAM 42-48
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 College Berlin, the program is offered with a specialization in Holocaust Studies.

Thesis track

At Touro College Berlin, the M.A. program in Jewish 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.

<table>
<thead>
<tr>
<th>REQUIRED COURSES</th>
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<tr>
<td>HJS 600 History of the Jews in the Middle Ages</td>
<td>3</td>
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<tr>
<td>HJS 601 History of the Jews in Modern Times</td>
<td>3</td>
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<tr>
<td>HJS 638 The Holocaust</td>
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<tr>
<td>HJS 639 History of Anti-Semitism</td>
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<td>HJS 645 Jewish Life in Europe after the Holocaust</td>
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<td>HJS 646 Jewish Communities of the World</td>
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<tr>
<td>HJS 648 Monographic Literature of Modern Jewish History</td>
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<tr>
<td>HJS 660 Topics in Jewish History</td>
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<tr>
<td>HJS 670 Methods Seminar: The Use of Historical Sources</td>
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</tr>
<tr>
<td>HJS 672 Research Seminar</td>
<td>3</td>
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<tr>
<td>N/A Master’s Thesis</td>
<td>N/A</td>
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<tr>
<td><strong>TOTAL US CREDITS IN PROGRAM</strong></td>
<td><strong>30</strong></td>
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ACADEMIC RULES AND REGULATIONS

THE REGISTRATION PROCESS

Selecting Courses

Touro College Berlin offers Fall and Spring semesters as well as a limited summer session. Registration dates and times are assigned for each semester. Students choose courses each semester to satisfy both core requirements and requirements in a specific major or minor. Students who are placed in basic English writing courses are expected to take those courses in prescribed sequence each term unless a waiver is recommended by the faculty member and approved by the Chair of the Department. Academic advisors are available to assist in the class selection process. Students register by completing a registration form which is approved by the advisor and submitted to the Registrar. There may be variations in this process for online courses. Final responsibility for any academic transaction rests with the student. Students are urged to keep copies of the paperwork for all transactions. A student is not registered until all appropriate paperwork is completed and the student’s registration is entered by the Registrar into Touro College’s computer database.

After registering, students may be denied credit if they change courses or sections without filing the appropriate “Add/Drop” form. Loss of credit may also result if a student attends a course or section he or she is not registered for or takes a course out of sequence without appropriate written approval. Courses are closed to students once they reach optimal enrollment. Conversely, courses may be cancelled if there is insufficient enrollment.

Prerequisites and Corequisites

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

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 his/her 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. 84 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, GSM 140 Statistics can count toward the general education requirement and toward the Business Management and Administration major if the student has been exempted from GSM 130 College Mathematics.

Repeating Credit-Bearing Courses – Undergraduate Programs

An undergraduate student may repeat a failed credit-bearing course without obtaining special permission. Failing grades are calculated in the grade-point average and appear on the student’s permanent record. An undergraduate student who has taken and passed a credit-bearing course and wishes to repeat the course may do so only one time. After this, the same course or any other passed course may not be repeated. A student may only repeat a 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 first course will have its credit value (e.g. 3.0) changed to 0.0 (no credits). The grade will remain on the record. The grade for the repeated course will appear with the credits earned. Only the second grade earned will be counted in the grade point average.

Repeating Credit-Bearing Courses – Graduate Programs

With the permission of the Dean, a student may repeat two courses 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. As with undergraduates, both courses appear on the student’s transcript. The earlier course will have its credit value reduced to 0.0 (no credits), but the grade will remain on the transcript. The grade for the repeated course will appear along with the credits earned. Only the second grade earned is calculated in the student’s GPA.

Undergraduates must file a “Request to Repeat a Passed Course” form with the Office of the Registrar at the time of registration. Graduates must file a “Request to Repeat a 77 Course” form. Failure to submit these forms may result in the loss of credit for the second grade earned. 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 College Berlin. If repeated at the College, credit will be denied for the repeated course, although the grade for that course will be allowed to remain on the student’s record. A repeated passed course will not count toward the student’s minimum credit load for financial aid purposes (if applicable). Please note that graduate programs may recalculate an undergraduate student’s GPA, including the student’s original grade.

**Pass/Fail**

Undergraduate students may register for one course on a Pass/Fail basis each semester of their sophomore, junior, and senior years, up to a maximum of six such Pass/Fail courses. Students who are on probation may not take the Pass/Fail option. Note: Students who have completed 24 credits of coursework are considered to be entering the sophomore year.

Required courses and courses within a student’s major may not be taken on a Pass/Fail basis. Students who elect to take a Pass/Fail course must file a “Pass/Fail Request” form with the Office of the Registrar before the end of the second week of classes. The Pass/Fail election may not be changed after the first two weeks of the Fall and Spring semesters or after the first week of the Summer session.

**Adding a Course**

A student may change his/her program by adding (a) course(s) within the first two weeks of the Fall or Spring semester. To do this a student must file an “Add/Drop” form signed by his/her advisor with the Office
of the Registrar. The effective date of the program change is the day that this form is signed and dated by the advisor. 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 by an advisor or other College official will be processed effective the date of the official’s signature. Forms lacking a written date will be processed effective the day they are received by the Registrar.

**Dropping a Course**

A student may drop (a) course(s) within the first eight weeks of the Fall or Spring semester and up to the midpoint of the Summer semester. Courses dropped within the first two official calendar weeks of the Fall or Spring semester, or during the designated period at the start of the Summer semester, will not appear on the student’s academic transcript. Courses dropped after this time will appear on the transcript with the grade of “W.” For all drops, the student must file an “Add/Drop” form, following the procedure described above for adding a course.

**COURSE OPTIONS**

Besides taking traditional college courses in a classroom setting, students with excellent academic records may be afforded the following opportunities to acquire college credits.

**Online Courses offered through the Division of Distance Learning**

Touro College’s Division of Distance Learning provides online courses that make it possible for students to take courses that are either not offered at their own division or that are scheduled at an inconvenient time or location. Students are required to take an in-person midterm and final exam. The Division offers approximately 20 courses per semester. The online division often follows a different academic calendar than various other academic divisions.

Distance 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; take initiative in asking questions and obtaining help; interact with faculty and other students as appropriate; and be prepared to deal with technical difficulties in the two way flow of information.
Recognizing this, Touro College 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 College has structured the courses in the Division of Distance Learning so that each student will have a high level of personal accessibility to professors. It is the policy of Touro College that all student e-mail inquiries will receive an initial reply within one business day of receipt by the professor. Students may also request a personal appointment or phone call from their instructor.

**Student Identity Verification Procedures**

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 distance learning, Touro College has established and will periodically evaluate its process to confirm that a person who is enrolling in the College 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 College will use one or more of the following methods for verification:

- A secure login with user name 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 data-bases

Students testing at a distance are informed in advance both on our website (http://legacy.touro.edu/onlinecourses/) and through email that there are additional costs associated with taking an online proctored exam.

