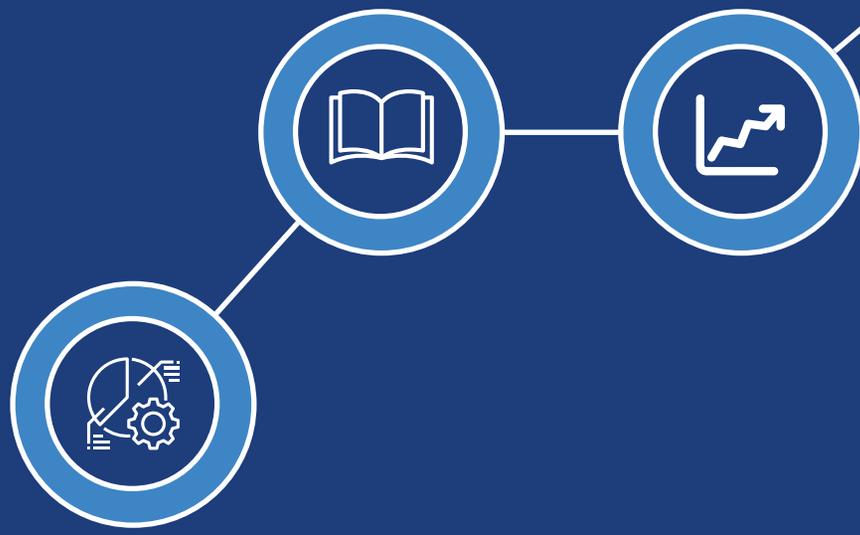


2022-2024 CATALOG





**TOURO
UNIVERSITY**

**Graduate School
of Business**

Catalog

2022-2024

Revised and reissued April 2024.

gsb.touro.edu

Accreditation

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

Touro University is accredited by the Middle States Commission on Higher Education (MSCHE), 1007 N. Orange Street, 4th Floor, MB #166 Wilmington DE, 19801 (267) 284-5011. The Middle States Commission on Higher Education is an institutional accrediting agency recognized by the United States Secretary of Education and the Council for Higher Education Accreditation. This accreditation status covers Touro University and its branch campuses, locations and instructional sites in the New York Area, as well as branch campuses, locations, and sites in Florida, Illinois, Montana, Berlin, Jerusalem, and Moscow. For additional information, visit [Middle States Accreditation](#).

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

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

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

Policy of Non-Discrimination

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

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

Important Notice

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

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

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

Students are required to investigate for themselves as to whether the program they enroll in meets their personal, educational and career needs. Different jurisdictions have different licensing requirements and standards. While students may expend significant sums associated with higher education, successful completion of a course, program, or degree is dependent on many factors. The payment of tuition permits a student to register and take the courses and programs available and offered by the Touro school or program in which the student is enrolled. Acceptance in a school or program does not form the basis of a contract. Indeed, a student's acceptance may be revoked if it is later learned, among other things, that 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/or a student's academic success in them. Thus, you waive and Touro further disclaims any liability in tort in connection with any of the foregoing. In order for a degree to be earned, the required grades and grade point averages must be achieved and maintained, and all other requirements of the school and program must be fulfilled. These disclaimers are, in effect, covenants not to sue binding on students, and are tacitly agreed to by a student's matriculation or continued matriculation in our programs.

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

GENERAL DISCLAIMER

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

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Message from the President



In the half century that has passed since Dr. Bernard Lander founded Touro College, our institution has grown significantly and achieved remarkable success. When launched with its first class of 35 students, Touro was envisioned as a great experiment in higher education, blending the best of Jewish and secular scholarship in an atmosphere of personal attention and academic excellence. Our mandate was to respond in innovative ways to the educational needs of the growing Jewish communities of New York and elsewhere, and to provide accessible and quality academic opportunities to underserved populations. Today, Touro University remains faithful to its original mission, educating approximately 19,000 students of diverse backgrounds, worldwide. We offer a wide range of undergraduate, graduate, and professional degree programs

in a variety of disciplines, from Jewish studies and education to law and the health sciences, including outstanding programs for students pursuing careers in medicine and the health science professions.

As the second president in Touro's distinguished history, I am deeply committed to our 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. I hope you will take advantage of this unique educational opportunity and demonstrate your dedication to our shared 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. Dr. Lander founded Touro College in 1970 and served as its first president until his passing in February 2010. Under his stewardship, Touro underwent significant growth, becoming an institution with multiple campuses and international reach. In February 2022, Touro was granted University status by the New York State Board of Regents. Today, Touro University 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.

Message from the Senior Vice President for Academic Affairs and Provost, Graduate and Professional Divisions



Dear Touro University Students,

Congratulations on choosing Touro University to continue your education. We are confident that at Touro you will find a vibrant intellectual community where faculty and students interact with respect and professionalism. You have selected a college that is student-centered and focused on your success. We have a lot to offer, and hope that you will in turn, take advantage of myriad opportunities for learning and inquiry, both inside and outside of the classroom.

