



TOURO COLLEGE

GRADUATE SCHOOL OF BUSINESS

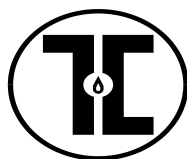
CATALOG 2014-2016



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GRADUATE SCHOOL
OF BUSINESS

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Table of Contents

Accreditation.....	6
Policy of Non-Discrimination	6
Important Notice	8
Message from the President and CEO of Touro College.....	10
Dr. Bernard Lander, Founding President of the Touro College and University System.....	11
Greetings from the Vice President of the Division of Graduate Studies	12
Hello from the Interim Dean of the Graduate School of Business	13
ACADEMIC CALENDARS 2014–2016	14
TOURO COLLEGE MISSION AND GOALS STATEMENT	15
THE TOURO COLLEGE AND UNIVERSITY SYSTEM.....	16
TOURO GRADUATE SCHOOL OF BUSINESS	20
Overview	20
Admissions	21
Master of Business Administration.....	25
Master of Science in Accounting.....	31
Master of Science in Human Resource Management	34
Master of Science in International Business Finance	37
Advanced Certificate in Forensic Accounting	40
Advanced Certificate in Human Resource Management.....	42
COURSE DESCRIPTIONS.....	44
FINANCIAL INFORMATION	55
Tuition and Fees.....	55
Graduate Financial Aid.....	58
Standards of Satisfactory Academic Progress.....	65
Graduate School of Business Scholarships	66
ACADEMIC POLICIES AND PROCEDURES.....	72
Advisement and Registration.....	72
New York State Proof of Immunization Requirement	72
Adding a Course	73
Dropping a Course	73

Repeating a Course	74
Online Courses	75
Off-Campus Course Credit	76
Visiting Students	76
ACADEMIC RULES AND REGULATIONS	77
Attendance.....	77
Credit and Semester Hours.....	77
Grading Policy and System.....	79
Grade Point Average	79
Academic Progress and Standing.....	81
Probation and Dismissal Policy	81
Withdrawal	82
Leave of Absence	82
Readmission.....	83
Maintenance of Matriculation.....	83
Graduation	83
STUDENT SERVICES	85
Facilities	85
School Closings and Class Cancellations	85
Office of the Registrar.....	85
Touro College Web-Based Student Services (TCWeb).....	86
Change of Name or Address	86
Transcripts.....	86
International Student Advisor.....	88
Office of Financial Aid	88
Office of the Bursar.....	89
Library Services	89
Computer Laboratories.....	90
Students with Disabilities.....	90
Student Organizations	92
Career Services.....	92
Student Identification Cards	92

Website	93
Alumni Relations	93
COLLEGE CODES AND POLICIES.....	94
The Touro College Code of Conduct	94
Touro College and University System Academic Integrity Policy	99
Violations of Academic Integrity.....	101
Procedures in Response to Violations of Academic Integrity	106
Arbitration of Disputes	113
Failure-to-Educate and Liability Disclaimer	115
Policy on Bias, Harassment and Discrimination.....	115
Touro College Sexual Assault Prevention Policies	119
Student Complaint Policy.....	121
Policy on Drugs & Controlled Substances	124
TOURO COLLEGE CAMPUS SECURITY POLICIES	129
Access to the Campus	129
Security Services	129
Reporting Criminal Incidents and Other Emergencies.....	129
STUDENT RESPONSIBILITIES AND RIGHTS.....	130
Campus Citizenship	130
Standards of Classroom Behavior	130
Computer Use Policy.....	131
Internet and Email Policy	131
Dress Code	132
Anti-Hazing Regulations.....	132
No-Smoking Policy	132
Confidentiality of Student Education Records.....	133
TOURO COLLEGE BOARD OF TRUSTEES.....	136
TOURO BOARD OF GOVERNORS.....	136
OFFICE OF THE PRESIDENT.....	137
SENIOR LEADERSHIP	137
OFFICE OF ACADEMIC AFFAIRS.....	138
GRADUATE SCHOOL OF BUSINESS DIRECTORY.....	139

Administration	139
Faculty	139
Student Services.....	140
Overseas Campuses	140
Getting to the New York Campus	140

Revised and reissued June 2015.

Accreditation

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

Touro College is accredited by the Middle States Commission on Higher Education, 3624 Market Street, Philadelphia, PA 19104, telephone: (267) 284-5000. The Middle States Commission on Higher Education is an institutional accrediting agency recognized by the U.S. Secretary of Education and the Council for Higher Education Accreditation.

This accreditation status covers Touro College and its branch campuses, locations, and instructional sites in the New York area, as well as branch campuses and programs in Berlin, Paris, Jerusalem, Moscow, and Miami, Florida.

Touro University California and its Nevada branch campus, as well as Touro College Los Angeles and Touro University Worldwide, are separately accredited institutions within the Touro College and University System, accredited by the Accrediting Commission for Senior Colleges and Universities of the Western Association of Schools and Colleges (WASC), 985 Atlantic Avenue, Alameda, CA 94501, telephone: (510) 748-9001.

Membership

The Touro Graduate School of Business is a member of the Association to Advance Collegiate Schools of Business (AACSB), 777 South Harbour Island Boulevard, Suite 750, Tampa, FL 33602, telephone: (813) 769 6500.

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, layoff, 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 Seventh Avenue, 4th Floor, New York, New York, 10018, Elan.Baram@touro.edu (646-565-6000 x 55636) or, alternatively, to the Chief Compliance Officer at compliance@touro.edu and 646-565-6000 x 55330.

Important Notice

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

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

This Catalog is written for informational purposes only and may contain errors. The policies, procedures and practices described herein may be modified, supplemented or discontinued in whole or in part, at any time with or without notice. All changes will be posted on the Touro website. Although we will attempt to inform you of any changes as they occur via the Touro email address assigned to you upon activating your *myTouro* portal account, it is nevertheless your responsibility to keep current on all College policies, procedures and practices. Your assigned Touro email address is the official method of contact for all such notices and for all Touro communication.

Students are required to investigate for themselves as to whether the program they enroll in meets their personal, educational and career needs. Different jurisdictions have different licensing requirements and standards. While students may expend significant sums associated with higher education, successful completion of a course, program, or degree is dependent on many factors. The payment of tuition permits a student to register and take the courses and programs available and offered by the Touro school or program in which the student is enrolled. Acceptance in a school or program does not form the basis of a contract. Indeed a student's acceptance may be revoked if it is later learned, among other things, that his or her qualifications

have been misstated or overstated, or there is some other omission or misrepresentation. Except as noted in the paragraph below, no contract rights exist or are established in the student-educational institution setting by and between Touro and the student. To this end, you waive and Touro disclaims any contract or liability for promises, assurances, representations, warranties, or other statements made in its marketing or promotional materials, and makes absolutely no promises, assurances, representations, guarantees, warranties or other statements concerning our courses and programs and a student's academic success in them. Thus, you waive and Touro further disclaims any liability in tort in connection with any of the foregoing. In order for a degree to be earned, the required grades and grade point averages must be achieved and maintained, and all other requirements of the school and program must be fulfilled. These disclaimers are, in effect, covenants not to sue binding on students, and are tacitly agreed to by a student's matriculation or continued matriculation in our programs.

Registration and matriculation at Touro after the issuance of this Catalog is consideration for and constitutes a student's knowing acceptance of the binding Alternative Dispute Resolution ("ADR") mechanisms (including binding arbitration) contained herein. Thus, any dispute, claim or controversy arising out of or related to your application, registration, matriculation, graduation or other separation from Touro and/or this Handbook, which is not resolved through Touro's internal mechanism shall be exclusively resolved through final and binding expedited arbitration conducted solely before the American Arbitration Association ("AAA"), or any successor in interest, in accordance with the AAA Rules then in effect. The location of the arbitration shall be at a convenient office on a Touro campus where the student is (or was last) affiliated. See "Arbitration of Disputes" provision for a more elaborate treatment.

Message from the President and CEO of Touro College

Since Dr. Bernard Lander founded Touro College over four decades ago, in a rented building in midtown Manhattan, our institution and our mission have grown significantly. When launched with its first class of 35 students, Touro was envisioned as an educational environment that blended the commitment to scholarship and community service of the Jewish heritage with the academic rigor and personalized attention of a small college. Our original mandate included an innovative response to the educational needs of the growing Jewish communities of New York and has grown to encompass providing accessible and quality academic opportunities to all underserved populations. Today, Touro College's 34 institutions, spanning from New York to California and abroad, educating worldwide approximately 19,000 students of diverse backgrounds, remains committed to our mission, to our communities, and to our students.



As the second president in Touro's distinguished history, I am deeply committed to its mission of serving humanity by providing a superlative education for students of all backgrounds who seek to maximize their personal and professional growth. The Graduate School of Business works toward these objectives by offering an interdisciplinary approach to learning that integrates business theory with practical experience, focusing on the application of knowledge to real-world challenges in a variety of business settings. Touro prepares our business leaders of tomorrow to function creatively, effectively, and ethically in our rapidly evolving global business environment. Your choice to attend The Graduate School of Business reflects your personal commitment to these ideals and principles as well. I hope you will take advantage of this unique educational opportunity and demonstrate your dedication to our values by excelling in your studies, volunteering to support your community, and enhancing the lives of all those whom you meet.

Thank you for joining us in the pursuit of our mission. I wish you the greatest success in achieving your academic and professional aspirations.

Sincerely,

Alan Kadish, M.D.

Dr. Bernard Lander, Founding President of the Touro College and University System



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. He 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 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 of 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 more than 30 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 U.S. 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.

Greetings from the Vice President of the Division of Graduate Studies



I am proud to present to you the 2014-2016 Graduate School of Business Catalog. The Graduate School of Business is one of seven graduate schools that make up the Touro College Division of Graduate Studies which is approximately 5,000 students strong.

The Graduate School of Business is committed to developing business leaders for the global marketplace of the 21st century. Located near Wall Street in the heart of New York City's financial district, the school boasts a diverse student population and dedicated faculty who are also practitioners. The environment within the Graduate School of Business is nurturing and inviting.

The Master of Business Administration (MBA) and Master of Science degree programs provide solid grounding in theory and extensive exposure to best practices. My congratulations to Dean Sabra Brock, her staff and faculty for developing curricula that equip students with the in-demand skills needed for career advancement in today's fast-paced business environment.

The Graduate School of Business, together with the other schools in the Division of Graduate Studies, continually strives to provide educational opportunities that are practical, transformative, and empowering. This is a true realization of Touro's mission and the core Jewish values on which that mission is based, which include a commitment to quality education for all; the treatment, with integrity and respect, of all students, faculty and staff; the role of ethics in the professions; and the building of a responsive and responsible society.

I look forward to welcoming you to the Touro College family and learning community.

Cordially,

Nadja Graff, Ph.D.

Hello from the Interim Dean of the Graduate School of Business

The Graduate School of Business is the personal, practical, and smart choice for an MBA or MS in international business finance, accounting, or human resource management.



Our classrooms are in the Wall Street area of New York City. Since the original inception of the Touro Graduate School of Business as the International School of Business and Management in the late 1980's in Moscow, we have served a diverse student population. Our faculty members are experts and practitioners drawn both from our financial district neighborhood and around the world.

Evening and online classes accommodate working professionals. Collaborations with our campuses in Berlin and Moscow reinforce the understanding of a global economy.

At our Career Center, you can take advantage of one-on-one consultations with one of six professional career counselors and attend seminars to help you build your life-time career tool kit. Both students and alumni can use this service to help navigate the ever-changing world of work.

I encourage you to explore our catalog to accelerate your pathway to a rich and fulfilling career. And do plan to attend an open house, either on site or online; register at our website gsb.touro.edu.

I look forward to meeting you. A graduate business degree can make all the difference in your career, no matter what your undergraduate major.

Sabra Brock, Ph.D.

ACADEMIC CALENDARS 2014-2016*

Fall 2014

September 3	Semester begins and first day of classes
September 24-25	No classes
October 8-16	No classes
November 27	No classes
December 22	Semester ends

Spring 2015

January 25	Semester begins and first day of classes
February 15-18	No classes
March 5	No classes
March 5 – April 9	No classes
Friday, May 2	Semester ends

Summer 2015

June 2	Semester begins & first day of classes
August 27	Semester ends

Fall 2015

August 30	Semester begins & first day of classes
September 7; 13-15; 22-30	No classes
October 1-6	No classes
November 25-26	No classes
December 23	Semester ends

Spring 2016

January 24	Semester begins & first day of classes
February 14-15	No classes
March 23-27	No classes
April 24-28	No classes
May 19	Semester ends

Summer 2016

May 23	Semester begins & first day of classes
May 30-31	No classes
June 13	No classes
July 4-5	No classes
August 29	Semester ends

*Classes are held Sundays through Thursdays

TOURO COLLEGE MISSION AND GOALS STATEMENT

Touro College is an independent institution of higher education under Jewish auspices, established to transmit and perpetuate the Jewish heritage, as well as to serve the general community in keeping with the historic Jewish commitment to intellectual inquiry, the transmission of knowledge, social justice, and service to society. Touro offers undergraduate and graduate programs in Jewish studies, the liberal arts and sciences, and the professions including education, law, medicine, pharmacy, health sciences, social work, and business. These programs serve diverse components of the Jewish community and the larger society, especially those who have been underserved in the past. Touro is a college where personal growth, scholarship and research are fostered and where men and women are prepared for productive lives of dignity, value, and values.

The Jewish heritage embraces two fundamental components, the particular and the universal, as reflected in Hillel's dictum in Ethics of the Fathers, "If I am not for myself, who will be for me? And if I am concerned only with myself, what am I?" This teaching shapes the core values of the college, which include a commitment to quality education for all, the treatment, with integrity and respect, of all students, faculty and staff, the role of ethics in the professions, and the building of a responsive and responsible society.

THE GOALS OF THE COLLEGE ARE:

1. To transmit and enrich the Jewish heritage and its tradition of intellectual inquiry, as well as to incorporate Jewish studies into programs on the undergraduate, graduate and professional levels
2. To promote sensitivity to ethical concerns and social responsibility through both the curriculum and community outreach
3. To further the career interests and professional aspirations of our students through a broad range of academic programs and related activities
4. To advance proficiency in communication, information and technological literacy, analytical skills, and quantitative reasoning
5. To promote and support faculty and student research and scholarship
6. To develop and provide educational opportunities to underserved students in diverse communities
7. To maintain Touro as a learner-centered community in consonance with the college mission
8. To expand educational opportunities through distance learning and blended programs

THE TOURO COLLEGE AND UNIVERSITY SYSTEM

The Touro College and University System (“Touro” or “the College”) is a Jewish-sponsored independent institution of higher learning and professional education. The College was established to further the Jewish heritage and to serve the larger American community. Approximately 19,000 students are currently enrolled in Touro’s various schools and divisions.

Touro College was chartered by the Board of Regents of the state of New York in June 1970 and opened a year later. The College grew from an initial class of 35 students to an international university system of approximately 19,000 students worldwide today. The mission of perpetuating and strengthening Jewish heritage, while at the same time providing the highest quality educational opportunities to society as a whole, continues to inform all of Touro’s endeavors. Today, Touro enjoys the strong leadership of Chancellor Rabbi Doniel Lander and President and CEO Dr. Alan Kadish in furthering Touro’s historic mission.

Touro’s schools serve a variety of communities, providing diverse, innovative and engaging courses in a range of fields – from medicine and pharmacy to law; business to education; and speech pathology to Jewish studies. The distinctive educational experience offered through Touro’s diverse programs is in keeping with the Jewish intellectual tradition of commitment to the transmission of knowledge, social justice, compassionate concern for society and respect for applied knowledge and discovery.

It is this commitment to a Jewish intellectual tradition that is at the foundation of Touro’s many outstanding achievements by faculty and students throughout our system. At the same time, the Touro College experience consists of more than classroom instruction – Touro fosters an atmosphere of warmth, in which close faculty-student relationships, student camaraderie and individual attention are nurtured in many ways.