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

Personally identifiable information collected by the College 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 (US students only)
• At least 2 other pieces of information, such as the student's email address on file, date of birth, address, or user name

Identity verification for new students:

1. All students who enroll at the College 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 Blackboard after they are authenticated by 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:

On-site 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 Blackboard. Once the student is signed into their Blackboard 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 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.

4. Lockdown Browser and/or Exam Password: When the professor comes to the student’s computer and inputs the password, he is checking the student’s identity once again by visually noting the student. 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. The professor or proctor watches the student log into blackboard 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

1. Getting onto Blackboard: Students must be authenticated through the portal, which requires that they know the secure portal password.

2. Lockdown Browser: The exam cannot start until Lockdown browser is initiated.

3. Exam password: The professor must supply the students with the exam password.

4. Student privacy during a proctored exam at a distance is maintained through direct communication and the use of a secure testing service.

5. Touro College uses an external online proctoring service which also maintains its own security and verification policies.

General Information Concerning Touro College's Online Courses

Touro College Berlin students may take up to two online courses during their studies at Touro College Berlin. 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 Student Handbook for Online Courses, which is available from the Office of the Registrar and on the Touro website.
• 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.
• It is not your first semester at Touro.
• 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**

Students registering for online courses go through two discrete registration processes, one with the Registrar’s Office and one with the Office of Distance Learning. The first results in your presence on the official roster for the class; the second results in a Blackboard ID, which will allow you to access course materials on the web, and will be handled by the Office of Distance Learning.

To register for an online course, do BOTH of the following:

1. Register for these courses using regular registration procedures; use the course code listed in the schedule in this booklet and online.
2. Then, to complete your registration and receive a User ID to use on Blackboard to access your course, go to: http://www.touro.edu/OnlineCourses/enroll.htm within 48 hours of registration to fill out a form with your name, email address, and a contact phone number. This information will be sent to your instructor and will be used to create your Blackboard ID. Even if you already have a Blackboard ID, you must complete the form anyway and put in your current Blackboard ID where requested.

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 onlinesupport@touro.edu with name, course code, and the instructor name, so that Touro can track down the problem. You should always Save or Print a copy of all email communication with the instructor and CC to yourself a copy of all emails sent to the instructor in case there is some problem and the email needs to be resent.

PREPARING FOR THE SEMESTER – READING COURSE OUTLINES, ACQUIRING TEXTBOOKS, etc.

Course Outlines

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

Announcements and Assignments

Each instructor will set a regular weekly day and time at which students can expect posting of new announcements and assignments.

Textbooks

A textbook will be assigned for most courses. Students are required to obtain a copy of this textbook, if possible before the beginning of class. Do not delay purchasing a textbook because the nature of an online course requires the student to use the textbook during the first week of class.
HOMEWORK AND EXAMS

Homework Assignments

Each course will include homework assignments and/or programming assignments, which will be a component of the student's final grade. This homework will be assigned on a regular basis, graded and returned. There will be penalties for late homework. You should discuss homework problems with your instructor via e-mail.

Tests and Quizzes

While each course is different, in most courses, students should expect a minimum of two exams during the course of the semester: a midterm and a final. Quizzes and other methods of evaluation are also likely. The midterm will be given during the seventh or eighth week of the semester. The final exam for all online courses is scheduled on a specific day (see semester calendar for online courses), and requires attendance at a Touro campus, either in New York, Berlin, or Jerusalem.

Midterm Exams

Some midterms may be administered as in-person tests, scheduled for Touro campuses in New York, Berlin, or Jerusalem, at the discretion of the instructor with guidance from the department supervising the course. Photo identification will be checked at all exams given in person.

Midterms or other exams that are not in-person will be essay tests or projects, the equivalent of difficult, take-home, open-book exams that require a considerable amount of problem solving.

Final Exams

All final exams take place on a specific day (see the semester calendars, pp. 12 -13) at a Touro site in New York, Berlin, or Jerusalem where they can be properly administered and proctored. Individual students for whom this is impossible can contact the instructor during the first two weeks of the semester to make alternative arrangements. Photo identification will be checked at all exams given in person.
ALTERNATIVE INSTRUCTION – TUTORIALS, DIRECTED STUDY, INDEPENDENT STUDY, LIFE EXPERIENCE CREDITS

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 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.
Life Experience Credits

Touro College recognizes that students can acquire college-level knowledge outside the classroom. Baccalaureate degree students may request the Life Experience Committee to award up to 40 college credits for documented learning through experience. Associate’s degree students (at Touro US) may earn up to 20 credits toward their degree after evaluation by the Life Experience Committee.

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

Guidelines and assistance for preparing the Life Experience Portfolio are available from the Office of the Dean of Faculties at the Touro main campus in New York.

ACADEMIC ADVISEMENT

Touro College 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 College 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. College-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, the Touro College and University System 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
EARNING OUTSIDE CREDITS

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 College Berlin unless other prior arrangement has been made.

Undergraduate Programs

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 College 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 College.

Credits may not be awarded for courses taken more than 10 years prior to a student’s first semester at Touro College 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 College.

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 College 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 College would generally not transfer more than 75 credits total for a baccalaureate degree.

**Transfer of Judaic Studies Credit**

Touro College 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 his/her 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 College awards credit is available from the Office of the Registrar. Following long-standing practice at Touro College, 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 College Berlin for evaluation. Credits are granted only in accordance with the Touro College’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 his/her designee.

**Transfer Credit Post-Matriculation at Touro College**

Students wishing to take courses at another institution while matriculated at Touro College 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.

**Life Experience Credits**

Touro College recognizes that students can acquire college-level knowledge outside the classroom. Baccalaureate degree students may request the Life Experience Committee to award up to 40 college credits for documented learning through experience. Associate’s degree students (at Touro US) may earn up to 20 credits toward their degree after evaluation by the Life Experience Committee.
Life Experience credits are awarded only for specific College courses. They may not be used to satisfy a required liberal arts core requirement or courses in the student’s major or minor. Life Experience credits will not be awarded for courses already completed at Touro College or other accredited institutions of higher learning.

Guidelines and assistance for preparing the Life Experience Portfolio are available from the Office of the Dean of Faculties at the Touro main campus in New York.

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.

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 College 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 College’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.

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 College 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 colleges outside of Germany or the United States are required to provide a transcript from a professional foreign credential evaluation service. For consistency in foreign evaluations, Touro recommends World Education Services (WES) or Josef Silny and Associates, Inc. However, if it is not possible to obtain an evaluation from either of these evaluation services or if the student has had his/her credits evaluated by another foreign evaluation service, the College will give transfer credit on condition that said service is a member of The National Association of Credential Evaluator Services (NACES).
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 College.

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:

- 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

Each 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

F: Student attended class up to end of eighth week, but did not achieve passing grades on examinations and assignments, or stopped attending after eighth week.

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. 48) 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 before the end of the eighth week of class; calculated as a failing grade.

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

N: No grade assigned.