While at Touro, you will have opportunities to engage in research, participate in our University-wide Research Day, engage with thought leaders and skilled practitioners in your chosen field of study and interact with students and faculty in various disciplines. For those who have committed themselves to careers in the healthcare professions, you will have unique inter-professional education experiences that are offered in the context of a university that enrolls more than 3,000 students annually in medicine, health sciences, pharmacy, and related disciplines. Our other graduate schools include social work, education, technology, business, law and Jewish studies – all providing robust opportunities and exposure to traditional and cutting-edge curricula.

It is indeed the people that make the place. At Touro University, the faculty, administration, and staff are warm, caring, and committed to your success. Your Touro education will provide the knowledge required to excel in your chosen field as well as critically important community leadership skills. Because of our mission and commitment to social justice and serving the underserved, you will hone leadership skills that will enable you to help others and to make a difference.

Please familiarize yourself with the programs and policies contained in this catalog, as they will guide you throughout your academic journey at Touro.

I look forward to meeting you and to watching you reach your academic and career goals, first as students and then as alumni. Best wishes for a meaningful experience at Touro.

Sincerely,

Patricia E. Salkin, J.D., Ph.D.

Welcome Message from the Dean



Welcome to the Graduate School of Business (GSB)! After many years in both corporate America and in academia, I joined Touro GSB in June 2019 as the Dean in New York, with additional oversight for the MBA program in Berlin and Moscow.

During my tenure as Dean, I have had the distinct pleasure to have worked with many members of the Touro University family to forge alliances and pathway programs...and what exciting and challenging years they have been! While we experienced two tragedies—the pandemic and civic unrest in 2020—I’m proud to be part of this incredible institution with its highly-dynamic senior leadership; caring and vibrant staff members; accomplished and engaging faculty; and ambitious, motivated and curious students.

We are a resilient, flexible, and resolute group, and these challenges have not stopped us from not only continuing our programming, but also expanding our program offerings to better meet the needs of our students and our community. As a graduate school of business, we foster inclusivity, tolerance, compassion, and we hope that our students will become the leaders of tomorrow to champion these values!

Below are just a few highlights of what you can expect to find when you enroll in one of our programs:

- In-person and virtual Career Resource Center, open to current students and alumni to assist in obtaining internships and full-time employment opportunities; crafting resumes, cover letters, elevator pitches; improving LinkedIn profiles; and forge networks. Hear from prominent speakers, follow our webinar series, and learn vital soft skills—such as the Artificial Intelligence Presentation software we are including in our programs—needed in today’s highly competitive business industry.
- For our student entrepreneurs, we (a) sponsor the Moonshot Scholars Program geared toward innovation entrepreneurship; (b) mentor and prepare students to compete in the Mid-Hudson Business Plan Competition and possibly receive funding; (c) sponsor “Women Entrepreneurship Week” (where Jana B. Woodhouse, first minority women to work on Wall Street, known as the “Queen of Finance”, was our inaugural guest speaker).
- Have forged many alliances with external partners such as: AmLotus Language School, American Marketing Association, Society for Human Resource Management (SHRM), Hudson Gateway Association of REALTORS®, Carver Bank, New York Health & Hospital Assoc., etc., in addition to our highly experienced Advisory Board who is willing to mentor GSB students in guiding and accelerating students’ careers.

Visit our [website](#), or follow us on [Instagram](#), [Facebook](#), [Twitter](#), [LinkedIn](#), and [YouTube](#), to hear updates and learn of our many exciting collaborations and new program offerings to come! We truly look forward to having you join us! If you are in the building, please stop by to say hello. Remember our motto: *Don’t Just Succeed, Lead!*

To Your Future,

Mary Louise Lo Re, Ph.D.

Touro University | Graduate School of Business | 2022-2024 Catalog

Touro University Mission Statement

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

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

The following goals support Touro's Mission:

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

Introduction

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

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

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

Students are responsible for being familiar with current academic regulations, requirements and policies as contained in this catalog. Current versions of these documents and policies can be found on the GSB website. Students are also responsible for knowledge of official announcements and other documents issued by GSB.



Touro University

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

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

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

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

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

Enhancing the Jewish Heritage

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

for the ultra-orthodox community; and Touro College Los Angeles, which follows a curriculum modeled after The Lander Colleges. In 2015, Touro welcomed the Hebrew Theological College of Skokie, Illinois into the Touro system. Most recently, in Fall 2023, in order to better serve students studying remotely from Florida, the Lander Colleges opened a facility in Boca Raton to offer selected courses in-person.