Enhancing the Jewish Heritage

Touro’s first college, the Touro College of Liberal Arts and Sciences, was established in 1971. In 1997, Touro designated the various divisions of the College as **The Lander Colleges**, in honor of Founding President Dr. Bernard Lander, for his historic contribution to higher Jewish education in America. The Lander Colleges are comprised of the **Lander College of Arts and Sciences – Flatbush** (with separate divisions for men and women); the **Lander College for Women – The Anna Ruth and Mark Hasten School** in Manhattan; and the **Lander College for Men** in Kew Gardens Hills, Queens. The Lander Colleges embody Touro’s commitment to enrich the college experience for young Jewish men and women. The **Graduate School of Jewish Studies** admitted its first class in 1981, preparing students for careers in education and community service. In 1989, Touro pioneered the **School for Lifelong Education (SLE)** to serve the academic needs of the Hasidic community, whose unique culture, commitment, and lifestyle required bold and innovative approaches to higher learning. The **Institute for Professional Studies (IPS) – Machon L’Parnasa** - was established in 1999 to provide practical applications in

higher education for the ultra-orthodox community. In 2005, **Touro College Los Angeles** (TCLA) was created, following a curriculum modeled after The Lander Colleges.

Fulfilling Needs - and Building Strength - in Health Care

The **School of Health Sciences** was developed in 1972 as the Division of Health Sciences, consolidated into a school in 1986, and incorporated into a restructured Division of Graduate Studies in 2008. The School, which pioneered the training of physician assistants, has shown steady growth, innovation, and excellence over the years, and has established a number of campuses in the New York area that prepare health care professionals to serve a broad range of patient needs. The **Touro College of Osteopathic Medicine** (TouroCOM) opened in September 2007 in Harlem to prepare students to become outstanding osteopathic physicians who uphold the values, philosophy and practice of osteopathic medicine. The College is committed to recruiting students to practice in underserved communities such as Harlem, and to function as an integral part of the New York City/Harlem community. In 2008, the **Touro College of Pharmacy** enrolled its inaugural class of Doctor of Pharmacy students. Also located in Harlem, the school is committed to serving underrepresented communities and developing interest on the part of minority students in careers in pharmacy and other health professions. In 2011, Touro affiliated with **New York Medical College** (NYMC), one of the nation's oldest health sciences universities, thereby creating one of the largest affiliations of medical and health education and biological studies programs under one banner. Located in Westchester County, NYMC is the leading academic biomedical research center between New York City and Albany, with nearly \$34.5 million in sponsored research and other programs under management.

In 1997, Touro established a Western Division, **Touro University California**, with the opening of **Touro University College of Osteopathic Medicine (TUCOM)** in San Francisco. In 1999 the College moved to its current site on Mare Island in Vallejo, California. Also on Mare Island, Touro opened the **Touro University College of Pharmacy (TUCA COP)**, which admitted its first class in 2005. In 2010, the **College of Education and Health Sciences (CEHS)** was created with the merger of the **College of Education**, which opened in 2004, and the **College of Health Sciences**, which opened in 2002. In 2004, **Touro University Nevada (TUN)** was established as a branch campus of **Touro University California** to help address critical needs in health sciences and education and as a resource for community service in the state of Nevada. The **Touro University Nevada College of Osteopathic Medicine (TUNCOM)** opened in 2004 in response to a shortage of primary care physicians and physician assistants throughout Nevada and the southwest. TUN's **College of Health and Human Services**, opened in 2005, offers numerous degree programs in health sciences and education, and has implemented extensive community outreach to assist underserved populations in southern Nevada.

Charting New Territory in Law, Business and Technology

In 1980, the Touro College School of Law, today the **Touro College Jacob D. Fuchsberg Law Center**, was established to develop lawyers who temper practical knowledge with perceptive judgment. In 2007 the Center moved to a new law complex in Central Islip, adjacent to and working with a federal and state courthouse – the first law campus of its kind in the country. Established in the late 1980's as Touro's **International School of Business and Management (ISBM)**, in 1998 the **Graduate School of Business** was founded in New York City's financial district, where it offers graduate degree programs encompassing a variety of business and management subjects as well as training to work effectively in a world market of independent economies. Also in 2007, the **Graduate School of Technology** was opened to educate technology leaders through degree programs that reflect the power and pace of technological change. In 2008, Touro College launched **Touro University Worldwide (TUW)**, an online university that offers graduate degree programs to students who are lifelong learners or interested in furthering their professional development.

Educating the Educators, Serving the Community

Touro's **Graduate School of Education** was established in 1993 to prepare America's future leaders in education. The School has one of the largest teacher education programs in New York State, and, through its **Lander Center for Educational Research**, assists public schools in addressing problems that impact student achievement and equality of educational opportunity. **The New York School of Career and Applied Studies (NYSCAS)** was established in 2002 through the merger of the **School of General Studies (SGS)**, founded in 1974, and the **School of Career and Applied Studies (SCAS)**, launched in 1985. NYSCAS' mission is to provide quality undergraduate educational experiences at multiple locations throughout New York City that reflect the city's economic, ethnic and social diversity. In 2006, the Touro College **Graduate School of Social Work** was created to inspire and prepare graduates for clinical social work practice in a variety of urban and multicultural environments. The School prepares students to advocate effectively for the most underserved in society. In 2008, the **Graduate School of Psychology** was organized as a separate school, building upon programs developed in 1993 at the **Graduate School of Education and Psychology**. The School trains sensitive and dedicated applied psychology professionals, offering degree programs in mental health counseling, school psychology, school counseling, and industrial/organizational psychology.

Forging Ties with Israel and Revitalizing Jewish Life in Europe

Touro College in Israel (TCI) was established in 1986 to provide the English-speaking population in Israel with the opportunity to earn credits toward an academic degree while studying in Israel. In 2004, an affiliate of Touro with a separate Israeli charter, **Machon Lander**, was recognized by Israel's Ministry of Higher Education. Machon Lander offers more than 100 courses at several schools, including graduate courses and undergraduate programs.

In 1991, Touro College became the first American higher education institution to establish a program of Jewish studies in Moscow. The School of Jewish Studies, now renamed the **Lander Institute Moscow**, was established to afford members of the Jewish community a greater awareness of their Jewish heritage, offer them a well-rounded general education, and to provide professional preparation to serve organizations and schools. In 2003, Touro began offering an academic program through **Touro College Berlin**, and in 2005, the **Lander Institute for Communication about the Holocaust and Tolerance** was founded with a focus on examining the range of its consequences.

TOURO GRADUATE SCHOOL OF BUSINESS

Overview

Under the visionary leadership and guidance of the late Dr. Bernard Lander, the International School of Business at Touro College was originally established in the late 1980s to offer a select graduate program in international business finance at its Manhattan main campus. It later became the Graduate School of Business, which enrolled its inaugural class in the Fall 1998 semester; the initial class of Master of Business Administration (MBA) students enrolled in the 2005 Fall semester.

In 1991, Touro College School of International Business Management opened a Moscow campus, the first American-sponsored business college in Russia. The MBA program was added in 2005. In 2010, the MBA program was initiated at our other international campuses in Berlin and Paris.

Today, the Graduate School of Business offers programs leading to a MBA, and to Master of Science degrees in accounting, human resource management, and international business finance. Advanced certificate programs in forensic accounting and human resource management are also offered.

Our graduate programs blend theoretical education and practical training, which are essential to the international business executive in a dynamic global business environment. Emphasis is placed on the social and moral responsibilities of business executives. Our courses reflect a philosophy that the global business executive serves as a true leader when his or her decisions improve the well-being of the enterprise's employees and stakeholder groups, as well as its financial performance.

Admissions

(Note: This section addresses general admission procedures. Individual programs in the Graduate School of Business may have additional specific requirements, which can be found in the program section of this Catalog.)

Admission to degree programs of the Touro Graduate School of Business is open to all students having the requisite academic preparation necessary to succeed in the program to which they are applying. At a minimum, applicants must, prior to registering as students in a program, have earned a baccalaureate degree from an accredited institution of higher education or its foreign equivalent. Students may be offered admission prior to receiving an undergraduate degree, but such offer is contingent upon conferral of the degree. Students who have completed coursework sufficient for an award of a baccalaureate degree, but who have not yet been awarded the degree by their institution, may, at the discretion of the Dean and the Committee on Admission, be permitted to register as non-matriculated students and, upon receipt of the degree, be admitted as fully matriculated.

General Admission Requirements

The Graduate School of Business requires the following for admission:

- Application for admission
- Application fee
- Official school transcript(s) from accredited institution(s) of higher education indicating the award of a baccalaureate degree (or equivalent)
- Two letters of recommendation from applicant's employers and/or instructors
- Two essays of no more than 500 words each on (1) a significant life accomplishment and (2) life expectations in five years
- Résumé
- International students. (Also see "International Students," p. 24.)
 - Translation and credential evaluation of foreign transcripts

- Proof of English proficiency
 - A TOEFL internet-based score of 80 or above (Touro's code is 6737), or
 - An IELTS Academic test with an overall score of 6.5 or above, or
 - Pearson TE (Academic) 58 or above
- Proof of immunization (Measles, Mumps, Rubella — MMR) and submission of the meningitis response form (prior to registration — see below for details)

Applicants to the MBA or MS in International Business Finance programs who demonstrate academic promise, but do not have all the prerequisite courses required for the program, must register for GBP 600, the Graduate Business Preparatory Course.

Applicants for admission should also consult procedures described in the "Application for Graduate Admission," downloadable at gsb.touro.edu/apply-now.

Transfer Credits

As part of the admissions process, students arrange for official transcripts of all previous graduate-level academic work to be submitted directly to the School by the institutions involved. Students seeking credits for previous graduate-level academic work should request that applicable transcripts be evaluated. This request must be made during the first semester of matriculation. The School may also require students to make an appointment with the Dean to discuss potential transfer credit. Students are responsible for providing any course descriptions or syllabi needed for accurate evaluations to be made.

Transfer credit may also be awarded to current students, upon completion of a course at another college, provided a "Permit to Attend Another College" form, approved by the Dean, is filed before the student enrolls in the course.

Transfer credits may be awarded only for courses with content comparable to the School's courses, in which grades received were "pass," "B," or "A," and which were taken within the last five years. In the case of "pass" grades, the registrar of the transfer school must indicate in

writing that this grade is equivalent to a “B” or better. Whether to accept transfer credits is entirely within the School’s discretion. Please note that no academic credit is given for life experience or previous work experience. In addition, no graduate credit can be granted for undergraduate courses. While attending the School, students are not permitted to take any courses that repeat the content of courses previously accepted in transfer. If the School should determine that a student has taken and passed a course at Touro that is materially similar to a course for which transfer credit was awarded, the transfer credit will be rescinded.

The maximum number of transfer credits allowed is six. The decision to allow transfer credits is made by the Dean and is not subject to appeal.

Admission Decisions

The Admissions Committee considers only completed applications. Applicants are notified in writing of the decisions on their applications. If an offer of admission is made, applicants have until 30 days from the date of the decision, or August 1 (for the fall semester) or December 31 (for the spring semester), *whichever is later*, to accept the offer. A signed copy of the offer of admission should be sent with a nonrefundable \$500 deposit, which is applicable to tuition, to the Touro Graduate School of Business within the time limit allowed. Applicants who fail to accept the offer of admission within that time may, at the discretion of the Dean, be deemed to have abandoned their applications.

Early Admission and Registration

Qualified new applicants are eligible for early admission if all required documentation is received and evaluated 60 days before the application deadline. A deposit of \$500 received within 21 days of the date of the acceptance letter will serve to reserve a seat in the program. Students who enroll and register for classes within the first 14 days of the registration period will be eligible for a 10% discount off the first semester tuition.

International Students

The Graduate School of Business welcomes applications from international students.

Please be aware that, regardless of past academic achievement, only applicants who possess or qualify for visas permitting the visa holder to pursue higher education in the United States are eligible to enroll in the College's academic programs. Visa eligibility and admittance to the United States are determined by policies enacted by the Bureau of Consular Affairs, U.S. Department of State, and the U.S. Department of Homeland Security.

The F-1 visa is a student visa issued by the U.S. Department of State. Applicants who are not U.S. citizens or permanent residents need to obtain an F-1 visa before entering the United States and enrolling in a college in the United States with certain exceptions. An "Affidavit of Support" form should be submitted to the International Student Office when submitting the "Application for Admission." Doing so helps ensure timely issuance of the I-20 form needed to secure the F-1 visa. International applicants are reminded that I-20 forms are issued until July 31 for Fall semester enrollment and until December 31 for the Spring semester. Students who request an I-20 form after these dates will be deferred admission until the following semester.

Transcripts from non-U.S. colleges must be evaluated by a private evaluation agency before an applicant can be considered for admission. Evaluations include a course-by-course analysis indicating the U.S. equivalency of the degree, which helps the Admissions Committee better understand the applicant's educational background and academic credentials. Touro College accepts evaluations only from members of the National Association of Credential Evaluation Services. For further information please visit the Association's website at www.naces.org/members.htm. Request evaluations well in advance of the application deadline, especially if you currently reside outside of the United States and require a student visa.

Programs

Master of Business Administration

Introduction

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 Program

The MBA is a 42-credit program normally completed in two or three years. Students can pursue the MBA degree with one of the following six specializations: entrepreneurship, general management, health care management, human resource management, international business finance, organizational development, organizational leadership, or forensic accounting. The sequence begins with basic courses that provide general knowledge of business and management. Advanced courses focus on the student's chosen specialization area. GBP 600, the Graduate Business Preparatory Course (6 credits), is an additional required program component for students who have not successfully completed prerequisites.

Who Should Apply?

The MBA program is designed to provide students with an advanced understanding of fundamental business concepts and practical leadership skills. The degree specializations are relevant to anyone interested in progressing to a management position, utilizing organizational and leadership skills to improve business processes and provide innovative solutions, managing health care systems or organizations, planning a career in international trade or international ventures, starting new organizations, or revitalizing mature organizations.

Additional Admission Requirements

In addition to the general admission requirements for the Touro Graduate School of Business (listed on p. 21), criteria for the MBA program are:

- Official GMAT test score report. Touro College's score report number is MN8-Z3-04.
- Successful completion with a grade of “B “ or better of these prerequisite undergraduate courses: principles of accounting I and II, finance, management, marketing, microeconomics, macroeconomics, statistics, and computer literacy in business applications. Applicants who have not satisfied the above prerequisites are required to enroll in GBP 600, the Graduate Business Preparatory Course.

Applicants for admission should also consult procedures described in the “Application for Graduate Admission,” at gsb.touro.edu/apply-now.

GMAT Optional Path

Touro Graduate School of Business offers a holistic review of applicants and a test-optional alternative. MBA applicants can opt out of taking the GMAT. To qualify for this alternative path, an applicant must have at least 2 years of relevant work experience and an undergraduate GPA higher than 3.00.

Areas of Specialization

Entrepreneurship

The specialization in entrepreneurship provides a foundation for the successful entrepreneur by examining key organizational and managerial concepts. Students discover new ways of combining resources, launch solo projects and major undertakings, seek venture capital and angel funding, and strategize entrepreneurial initiatives.

Forensic Accounting

The specialization in forensic accounting helps students develop core skills necessary to prevent, identify, and detect fraud. This practitioner-oriented degree familiarizes students with the investigation, prevention, and reporting practices basic to forensic accounting.

General Management

The specialization in general management prepares students to manage business, organizational, and cultural initiatives within an increasingly complex global business environment. The program integrates key foundational theories, models, and best practices from diverse disciplines, including anthropology, psychology, and sociology, to develop students' global perspectives and practical understandings concerning managing people and productivity in global environments.

Health Care Management

The specialization in health care management offers professionals a multidisciplinary curriculum integrating key concepts, models, and best practices from business, health care management, and allied curricula. The program focuses on health care and public health trends and issues, such as managed care, law and ethics, management and economics, and entrepreneurialism and marketing.

Human Resource Management

The specialization in human resource management prepares students as business contributors through an integrated business and human resource management curriculum. This specialization develops human resource management and business-oriented skills associated with achieving organizational and culture goals.

International Business Finance

The specialization in international business finance is designed for students who want to pursue intensive study of global business issues or who are planning careers in areas such as international trade, international ventures, or international finance. This specialization provides in-depth knowledge of various business disciplines, an understanding of multicultural influences in international enterprises, and awareness of ethical issues in a global economy.

Course of Study

All courses carry 3 credits except for GBP 600 (6 credits) and GBP 601 (0 credits).