Grade Values

<table>
<thead>
<tr>
<th>Excellent</th>
<th>A = 4.000</th>
<th>A = 4.000</th>
<th>A- = 3.667</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good</td>
<td>B+ = 3.333</td>
<td>B = 3.000</td>
<td>B- = 2.667</td>
</tr>
<tr>
<td>Average</td>
<td>C+ = 2.333</td>
<td>C = 2.000</td>
<td>C- = 1.667</td>
</tr>
<tr>
<td>Poor but Passing</td>
<td>D+ = 1.333</td>
<td>D = 1.000</td>
<td>D- = 0.667</td>
</tr>
<tr>
<td>Failing</td>
<td>F and WU = 0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: The grade of “P” is not included in the GPA.
Grade Point Average

The GPA is obtained by dividing the total number of grade points earned at Touro College 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:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Credit Hours</th>
<th>Grade Value</th>
<th>Grade Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>4 x</td>
<td>4.000 =</td>
<td>16.000</td>
</tr>
<tr>
<td>A-</td>
<td>3 x</td>
<td>3.667 =</td>
<td>11.001</td>
</tr>
<tr>
<td>B+</td>
<td>4 x</td>
<td>3.333 =</td>
<td>13.332</td>
</tr>
<tr>
<td>B-</td>
<td>3 x</td>
<td>2.667 =</td>
<td>8.001</td>
</tr>
<tr>
<td>C</td>
<td>4 x</td>
<td>2.000 =</td>
<td>8.000</td>
</tr>
<tr>
<td>Totals</td>
<td>18</td>
<td></td>
<td>56.334</td>
</tr>
</tbody>
</table>

Calculated GPA: 56.334 ÷ 18 = 3.130

Tentative Grades

In undergraduate programs, tentative grades of “TC-“ to “TF” are given at the discretion of the instructor when a student has not completed a required assignment or examination. Students cannot receive academic credit for work that has not been completed. Therefore, when determining a tentative grade, the incomplete work is graded as “F.”

Example: A student who has done work all semester, but does not submit a required paper, might receive a tentative grade of “TD.” If the work is not completed, the tentative grade of “TD” becomes a final grade of “D.”

Tentative Fall grades become final on the last day of the sixth week of the following Spring semester. Tentative Spring and Summer grades become final on the last day of the sixth week of the following Fall semester. Students unable to complete work by the specified deadline may appeal for more time by filing a “Request for an Extension” form with the Office of the Dean. Grade changes based on work submitted later than one year after the end of the semester in which the course was taken must be appealed to the Committee on Academic Standing. A student who has been given an extension and has not completed the work after the deadline cannot receive a grade higher than “B.”
Grade of “Incomplete”

In the MBA and MA programs, students who did not complete all assignments for a course and who have received the instructor’s permission to submit all materials by a specified date may be assigned the grade of “Incomplete” (INC). Grades of “INC” must be resolved no more than two semesters (excluding summer sessions) from the end-date of the course. For students who fail to complete coursework by the date specified, the grade of “INC” will become an “F.” (Further details are available from program offices.)

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 his/her 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 all Touro College and University System (“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 College academic policies.

Please view the full policy at:

http://www.touro.edu/media/touro-college/content-assets/documents/Tourowide_Satisfactory_Academic_Progress_Policy_Effective_010114.pdf

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 maybe 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 maybe 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 his/her next attempt at the course. Students who withdraw twice from any such course are not considered to be making satisfactory progress and maybe 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 College. It is a standing committee composed of senior staff and faculty from the various schools of the College. 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 his or her 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.

GRADUATION

Application for Graduation

It is the student’s responsibility to schedule a graduation conference with an academic advisor during the semester before completing his/her certificate or degree requirements, to determine whether the requirements are being met. For January candidates for graduation these conferences are held April through June. For June and September candidates, they are held October through December.

After the graduation conference, the student must notify the Office of the Registrar that s/he is a candidate for graduation by completing the “Application for Graduation” and the “Major or Concentration” form during November for January graduates, and April for June graduates. Students who complete their certificate or degree requirements in January, June, or September of a given year participate in the annual June commencement exercises.

Participation in these ceremonies does not necessarily mean that the student has graduated. Graduation is certified officially by the Office of the Registrar only after auditing the student’s record for completion of all 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 College.

Candidates for the associate's degree must complete a minimum of 60 credits, three-fourths of which must be in liberal arts for Associate in Arts candidates, and one-half of which must be in liberal arts for Associate in Science candidates. 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 College. 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 an associate's degree, a student must successfully complete at least 24 credits residence at the College. The baccalaureate degree requires at least 45 credits in residence at the College.

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

Honors and Awards at Graduation

Associate and baccalaureate degree candidates are eligible for honors upon graduation. Baccalaureate candidates who have completed at least 60 credits at Touro receive honors at graduation if they achieved a cumulative GPA of 3.40 or above.
LEAVES OF ABSENCE/WITHDRAWAL/DISMISSAL

Leaves of Absence

A matriculated student enrolled at Touro College Berlin who chooses to interrupt his/her attendance but intends to return and continue his/her study at Touro must submit to the Office of the Registrar a completed “Leave of Absence” request form signed by all parties noted on the form. Normally, a leave of absence should be requested before the start of the first semester in which the student plans not to attend. However, if extenuating circumstances arise, a student may request a leave of absence mid-semester. These circumstances include, but are not limited to, a death in the family, medical reasons, and personal well-being.

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.

If the student is a recipient of Title IV financial aid funds, the leave of absence, together with any additional leaves or absences, must not exceed a total of 180 calendar days in any 12-month period. This 12-month period begins with the first day of the first leave of absence. PLEASE NOTE: This regulation may impact students who wish to take leaves of absence extending beyond one semester. Therefore, students receiving Title IV financial aid funds should meet with a Financial Aid officer to discuss their situation before filing a “Leave of Absence” request form.

A student on an approved leave of absence will retain “in-school” (but not enrolled) status for reporting purposes.

A student returning from a leave of absence should contact the Registrar’s Office at least one month prior to the first day of the semester in which he/she intends to resume attendance.

Withdrawal from the College

Students who wish to withdraw from their studies at the College 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 College. Students who receive an academic dismissal may appeal to the Committee on Academic Standing for readmission.

TRANSCRIPTS

Transcript Ordering

Students can order official copies of their transcripts by completing a form which can be downloaded from the Touro website as follows:

1. Click on “Student Services” at the top of the Touro home page.
2. Choose “Transcript Requests” from the drop-down menu.
3. Scroll down and click on the link that includes the words “Transcript Request Form”
4. Print the form

The completed form should then be submitted either in person, by mail, or by FAX, according to the instructions. The fee for transcripts is €30.00 per copy. Students are also entitled to one unofficial copy per official copy ordered. Those who submit their requests in person must first pay the fee to the Bursar and receive a clearance. The standard processing time is 7 to 10 business days from receipt in the Registrar’s office, longer during peak periods. Students who would like Federal Express overnight delivery once their order is processed may pay the applicable fee.

(Note: If a request is denied by the Bursar because of an outstanding balance, the Registrar will inform the student.)

Unofficial Transcripts (grade reports)

Students who want only unofficial or “student” copies of their transcripts should use the quicker and easier alternative to submitting a transcript request: downloading an unofficial grade report from the Touro website, www.touro.edu. On the home page select “student services” on the menu bar. Click on “tc web” on the drop-down menu. Log on with your 6 digit Touro ID number and your password. The default password (if you have forgotten yours) is a series of ten characters as follows: month and day of your birth (mmdd), last two digits of your Touro ID number (##), first
two letters of your first name (ff), first two letters of your last name (ll). Click on “all divisions, all terms” for the unofficial grade report.

**STUDENT SERVICES**

**THE SZLOMA ALBAM LIBRARY**

The Szloma Albam Library provides textbook and reference collections on open access, as well as course materials and a vast range of virtual material available online. The holdings support the courses and curriculum topics offered at Touro College Berlin and serve as a foundation for students' study and research on campus.

The Library includes some 6,500 items in the areas of Business Studies, Liberal Arts and Sciences, Jewish Studies, and Languages. It also houses a special collection, the "Henry Marx Collection." This collection is the private library of Henry Marx, which his widow Mrs. Carin Drechsler-Marx donated to the Lander Institute for Communication to promote studies of the Holocaust and tolerance. It consists of nearly 1,300 volumes, covering subjects on American and German Jewry, persecution, resistance, exile, anti-Semitism, and the Holocaust.

In addition, the Library provides access to and use of the Virtual Library of Touro College New York. The virtual library is the wealth of electronic resources and services of Touro College that can be accessed at http://www.tourolib.org/; on-campus from the Touro network, and off-campus with username & password (please contact the librarian). Here you can search more than 60 proprietary databases covering all subjects taught at the Touro Colleges, with thousands of periodicals titles, dissertations, market reports, etc., and millions of full-text articles available. The eBook-databases offer more than 90,000 books in full-text. It also holds a useful collection of reference works, guides, tutorials and information materials on how to do research and write term papers.

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

The Library is normally open Monday – Thursday from 8.30 am -1 pm and 1.30 pm -5.30 pm, and on Friday from 8.30 am -2 pm.
COMPUTER SERVICES

Students are each issued an e-mail address by Touro College 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 college library. These computers allow online access to the Touro College 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 College Berlin provides a hot kosher meal during the semester from Monday to Thursday at lunchtime and may be ordered in advance. The meals are delivered to the college 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 AND FOUND

Items found on the College grounds should be brought to the administrative office. The college 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 College complies with Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990, which protects persons from discrimination on the basis of physical or mental impairments for all educational and employment purposes. Assistance is available for students who have physical or learning-related disabilities. Disabled students should contact the Office of Disabilities Services (ODS) at (718) 252-7800, ext. 273 at the start of every semester to discuss their needs and problems.

The College is committed to providing reasonable accommodations to students with documented disabilities. Policies and procedures must 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 College.

A student requesting accommodation for a documented disability under the ADA must submit a Request for Accommodation of Disability Application (RADA). Verbal disclosure prior to or following admission is not sufficient inasmuch as supporting documentation is required and verbal disclosure cannot substitute for required documentation. Students may apply for reasonable accommodations any time during their academic curriculum; however, if granted, the accommodation is given prospectively (accommodations cannot be supplied retroactively) and only for the academic year in which it is requested. Students must reapply for accommodations each academic year. If the nature of the accommodations being requested is unchanged, the student will not be asked to provide updated supporting documentation; such documentation is required only if there is a change in the nature of accommodations being requested.

Students seeking accommodation must have the following paperwork and documentation on file:

1. A Request for Accommodation of Disability application, filled out in its entirety.
2. Documentation from a physician, clinical psychologist, or other certified individual of the specific disability, to include:
   - A cover letter from the physician, clinical psychologist, or other certified individual,
• Appropriate and thorough diagnostic test results, conducted no more than five years prior to the request. Summarization of results, while helpful, by itself is not considered satisfactory. The detailed report should also clearly diagnose the disability, report the severity of the disability, offer implications of the disability for the student’s program of study, and include a summary of what accommodations are needed to assist in overcoming the disability. A cursory report suggesting that a disability exists and detailing a list of accommodations requested, without more, is unacceptable.

Decisions on RADAs are made by the Office of Student Disabilities Services. If the RADA is granted, the Director will notify the student and his or her instructors.

**COLLEGE CODES AND POLICIES**

Touro College 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 College 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 College property.

**TOURO COLLEGE 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 College Code of Conduct and will result in disciplinary sanction:

• Theft of, or damage to, College records and property, caused by intentional, negligent or irresponsible conduct;
• Unauthorized use of any College 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);
• Conduct which interferes with or obstructs any College functions or which physically obstructs or threatens to obstruct or restrain members of the college community;
• The physical or sexual abuse or harassment of any member of the college community (such incidents must also be reported to the Title IX coordinator);
• Threatening or actual infliction of bodily injury, assault, emotional trauma against students, faculty or staff of the College (such incidents must also be reported to the Chief Security Officer);
• Disorderly, disruptive or abusive conduct in the classroom or on College premises;
• Refusal to follow the directives of College officials acting in performance of their duties;
• Impersonating college faculty, College officials, or college staff;
• Forging signatures or other information on registration forms, financial aid forms or any other College documents;
• 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 College’s computer system;
• Unauthorized sale, distribution or consumption of alcoholic beverages on College premises;
• Distribution, purchase or possession of barbiturates, amphetamines, marijuana, hallucinogens, opiates, or any other addictive or illegal drugs or paraphernalia on College premises;
• Gambling in any form on College premises;
• Possession, distribution or sale of weapons, incendiary devices, or explosives on College premises;
• Tampering with or misusing fire-fighting equipment and/or safety equipment (such as alarm-boxes and extinguishers);
• Participation in or furtherance of any illegal activity on Touro’s premises;
• Offensive or derogatory written or verbal statements intended to inflict harm on members of the College community, including, without limitation, racist, ethnic, or sexist remarks or references regarding any member or group of the College community;
• Any abusive conduct or harassment directed at an individual or group of individuals in the College 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);
• Refusal to identify oneself to an official or security officer of the College or to present proper identification upon entering the college premises;
• Actions that are not harmonious with and supportive of the activities and functions of an educational institution; actions that harm the reputation of the College;
• Aiding or abetting any conduct prohibited by this College Code;
• Conviction of a felony crime while enrolled at the College;
• Intentionally filing a false complaint under this College Code of Conduct;
• Academic dishonesty and lack of academic integrity.

Individuals who violate any of the provisions of the Code of Conduct are subject to disciplinary action at the discretion of Touro College. 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 College.

Please see “Adjudication of College Code of Conduct Violations,” in the Touro College Berlin Catalog:


TOURO COLLEGE AND UNIVERSITY SYSTEM ACADEMIC INTEGRITY POLICY

Statement on Academic Integrity

Touro College and University System 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.