Prerequisite Course (6 credits) (if required)

GBP 600 Graduate Business Preparatory Course

Core Courses (27 credits)

MBA 601 Accounting for Strategic Management and Decision Making

MBA 602 Information Technology for Effective Management

MBA 603 Marketing: Branding and Differentiating

MBA 606 Quantitative Analysis

MBA 607 Managing for Change

MBA 608 Managerial Finance

MBA 609 Human Capital Management in Multi-Cultures

MSB 604 Managing: An International Perspective of Work

MSB 605 Ethics in the Global Marketplace

Capstone Course (3 credits)

MBA 695 Capstone: MBA

Elective Courses (12 credits within a chosen specialization)

Entrepreneurship

MBA 630 Advanced Entrepreneurship

MBA 631 Entrepreneurship and Franchising

MBA 632 New Venture Planning

MBA 633 Managing a Growth Business

MBA 634 Entrepreneurial Internship

MBA 636 Managing Not-for-Profit Organizations

MBA 638 Social Marketing

MBA 690 Strategic Management and Communication

Forensic Accounting

MBA 690	Strategic Management and Communication
MSA 630	Internship in Accounting
MSA 640	Advanced Auditing
MSA 680	Ethics in the Accounting Profession
MSA 700	Forensic Accounting
MSA 701	Computer-Based Accounting Fraud – Digital Crime Scene Investigation
MSA 702	Computer Auditing – Control and Security
MSA 703	Corporate Fraud Auditing
MSA 710	Impact of Technology on Accounting

General Management

MBA 610	Leadership
MBA 611	Legal Environment of Business
MBA 612	Managerial Economics
MBA 613	Negotiation and Conflict Resolution
MBA 630	Advanced Entrepreneurship
MBA 636	Managing Not-for-Profit Organizations
MBA 638	Social Marketing
MBA 690	Strategic Management and Communication
MBA 698	MBA Internship

Health Care Management

MBA 630	Advanced Entrepreneurship
MBA 670	Health Care Management: Trends and Challenges
MBA 671	Navigating Managed Care
MBA 672	Law and Ethics in Health Care Management
MBA 673	Health Care Financial Management
MBA 690	Strategic Management and Communication
MBA 698	MBA Internship

Human Resource Management

MBA 610	Leadership
MBA 613	Negotiation and Conflict Resolution
MBA 620	Global Human Resource Management
MBA 621	Global Employment Law
MBA 622	Talent Management in Global Organizations
MBA 690	Strategic Management and Communication
MSH 698	Internship in Human Resource Management

International Business Finance

IB 605	International Law and Regulation
IB 620	International Accounting
IB 625	International Finance
IB 640	International Marketing
MBA 637	Investment Analysis
MBA 690	Strategic Management and Communication
MBA 698	MBA Internship

GBP 601, Professional Communication, is offered to all Graduate School of Business students as an elective for those who wish to enhance their written and oral English skills. This course carries zero credits but counts as three contact hours in a student's schedule. *Students who opt to register for GBP 601 must take it in addition to credit-bearing electives.*

Master of Science in Accounting

Introduction

New government regulations, greater scrutiny of corporate finances, and business growth have fueled the need for professionals with deep knowledge of the important role accounting information plays in corporate decision-making. The Master of Science in Accounting program provides a knowledge base of the essential functional areas needed by accountants. These include budget planning, audit and evaluation of controls, financial measurement, documentation, and reporting. Program completion also enables students to meet the 150-credit education requirement for New York State CPA exam.

The Program

The Master of Science in Accounting is a 30-credit program normally completed within 12–18 months.

Who Should Apply?

The Master of Science in Accounting program is appropriate for persons seeking careers or positions as professional accountants in industry, government, and nonprofit organizations; for tax attorneys who need additional knowledge of accounting transactions; and those who wish to qualify for the NYS CPA exam.

Additional Admission Requirements

In addition to the general admission requirements for the Touro Graduate School of Business (listed on p. 21), criteria for the MS in Accounting program are:

- Official GMAT test score report. Touro College's score report number is MN8-Z3-04.
- Touro College graduate students holding a Bachelor of Science degree with a major in accounting will have preferred status in the admission process.

- If the undergraduate degree is in a subject area other than accounting, appropriate courses in accounting and business are required for admission.
- Applicants for admission should also consult procedures described in the “Application for Graduate Admission,” at gsb.touro.edu/apply-now.

GMAT Optional Path

Touro Graduate School of Business offers a holistic review of applicants and a test-optional alternative. MS Accounting applicants can opt out of taking the GMAT. To qualify for this alternative path, an applicant must have at least 2 years of relevant work experience and an undergraduate GPA higher than 3.00.

Course of Study

All courses carry 3 credits.

Core Courses (15 credits)

MBA 612	Managerial Economics
MSA 640	Advanced Auditing
MSA 680	Ethics in the Accounting Profession
MSA 710	Impact of Technology on Accounting
MSB 660	International Financial Markets

Elective Courses (choose 12 credits)

GBP 601*	Professional Communication
IB 620	International Accounting
MBA 690	Strategic Management and Communication
MSA 630	Internship in Accounting
MSA 650	Advanced Topics in Taxation
MSA 670	Financial Statement Analysis
MSA 700	Forensic Accounting
MSA 720	Advanced Issues in Managerial Accounting

Capstone Course (3 credits)

MSA 690 Capstone: Accounting Theory

***GBP 601, Professional Communication**, is offered to all Graduate School of Business students as an elective for those who wish to enhance their written and oral English skills. This course carries zero credits but counts as three contact hours in a student's schedule. *Students who opt to register for GBP 601 must take it in addition to credit-bearing electives.*

Master of Science in Human Resource Management

Introduction

The Master of Science in Human Resource Management program prepares students to build and maintain human resource functions in global organizations. The program provides knowledge, competencies, and skills needed to help develop human capital. The interdisciplinary curriculum integrates key concepts, themes, and best practices drawn from psychology, sociology, and anthropology in positioning the human resource professional as a key organizational enabler. The degree prepares students to help promote organizational growth, profitability, and sustainability.

The Program

The Master of Science in Human Resource Management is a 33-credit program normally completed within four semesters. Students are required to complete six core courses and a capstone course.

Who Should Apply?

The Master of Science in Human Resource Management program is appropriate for mid-level human resource professionals and managers who wish to advance in their professions and become strategic leaders in their organizations. Business professionals who want to increase their human resource management knowledge and marketability or who wish to work in human resource management will also benefit from this program.

Additional Admission Requirements

There are no additional criteria for the Human Resource Management MS program beyond the general admission requirements for the Touro Graduate School of Business (listed on p. 21).

Applicants for admission should also consult procedures described in the “Application for Graduate Admission,” at gsb.touro.edu/apply-now.

Course of Study

All courses carry 3 credits.

Core Courses (18 credits)

MBA 609	Human Capital Management in Multi-Cultures
MBA 620	Global Human Resource Management
MBA 621	Global Employment Law
MSB 605	Ethics in the Global Marketplace
MSH 620	Business Foundations for Human Resource Management
MSH 621	High Performance as Cultural Norm

Elective Courses (choose 12 credits)

GBP 601*	Professional Communication
MBA 607	Managing for Change
MBA 610	Leadership
MBA 613	Negotiation and Conflict Resolution
MBA 622	Talent Management in Global Organizations
MBA 690	Strategic Management and Communication
MSB 604	Managing: An International Perspective of Work
MSH 622	Organizational Learning and Workforce Productivity
MSH 623	Total Rewards and the Global Workplace
MSH 698	Internship in Human Resource Management

Capstone Course (3 credits)

MSH 629	Capstone: Human Resource Management
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***GBP 601, Professional Communication**, is offered to all Graduate School of Business students as an elective for those who wish to enhance their written and oral English skills. This course carries zero credits but counts as three contact hours in a student's schedule. *Students who opt to register for GBP 601 must take it in addition to credit-bearing electives.*

Master of Science in International Business Finance

Introduction

The global business environment has become an increasingly powerful force in the strategic decision making of business executives. Students in the Master of Science in International Business Finance program approach international business in a comprehensive fashion, developing expertise in various business disciplines, gaining an understanding of multicultural influences in international enterprises, and developing awareness of ethical issues in a global economy.

The Program

The Master of Science in International Business Finance is a 33-credit program normally completed within 2 years. The program approaches international business in a comprehensive fashion, developing expertise in finance and the other major business disciplines, understanding multicultural influences in international enterprises, and developing awareness of ethical issues in a global economy. GBP 600, the Graduate Business Preparatory Course (6 credits), is an additional required program component for students who have not successfully completed prerequisites.

Who Should Apply?

The Master of Science program in International Business Finance is appropriate for students who want to pursue intensive study of global business issues or who are planning careers in areas such as international trade, international ventures, or international finance.

Additional Admission Requirements

There are no additional criteria for the International Business Finance MS program beyond the general admission requirements for the Touro Graduate School of Business (listed on p. 21).

Applicants for admission should also consult procedures described in the “Application for Graduate Admission,” downloadable at gsb.touro.edu/apply-now.

Course of Study

All courses carry 3 credits except for GBP 600 (6 credits) and GBP 601(0 credits).

Prerequisite Course (6 credits) (if required)

GBP 600 Graduate Business Preparatory Course

Core Courses (24 credits)

IB 605 International Law and Regulation

IB 610 Introduction to International Business

IB 620 International Accounting

IB 625 International Finance

IB 635 International Economics

MBA 608 Managerial Finance

MBA 612 Managerial Economics

MSB 660 International Financial Markets

Electives (choose 6 credits)

GBP 601* Professional Communication

IB 640 International Marketing

IB 698 International Business Finance Internship

MBA 610 Leadership

MBA 613 Negotiation and Conflict Resolution

MBA 637 Investment Analysis

MBA 690 Strategic Management and Communication

MSB 604 Managing: An International Perspective of Work

MSB 605 Ethics in the Global Marketplace

Capstone Course (3 credits)

IB 680 Capstone: International Business Finance

***GBP 601, Professional Communication**, is offered to all Graduate School of Business students as an elective for those who wish to enhance their written and oral English skills. This course carries zero credits but counts as three contact hours in a student's schedule. *Students who opt to register for GBP 601 must take it in addition to credit-bearing electives.*

Advanced Certificate in Forensic Accounting

Introduction

The advanced certificate in forensic accounting helps develop core skills necessary to prevent, identify, and detect fraud. It provides a grounding in the language and practices in the fast-growing field of forensic accounting. This practitioner-oriented degree familiarizes students with the investigation, prevention, and reporting practices basic to forensic accounting.

The Program

This 15-credit, five-course certificate program is normally completed within three semesters.

Who Should Apply?

Practicing accountants and recent BS Accounting graduates seeking to enrich their skills and increase their marketability. Students who later enroll in the MBA program with a specialization in forensic accounting or the MS in Accounting may be able to apply up to 12 credits earned in this program toward those degrees.

Additional Admission Requirements

Applicants must have an undergraduate degree with a major in accounting or significant work experience in the accounting field, as well as the general admission requirements for the Touro Graduate School of Business (listed on p. 21).

Applicants for admission should also consult procedures described in the “Application for Graduate Admission,” at gsb.touro.edu/apply-now.

Course of Study

All courses carry 3 credits.

Core Courses

- MSA 700 Introduction to Forensic Accounting
- MSA 701 Computer-Based Accounting Fraud – Digital Crime Scene Investigation
- MSA 703 Corporate Fraud Auditing

Elective Courses (choose one)

- MSA 640 Advanced Auditing
- MSA 702 Computer Auditing – Control and Security

Capstone

- MSA 790 Integrative Seminar on Forensic Accounting (at completion of other 4 courses)

GBP 601, Professional Communication, is offered to all Graduate School of Business students as an elective for those who wish to enhance their written and oral English skills. This course carries zero credits but counts as three load hours in a student's schedule. *Students who opt to register for GBP 601 must take it in addition to credit-bearing courses.*

Advanced Certificate in Human Resource Management

Introduction

Although all resources are essential for business success, the contributions that people make to reaching business goals and objectives make them the most valued assets. The Advanced Certificate in Human Resource Management program offers a thorough education in core HRM disciplines. Coursework includes business foundations and personnel management systems, employment law, ethics and accountability, and change management. Program content maps to the Society for Human Resources Management competency model, which is recognized as the highest professional standard for the practice of human resources.

The Program

This 15-credit, five-course certificate program is normally completed within one year.

Who Should Apply?

The Advanced Certificate in Human Resource Management program is appropriate for business professionals who want to increase their human resource management knowledge and marketability or who wish to work in human resource management. It helps prepare participants to obtain human resource management related positions within organizations, become independent human resource management consultants, and/or become human resource management educators. Students who later enroll in the MBA program with specialization in human resource management or the MS in Human Resource Management may be able to apply up to 6 credits earned in this program toward these degrees.

Additional Admission Requirements

There are no additional criteria for the Advanced Certificate in Human Resource Management beyond the general admission requirements for the Touro Graduate School of Business (listed on p. 21).

Applicants for admission should also consult procedures described in the “Application for Graduate Admission,” at gsb.touro.edu/apply-now.

Course of Study

All courses carry 3 credits.

MBA 621	Global Employment Law
MSB 605	Ethics in the Global Marketplace
MSH 620	Business Foundations for Human Resource Management
MBA 607	Managing for Change
MBA 620	Global Human Resource Management

GBP 601, Professional Communication, is offered to all Graduate School of Business students as an elective for those who wish to enhance their written and oral English skills. This course carries zero credits but counts as three load hours in a student’s schedule. *Students who opt to register for GBP 601 must take it in addition to credit-bearing courses.*

COURSE DESCRIPTIONS

GBP 600 Graduate Business Preparatory Course

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

GBP 601 Professional Communication

Focuses on information literacy and building skill in communicating in a business environment. Students learn how to find, evaluate, and use credible information to accomplish tasks while practicing extemporaneous speaking and planned presentations. Students work both independently and in teams. 0 credits, 3 contact hours

IB 605 International Law and Regulation

Explores the traditional, contemporary, and developing issues of international law and regulations. The impact of these laws and regulations on the maintenance of national and international order and commerce is explored. Particular attention is given to government regulation of business enterprise and legal liabilities. 3 credits

IB 610 Introduction to International Business

Examines the environments in which international business activities take place. Topics such as manufacturing, marketing, international finance and the growth and functions of the multinational corporate enterprise are discussed. 3 credits

IB 620 International Accounting

The international dimensions of accounting, including comparative accounting practices, foreign currency translation, risk analysis, and financial statement analysis. Explores the functions of accounting in the modern business world and how the international environment affects those functions. 3 credits

IB 625 International Finance

Covers the various measurements of the international flow of funds and international financial markets. The factors that impact the short-run and long run values of foreign currencies are analyzed. Students learn the various types of risk exposures that businesses experience because of fluctuations in currency values and how to manage these risks. The extent of country risk is

evaluated and students provide a class presentation concerning the nature of these risks for a country of their choosing. 3 credits

IB 635 International Economics

Analyzes the conditions necessary for international trade to occur and the gains/losses that a country, and individual groups within the country, can realize from such trade. It also investigates the impact of barriers to free trade on the welfare of a country and the potential advantages and disadvantages of economic integration between countries. The concept of a country's balance of payments is developed and the determination of foreign currency values, and the factors that may cause changes in these values, are analyzed. 3 credits

IB 640 International Marketing

Introduces students to the concepts and theories underlying marketing decision making, with an emphasis on the strategic considerations that drive and integrate the marketing mix. Emphasis on the application of marketing principles to a multinational environment by examining the development of marketing carried out by companies overseas or across national borders; and analyze traditional and emergent practices in marketing to the global consumer. Students examine key marketing concepts such as branding, target marketing, and consumer behavior in the context of cultural markets, alternative messaging, and product mutation and migration. 3 credits

IB 680 Capstone: International Business Finance

Integrates learning from all core International Business Finance courses and the relationship to corporate strategy as it addresses international business financial considerations, dynamic global trends, and the pursuit of gaining strategic advantage. Principles of management, leadership, accounting, information technology, marketing and finance are interwoven to consider such issues as the company mission, vision, organizational issues and competitive issues. Prerequisites: At least 7 of the 9 core International Business Finance courses. 3 credits

IB 698 International Business Finance Internship

The internship affords a unique opportunity for students to integrate classroom study with on-the-job experience in a foreign country. The internship is documented, and a research paper is written that discusses business theories and relates them to the internship experience.