The Touro College and University System views violation of academic integrity with the utmost gravity. Such violations will lead to appropriate sanctions, up to and including expulsion from the college community. We commit ourselves to the shared vision of academic excellence that can only flourish in a climate of integrity.

The Touro College and University System’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.

The International Center for Academic Integrity (ICAI), of which the Touro College and University System 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 TCUS Academic Integrity Policy, modeled after that of Rutgers University, 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. 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;
The Touro College and 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.

The Touro College and University System 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 College and University System. Students, faculty, and other members of the Touro College and University System community who are in violation of one of the offenses listed below or similar such offenses or who assist in the commission of such offenses may be subject to sanctions 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, as stated in the Thesis Guidelines of the New York Medical College, include, but are not limited to: purchasing or copying a paper from the Internet or from a fellow student or anyone else, 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; copying clinical notes/materials without personally performing the patient examination. Plagiarized sources may include not only print material but also 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 College and University System and elsewhere. A more subtle, 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.

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.

Students are cautioned against assuming that a fact or idea is common knowledge and are encouraged to provide citation, to deflect a charge of plagiarism.

Unintentional Plagiarism

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(s) 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, show exactly where the source begins and exactly where it ends.

In its policies and disciplinary procedures, the Touro College and University
System will seek to recognize and differentiate its penalties between intentional plagiarism (as defined above) and failure to cite sources properly. However, both forms are violations.

Cheating on Examinations and Other Class/Fieldwork Assignments

The Student Code of Academic Integrity at the New York Medical College defines cheating 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 instructors is also 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 you 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;
- 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 person-to-person assistance or information in any manner, including 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 College and University System 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. These standards are described briefly in the New York Medical College Guidelines for Ethical Practices in Research and Policies for Dealing with Instances of Alleged Violations of Ethical Standards and more fully in the US Public Health Service Policies on Research Misconduct.

Research misconduct is defined in the USPHS Policy as “fabrication, falsification, or plagiarism in proposing, performing, or reviewing research, or in reporting research results.” When appropriate, adjudication will be conducted according to Touro College and University System’s Guidelines for Ethical Practices in Research cited above.

In the Student Code of Academic Integrity, the New York Medical College uses the following as examples of research misconduct:

Fabrication
Fabrication means making up information, data, or research results, or pretending to have performed experiments that were not, in fact, conducted.

Falsification
Falsification means inappropriately altering or manipulating data, images, or information on clinical or laboratory records, practicum experiences, research results, equipment, and/or processes so that one possible conclusion or interpretation is favored over others.

Plagiarism (as Research Misconduct)
Plagiarism, on its own a violation of academic integrity, may additionally constitute research misconduct if it is committed in the context of a research effort.

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**
Unauthorized removal or alteration of College documents (e.g., library books, reference materials, official institutional forms, correspondence), software, equipment, or other academic-related materials, including other students’ work, for the purpose of gaining an unfair academic advantage. 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 to prevent other students from having access to the required reading material;
- Intentionally sabotaging another student’s work;
- Altering a student’s academic transcript, letter of recommendation, or some other official college 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”, can 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. As a general rule, if you think that you might be violating the copyright law, you probably are. 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 (such as a Netter® or Adam® anatomical drawing) without permission;
• Copying large sections of a book.

The “fair use doctrine” regarding use of copyrighted materials can be found at the following link: http://www.copyright.gov/fls/fl102.html.

Procedures in Response to Violations of Academic Integrity

This Touro College and University System Academic Integrity Policy applies to all students in each of Touro’s schools. 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 at no time will be less stringent than the requirements and standards set forth in this Policy Statement.

Reporting a Case of Suspected Plagiarism or Cheating

Faculty members or other members of the Touro community who encounter cases of plagiarism or cheating should contact the Chair of the relevant department, and inform the offending student of such. The Chair will report the incident, in writing, to the Dean. The Chair will provide faculty with advice specific to the individual incident. No grade may be entered onto the student’s record for the course in question before the issue is resolved, either informally or formally.

Resolution of Academic Integrity Violations

Students who are found to have violated the Touro College and University System’s Standards of Academic Integrity are subject to sanctions. Each school shall designate the Dean responsible for adjudicating violations of Academic Integrity (herein referred to as the “Dean” except where otherwise noted). Depending on the school’s Student Handbook or Bulletin, this may be the Dean of Students, the Dean of Faculties, or another appropriate responsible individual.

As stated above, incidents are reported to the department Chairperson, and a report by the Chair is submitted to the Dean. The method of resolution of the violation may be either informal or formal.
At the discretion of the Dean or Chair, the student may be removed from the class pending a resolution of the matter. Should a student action be of such a nature that it is felt that he or she must be relieved of his/her right to attend the Touro College and University System, the student may be temporarily suspended from the Touro College and University System upon recommendation of the Dean. In the case of suspension, an expedited formal hearing will be scheduled. Suspended students may not avail themselves of the informal resolution process.

Informal Resolution

The student and faculty member may resolve the issue informally—with notice to the Chair of the Department and the Chair’s consultation with the Dean (which must be accompanied by a written synopsis of the matter)—and the faculty member, in consultation with the Chair, may impose any range of sanctions (Class C, D, or E) short of suspension and expulsion. If the student agrees to the decision, then any disposition will be final. Once accepted by the student, the decision of the faculty member and Chair is not subject to appeal, and is binding on both the student and faculty member.

The Chair must indicate whether the violation was a minor or inadvertent violation that is not subject to reporting, or whether the violation is significant enough to warrant reporting. The outcome of the informal resolution should be reported in writing to the Dean, who will maintain the record of significant violations 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 is a repeat offender, or (4) for any other reason for which informal resolution is not appropriate as determined by the Chair or the Dean, then the matter shall be submitted for formal resolution.

The Touro College and University System 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 Dean 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 Dean shall arrange a hearing which, generally speaking, should take place no earlier than three (3) 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 may be by e-mail and followed by a hard copy, will be given at least twenty-four hours 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 student charged and the person making the charges 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 to be closed sessions. The Committee may hear other people of its choosing who may be knowledgeable about the issue(s) under consideration, and may investigate relevant written reports, discussions with involved parties, examinations, papers, or other related documents.
- A quorum of this Committee must be present in order to conduct official business and render a decision.
- All decisions shall be made by majority vote, the mechanism to be determined by Committee membership.
- The student has the right to appear in person before the Committee in order to present his/her 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. Representation by an attorney is not permitted.
- A recording secretary may be appointed by the Committee Chair. Transcripts of the proceedings are not mandatory or required.
- All issues in dispute shall be presented orally by the Committee Chair.
- All information supporting the charges made against a student shall be presented first. Following this presentation, the student who is under investigation will present his/her side of this issue, submitting to the Committee information that he/she chooses to submit to support the student’s stance or position. The Dean, his or her designee, or other members of the Administration may also meaningfully participate in this information exchange. Pursuant to the Touro College and University System Code of Conduct, the student is expected not to obstruct the investigation or proceedings.
- At the completion of all discussions, the student and his/her accuser may each make a closing statement. The administration may also be afforded an opportunity to make a statement.
- At any time during the hearing the student, his/her accuser, the Committee, and/or the Touro College and University System’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’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 Committee’s decision will be presented in writing to the Dean and the student.
- In the absence of an appeal, the Dean will transmit the Committee’s decision to the Touro College and University System (TCUS) Academic Integrity Council. Solely in the event of a disparity or other irregularity in the sanction imposed, the TCUS Academic
Integrity Council may remand the matter to the Dean, noting the new range of permissible sanction.

**Academic Appeal Process**

- Following notification of the Committee decision, a student may wish to appeal the decision. He or she has three (3) working days within which to submit a formal written appeal of the decision to the Dean of the Division or School. The appeal should be accompanied 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.
- After consideration of the Appeal, the Dean may accept, reject or modify the Committee’s decision, and will notify the student in writing of the decision.
- The Dean, when notifying the student of the decision, shall inform the student of his/her right to appeal an adverse decision in the event the sanction imposed was a suspension, expulsion or revocation of the degree. In all other instances, the Dean’s decision will be FINAL.
- A copy of the Dean’s Final decision will be transmitted to the Touro College and University System (TCUS) Academic Integrity Council. Solely in the event of a disparity or other irregularity in the sanction imposed, the TCUS Academic Integrity Council may remand the matter to the Dean, noting the new range of permissible sanctions, for action consistent with overall TCUS standards.

In the event the Dean and the Committee have decided to suspend, expel or revoke a student’s degree, following notification of the Dean’s decision, a student may wish to appeal the decision. He or she has five (5) working days within which to submit a formal written appeal of the decision to the respective Chief Academic Officer (e.g., the Provost or Senior Provost) or Presidential designee. The appeal should be accompanied 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 of the prior recommendation or decision by the Committee or the Dean.

The Provost 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 Dean.
• New material documenting information that was not available to the Committee or a relevant Dean at the time of the initial decision.
• Procedural error.

The Provost may interview the student, but will not conduct a hearing. The Provost will consider the merits of the appeal and may even consult the Chair of the Committee. The Provost will notify the student in writing of the appeal decision. The decision of the Provost 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 has been suspended, in which case an expedited resolution procedure will be in effect. 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.

Sanctions

Sanctions may be imposed by the faculty, the Dean or the Committee. Sanctions may include the following or combinations thereof:

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)

Class C Sanctions
• Indication of the disciplinary action in a letter of reprimand, in reference letters, licensure and regulatory forms, etc.;
• Notification of the violation to the other schools within the Touro College and University System;

Class D Sanctions
• Placement on Probation;
• Failure in the course and requiring the student to repeat the entire course/clerkship;

Class E Sanctions
• Ordering student to take additional ethics tutorials intended to assist student to avoid future misconduct;
• 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;
• Requiring the student to redo the assignment;

Other Sanctions
Other sanctions, as deemed just and proper. For example, repeat offenders may be subject to more stringent sanctions.

Recordkeeping

Records of the resolution of proceedings shall be kept in accordance with the following:

• If the Committee finds no merit in the allegation under discussion, the Touro College and University System records of the proceedings shall be sealed and secured in the office of the Dean until such time as any legal statute of limitations has expired. Upon the running of the limitations period, all records shall be destroyed. Should a need arise to open the sealed records, the Provost, Dean, or Chief Compliance Officer shall issue an order to open the record. These records will not go into a student’s file.
• If the Committee determines that there is merit in the allegation, all matters relative to the resolution shall be entered in the student’s academic file, with a copy held by the Dean.

A student may see his/her file in accordance with Touro College and University System regulations concerning inspection of records as spelled out in Guidelines for Access to and Disclosure of Educational Records Maintained by the Touro College and University System.

Please see the Touro College Berlin Catalog for matters related to:
• “Arbitration of Disputes”
• “Failure to Educate and Liability Disclaimer”
• “Title IX Policy”

POLICY ON BIAS, HARASSMENT AND DISCRIMINATION

All divisions of Touro seek to foster a collegial atmosphere where 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 an effective and timely manner, and will ensure that it does not recur.

Those believing that they have been harassed or discriminated against on the basis of their race, religion, color, national or ethnic origin, alienage, age, military veteran’s status, disability, and/or marital status should immediately contact the Touro College Berlin administration. 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.

Any member of the Touro community including students, faculty, employees, or vendors has a duty to report violations of this policy where individuals know, or should know, of accusations or actions which violate Touro Policy and will notify the Touro College Berlin administration of such violations promptly.

The Touro College Berlin administration together with the Touro Compliance Officer shall coordinate the enforcement, compliance, communication and implementation of Touro’s anti-harassment and anti-discrimination policy.

A complaint, which must be submitted within the earlier of the following two dates: (a) thirty (30) days after the alleged misconduct; or, (b) the end of the semester in which the alleged incident occurred.

Retaliation against any individual who made a complaint will not be tolerated.

Additional information about this policy will be available on Touro’s website. Students may contact the Office for Civil Rights of the U.S. Department of Education for inquiries concerning the application of this policy as well as the implementation of its regulations. The Office for Civil Rights can be contacted using the following information:
POLICY ON SEXUAL OFFENSES

This policy applies to all members of the Touro College (“Touro”) community, including students, faculty, and administrators as well as third-parties (including, but not limited to, vendors, invitees, etc.). Discrimination or harassment of any kind in regards 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. Touro will not tolerate unwelcome sexual advances, requests for sexual favors, and any other verbal or physical conduct of a sexual nature constituting sexual harassment.

In general, it is a sex crime to engage in any sexual contact with a person who does not consent, or to engage in sexual intercourse, deviant sexual intercourse, or sexual abuse if it is accomplished by forcible compulsion. New York Law also defines these acts as crimes if any of them are engaged in with a person who is incapable of consent either because of the person's age or because the person is mentally defective, mentally incapacitated, or physically helpless. Therefore, sexual abuse, sodomy, and rape are sex crimes and violators will be prosecuted in accordance with New York Penal Law. All divisions of Touro seek to foster a collegial atmosphere where 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, in compliance with the Violence Against Women Act (VAWA), 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 immediately contact the Title IX coordinator. 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.

Please refer to the Touro Portal to view the complete policy.

TOURO COLLEGE SEXUAL ASSAULT PREVENTION POLICY

The administration of Touro College is concerned with the physical safety and security of the students of the college.

Sexual offenses of all types directed against students by their peers, professors and/or employees of the college on the premises of Touro College constitute criminal acts and violate Touro College’s Code of Conduct. Under New York law, sexual offenses include: sexual abuse; rape; sodomy; sexual misconduct; public lewdness; stalking. All of these acts are punishable by imprisonment in New York State.

The College also will hold perpetrators accountable for their behavior. A student found to have committed a sexual offense will be subject to disciplinary sanctions, up to and including expulsion.

Filing Charges for Incidents of Sexual Assault

To officially file charges for an act of sexual assault or rape, please contact The Office of the Dean. 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.