Prerequisite: Approval of the Dean. 3 credits

MBA 601 Accounting for Strategic Management and Decision Making

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

MBA 602 Information Technology for Effective Management

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

MBA 603 Marketing: Branding and Differentiating

Introduces students to the concepts and theories underlying marketing decision making, with an emphasis on the strategic considerations that drive and integrate the marketing mix. Emphasis on the application of marketing principles to a multinational environment by examining the development of marketing carried out by companies overseas or across national borders; and analyze traditional and emergent practices in marketing to the global consumer. Students examine key marketing concepts such as branding, target marketing, and consumer behavior in the context of cultural markets, alternative messaging, and product mutation and migration. 3 credits

MBA 606 Quantitative Analysis

Explores foundational theories, models, and applications of quantitative analysis in business. Examines key topics, including hypothesis formulation and testing, regression models, analysis of variance, correlation analysis, and the estimation of nonlinear models. Students apply multivariate analysis to business problems in marketing, finance, and economics. 3 credits

MBA 607 Managing for Change

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

MBA 608 Managerial Finance

Core graduate finance course covering the principles of time value and their application to the valuation of debt and equity securities. Time value principles are also applied to the evaluation of business capital projects in order to determine if the potential expenditure of the firm's resources is in the best interests of the owners of the firm. Students learn the advantages of investment diversification and the issues involved in selecting the optimum mix of debt and equity to finance the firm. 3 credits

MBA 609 Human Capital Management in Multi-Cultures

Examines enterprise-wide workforce engagement and management from a multi-cultural perspective. Students study how people make decisions, learn, solve problems, innovate, and

create human synergies to increase productivity. Areas of focus include employee expectations and work styles, examined from the perspective of varied cultures. 3 credits

MBA 610 Leadership

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

MBA 611 Legal Environment of Business

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

MBA 612 Managerial Economics

Develops the analytic foundations and management guidance for maximizing the profitability of the firm. Students learn the fundamental factors that determine the market demand for a product or service and the important role played by various demand elasticities, particularly price elasticity. The course then introduces the major cost concepts and how combining cost and demand conditions allow business managers to improve profitability under highly competitive and less competitive market structures. The course concludes with an examination of alternative pricing approaches such as quantity discounts and markup pricing. 3 credits

MBA 613 Negotiation and Conflict Resolution

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

MBA 620 Global Human Resource Management

Examines the evolution of human resource management, labor, law, and human capital management. Areas of focus include trends and issues influencing the development and application of these elements within contemporary organizations. Effects of legislative thought and action on today's workplace are also examined. 3 credits

MBA 621 Global Employment Law

An introduction to the legal system as it influences workplace employment. Areas of focus include key employment legislation; interrelation of federal, state, and local employment law; trends and issues in contemporary employment law theory and practice; and the roles and responsibilities of organizational managers in maintaining legally compliant workplaces. 3 credits

MBA 622 Talent Management in Global Organizations

Talent management theories, models, and best practices using a human capital management approach. Explores seminal and contemporary talent and performance management literatures and best practices that focus on strategies for acquiring and retaining high-performing employees. In addition, students evaluate talent management models using common financial metrics, including cost-benefit analysis and return on investment. 3 credits

MBA 630 Advanced Entrepreneurship

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

MBA 631 Entrepreneurship and Franchising

Explores the advantages and disadvantages of franchising. Students analyze readiness conditions and effective ways to franchise. Key areas of focus include laws and regulations, different forms of franchising, and types of businesses that compose the franchising field. Students also study domestic and international growth, entrepreneurship, capital leverage, equity creation, and risk. 3 credits

MBA 632 New Venture Planning

Focuses on venture initiation and preparing a business plan to generate financing and beginning operations. Students study the critical factors involved in conception, initiation, and development of new business ventures. Key areas of focus include identification of characteristics of successful entrepreneurs, examination of innovative adaptations, market-potential analysis for new products or services, acquiring seed capital, obtaining venture capital for growth or purchase of an existing business, and organization and operation of a new business. 3 credits

MBA 633 Managing a Growth Business

Explores the unique challenges of newly formed businesses experiencing rapid growth. Analyzes allocation of limited resources within a small business setting. Students examine innovative adaptations of a company's organizational structure, building management teams, hiring practices, raising equity capital, and managing strategic growth. 3 credits

MBA 634 Entrepreneurial Internship

A professional internship experience with a startup or growth business. Students create, explore, network, and gain valuable insights into business and the entrepreneurial process. Prerequisite: Approval of the Dean. 3 credits

MBA 636 Managing Not-for-Profit Organizations

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

MBA 637 Investment Analysis

Introduces students to the domestic and international securities markets and the institutions that participate in them, as well as the alternatives available to investors for executing trades and the measures of securities market performance. Topics include fixed income (bond) analysis, the use of concepts such as duration and immunization, equity analysis, diversification and portfolio selection, and an introduction to the key economic factors that impact the pricing of options. Prerequisite: MBA 612 Managerial Finance. 3 credits

MBA 638 Social Marketing

Examines the fundamentals, rapid change and transformation that are the realities of social media marketing. With just over a *Billion* users on Facebook and all major brands spending *millions* to reach and engage their audiences, it is imperative that anyone and everyone in business understand the basics of the digital marketplace. 3 credits

MBA 670 Health Care Management: Trends and Challenges

Exploration of contemporary structures, trends, and issues affecting the business and professional challenges within the health care industry. An examination of the economics, policies, and delivery mechanisms associated with health care management. In addition, students analyze the complex interrelationship of vital health care industry constituents: government, insurance companies, and providers. 3 credits

MBA 671 Navigating Managed Care

Surveying the evolving practice of managed care. Students analyze historic and contemporary trends and applications in medical care organizations and insurance providers. Key topics include the HMO Act of 1973, the advent of primary care physicians, and network-based managed care programs, such as HMO, IPA, PPS, and POS. Students engage in field research. 3 credits

MBA 672 Law and Ethics in Health Care Management

Introduction to the legal and ethical environments of health care management. Examines select legal and ethics topics from an industry policy perspective, with special focus on the problems of reconciling health care quality with cost. Students analyze the interrelation and influence of crucial legal and ethical considerations, including legislation governing health care management, legal requirements and ethical guidelines for health care providers, health care system abuses, and professionalism versus commercialism. 3 credits

MBA 673 Health Care Financial Management

Explores the fiscal management of health care systems. Analyzes key economic and funding models, formulae, and practices relating to health care organization mergers and acquisitions, revenue and funding management, and investment decision models. Students explore key health care management organization structures, including hospitals, insurers/managed care plans, neighborhood health centers, physician groups, home health agencies, and individual health care providers. Case studies are used. 3 credits

MBA 690 Strategic Management and Communication

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

MBA 695 Capstone: MBA

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

MBA 698 MBA Internship

A professional internship experience within a business. Learners create, explore, network, and gain valuable insights into business and the work process. Prerequisite: Completion of 12 credits in the program and approval of the Dean. 3 credits

MSA 630 Internship in Accounting

Students gain practical experience by working for a public accounting firm, corporation, or government entity under the supervision of a workplace manager and an accounting faculty member. Prerequisite: Completion of 12 credits in the program and approval of the Dean. 3 credits

MSA 640 Advanced Auditing

Topics include audit sampling, auditing of electronic data processing/management information systems, and the inventory and payment cycle. The course covers internal and governmental auditing. Case studies provide students a fuller understanding of real-world problems faced by auditors. 3 credits

MSA 650 Advanced Topics in Taxation

Focuses on topics in the federal taxation of regular and small business corporations, as well as multinational organizations. The course will examine some of the basic principles in the areas of corporate and international tax, including distributions, capital formation and structure, and reorganizations. The course will also include an introduction to the taxation of basic financial building blocks (equity, debt, options, notional principal contracts and forward contracts) and the use of financial instruments in tax planning. 3 credits

MSA 670 Financial Statement Analysis

Study of financial statements from the perspective of equity and credit analysis. Among the topics covered are analysis of investment, long-lived assets, liabilities, pension and other post-employment benefits, business combinations, multinational operations, and income tax. 3 credits

MSA 680 Ethics in the Accounting Professions

An examination of the ethical issues faced by accounting professionals as they manage their careers and consider their ethical philosophies. Reference is made to American federal and state law, as well as professional association regulations dealing with these matters. 3 credits

MSA 690 Capstone: Accounting Theory

The comprehensive capstone course for the MS in accounting curriculum. The course provides a framework for students to understand and evaluate current accounting practice. A conceptual basis for evaluating accounting alternatives is developed and applied. Students are encouraged to understand historical developments, evaluate accounting research, and read professional publications. A major research paper is required. Prerequisite: Completion of 24 credits in the program. 3 credits

MSA 700 Forensic Accounting

Focuses on fraud detection for auditors and business managers. Beginning with an understanding of the sociology of white-collar crime, investigation techniques are explored in-depth. Fraud-related standards by the American Institute of Certified Public Accountants (AICPA), Institute of Internal Auditors (IIA), General Accounting Office (GAO), and the Association of Certified Fraud Examiners (CFE) are analyzed. 3 credits

MSA 701 Computer-Based Accounting Fraud – Digital Crime Scene Investigation

Examines in-depth the audit-related aspects of one of the three cornerstones of traditional policing, criminal investigation. Topics include physical evidence, information sources,

interviews and interrogations, eyewitness identifications, crime scene reconstruction, homicide investigations, burglaries, robberies, sex crime investigations, specialized investigations, and managing criminal investigations. 3 credits

MSA 702 Computer Auditing – Control and Security

Covers the control frameworks and audit processes in the control and security of information generated using computers. The topics include: Computer Audit Assistance Techniques (CAATS), Continuous Auditing, Disaster Recovery and Business Continuity, Data Privacy, Security and Network Penetration/Hacking and Outsourcing. 3 credits

MSA 703 Corporate Fraud Auditing

Provides tools for detecting, investigating and preventing fraud within the corporation. Covers the most current tools and helps develop an investigative eye in a corporate environment. 3 credits

MSA 710 Impact of Technology on Accounting

Examines the effect of computers and emerging technologies on business and accounting. Students have hands-on exposure to computer-based accounting systems as they affect accounting and auditing. 3 credits

MSA 720 Advanced Issues in Managerial Accounting

Advanced and emerging issues in managerial accounting. Topics include inventory management, capital budgeting, transfer pricing, and activity-based costing. 3 credits

MSA 790 Integrative Seminar: Forensic Accounting

Examines the underlying theory and practice of the forensic accounting profession. It forms a basis for demonstrating skill in the concepts covered in other forensic accounting courses and demonstrating mastery of the terms and vocabulary used in the practice of forensic accounting. 3 credits

MSB 604 Managing: An International Perspective of Work

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

MSB 605 Ethics in the Global Marketplace

Examines management's roles and responsibilities associated with ethical professional and business practices in the global marketplace. Students compare and contrast cultural and organizational orientations, espoused values, and demonstrated behaviors of select countries relative to ethics and business. Trends and issues associated with government legislation, interventions, and mandates addressing the ethics of business are also explored. 3 credits

MSB 660 International Financial Markets

Covers the major types of securities bought and sold and the major worldwide markets in which such activities take place. Topics include short and long-term debt markets, including the important subcategory of mortgage markets, the principles of bond and stock valuation, and foreign exchange and options markets. Some specialized techniques for engaging in these markets, such as buying on margin and selling securities short, are also discussed and evaluated. 3 credits

MSH 620 Business Foundations for Human Resource Management

This interactive course explores the theory, concepts and practice of human resource management. It is anchored in business strategy and views human capital as a critical means to impacting organizational performance and achieving competitive advantage. It covers how to recruit, select, develop, motivate, and retain employees in order to align with organizational objectives. 3 credits

MSH 621 High Performance as Cultural Norm

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

MSH 622 Organizational Learning and Workforce Productivity

Examines training and human capital development and their impact on organizational productivity. Areas of focus include the training function, training processes, design considerations, alternative methods of instruction, implementation issues, and training evaluation. Students will participate in exercises to develop and improve their skills at applying the processes associated with each phase of the training process model. 3 credits

MSH 623 Total Rewards and the Global Workplace

Examines models and tools available to employers to attract, motivate, and retain employees. Study of how the context, components, and contributions of total rewards (i.e., compensation, benefits, performance and recognition, development and career opportunities) are part of an integrated business strategy. 3 credits

MSH 629 Capstone: Human Resource Management

A systems approach integrating key theories and applied knowledge of human resource management. Discussion areas include staffing, ethics, employment law, compensation, rewards and recognition, and strategic planning. As a final research project, students examine the alignment of human resource strategies within a selected business. Prerequisite: Completion of core courses. 3 credits

MSH 698 Internship in Human Resource Management

Students gain practical experience by working in a human resource department of organization or a human resource firm under the supervision of a workplace manager and a human resource faculty member. Prerequisite: Approval of the Dean. 3 credits

FINANCIAL INFORMATION

Tuition and Fees

TUITION 2014-2016*

Master of Business Administration (MBA)	\$ 765 per credit
Master of Science in International Business Finance	\$ 750 per credit
Master of Science in Accounting	\$ 750 per credit
Master of Science in Human Resource Management	\$ 750 per credit
Advanced Certificate in Forensic Accounting	\$680 per credit
Advanced Certificate in Human Resource Management	\$ 680 per credit

FEES*

Semester Administrative Fee—Fall & Spring (Non-Refundable)	\$ 200
Semester Administrative Fee—Summer (Non-Refundable)	\$ 150
Technology Fee per semester (Fall & Spring)	\$ 50
Graduation Fee	\$ 250
Bounced Checks	\$ 40
Stop Payment	\$ 50
Late Payment Fee (per month)	\$ 50

*The Board of Trustees of Touro College reserves the right to change the tuition and fee schedule without prior written notice.

Note: All tuition payments must be made directly by students online through QuikPAY.

QuikPAY

QuikPAY provides Touro students with 24-hour online access to e-bills and payments.

The Office of the Bursar is committed to guarding our students from unlawful acts of identity theft. The College takes very seriously the privacy rights of students, including the protection of personal credit card and bank account information.

To Access QuikPAY

Login to TCWeb at www.tcweb.touro.edu following the user and password guidelines, and then select “QuikPAY” from the menu. If there is trouble accessing TCWeb, call 212-463-0400, x 5118.

Accepted Payment Methods through QuikPAY

Visa®, MasterCard®, Discover®, AMEX®, and eCheck using a checking or savings account. Please do not process business checks and any check that is not payable to Touro College. The bank account holder must have knowledge and authorize this transaction. Touro College does not accept cash, foreign checks, or checks made payable to a third party.

Adding Authorized Payers

Students may authorize a third party, such as a parent or spouse, to access their QuikPAY account and make a payment on their behalf. Log into TCWeb, select "Authorize Payers;" then select "Add New." Enter the authorized payer's name and email address, and create a username and password. The authorized payer will receive via email the QuikPAY link and their personal username and password.

For questions about QuikPAY, please call the Office of the Bursar or email ebills.bursar@touro.edu.

Tuition Payment

All prior balances must be paid before registration.

All tuition MUST BE PAID IN FULL prior to the beginning of classes. Alternatively, students may opt in to the Deferred Payment Plan (see below).

When registering online, please be sure to pay the required tuition immediately to avoid being deregistered.

Tuition payments are *not* required for students who have applied for federal direct loans to cover tuition.

Students who do not pay tuition in full are not considered to be registered and are not allowed to attend class.

Refunds

Any student in overpayment of tuition will receive a refund. All refunds are issued within 14 days of the credit balance and will be mailed via USPS. Please ensure the address is up to date with the Office of the Registrar. If paid by credit card, that credit card will be refunded.

In the case of application for federal direct loans (i.e., the federal Stafford Loan or Perkins Loan programs), the student will be notified via mail of the date the loan has been received and credited to the student's account. To cancel all or a portion of the loan, return the notification to the Office of the Bursar within 14 days.

Tuition Liability for Withdrawal

Students wishing to withdraw from the college must contact the Office of the Registrar. For approved applications, when withdrawing from ALL classes, the following tuition refund schedule applies:

Before the beginning of the classes	100 % of tuition
During the first week of classes	90 % of tuition
During the second week of classes	75 % of tuition
During the third week of classes	50 % of tuition
During the fourth week of classes	25 % of tuition
After the fourth week of classes	No refund

Graduate Financial Aid

GENERAL INFORMATION

The Financial Aid Office at Touro Colleges Graduate Divisions offers guidance throughout your course of study.

To assist you off-campus or for general financial aid inquiries, please contact Touro NONSTOP Student Services at studentservices@touro.edu or 212-463-0400, x 5276.

APPLICATION PROCEDURE

Students who wish to apply for financial aid must complete a Free Application for Federal Student Aid (FAFSA or a Renewal FAFSA), and submit it to the government once every academic year. The FAFSA must be completed online at www.fafsa.ed.gov The Federal code for Touro College is 010142. Applications become available in January for the upcoming school year.

Financial aid policies are designed to help bridge the gap between the cost of attending school and the student's available resources. Most awards are determined by need, but financial need has no bearing on admission decisions. Touro College participates in federal, state, and local sources, some of which may include:

- **Federal College Work Study Program (FWS)**

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

Participation in the program is determined by student eligibility, need, institutional funding and job availability. Preference is given to students who can demonstrate exceptional financial need. The College is responsible for selecting recipients and determining award amounts. Factors considered by the Financial Aid Office in determining whether and for how many hours the recipient may work under this program include: financial need, class schedule, academic progress, and the student's health status. The level of salary must be at least the minimum wage.

Students are currently permitted to work up to 20 hours per week during Fall and Spring terms. During the Summer terms students are allowed to work up to a maximum of 30 hours per week Rates are \$11.00 per hour.

- **Veterans Administration (VA) Benefits**

Many programs of educational assistance benefits are available to those who have served in the active military, naval or air service and to their dependents. Detailed information on all veterans' benefits and assistance in applying for benefits can be obtained from offices of the Veterans Administration.

- **Perkins Loan for the 2014-15 Award Year or Earlier**

Important Information: Wind-down of the Federal Perkins Loan Program:

As of January 30, 2015, schools may not make Federal Perkins Loans to new borrowers after September 30, 2015. If prior to October 1, 2015, a school makes the first disbursement of a Federal Perkins Loan to a student for the 2015-2016 award year, the school may make any remaining disbursements of that 2015-2016 loan after September 30, 2015.

In addition, section 461(b)(2) of the HEA includes a narrow “grandfathering” provision that allows schools to make Federal Perkins Loans to certain students for up to five additional years (through September 30, 2020) to enable students who received loans for award years that end prior to October 1, 2015 “to continue or complete courses of study.” The award year that ends prior to October 1, 2015, is the current 2014-2015 award year, which ends on June 30, 2015.

Touro College participates in the Federal Perkins Loan Program. The Federal Perkins Loan Program is a low interest (5%) educational loan offered to undergraduate and graduate students with exceptional financial need such as students with the lowest Expected Family Contribution (EFC).

As of October 1998, Federal regulations stipulate that undergraduate students may borrow up to \$5500 per year with an aggregate loan limit of \$27,500. Graduate or professional students may borrow up to \$8000 per year with an aggregate loan limit of \$60,000 (including undergraduate loans).

The amount of the loan is determined by the school based on the student’s financial need and the availability of funds. Borrowers must sign a promissory note at the time the loan is taken agreeing to repay the loan and must attend an exit interview before leaving school.

At Touro College, awards can range up to \$2000 per academic year for the Perkins Loan. No interest accrues while the student is in college. For Perkins Loan borrowers, repayment begins nine months after graduation or leaving school, or after a student drops below half-time status. An additional extension is permitted for low-income borrowers. Borrowers are allowed up to ten years to repay the loan depending on the amount borrowed.

As of the 2012-2013 academic year, graduate students are no longer eligible to receive the Federal Direct Subsidized Stafford Loans.

- **Unsubsidized Federal Direct Stafford Loan**

Students may qualify for Unsubsidized Federal Stafford loans. The federal government does not pay interest on students' behalf on these loans. Students are responsible for the interest that accrues on the loan during their period of enrollment, during the grace period, and during periods of repayment authorized for deferment. There are two ways to pay interest during these periods:

1. The students may make monthly or quarterly payments to their lender.
2. The student and lender may agree to add the interest to the principal of the loan, but no more often than quarterly (this is called capitalization). If the student does not make interest payments on schedule while in school or authorized periods of deferment, the interest will be capitalized.

Loan amounts will be disbursed in multiple payments sent to the school and made co-payable to the student and to Touro College.

Borrowers are given a six-month grace period after they graduate, leave school or drop below half time. Subsidized loan borrowers do not have to pay principal or interest during that period. Unsubsidized loan borrowers will be responsible for the interest during the six months grace period. Borrowers will be notified of the date repayment begins but are responsible for beginning repayment on time regardless of notification.

- **Federal Direct Grad Plus Loans**

Borrowers under this program must be enrolled in an approved graduate level of study. Students' eligibility criteria are comparable to those for Stafford Loans. Borrowers must have good credit histories. The amounts borrowed in any year cannot exceed

educational costs taking into account all other financial aid received. The borrower must sign a promissory note at the time the loan is taken agreeing to repay the loan. Repayment must begin sixty days after the loan is disbursed. Students may apply for deferments by contacting their lending institution.

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

For detailed information regarding the rights and responsibilities of a borrower, deferments, or cancellations please consult with a financial aid administrator. Interest rates are located at: <https://studentaid.ed.gov/types/loans/interest-rates>.

All students are required to complete an Entrance and Exit Interview when receiving Federal Direct Loans.

ELIGIBILITY

In order to be eligible for Federal loans a student must:

1. have financial need
2. have a Bachelor's Degree
3. be enrolled half-time or more as a matriculated student
4. be in good academic standing and making satisfactory progress
5. be a U.S. citizen or eligible non-citizen
6. not be in default on a Federal Perkins Loan (or National Direct Student Loan), Federal Stafford Loan (subsidized and/or unsubsidized)
7. not owe a refund on a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), or State Student Incentive Grant (SSIG)
8. not be convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid. You will be ineligible for a period of time based on the type or number of convictions.
9. agree to use any federal student aid received solely for educational purposes
10. sign a statement of educational purpose/certification statement on refunds and defaults (part of the terms on the financial aid self-service website).

Aggregate Limits – Federal Direct Loans have aggregate limits. The limits are as follows:

	Total Aggregate Limit
Graduate or Professional Students Annual Loan Limit	\$138,500
Health Professional Student (Doctoral only)	\$224,000

OTHER EDUCATIONAL LOAN PROGRAMS

Private Loans

In addition to the above loans, a student may apply for private industry loan programs. These loans are not need-based and require a credit check. Information regarding these loans is available at www.elmselect.com

ALTERNATE SOURCES OF AID

EMPLOYEE BENEFITS/TUITION REMISSION

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

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

Once the financial aid office verifies eligibility registration, the tuition remission amount will be entered. Tuition Remission is extended to full-time faculty and staff, their spouses and dependent children. Anyone in default of a student loan is excluded from receiving this benefit.

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

IN-HOUSE SCHOLARSHIPS

[Please see “Graduate School of Business Scholarships, pp. 66-71 below.]

FINANCIAL AID TERMS

Default: failure to repay a student loan according to the terms agreed to at the time the promissory note was signed. The school, lender, State, and the Federal government may all take action against a defaulted student in order to recover the money.

Entrance Interview: A counseling session all first-time borrowers are required to attend at the time they apply for a Stafford loan, advising them of their obligations, rights, and responsibilities as borrowers.

Exit Interview: A counseling session borrowers must attend before leaving school. At this session, the school will give the borrower information on the amount owed, the amount of monthly repayment, and information regarding deferment, refinancing, and loan consolidation options.

Financial Need: The difference between the cost of education (tuition, fees, room, board, books and other related expenses) and the amount the student and his/her family can afford to pay, as determined by prescribed formulas used to calculate need from information reported on the aid application.

New Borrower: A term that applies to the Stafford Loan(s) and Parents Loan for Undergraduate Students (PLUS). A student is a “new borrower” under these programs if, upon the date the promissory note is signed, he/she had no outstanding Stafford Loans, PLUS, SLS, or consolidation loans, and if the loan was either disbursed on or after July 1, 1987, or was for a period of enrollment that began on or after July 1, 1987. Once a student qualifies as a new borrower, the loan conditions that apply to “new borrowers” automatically apply to any future Stafford or PLUS loan that a student receives.

Promissory Note: A legal document signed by a borrower at the time he/she gets a student loan. It lists the conditions under which the borrowing takes place and the terms under which the borrower agrees to pay back the loan.

Standards of Satisfactory Academic Progress

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

This SAP policy applies to all Touro students including undergraduate, graduate and professional students as described below. These standards are for Title IV Federal Financial Aid purposes only and neither replaces nor overrides 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.

Touro College is required to evaluate three components of a student’s academic record: qualitative measure - cumulative grade point average; quantitative measure - pace of completion; and maximum timeframe, to determine if a student has achieved good academic standing and is making satisfactory progress toward graduation. Please see the complete Satisfactory Academic Policy found on the Touro website:

<http://www.touro.edu/students/policies/satisfactory-academic-progress-policy/>.

New York State Aid

Standard of Satisfactory Academic Progress for the Purpose of Determining Eligibility for New York State Veterans Tuition Award

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

Academic Standard Charts

Calendar: Semester								
Program: Graduate Divisions other than the Law Center (eligible only for NYS Scholarship)								
Before being certified for this payment	1 st	2 nd	3 rd	4 th	5 th *	6 th	7 th	8 th
a student must have accrued at least this many credits	0	6	12	21	30	45	60	75
with at least this grade point average	0	2.0	2.5	2.75	3.0	3.0	3.0	3.0

Graduate School of Business Scholarships

Touro Graduate School of Business provides a variety of awards for study to deserving new and continuing graduate students. The amount and duration of these awards vary based on factors appropriate to the award. The Scholarship Committee evaluates applicants using criteria that include academic achievement, critical thinking ability, and breadth of interest and activities. Final decisions are made by the Dean of the Touro Graduate School of Business. Students who wish to apply for scholarships or assistantships should review the offerings below. The application, required essay, and a recent résumé must be submitted to the Scholarship Committee by the application deadline. The application is available at gsb.touro.edu/media/schools-and-colleges/graduate-school-of-business/forms/Scholarship_offerings.pdf.

Late applications cannot be reviewed. Scholarships are granted for the following semester. Only one scholarship shall be awarded to a student per semester. Students will be notified of the Scholarship Committee's decision before the start of the semester. Scholarships are not automatically renewed. The recipient must reapply each semester to be considered for renewal of the scholarship.

Amounts for each award reflect the maximum allowable; individual awards may be less.

Dean's Excellence Award, \$1000 (Deadline: July 31)

The Dean's Excellence Award is granted to a returning MBA student whose academic year achievement in the previous academic year was outstanding. The recipient is awarded a maximum of \$1000 for the following academic year.

Application Criteria

- Enrollment in a minimum of 6 graduate credit hours per semester
- Cumulative GPA of at least 3.5 or better at Touro Graduate School of Business
- A 500-word essay describing how the applicant would apply a specific aspect of his/her academic studies to help bring about a significant change in the workplace

Administrative Director's Fellowships, \$500 (Deadline: July 31 and December 31)

The Administrative Director's Fellowships, each a maximum of \$500, recognize new or returning graduate students, on a semester basis, whose academic achievements are outstanding.

Application Criteria

- Unconditional admission to a graduate degree program at Touro Graduate School of Business
- Enrollment in a minimum of 6 graduate credit hours per semester
- New students: A GPA in all college degrees of at least 3.3 at each college where a degree was earned

- Returning students: a cumulative GPA of 3.5 or better at Touro Graduate School of Business
- A 500-word essay on how the applicant would apply a specific aspect of his/her academic studies to help bring about significant change in the workplace

International Student Award, \$500 (Deadline: July 31 or December 31)

This one-semester scholarship, a maximum of \$500, is awarded to an international student of outstanding ability who is expected to play a leadership role after returning to his or her home country.

Application Criteria

- New students: Unconditional admission to a graduate degree program at The Touro Graduate School of Business
- Returning students: A cumulative GPA of 3.5 or higher
- Sole citizenship in a foreign country
- Minimum enrollment in 9 graduate credit hours per semester
- Essay (500 words) describing how the applicant would apply a specific aspect of his or her academic studies to help bring about a significant change to the business workplace in his or her home country

Intra-Touro Graduate Scholarship, \$1000 (Deadline: July 31)

This one-academic year scholarship is awarded to a promising Touro graduate student who is transferring from any graduate division of Touro College or is seeking a dual graduate degree from Touro College and has been accepted into The Touro Graduate School of Business.

Application Criteria

- Current enrollment in, or a degree recipient of, any Touro College graduate school
- Cumulative GPA of 3.5 or higher in (each of) their current Touro College graduate program(s)
- Minimum enrollment in 6 graduate credit hours per semester
- Essay (500 words) describing how the integration of their previous graduate studies with a specific graduate program offered by the Graduate School of Business will enhance the applicant's pursuit of professional goals

Note: This scholarship is not renewable.

Intra-Touro Undergraduate Scholarship, \$1,000 (Deadline: July 31)

This one-academic year scholarship, a maximum of \$1000, is awarded to a promising Touro undergraduate student who has been accepted to The Touro Graduate School of Business. This scholarship is open to Touro students from the following schools:

Institute for Professional Studies/Machon L'Parnasa	School of Health Sciences Undergraduate Studies
Lander College of Arts and Sciences	School for Lifelong Education
Lander College for Men	Touro College Berlin
Lander College for Women	Touro College Israel
New York School of Career and Applied Studies	Touro College Los Angeles

Note: This scholarship is not renewable.

Aspiring CPA Scholarship, \$1000 (Deadline: July 31)

This scholarship is awarded on an academic-year basis to a returning student in the Master of Science in accounting program demonstrating exceptional academic achievement, leadership, and commitment to pursuing the CPA licensure. The recipient is awarded a maximum of \$1000 for the following academic year.

Application Criteria

- A cumulative GPA of 3.5 or better at Touro Graduate School of Business
- Enrollment in a minimum of 6 graduate credit hours per semester
- A 500-word essay describing challenges to the accounting profession and how the applicant might expect the profession to respond to those challenges

Human Resource Management Scholarship, \$1,000 (Deadline: July 31)

This scholarship is awarded on an academic-year basis to a returning student in the Human Resource Management program, demonstrating exceptional academic achievement, leadership, and commitment to a career in Human Resource Management.

Application Criteria

- A cumulative GPA of 3.5 or higher at The Touro Graduate School of Business
- Minimum enrollment in 6 graduate credit hours per semester
- Essay (500 words) describing challenges to the business profession and how the applicant might expect the profession to respond to those challenges

International Business Finance Scholarship, \$1,000 (Deadline: July 31)

This scholarship is awarded on an academic-year basis to a returning student in the International Business Finance program, demonstrating exceptional academic achievement, leadership, and commitment to a career in international business finance.

Application Criteria

- A cumulative GPA of 3.5 or higher at The Touro Graduate School of Business
- Minimum enrollment in 6 graduate credit hours per semester
- Essay (500 words) describing challenges to the business profession and how the applicant might expect the profession to respond to those challenges

MBA Scholarship, \$1,000 (Deadline: July 31)

This scholarship is awarded on an academic-year basis to a returning student in the MBA program, demonstrating exceptional academic achievement, leadership, and commitment to a business career.

Application Criteria

- A cumulative GPA of 3.5 or higher in the MBA Program at The Touro Graduate School of Business
- Minimum enrollment in 6 graduate credit hours per semester
- Essay (500 words) describing challenges to the business profession and how the applicant might expect the profession to respond to those challenges

Graduate Student Assistantship

The Graduate Student Assistantship is granted based upon a candidate's potential to succeed in his or her career or chosen business discipline. A student who receives the Graduate

Student Assistantship is eligible to reapply for consideration during the following academic year, but renewal award is not guaranteed.

Applicants are required to write an essay, not to exceed 500 words, describing their career goals. Those students who receive Graduate Student Assistantships are expected to work within the Graduate School of Business on assigned projects, participate in the Graduate Business Student & Alumni Council, and meet with prospective students during School open houses.

The Graduate Student Assistantship carries a tuition credit of \$3,000 to \$4,000 per academic year (\$1,500–\$2,000 per semester), depending on the number of working hours assigned. For returning students, the deadline for application is June 1. The number of assistantships awarded each year is dependent on needs in the Office of the Graduate School of Business.

Non-Touro Financial Assistance Programs

Mayor's Graduate Scholarship Program (MGSP)

In cooperation with the City of New York, The Touro Graduate School of Business participates in a collaborative effort to endorse quality education for employees of New York City government. Recipients are awarded a scholarship equal to 25% of tuition. For information about the MGSP, contact:

Mayor's Graduate Scholarship Program
New York City Department of Citywide Administrative Services
One Centre Street, Rm. 1340
New York, NY 10007
www.nyc.gov/mgsp
(212) 669-4163

Federal Income Tax Credits

In some cases, students may be eligible for credits against their income tax liability to the U.S. Department of Internal Revenue and other tax authorities. Students are encouraged to consult their tax advisor for details.