If the alleged perpetrator is a faculty member of the college, the Office of the Dean will refer the charges to the Dean of Faculties. Allegations against non-teaching employees of the College will be referred to the Director of Human Resources. In all such instances, student victims will be guided and assisted by a staff member of the Office of the Dean.

For further information, please consult our brochure, entitled Sexual Harassment: Information for College Students. This brochure is available from the Office of the Dean of Students.
STUDENT COMPLAINT POLICY

Touro College is committed to safeguarding the interests of all students. Students are entitled to be treated with fairness and respect in accordance with the College’s policies and procedures. The College does not condone unfair treatment of students by administration, faculty and staff.

Students who believe they have been aggrieved by the College or a member of its staff, and 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.

Purpose

This student complaint procedure is available to any Touro College student who seeks to resolve a legitimate grievance directly affecting that student, and 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 College community while acting in an official capacity (e.g. faculty member, administrator, or staff) in contravention of the written policies of the College or the school in which the student is enrolled.

Complaint Policy

If any student believes that his or her 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 he/she is enrolled. When a complaint concerns an administrative function of the College, including but not limited to, tuition refund and student financial assistance, a student may file a formal complaint with the College-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 below). 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

Formal complaints under this policy may only be brought within ninety (90) 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 College 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 Student Complaint Policy include, but are not limited to, Financial Aid estimations, awards or denials, race discrimination, Code of Conduct violations, and ADA Reasonable Accommodations requests and complaints.

Additionally, this Student Complaint Policy is separate and distinct from the Touro College or program-specific grade appeals polices. Therefore, this Policy may not be used for appealing grades, dismissals, or academic decisions by any Touro College programs. Such appeals are governed by the Student Handbook or Bulletin for the program in which the student is enrolled.

Student Complaint Procedure Phases

Phase One: Attempt to Resolve the Matter Through Informal Resolution

Direct Discussion: Students wishing to grieve an alleged violation of the College’s policies may first attempt to resolve the matter through informal resolution. In order to do so, the student should first contact the person responsible for the matter being grieved (the respondent) and attempt to resolve the grievance informally, within seventy (70) calendar days of the alleged misconduct.

Informal Mediation: At the request of the student or respondent, the Office of Ombudsman shall arrange for a meeting of parties, attend such meeting(s), and attempt to aid in the resolution of the complaint. Discussions with the Ombudsman are confidential in nature, and therefore Informal mediation does not constitute notification to the College of the complaint.
**Advisement:** Students uncertain about how to proceed may consult the Office of Institutional Compliance who shall identify the Ombudsman. Information about the Ombudsman may be found at [http://www.touro.edu/about/administration/institutional-compliance/ombudsman/](http://www.touro.edu/about/administration/institutional-compliance/ombudsman/).

**Phase Two: Formal Review**
(If the matter is not resolved in Phase One)

1. **Filing of a Written Complaint:** In the event the student opts to avoid informal resolution or if the grievance is not resolved informally within twenty (20) days after the student directly contacted the appropriate person to attempt an informal resolution, the student may obtain review by submitting a written complaint to the Dean or the appropriate director or supervisor of the administrative unit in question, or their designee (herein referred to as the “Dean”). The letter must be sent within twenty (20) days of the first direct contact that the student had with the respondent (person he/she felt to be responsible for the situation). The student’s letter of complaint must include the following:

   - The specific written school or program policy that allegedly has been violated
   - A description of the facts and evidence supporting the alleged violation
   - A description of the redress that the grievant seeks

2. **Appointment of an Investigator:** The Dean shall direct the complaint to the Office of Institutional Compliance who shall:

   - Review the allegedly violated policy
   - Meet with the complainant
   - Meet with other persons as he or she shall deem appropriate for this purpose of determining the facts and attempting to resolve the complaint
   - Draft reports regarding their investigation
   - Provide their reports to a third-party fact-finder, who shall be a senior staff member or administrator designated by the Office of Institutional Compliance, upon completion of the investigation. The fact-finder shall render a written decision based upon the merits of the matter to the interested parties.
If the Complaint is against the Dean, the student may directly submit the complaint to the Office of Institutional Compliance by emailing Compliance@Touro.edu.

**Phase Three: Final Review by a “Fact-Finder”—Senior Staff Member or Administrator**

1. If no additional information is requested by the fact-finder, the fact-finder shall determine within twenty (20) business days, what, if any, violation occurred and what, if any, remedies are required.
2. A request for information will reset the timetable for determination. Furthermore, the issuance of a determination may be postponed by unavailability, school closure or any other unforeseeable circumstances.
3. The fact-finder’s decision as to the appropriate remedy shall be in writing and final, and copies shall be sent to the student and the respondent.

**Conflicts of Interest**

Touro College ensures that final determination of each formal complaint will be made by a person or persons not directly involved in the alleged problem. If at any point in the formal complaint process a student, or any other individual, learns that an investigator is directly involved with the grievance at issue, he or she should inform the Dean of Students of the potential conflict immediately. If a conflict of interests exists, the College will immediately remove that individual from the investigation.

**TOURO COLLEGE CAMPUS SECURITY POLICIES**

Safety and security are concerns commonly shared by the students, faculty and staff employees of Touro College. The College 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 College Facilities. Visitors must receive a temporary pass from guards on duty to enter Touro facilities.
Security Services

The whole campus area of Touro College Berlin has a security fence and one emergency exit to the yacht club. The campus territory including all buildings are checked every morning and locked at the end of day. The Berlin police patrols the area around the campus on a regular basis.

Touro College Berlin has a gated campus and all matriculated students, lecturers and staff have ID cards to enter the campus. All visitors must be escorted to their appointments by the janitor on duty.

To preserve security on campus:

- The Touro College Berlin administration regularly informs students, lecturers and staff about security-related matters.
- All visitors are announced in the Main Office. The Main Office informs the security person in charge about all visitors to the campus.
- The Touro College Berlin administration is in regular contact with Berlin police.
- All security activities and emergency situations are supervised by the Head of Campus Security.

Touro College Berlin follows standard security rules:

- Every unfamiliar person on the campus must be intercepted. Don’t do it by yourself. Inform the Main Office and the security person.
- Every unusual object or activity must be announced in the Main Office and to the security person.
- In case of the emergency, students and employees must obey the instructions of the security personnel and Berlin police as soon as they are on the campus.

We understand that it is impossible to guarantee 100% security, but we try to encourage the students, lectures and staff to support us in the security issues.

Reporting Criminal Incidents & Other Emergencies

If assistance is required in completing or reporting an incident/occurrence to local Law Enforcement agencies we at Touro
Campus Security will be glad to render any assistance needed. Annual statistics on the incidence of crime at Touro College campuses and sites are published in the Touro College Campus Security Handbook.

POLICY ON DRUGS & CONTROLLED SUBSTANCES

Touro College seeks to safeguard the health and well-being of all members of the college community—students, faculty, and staff employees. All members of the college community are accountable to the law and to the regulations of the College.