ACADEMIC POLICIES AND PROCEDURES

Advisement and Registration

Academic advisement, scheduled during designated periods each semester, is the first step in the registration process. Students should make an appointment with their advisor to discuss their progress. A review of courses taken and those yet to be completed is considered in helping students plan their course schedules for the following semester.

After completing academic advisement, students access TCWeb, Touro College's web-based student services to register online for approved classes and pay their tuition via QuikPAY.

Students can also view their class schedules and academic records at TCWeb. **It is the student's responsibility to ensure that he or she is properly registered.** Students who are not registered may NOT attend classes or receive academic credit under any circumstances or for any reason.

Note: Not every course is offered every semester. Missing a particular course in sequence can prevent a student from taking more advanced courses during the following semester(s) and result in a delay in program completion.

Registration normally continues until the first day of classes for the semester. Late registration begins at that point and extends until the end of the second week of classes.

New York State Proof of Immunization Requirement

According to New York State public health laws there are two immunization requirements that students must meet before registering for classes. All students are required to decide whether or not to be immunized for Meningitis and to provide formal confirmation of their decision by submitting Meningococcal Meningitis Vaccination Response Form. In addition to that all students born after January 1st, 1957 must document immunity to Measles, Mumps and Rubella.

Students must submit acceptable medical proof of immunization. Students who fail to provide the required proof of immunization will not be permitted to register or attend classes until a properly completed form has been submitted to the Office of the Registrar. Immunization

forms can be obtained from the Office of Registrar at various campus locations or downloaded at www.touro.edu/registrar/immunization.asp.

Adding a Course

A student may change his or her program by adding (a) course(s) within the first two weeks of the Fall or Spring semester or within the first few days of the Summer semester. Once a student has registered for courses, however, the online registration system cannot be used to add an additional course. Instead, the student must, after consulting with his/her advisor, file an "Add/Drop" form signed by the student and his/her advisor. The effective date of the program change is the date on which the Add/Drop form is signed by the advisor. Forms are then submitted directly to the Bursar and Registrar by the advisor or other Graduate School of Business official and will be processed effective the date of the advisor's signature. Forms lacking a written date will be processed effective the day on which they are received by the Registrar.

Dropping a Course

A student may drop (a) course(s) within the first six weeks of the Fall or Spring semester and up to the midpoint of the Summer sessions.

The policy for dropping courses is as follows:

- Courses dropped within the first two calendar weeks of the Fall and Spring semesters or the designated period at the start of summer session will not appear on the student's academic transcript.
- Courses dropped after these times will appear on the transcript with the grade of "W" (withdrawal), which is not calculated in the GPA. Courses with "W" grades *will* be counted in calculating credits attempted when calculating a student's rate of progress and maximum time-frame for Satisfactory Academic Progress purposes.
- After the sixth week, students may withdraw from a course only for the most urgent reasons and only with the written permission of the Dean; in such cases, the grade of "W" is again assigned.

- For all drops, the student must file an “Add/Drop” form, following the procedure described above for adding a course.

The official date of withdrawal from the course is the date on which a completed add/drop form is submitted and date stamped at the Office of the Registrar.

Non-attendance, non-participation, or notification to the instructor/program director does not constitute an official withdrawal. The official date of withdrawal will determine the student’s financial responsibility for the course(s) he/she is withdrawn from.

For some government programs, financial aid eligibility is dependent on full-time enrollment status. The student is strongly urged to consult with the Offices of Financial Aid and Bursar before withdrawing from some or all of his or her courses to find out his or her status and to understand what the financial effect of the change might be.

Repeating a Course

With the permission of the Administrative Director, a student may repeat two course in which the grade of “B-” or lower (including the grade of “F”) was received. No course may be repeated more than once, and no more than two courses in the student’s program may be repeated. The course for which the student registers as a repeat must be the same (i.e., course number and title) as that in which the original grade was received. Please NOTE that this policy does not apply for the grades “W,” “WNA,” and “WU.”

In these instances, both courses appear on the student’s official transcript. The earlier course will have its credit value (e.g., 3.0) reduced to 0.0 (no credits), but the grade will remain on transcript. The grade received in the repeated course will appear along with the credits earned.

Only the second grade received—whether higher or lower than the original one—is calculated in the student’s GPA.

IMPORTANT: At the time of registration the student must file a completed “Request to Repeat a Course” form—with the necessary approvals from the Administrative Director and the Financial Aid Office—with the Office of Registrar. *Failure to do so may result in loss of credit for the second grade received, and the inclusion of the original grade in the GPA calculation.*

Please also be aware that repeating a course *may affect eligibility to receive financial aid.*

Students are only allowed to receive federal financial aid for one repeat of a course in which a passing grade is earned but a higher grade is required to meet program requirements. If after that one allowable repeat, a satisfactory grade is not achieved, the student may *not* be eligible to receive federal financial aid for additional repeats of the same course.

Online Courses

The Graduate School of Business offers certain courses via an online format; students should check with their advisor regarding their eligibility to take a specific online course.

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.

Online course offerings for each semester will be available to Touro students at registration.

Touro has established eligibility criteria for taking online courses; interested students should read the *Student Handbook for Online Courses*, updated for each semester and available from the Office of the Registrar or on the Touro website.

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 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
- At least 2 other pieces of information, such as the student's email address on file, date of birth, address, or user name

Off-Campus Course Credit

Students wishing to take courses at another educational institution while attending the Graduate School of Business 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 Dean, the Office of the Registrar, or can be downloaded from the Touro website.

Failure to obtain official permission to take courses at another educational institution may result in either a delay in, or disapproval of, the granting of transfer credit for those courses.

Courses with passing transferable grades (i.e., "B" or better) may not be repeated for credit at the Graduate School of Business.

Visiting Students

A student may be enrolled as a visiting student at the discretion of the School and with the approval of the Dean. Visiting student status requires current enrollment in a degree program at another accredited university, and visiting students must obtain written approval from the home institution prior to applying to the Graduate School of Business. An accepted visiting student is admitted with non-matriculated status and is eligible to register for up to 6 credits within one academic year.

ACADEMIC RULES AND REGULATIONS

Attendance

Attendance is a requirement for all in-class programs. Courses with an online component may have both synchronous and asynchronous attendance requirements. Synchronous (or real-time) learning experiences happen at the same time for all students. Asynchronous learning experiences happen throughout the course and do not require student participation at a scheduled time.

To receive credit for a course, a student must be in regular attendance and satisfactorily complete all examinations and other assignments prescribed by the instructor. Faculty set specific attendance requirements for courses. It is the student's responsibility to be aware of the attendance policy of each faculty member in whose classes they are enrolled. Students who exceed the number of permitted absences may receive an "F" in the course. Tardiness may also be counted as an absence.

It is the student's responsibility to consult with the appropriate faculty member prior to a necessary absence to determine and confirm arrangements for makeup work. If unable to attend class, the student must contact the faculty member directly. Should a situation arise in which a student will be missing classes for an extended period of time, the student is to contact the Administrative Director's Office, which will then notify the Dean and the student's course instructor(s) of the absence. It is the student's responsibility to contact his or her instructors for information on fulfilling course requirements.

Credit 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.

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.

Credit Load

In any given semester, the minimum credit load for a Graduate School of Business student who wishes to be considered full-time is 9 credits. Students who register for 6 credits or less are considered to be part-time.

Immigration regulations require that students who wish to maintain their F-1 status be enrolled full-time and carry at least 9 credits (or their authorized equivalent) per semester.

Grading Policy and System

Grade Values

The following letter grades are assigned to graduate business courses. Letter grades convert to numerical values when calculating a student's grade-point average (GPA).

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

Grade Definitions

P Passing

INC Student did not complete all course assignments and received the instructor's permission to complete the course requirements. An "INC" grade will change to a grade of "F" one year after the end-date of the course, unless the instructor submits a "Change of Grade" form before that point is reached (see additional details below).

W Student has officially withdrawn from a course (only appears on the transcript after the second week of classes); "W" grades are not calculated in the student's GPA.

WNA Student never attended class; not calculated in the student's GPA.

WU Student stopped attending class before the end of the sixth week of a Fall or Spring semester, or before the midpoint of a Summer session. Counts as "F" grade (0 points) in the calculation of GPA.

Grade Point Average (GPA)

The GPA is computed by dividing the total number of quality points earned in graduate courses at The Touro Graduate School of Business by the total number of graduate course credits attempted and not otherwise excluded from the GPA computation.

Example: A student receives the following grades during a semester of study:

GRADE IN ONE 3-CREDIT COURSE	NUMERIC VALUE OF GRADE	GRADE MULTIPLIED BY 3 = # OF QUALITY POINTS
A	4.000	12.000
B+	3.333	9.999
B	3.000	9.000
		Total = 30.999

GPA = 30.999 quality points ÷ 9 credits = 3.444

Grade of “Incomplete”

Students are expected to successfully complete all requirements for a course before the last class session of the semester. A grade of Incomplete (“INC”) may be assigned as an interim grade under certain circumstances:

- The grade of “INC” must be requested in writing from the course instructor.
- Satisfactory work, although not all required work for the semester, has been completed.
- The student has received permission from the instructor to submit all required materials by a specified date determined by the instructor.

In each instance in which an “INC” grade is assigned, the student must confer with the course instructor and together complete an “Incomplete Grade Contract.” The “Incomplete Grade Contract” should indicate the reason for the incomplete grade and describe the requirements that need completion. All course requirements are to be completed as indicated in the “Incomplete Grade Contract.”

An extension of the time limit to remove an “INC” grade can be allowed only if a written request for such extension is submitted to the Graduate School of Business by the instructor. The student should make arrangements with the instructor or the Administrative Director for completion of the work. When the work is completed, the instructor will submit a “Change of Grade” form and obtain a signature from the Administrative Director, who will forward it to the Office of the Registrar.

Grade Challenge

A student who wishes to appeal a grade should speak first with the course instructor. If the instructor rejects the student's request for a change of grade, a written appeal can be made to the Dean. To be considered, a grade appeal must be filed no later than six weeks after the end of the semester in which the course was taken.

The student's written appeal must include:

1. a statement identifying the course, the semester the course was taken, and the name of the instructor; and
2. the grade being appealed, the reason for the appeal, and appropriate documentation.

The Dean will respond to the student with a decision, in writing, within 30 days of receiving the written appeal and after consultation with the Committee on Academic Standing, composed of the Dean and two faculty members.

Academic Progress and Standing

In order to remain in good academic standing, students in the Graduate School of Business must maintain a cumulative GPA of 3.00. (Also see "Standards of Satisfactory Academic Progress," p. 65.)

Probation and Dismissal Policy

A student who fails to maintain a cumulative GPA of 3.0 at any point is placed on academic probation, during which time there is an opportunity to correct the academic deficiency.

Graduate students receiving any kind of financial assistance are required to maintain a cumulative GPA of at least 3.0. Failure to do so may result in the loss of funding.

A student placed on probation will:

- receive a written statement about what must be done within a specified time period to return to good academic standing,
- be required to meet with the Dean, and
- be asked to sign a statement indicating that that the probation policy and procedures have been read and understood.

The probationary period will last for the semesters during which the next 9 credit hours are attempted. Therefore, students must achieve a cumulative GPA of 3.0 by the end of that period. Also, progress will be closely monitored during this period. Enrollment in the Graduate School of Business will be automatically terminated for students who fail to achieve a cumulative GPA of 3.0 by the end of the probationary period. Graduate business students will not be allowed to take classes once it becomes mathematically impossible to achieve an overall cumulative GPA of 3.0 by the end of the remaining probationary period.

Withdrawal

Students who withdraw from Touro College at the beginning of a semester may be entitled to a partial refund of the total semester's tuition. See "Tuition Liability for Withdrawal" located in the "Tuition and Fees" section for the refund schedule. Although most withdrawals and leaves are voluntary, involuntary withdrawals and leaves are sometimes mandated by the School. In all cases, the School's decision is final.

Leave of Absence

A student in good academic standing who, for personal reasons, cannot continue attendance may request permission from the Office of the Dean to take a leave of absence. After two years the student must apply for readmission.

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 only 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.

Readmission

Students who are on an approved leave of absence must be approved for readmission by the Dean of the Graduate School of Business. Detailed documentation may be required to determine whether readmission is appropriate.

Students who interrupt their studies without taking an approved leave of absence must complete and submit a new "Application for Admission." It is strongly recommended that such students submit their completed application at least two months prior to the beginning of the semester in which they plan to resume studies. Completed applications received less than two months prior to the semester in which the applicant desires to resume studies may not be processed in time for the applicant to commence his or her studies as planned. In all cases, the School's decision regarding readmission is final. If approved for readmission, a program for completion of degree requirements will be filed in writing, ensuring, among other things, that the readmitted student does not repeat content of courses previously completed.

Maintenance of Matriculation

Continuous matriculation, required of all students, is maintained when a student registers for at least 3 credits per semester, or has a request for a leave of absence approved, or receives permission to enroll in another college or university for transfer credits.

Graduate School of Business students who fail to maintain continuous matriculation for consecutive Fall and Spring semesters will be considered to have withdrawn, and their status becomes inactive. Reapplication for admission and an application fee will be required to reactivate such students' records.

Graduation

Students must achieve a minimum cumulative GPA of 3.0 to be eligible for graduation from any of the School's programs.

Completion of all degree requirements results in eligibility for graduation. Students who expect to graduate should discuss their status with the Administrative Director within one semester prior to the anticipated graduation period (January, June, or September), complete an

“Application for Graduation,” and pay the graduation fee. Applications should be filed by November for January candidates, by May for June, and July for September candidates. Students who complete their degree requirements during any of the three graduation periods may participate in that academic year’s commencement exercises, which take place only once a year in June. **Participation in these ceremonies does not necessarily mean that a student has graduated. Graduation is certified officially by the Office of the Registrar only after auditing the student’s record for completion of all degree requirements.**

Please Note: Touro College’s official degree conferral dates normally do not correspond to the dates on which commencement exercises take place.

STUDENT SERVICES

Facilities

The Graduate School of Business is located in the financial district of New York City at 65 Broadway, 2nd floor, between Rector Street and Exchange Place, easily accessible by numerous subway lines and bus routes. The School's headquarters are part of a modern facility that includes administrative and faculty offices, classrooms, a business library, conference center, and a computer lab. Courses are conducted in the evenings from 6:00 pm to 9:00 pm in both Fall and Spring semesters. A limited number of classes are offered during the Summer session. Classes may be occasionally offered at alternate sites due to space or scheduling needs. In addition, a limited number of online and hybrid classes are offered throughout the year.

School Closings and Class Cancellations

In the event of an emergency, weather or non-weather related, Touro has a School Closing Committee comprised of senior staff that is authorized to determine whether Touro buildings will be opened or closed.

If a decision is made to close a Touro NY location during regular business hours, employees will be contacted via their touro.edu email address; students will be notified via the TCAAlert system. If a decision is made after regular business hours, employees and students will be notified via the TCAAlert system.

Closing information for the New York campuses will be posted on the telephone system of the Main Campus, the main Touro website, www.touro.edu, the portal website, www.mytouro.touro.edu, 1010WINS and WCBS880 radio stations, and News Channel 4 television station. Additionally, signage may be posted on the doors of the affected building(s) advising students, faculty and staff of the closing and where to get additional information.

Office of the Registrar

The Office of the Registrar maintains students' academic records and coordinates the semester registration process, as well as providing students the following services:

- processes “Drop/Add,” “Change of Name,” “Leave of Absence,” “Application for Graduation,” and other official forms
- processes transfer credit requests
- verifies enrollment status for insurance, certification, or other purposes
- handles matters pertaining to veterans
- addresses all matters related to student visas
- verifies fulfillment of academic graduation requirements
- prepares official transcripts
- issues diplomas upon graduation

Touro College Web-Based Student Services (TCWeb)

Touro College’s TCWeb site (<https://tcweb.touro.edu>) enables students to do the following:

- Register for courses each semester
- View and print grades
- View and print class schedules
- Search current course offerings
- Access QuikPAY® for online e-bills and tuition payments
- View textbook information (titles, authors, ISBNs, prices)

Change of Name or Address

Students who move or change their telephone numbers should fill out a Change of Address form in the Office of the Registrar. To change a student’s name in the Touro record, complete a “Change of Name” form and submit appropriate documentation (e.g., for women who want their married name to be the name of record, a copy of the marriage certificate). Contact the Registrar’s office for information about other types of name changes. Students must also advise the Academic Director of the Touro Graduate School of Business of all such changes.

Transcripts

Students who wish to order official copies of their transcripts have two options: online or “paper” requests.

Online Transcript Ordering

Transcript ordering is a secure transaction provided through the National Student Clearinghouse (NSC), a nonprofit organization serving the higher education community in cooperation with Touro College. This convenient method allows students to order official transcripts via the web at any time. Registering for this service is free, plus a \$2.25 service

charge per transaction. After clearance is received from the Bursar's Office, the official copy(ies) is (are) automatically sent to the specified institution(s). Each order generates one unofficial "student" copy free of charge, which acts as confirmation that the official copies have been issued. Students who use this service receive real-time order updates by email, and can also track their orders online at the NSC site.

For more details, and to access this service, visit www.touro.edu/registrar/transcripts.asp and click on "Request an Official Transcript – Online Ordering."

"Paper" Transcript Requests

Students can also order official copies of their transcript by completing a form, which can be obtained by visiting the Registrar's Office or by downloading it from the Touro website as follows:

1. Click on "Student Services" at the top of the Touro homepage.
2. Choose "Transcript Request" 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 be submitted in person, by mail, or via fax, according to the instructions. The fee for transcripts is \$10.00 per copy for the first five official copies in an order and \$5.00 per copy for any additional copies, payable by money order or credit card (Visa or MasterCard only). Students are also entitled to one unofficial copy per official copy ordered. Those who submit their request in person must first pay the fee to the Bursar and receive 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 FedEx overnight delivery once their order is processed may pay the applicable fee.

The "paper option" is recommended if the student is requesting:

- more than 5 copies of an official transcript;
- an official transcript that needs to be sent with an attached form;
- an official transcript to be sent to another Touro division; or
- an unofficial copy only.

Note: With either ordering method, if a transcript 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 TCWeb, Touro's online student service site, via the "MyTouro" web portal. This method is available to students 24 hours a day, 7 days a week.

Viewing and printing Your Unofficial Transcript from the Touro Website

- If you do not already know it, obtain your Touro College student ID number from the Registrar's Office.
- From any computer with Internet access, go to the Touro website, www.touro.edu.
- Log on to the "MyTouro" portal from the home page, then onto TCWeb. (The portal home page has many links to help you, whether you are a first-time user, have forgotten your ID or password, or need other assistance.)
- Click on "My grades" from the menus at the top of the page; you will see an overview for your current division.
- Click on "Final grades, All divisions, All terms"; you will see all of your semesters and courses displayed.
- To print a report with a Touro College logo and heading on it, click on the "Print" option from the "File" menu on the tool bar at the top of the screen; the words "This is an unofficial grade report" will print at the top and bottom of the report.
- If you do not have access to a computer and/or printer, you may log onto the website and print your report in any Touro College computer lab.

International Student Advisor

The International Student Advisor is available to clarify procedures for international applicants to obtain an I-20 form.

Office of Financial Aid

The Financial Aid Office is responsible for administering Federal, state, private and institutional financial Aid programs. This includes processing and packaging loans and grants, Touro College scholarships, and other financial assistance. All questions about financial aid should be directed to this office. Students who need assistance in filling out the "Free Application for Federal Student Aid" (FAFSA) form should make an appointment with a financial aid advisor.

Questions about Financial Aid and the application process should be directed to the campus Financial Aid Administrator or the Student Administrative Services Helpdesk at www.touro.edu/nonstop.

Office of the Bursar

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 sends statements to students regarding bills for which payment is due.

Students can submit payment for tuition through TCWeb, Touro College's web-based student services. After logging into the online student account on TCWeb, one can check the status of bills and pay by Visa, MasterCard or e-check. For questions about QuikPAY, contact the Bursar by phone or email at ebills.bursar@touro.edu.

Library Services

Touro College maintains a multi-campus library system. The Graduate Business Library is located in Manhattan at 65 Broadway, in room 105 on the lower level. It is open Monday through Thursday from 3:00 pm to 8:00 pm. The librarian, Annette Carr, is available to assist students at that location. She may be contacted via email at Annette.Carr@Touro.edu.

The library contains a vast number of books and periodicals on a multitude of business topics. The library also houses a DVD collection, containing business-related documentaries and feature films. Books and periodical collections, supporting course offerings, are situated at many other centers and sites. Touro also maintains an extensive virtual library accessible through the Touro College website. Photocopy machines are located in most of the library reading rooms. The main library collections are housed at the following locations:

- 43 West 23rd Street, 5th floor (Manhattan)
- 1602 Avenue J (Brooklyn)

Touro College's membership in several cooperative organizations provides students access to many metropolitan-area college and university libraries. For information about this service, contact the Touro library staff.

The Touro College Library website at www.tourolib.org provides an extensive online catalog. It links to print and non-print items located throughout the Touro College library system, as well as links to e-journals and databases. Interlibrary loans are available. Tutorials are also

provided on academic topics, such as identifying sources, writing a paper, avoiding plagiarism, and citing sources. Assistance is available in person and remotely, through “Ask a Librarian” (email response within 24 hours) or CHAT (instant messaging during school hours). Remote access is available for students with active Touro College identification cards who have registered at the Touro College webpage.

Computer Laboratories

The Touro College Computer Center provides computer laboratory services to support graduate business course offerings. Students with valid Touro College identification cards have access to these computer laboratories. An assistant is usually available to help students with computing questions.

Computers for use by Touro Graduate School of Business students are available at 65 Broadway on the 2nd floor computer laboratory or the study carrels in the library located on the lower level. The 65 Broadway campus is also Wi-Fi enabled, allowing students access to the internet through their personal laptop. Usernames and passwords can be obtained from the computer technician. The lab is open Monday through Thursday, 2:00 pm to 8:30 pm.

Laboratories are also available at other Touro locations including:

Main Campus	43 West 23 rd Street, Manhattan
Lander College for Women	225 West 60 th Street, Manhattan
Touro Computer Center	1726 Kings Highway, Brooklyn
Lander College of Arts and Sciences	1602 Avenue J, Brooklyn

A complete list of locations can be accessed at www.touro.edu/general/computerlabhours.asp.

Students with Disabilities

Touro College complies with Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act (ADA) of 1990, which protects persons from discrimination on the basis of physical or mental impairments for all educational and employment purposes. Assistance is available for students who have physical or learning-related disabilities. Disabled students should contact the Administrative Director, Graduate School of Business, at 212-742-8770, x 2420 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 meet with the Administrative Director and 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 at 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/documentation on file:

1. A RADA form 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; and
 - 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 Administrative Director in consultation with Touro College's Office of Compliance. If the RADA is granted, the Administrative Director will notify the student and his or her instructors.

Student Organizations

Students who wish to form an organization, club, or society should submit a petition, with a minimum of 10 signatures of students interested in joining the organization, and a charter, describing the goals, structure, officers, faculty advisor, and governance policies to the Dean of the Touro Graduate School of Business.

The Dean of the Touro Graduate School of Business approves all graduate business student clubs and organizations. Each such organization is required to file a listing of officers and its charter with the Office of the Dean every October 1.

No student group or organization may solicit funds for its own use or for any community or charitable purpose without receiving prior written authorization from the Office of the Dean.

Career Services

The Graduate School of Business is committed to assisting students in identifying career paths and supporting them through the process of launching their careers. The career counseling process begins the moment students begin graduate work. All students are to meet with the director periodically and participate in career workshops held throughout the year.

Career services provided include:

- Information on career choices
- Help with targeting the preferred job
- Job search strategies
- Job information and job postings
- Guidance in resume-building
- Templates for cover and thank-you letters
- Development of interview skills
- Salary negotiation skills
- Part-time and summer internship opportunities
- Network development
- Employment opportunities

Student Identification Cards

Touro College photo identification cards are issued to students during registration periods. Students should carry their card at all times, as it is required to gain access to Touro College buildings and computer laboratories, for all library transactions, and to vote in campus elections. Some local-area merchants provide discounts to College students. A new validation sticker is issued each semester.

Website

The Touro Graduate School of Business website is accessible at gsb.touro.edu. The website contains information for prospective students, current students, and the general public. The website offers access to information about every aspect of the Graduate School of Business, including program information, applications, course curricula, academic calendars, and career services.

The Touro College website address is www.touro.edu.

Alumni Relations

The Graduate School of Business actively seeks to maintain a relationship with its alumni. An Alumni Council meets regularly to provide the Dean with input to help maximize the value of the Graduate School of Business degree.

COLLEGE CODES AND POLICIES

The 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:

1. Theft of, or damage to, College records and property, caused by intentional, negligent or irresponsible conduct;
2. 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);
3. Conduct which interferes with or obstructs any College functions or which physically obstructs or threatens to obstruct or restrain members of the college community;
4. 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);
5. 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);
6. Disorderly, disruptive or abusive conduct in the classroom or on College premises;
7. Refusal to follow the directives of College officials acting in performance of their duties;
8. Impersonating college faculty, College officials, or college staff;
9. Forging signatures or other information on registration forms, financial aid forms or any other College documents;
10. Computer abuse, including possession of unauthorized passwords, plagiarism of programs, unauthorized destruction of files, misuse of computer accounts and disruptive or annoying behavior on the College's computer system;
11. Unauthorized sale, distribution or consumption of alcoholic beverages on College premises;
12. Distribution, purchase or possession of barbiturates, amphetamines, marijuana, hallucinogens, opiates, or any other addictive or illegal drugs or paraphernalia on College premises;
13. Gambling in any form on College premises;
14. Possession, distribution or sale of weapons, incendiary devices, or explosives on College premises;
15. Tampering with or misusing fire-fighting equipment and/or safety equipment (such as alarm-boxes and extinguishers);
16. Participation in or furtherance of any illegal activity on Touro's premises;

17. Offensive or derogatory written or verbal statements intended to inflict harm on members of the College community, including, without limitation, racist, ethnic, or sexist remarks or references regarding any member or group of the College community;
18. 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);
19. Refusal to identify oneself to an official or security officer of the College or to present proper identification upon entering the college premises;
20. Actions that are not harmonious with and supportive of the activities and functions of an educational institution; actions that harm the reputation of the College;
21. Aiding or abetting any conduct prohibited by this College Code;
22. Conviction of a felony crime while enrolled at the College;
23. Intentionally filing a false complaint under this College Code of Conduct;
24. 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.

[Adjudication of College Code of Conduct Violations](#)

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

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

The Dean, or one of his/her designated representatives, shall inform the individual charged with the infraction, in writing, of the nature of the charges against him/her and designate a time and place for a meeting in the Office of the Dean.

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

- bring the parties together for informal mediation;
- impose any of the disciplinary sanctions listed in the section entitled "Sanctions," except that the Dean (and/or his/her representatives) cannot require payment of restitution or order expulsion;
- refer the charges to the Student Affairs Committee for a disciplinary hearing;
- dismiss the charges.

Disciplinary Hearings

The Dean may institute disciplinary proceedings by referring a matter to the Student Affairs Committee within fourteen (14) school days of notification of the alleged infraction. Once referred to the Student Affairs Committee a hearing must be commenced within twenty-one (21) school days unless a disciplinary hearing date is adjourned for good cause. Once a disciplinary hearing is commenced it must be completed within ten (10) school days.

Sanctions

After a hearing, the Student Affairs Committee may take one or more of the following actions:

1. **Dismiss the Charges:** After reviewing all relevant information, evidence and record materials, the Student Affairs Committee may decide to dismiss the charges against the student.
2. **Impose disciplinary sanctions,** which include but are not limited to the following:
 - a. **Warning** – A written reprimand putting the student on notice that he/she has violated the Code of Conduct and indicating that further misconduct may result in a more severe disciplinary action. A copy of this warning will be placed in the student's file.
 - b. **Disciplinary Probation** - A student may be placed on disciplinary probation for a definite period of time. While on probation, students may not hold office in Student Government Organizations, Clubs or Societies or represent the college in any capacity. Further violations while on probationary status will result in

suspension or expulsion from the college. A copy of the probation notice becomes a part of the student's file.

- c. **Counseling and Treatment** – A student's continued enrollment at Touro 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 conditioned on participation may result in other disciplinary sanctions.
 - d. **Restitution** - A student may be required to pay restitution to the college or to fellow students for damages and losses resulting from his/her action.
 - e. **Suspension** – A student may be suspended and may be barred from attending classes for a definite period, not to exceed two years. Notification of the suspension will appear on the student's academic transcript and will remain until the end of the suspension period. A notification of the suspension will remain in the student's file. A student may not be automatically re-enrolled at the end of his/her suspension and he/she must apply to the Student Affairs Committee for reenrollment.
 - f. **Expulsion** – This is termination of the student's enrolled status at the college. A student who has been expelled from the college is not permitted to complete his/her courses and may not re-register for a future semester. Notification of the expulsion will appear on the student's academic transcript.
3. **Impose Additional Sanctions** – The Student Affairs Committee may impose the following sanctions in addition to those listed above:
 - a. A **fine** of to be paid to the college, in addition to restitution.
 - b. **Service to the College Community** for a designated number of hours. The required service cannot interfere with the individual's course schedule.
 4. **Legal Action** – In addition to imposing the disciplinary sanctions outlined above, the Student Affairs Committee may recommend that students be turned over to law enforcement authorities for legal action. The final decision on referring student cases to the authorities is made by the Office of the President.
 5. **Other Sanctions** – The Student Affairs Committee may impose other sanctions that it deems appropriate and fair.

Appeals of Disciplinary Sanctions Imposed for Code of Conduct Violations

Any disciplinary action taken by the Dean or his/her representatives for a violation of the Code of Conduct may be appealed by filing a written appeal with the Student Affairs Committee within ten (10) school days. The Student Affairs Committee will set a date for a hearing within fourteen (14) school days of receipt of the student's written appeal. The Student Affairs Committee may overturn the decision of the Dean only if it was clearly erroneous, arbitrary or capricious. The burden of proof is on the student to demonstrate that the decision of the Dean was clearly erroneous, arbitrary or capricious.

The Student Affairs Committee will respond to the appealing individual, in writing, within thirty (30) school days of receipt of the written appeal.

In cases in which the disciplinary sanction was initially imposed by the Student Affairs Committee, the student may file a written appeal with the Dean within ten (10) school days of the committee's decision. The Dean shall appoint a **Special Appeals Panel** consisting of the Vice president of the division of graduate studies (or his/her representative), three full-time faculty members, and a Student Affairs staffer, to hear the student's appeal. This hearing must be scheduled within fourteen (14) school days of the receipt of the student's written appeal. The Special Appeals Panel may overturn the decision of the Student Affairs Committee only if it determines that the committee's action was clearly erroneous, arbitrary or capricious.

Protocols for Disciplinary Hearings

Hearings conducted by committees designated as representatives of the Dean, the Student Affairs Committee, and the Special Appeals Panel will be governed by the following protocols:

- a. All hearings are closed to the public.
- b. A quorum of the committee membership, defined as 51% of the total membership, must be present.

- c. Attorneys are not allowed to be present at any hearings.
- d. Students have the right to bring witnesses on their behalf, to present any evidence they deem relevant, to make opening and closing statements and to ask questions during the proceedings.
- e. The preponderance-of-evidence rule will govern the decision-making process.
- f. Decision will be made by a majority of participating members.
- g. The committee deliberations will be *in camera*.

Touro College and University System Academic Integrity Policy

Statement on Academic Integrity

Touro College and University System is a community of scholars and students 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. The school is committed 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 Touro College and University System 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; and
- 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; and
- 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 College, but also the value of each and every degree it awards. 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 (“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 their representation 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 properly cite. If students have any questions about the proper use and citation of material from other sources, they should seek help from their professors.

Intentional Plagiarism

Plagiarism takes many forms. Flagrant forms, or intentional plagiarism, include, but are not limited to:

- purchasing 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; and
- 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 it 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:

- For exact words, use quotation marks or 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 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;
- 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; and
- 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 emails, 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); and
- 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.

Research misconduct is defined 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.

The following are 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; and
- omitting relevant information about oneself.

Tampering

Tampering is the unauthorized removal or alteration of College documents (e.g., library books, reference materials, official institutional forms, and 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; and
- 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.

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; and
- copying large sections of a book.

The “fair use doctrine” regarding use of copyrighted materials can be found at 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 Administrative Director and inform the offending student of such. The Academic Director will report the incident, in writing, to the Dean. The Dean 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.

As stated above, incidents are reported to the Administrative Director, and a report by the Administrative Director is submitted to the Dean. The method of resolution of the violation may be either informal or formal.