Students, faculty and staff who distribute or use illegal drugs or illicitly use legal drugs, including alcohol while on the campus locations and facilities of Touro College or as part of any of Touro’s activities are violating Federal Laws, New York State Laws and the regulations of Touro College. Violations of federal and state laws can lead to prosecution and criminal sanctions, including but not limited to, fines and/or imprisonment.

Touro College is committed to educating and informing students, faculty and staff about the dangers and effects of substance abuse. The College recognizes that drug addiction and alcoholism are illnesses that are not easily resolved and may require professional assistance and treatment.

Disciplinary Standards for Students Possessing, Using, Distributing and/or Selling Drugs and Controlled Substances

It is the policy of Touro College that the unlawful use, possession, distribution or manufacture of drugs or controlled substances on college property is strictly prohibited.

Individuals, who possess, use, distribute or manufacture drugs or controlled substances are subject to college disciplinary action as well as possible criminal prosecution.

Any students arrested for any liquor law or drug law violations or who are found in violation of these policies may be subject to disciplinary proceedings in accordance with the procedures outlined in the “Adjudication of College Code of Conduct Violations” section of respective school catalogs and student handbooks.

Student violators may be subject to the following sanctions and remedial measures:
• **Warning**: A written reprimand putting the student on notice that he/she has violated the Code of Conduct. A copy of this warning is placed in the student’s folder.

• **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 college in any capacity. Further violations while on probationary status will result in suspension or expulsion from the college.

• **Counseling and Treatment**: A student’s enrollment at Touro College may be conditioned on his/her 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 his/her enrollment is conditional upon it may result in other disciplinary sanctions.

• **Restitution**: A student may be required to pay restitution to the college or to fellow students for damages and losses resulting from his/her actions.

• **Suspension**: At any time during a student's enrollment at the college, he/she may be suspended and barred from attending classes for a definite period, not to exceed two years. A student may not be automatically re-enrolled at the end of his/her suspension. He/she must apply to the Student Affairs Committee for re-enrollment.

• **Expulsion**: Touro College may terminate a student's status at the college at any time.

Please see the Touro College Berlin Catalog for:

“Disciplinary Standards for Faculty and Staff Possessing, Using, Distributing and/or Selling Drugs & Controlled Substances”


**Regulations on Alcohol Use/Abuse**

The following regulations apply to students, faculty and staff of the college:

• All persons are prohibited from consuming alcoholic beverages on the premises of Touro College (unless at an event specifically
sanctioned by Touro College Administration in writing), or entering or remaining on Touro College premises in an impaired state.

- Any student who falsely represents himself/herself at a sanctioned Touro event as being of age to consume alcohol is subject to disciplinary action as outlined in the Code of Conduct.

- Any faculty and/or staff member of the college who transmits alcohol to a minor on college premises shall be subject to full penalty under the laws of their respective state.

- Alcoholism, while it may be a disability, does not excuse any faculty and/or staff member of the college from violating a legitimate Touro College policy or neglecting their responsibilities to the college. Individuals whose work performance is impaired as a result of the use/abuse of alcohol may be required to participate in an appropriate evaluation/treatment program.

- If you are an alcoholic, you may self-identify to the Dean of Students or Human Resources, as the case may be, and request reasonable accommodations.

Know the signs:

- Passed out or difficult to awaken
- Cold, clammy, pale or bluish skin
- Slowed breathing
- Vomiting (asleep or awake)

Know how to help:

- Turn a vomiting person on his/her side to prevent choking
- Clear vomit from the mouth
- Keep the person awake
- Never leave the person unattended
- Seek medical attention

For further information, students should consult the Touro College Campus Security and Drug Alcohol Abuse Policies Information Brochure for a detailed description of the health risks and dangers resulting from consuming controlled substances.
STUDENT RESPONSIBILITIES AND RIGHTS

Campus Citizenship

Students of Touro College are expected to be considerate of all individuals at the College—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 college community demonstrate respect for their colleagues, sensitivity to their needs, and tolerance for their ideas and views. Please cooperate with college officials by observing the rules and regulations of the college, and by exercising respect for college 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 college, unless they have obtained specific authorization in advance from the dean of their division/school.


Computer Use Policy

Touro College provides students with a computer user account that allows access to the university’s computer system. It is expected that
students will use this opportunity responsibly and for legitimate purposes, such as: obtaining one's class schedule or grade report, logging onto a personal email account, reviewing course syllabi, and accessing the on-line computerized catalog of the Irwin Library.

Students are not permitted to use another person’s User ID or password, circumvent or subvert security measures, use university systems for partisan political purposes, make illegal copies of copyrighted material, or use the e-mail to harass, intimidate and threaten any member of the College Community.

The administration reserves the right to limit, restrict or remove computing privileges from any student who violates the College's Computer Policy, local state, or federal laws, as well as the applicable articles of the College's Code of Conduct contained in this Catalog.

**Internet and E-Mail Policy**

The College’s Internet and e-mail connections are intended solely for use in conducting the College’s business and promoting its educational goals. User's conduct on the Internet and e-mail must conform to the College’s code of conduct and must be in furtherance of legitimate college business.

Users must not send, retrieve or download messages or information that may be considered offensive, including messages, images or information that are sexually oriented or that disparage others based on their race, gender, sexual orientation, national origin, age, disability or religious beliefs. Users must not originate or distribute chain letters via e-mail. Users must not use the College’s Internet and e-mail connections for personal gain or profit. Users’ accessing of sites and “chat rooms” that feature pornography, off color jokes, hate speech and the like is strictly prohibited.

Violation of this policy may result in termination of Internet and e-mail access, and disciplinary action under the college’s disciplinary policy.

**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

Touro College 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 College 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 College 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 College.

CONFIDENTIALITY OF STUDENT EDUCATION RECORDS

While Touro College Berlin is not governed strictly under US regulations, the College strives to protect student records to the highest degree possible. As such, the College’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 College 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 his or her records, he or she may contact the office concerned. Complete information concerning this policy is available in the Office of the Registrar.
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 College or a party acting on behalf of Touro College, 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 College receives a request for access. Students should submit to the registrar, dean, head of the academic department, or other appropriate official, written requests that identify the record(s) they wish to inspect. The College official will make arrangements for access and notify the student of the time and place the records may be inspected. If the records are not maintained by the College official to whom the request was submitted, that official shall advise the students of the correct official to whom the request should be addressed.

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 College to amend a record that they believe is inaccurate. They should write the College official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate. If the College decides not to amend the record as requested by the student, the College will notify the student of the decision and advise the student of his or her 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 College discloses personally identifiable information contained in the student’s education records, except to the extent that FERPA authorizes disclosure without consent.

- 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 College 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 College 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 his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility.

- 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 College and may be made available to the general public unless the student notifies the Office of the Registrar in writing within ten days of the start of each 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
- Student identification number

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Touro College 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 within ten days of the start of each 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.

DEFERMENT OF PROGRAM

Touro College Berlin reserves the right to defer the program in the given semester if less than ten (10) students register for the courses in their first semester of the program.