At the discretion of the Dean, 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 or 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 Administrative Director (which must be accompanied by a written synopsis of the matter) — and the faculty member, in consultation with the Dean, 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 Dean is not subject to appeal, and is binding on both the student and faculty member.

The faculty member 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 that, 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 email and followed by a hard copy, will be given at least twenty-four (24) 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 or 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 or her side of this issue, submitting to the Committee information that he or 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 or 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 (1) school day following the hearing.
- If the Committee seeks additional information following commencement of its deliberations, it will notify the parties within two (2) school days, and reconvene the hearing within five (5) 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 or 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., 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 and 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 (24) 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."

Arbitration of Disputes

Touro College students, faculty, and staff are expected to abide by all Touro College policies and regulations, including those set forth on the Touro College website, and including the policies and procedures set forth in this Catalog.

Touro College's arbitration policy was created with the intention of providing a program for the quick, fair, accessible, and inexpensive resolution of Disputes (see definition below) between Touro College and Touro College's current and former students (as well as applicants) related to or arising out of a current, former, or potential academic relationship with Touro College. The policy is intended to provide an exclusive mechanism for the final and binding resolution of all Disputes that cannot otherwise be resolved internally through the academic and disciplinary methods described elsewhere in this Catalog. It is not intended either to curtail or extend substantive rights available under applicable law, except to limit Touro College's damages awardable to students in any and all events, and to limit the amount of time an aggrieved student has to file for arbitration. The policy should be interpreted in accordance with these purposes.

A student's acceptance, registration, enrollment, matriculation and/or continued enrollment and matriculation at Touro College acts as his or her consideration and consent to these terms. Each student agrees that he or she will pay for their own fees and expenses related to or arising out of the arbitration. Each student acknowledges and understands that by registering and matriculating at Touro College they are clearly, freely, and unambiguously agreeing to exclusively arbitrate any disputed claims that may arise, and that are not otherwise resolved via Touro College's internal complaint or dispute mechanisms. The student agrees to waive any right to a trial by jury or to bring an action in court.

All arbitrations of disputes shall be exclusively conducted and heard by the American Arbitration Association ("AAA"), or its successor, before a single arbitrator who shall be an attorney. "Dispute" means:

- all legal and equitable claims, demands, and controversies, of whatever nature or kind, whether in contract, tort, under statute or regulation, or some other law or theory;
- the application, potential enrollment, enrollment, matriculation, continued enrollment and matriculation, and graduation, suspension, dismissal, expulsion, separation or any

other academic, disciplinary, or other action or termination of such student with Touro College; and

- any other matter related to or concerning the relationship between the student and Touro College, including, by way of example and without limitation, allegations of: discrimination based on race, religion, national origin, age, veteran status or disability, sex (including sexual harassment), gender, sexual orientation, retaliation, defamation, infliction of emotional distress, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Title IX of the Education Amendments Act, The Americans With Disabilities Act of 1990, Campus Sex Crimes Prevention Act, as amended, Sections 1981 through 1988 of Title 42 of the United States Code, if applicable, Family Educational Rights and Privacy Act of 1974 (FERPA), if applicable, The Immigration Reform and Control Act of 1986, New York State Human Rights Law, New York City Human Rights Law, or any other federal, state or local civil law, as well as any other law related to students, not-for-profits and higher educational institutions.

Disputes do not include collections actions of tuition or other fees payable by the student and owed to Touro College.

Requests to arbitrate must be filed with the other party and with AAA within one hundred and twenty (120) calendar days after the claim or dispute arises or the act or acts as to which arbitration is brought occur. If a student fails to file a request for arbitration with Touro College and AAA within one hundred and twenty (120) calendar days after the claim or Dispute arises, that claim or dispute will be conclusively resolved against the student even if there is an applicable statute of limitations that may have given the student more time. Any judgment upon the award rendered by the arbitrator may be entered in any court of competent jurisdiction.

The Arbitrator, rather than any court, is the sole venue for any claims regarding the arbitration mechanism. If any provision of the policy is determined to be invalid or unenforceable in any jurisdiction, the remaining provisions shall remain in full force and effect and shall be liberally construed so as to effectuate the purpose and intent of the policy. This policy precludes litigation in any court of any claim that could be arbitrated.

Failure-to-Educate and Liability Disclaimer

The payment of tuition entitles a student to register and matriculate in the courses and programs available and offered by Touro College. In order for a degree to be earned, passing grades must be achieved and any other prerequisites required by the school and program must be fulfilled. While students expend significant sums associated with higher education, successful completion of a course, program, or degree is dependent on many factors, Touro College makes absolutely no assurances or representations of guaranteed success, merely that it will provide students with the tools needed to accomplish their academic goals.

Touro College's liability (as well as its faculty, staff, and third parties action by, through or on its behalf) is limited in all respects, no matter the cause of action or theory of liability, to the amount of tuition actually paid by the student in the one year prior to which the claim is made. No award of incidental, consequential, punitive or lost profits damages may be awarded.

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 Dean, Human Resources, and/or Security. 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 Compliance Officer of such violations promptly.

The Compliance Officer shall coordinate the enforcement, compliance, communication and implementation of Touro's anti-harassment and anti-discrimination policy.

Complaints may be filed by contacting:

Elan Baram
Compliance Officer, Touro College
500 7th Ave, 4th Floor
New York, NY 10018
Phone: 212-646-565-6000 x 55636
Email: elan.baram@touro.edu

or alternatively the Chief Compliance officer at compliance@touro.edu.

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:

U.S. Department of Education
Office for Civil Rights
32 Old Slip, 26th Floor
New York, New York 10005
Phone 646-428-3800
Fax 646-428-3843
Email: OCR.NewYork@ed.gov

Title IX Policy

Our Title IX policy applies to all members of the 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.

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.

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.

Title IX, and its implementing regulations, prohibit discrimination based on sex, including sexual harassment. *The prohibition against discrimination extends to employment and third-parties.* Sexual harassment is unwelcome conduct of a sexual nature and can include sexual advances, request for sexual favors, and other verbal, non-verbal, or physical conduct.

Environmental harassment (sometimes referred to as hostile environment) is sexually harassing conduct that is sufficiently severe, persistent or pervasive to limit an individual's ability to participate in or receive benefits, services, or opportunities at Touro. This can include persistent comments or jokes about an individual's, sex; verbal behavior, including insults, remarks, epithets, or derogatory statements; nonverbal behavior, including graffiti, inappropriate physical advances short of physical violence such as repeated and unwanted touching; and assault, including physical violence or the threat of physical violence.

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

Title IX Coordinator

The Title IX Coordinator or his designee (“Title IX Coordinator”) is trained and knowledgeable about enforcement, compliance, communication, and implementation of Touro’s anti-harassment and anti-discrimination policy.

The Title IX Coordinator’s contact information is as follows:

Elan Baram
Title IX Coordinator
Touro College
500 7th Ave., 4th floor
New York, NY 10018
Phone: 646-565-6000 x 55636
Email: Elan.Baram@Touro.edu

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 Title IX as well as the implementation of its regulations. The Office for Civil Rights can be contacted using the following information:

U.S. Department of Education
Office for Civil Rights
32 Old Slip, 26th Floor
New York, New York 10005
Phone: 646-428-3800
Fax: 646-428-3843
Email: OCR.NewYork@ed.gov

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 Policies

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; and 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.

Reporting Sexual Offenses to the College and Police

To report sexual offense crimes, immediately call the Touro College Command Security Post at the Manhattan Main Campus, which is staffed 24 hours a day, at 212-463-0400, x 5782. To report the crime to the police, dial 911. For rape, assault, and sexual violence, you may call the Sex Crime Hotline at 212-267-7273.

Victims of sexual assault seeking counseling may wish to contact:

The Crime Victim Center
50 Court St., 8th Floor
Brooklyn, N.Y. 11201
Telephone: 347-328-8110

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 Vice president of the division of graduate studies. 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 the brochure entitled *Sexual Harassment: Information for College Students*, available from the Administrative Director.

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 policies. 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 Catalog 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 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:

1. The specific written school or program policy that allegedly has been violated
2. A description of the facts and evidence supporting the alleged violation
3. 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:

1. Review the allegedly violated policy
2. Meet with the complainant
3. Meet with other persons as he or she shall deem appropriate for this purpose of determining the facts and attempting to resolve the complaint
4. Draft reports regarding their investigation

5. 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 the program or division of the potential conflict immediately. If a Conflict of Interest exists, the College will immediately remove that individual from the investigation.

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. 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.

The College will provide confidential counseling and referral services to students, faculty and staff with drug and/or alcohol problems. These services are available through the Office of the Dean, the Vice-President of the Division of Graduate Studies, and/or Human Resources. All inquiries and requests for assistance will be handled with strict confidentiality.

Disciplinary Standards for Students Possessing, Using, Distributing and/or Selling Drugs & 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.

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

Each faculty and staff member of the college is expected to abide by the college's policies for maintaining a drug-free workplace. The policy statement on drug abuse pertaining to students also applies to faculty and staff.

Furthermore, all faculty and staff are required to notify the Vice president of the division of graduate studies or the Director of Human Resources of any criminal conviction relating to his or her own drug activity within five (5) days of such conviction.

Faculty and staff (part-time and full-time) who are arrested for any liquor law or drug law violations or who violate college policies on drugs and controlled substances will be subject to disciplinary sanctions as follows:

- Censure - A written reprimand, outlining the violation(s) of college policies, may be placed in the personnel file of individual violators.
- Probation - Faculty and/or staff may be placed on probation for a definite period of time up to a maximum of one year. In such instances, individuals may be required to enroll in a therapeutic counseling or treatment program.
- Suspension - Faculty and/or staff may be suspended from employment without pay for a period of time ranging from seven days to a maximum of one year.
- Termination of Employment - Faculty and/or staff may be dismissed from employment upon written notice by the Vice president of the division of graduate studies (for faculty members) or the Vice President for Administration (all other employees).
- Legal Action - Faculty and/or staff may be turned over to law enforcement authorities for criminal prosecution and legal action.

In both cases for students and faculty and staff, the existence of a progressive system of disciplinary sanctions measures does not preclude Touro College from levying a heavy sanction, without first resorting to a lesser sanction. By way of illustration and not exclusion, Touro College may expel a student or terminate a staff or faculty member for a violation of policy without first issuing a warning or putting that student or employee on probation.

[Regulations on Alcohol Use/Abuse](#)

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

- The consumption of alcoholic beverages by individuals under the age of 21 is illegal.
- 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 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. This brochure has a listing of treatment centers in the New York area. The brochure also outlines legal sanctions imposed under Federal Law and New York State Law.

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

Touro College has contracted professional security guard services to maintain and monitor security at its campuses and sites. Select locations have armed security officers. Security personnel are carefully screened before being assigned to Touro College and are supervised for quality assurance. Security staff are supervised by means of their agency supervisor, as well as the Campus Security Director.

Security personnel respond to emergency calls for service, enforce regulations, and assist in security building inspections and fire prevention. Electronic means, such as closed-circuit television, are also used to monitor activities at many College centers.

Security officers may detain individuals who engage in illegal and criminal actions until New York City Police Officers arrive and/or local law enforcement arrives. Security officers are empowered to enforce Touro College's regulations, investigate incidents, and apprehend those who violate College regulations or commit crimes on campus. Criminal violators that are apprehended are turned over to local law enforcement. Our security officers are not peace officers or police officers and have no power of arrest.

The Campus Security Director meets regularly with local police commanders to ensure the safest environment for our campus community.

Reporting Criminal Incidents and Other Emergencies

All students, employees, and guests should promptly report criminal incidents, accidents, and other emergencies to the Department of Campus Security by dialing 1-88-TOURO911 (1-888-

687-6911). This service allows one to speak to a live operator, 24 hours a day, seven days a week, to report any incidents or occurrences. The service refers all calls to the appropriate agencies (i.e., fire, police, etc.) for assistance, as well as to the appropriate College authorities. The Campus Security Administrative Office is located at 500 7th Ave., 5th Floor, and can be reached at 646-565-6000, x 55134, or at security@touro.edu.

If assistance is required in completing or reporting an incident/occurrence to local law enforcement agencies, Campus Security will be glad to render any assistance needed.

Annual statistics on the incidence of crime at Touro College campuses and sites is published in the Touro College Campus Security Handbook.

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 cellphone during 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.

Other Prohibited Actions in Classrooms

To ensure a clean and healthy environment for all students at the College, eating, drinking, and smoking are not permitted in any classroom, laboratory, or auditorium.

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.

Additionally, please see Touro's Policy on Weapons in the 2014 Annual Security and Fire Safety Report, <https://www.touro.edu/departments/campus-security-department/clery-reports>.

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 online Touro College 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 email to harass, intimidate, or 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 Email Policy

The College's internet and email connections are intended solely for use in conducting the College's business and promoting its educational goals. User's conduct on the internet and email 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 email. Users must not use the College's internet and email 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 email access, and disciplinary action under the College's disciplinary policy.

Dress Code

While individual variations regarding dress code and personal grooming are accepted, appropriate professional appearance is expected.

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 the Touro College.

Confidentiality of Student Education Records

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 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 (FERPA), as amended, 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 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 student 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 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, 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.
 - a. One exception that permits disclosure without consent is disclosure to school officials with legitimate educational interests. A school official is a person employed by the 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 to fulfill his or her professional responsibility.
 - b. A second exception that permits disclosure without consent is disclosure of Directory Information. Directory Information is information that is generally not considered harmful or an invasion of privacy, if released.

The following is considered Directory Information at Touro College and may be made available to the general public, unless the student notifies the Office of the Registrar in writing before the last day to add classes in a semester:

Name	Enrollment status
Address	Classification (freshman, etc.)
Email address	Honors and awards
Telephone listing	Degrees and dates of conferral
Date and place of birth	Most recent prior educational agency or institution attended
Photograph	Student identification number
Major field of study	
Dates of enrollment	

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Touro College must 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, a completed "Authorization for Non-Disclosure of Directory Information" form must be submitted 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.

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GRADUATE SCHOOL OF BUSINESS DIRECTORY

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gsb.touro.edu

The Graduate School of Business is located in the financial district of Manhattan at 65 Broadway, 2nd floor, between Rector Street and Exchange Place, conveniently accessible from the A, C, J, Z, R, 1, 2, 3, 4 or 5 subway lines:

- A or C train to Fulton St, change for 4 or 5 to Wall Street
- 1 train to Rector Street (at Greenwich St.)
- 2 or 3 train to Wall Street (at William St.)
- 4 or 5 train to Wall Street (at Broadway)
- R train to Rector Street (at Trinity Place)
- J or Z train to Broad Street (at Exchange Place)

The PATH train from New Jersey also stops at the World Trade Center. All these stations are a short walk from 65 Broadway. Please see the map at <http://www.touro.edu/gsb/contact.html> to find where to go after exiting.

By Car

East River Drive (FDR)—Take the FDR Drive south to the West Street / Brooklyn Battery Tunnel exit. At exit keep left past tunnel entrance and take first right onto Rector Street. Pass Washington Street, Greenwich Street, and Trinity Place to Broadway and make right. The School is located at 65 Broadway on the right. Turn right on Greenwich Street from Rector Street; there is parking available on Greenwich Street on the right.

From JFK Airport—Exit airport and follow the signs to JFK Expressway. Merge onto I-678N / Van Wyck Expressway. Merge onto Grand Central Parkway West via Exit 10 and exit onto I-495 / Long Island Expressway toward Manhattan. Go through Queens Midtown Tunnel and bear to left leaving the tunnel in Manhattan and make first left onto 35th Street. Go one block east to Second Avenue. Make right, get to extreme left, and make first left onto 34th Street east. Follow signs to FDR Drive south, then follow the directions above.

New York State Thruway—(Route 87) south onto the Major Deegan Expressway (Route 87) south or the George Washington Bridge to Major Deegan Expressway south or the New England Thruway (Route 95) south to the Major Deegan Expressway (Route 87) south and exit at Willis Avenue/Third Avenue Bridge and take the bridge to the FDR Drive, then follow the directions above.

Broadway—From midtown Manhattan, follow Broadway, south past City Hall (on left) to 65 Broadway.

Brooklyn Bridge—Travel across the bridge to the FDR Drive and proceed to West Street / Brooklyn Battery Tunnel, exit as described above.

Parking

Central Parking System, 270 Greenwich St.



**TOURO COLLEGE
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gsb.touro.edu