Fulfilling Needs - and Building Strength - in Healthcare

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

The Touro College of Osteopathic Medicine (TouroCOM) opened in 2007 in Harlem, committed to training underrepresented minorities and to practicing in underserved communities. Subsequently, in 2014, a second campus of TouroCOM opened in Middletown, New York and most recently, in 2023, a third TouroCOM campus opened in Great Falls, Montana - set to further TouroCOM's mission of educating underrepresented minorities in medicine and serving communities in need. The Touro College of Pharmacy, originally established in Harlem with a shared vision to promote wellness, especially among underserved populations, relocated to our new Cross River Campus in Times Square.

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

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

Charting New Territory in Law, Business and Technology

Touro University Jacob D. Fuchsberg Law Center, opened in the 1980's, operates out of a new law complex on Long Island that includes a federal and state courthouse – the first law campus of its kind in the country. The Graduate School of Business offers a variety of graduate degree programs and trains graduates to work effectively in a world market of independent economies. The Graduate School of Technology offers multiple degree programs that reflect the power and pace of technological change. Touro University Worldwide, an online university, offers graduate degree programs for lifelong learners or those interested in furthering their professional development.

Educating the Educators, Serving the Community

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

Forging Ties with Israel and Revitalizing Jewish Life in Europe

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

Expanding Research Capacity

In 2022, Lovelace Research Institute, a private contract research organization in Albuquerque, New Mexico, joined the Touro system in a partnership that will expand the University's capacity to make a difference in the health and lives of Americans. Founded in 1947, Lovelace is one of the oldest not-for-profit biomedical research institutes in the country, noted for excellence in respiratory disease and neuroscience research, toxicology, drug development and protecting the nation against chemical, biological and nuclear threats. The Lovelace Biomedical team includes experts in every step of the preclinical research process, from chemists who develop precise formulations and assays to quantify drug distribution, to veterinarians who determine the best animal models to address scientific hypotheses. With this acquisition, Touro hopes to enhance the application of in-depth understanding to potential health risks, optimize the efficacy of pharmaceuticals, and select laboratory species most predictive of human response.

The 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 in Berlin.

Today, the Graduate School of Business offers programs leading to an MBA with seven concentrations, and to Master of Science degrees in accounting, healthcare management, human resource management, and international business finance. Advanced certificate programs in healthcare management, human resource management, not-for-profit management, and real estate entrepreneurship are also offered.

In an effort to provide JD graduates of the Touro University Jacob D. Fuchsberg Law Center a competitive advantage over other JD recipients entering the business world, the Law Center and the Graduate School of Business have collaborated on a joint degree program. It is structured so that JD graduates can earn an MBA in one year by following at least 12 credits of a business track of Law Center courses mapped to the Graduate Business curriculum. In 2017, the first cohort of JD/MBA candidates entered after completing JD degrees at the Law Center. Similar pathways have been established with two other Touro graduate schools—the College of Pharmacy and the Graduate School of Technology—and schools in Touro’s undergraduate division—the New York School of Career and Applied Studies and the Lander Colleges. These academic pathways also offer students reduced time to completion of both degrees at a lower total cost.

GSB’s programs blend theoretical education and practical training, which are essential for the international business executive in a dynamic global business environment. The curriculum reflects a philosophy that the global business executive serves as a true leader when their decisions improve the well-being of the enterprise’s employees and stakeholder groups, as well as its financial performance.

Graduate School of Business Mission Statement and Vision

Mission

The mission of the Touro Graduate School of Business is to provide a rigorous and transformative business education that integrates theory and practice, and to inspire students of diverse backgrounds, including the underserved. We seek to enhance business professionals' knowledge, soft and hard skills, ethics, and sense of social responsibility so they may succeed and thrive in a rapidly-changing global and technology-dependent business world. Committed to excellence in teaching and scholarship, we take an interdisciplinary approach to education that employs ethical, diverse, and inclusive leadership practices in the pursuit of quality business education.

Vision

Grounded in Touro's Judaic values – to educate, to serve, and to embody the historic Jewish traditions of tolerance and dignity – our vision for the Graduate School of Business is to provide opportunity for students from diverse backgrounds and, through this effort, to be recognized as a leading institution for business and lifelong education. We strive to produce ethical and innovative business leaders equipped with the skills and knowledge to tackle complex challenges, contribute to the field, and leave a positive impact on society.

Academic Calendars

The Touro University Graduate School of Business academic calendar can be found at <https://gsb.touro.edu/programs/academic-calendar/>. Students should regularly check the site for any calendar changes that may have been made.

Class Scheduling

The Graduate School of Business offers both online and onsite classes. Classes are generally offered on Sundays (during the day) and Mondays, Tuesdays, Wednesdays, and Thursdays from 6:00 – 9:00 p.m. Course schedules can be found at <https://gsb.touro.edu/programs/course-schedule/>. However, students should regularly check the site for any class changes that may have been made.

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)
 - Credential evaluation of foreign transcripts (official translation must be provided for non-English documents)
- Two letters of recommendation from applicant's employers and/or instructors
- A current résumé
- 500-word essay/personal statement
 - You may write about your life's journey, passions, and/or causes you support. Most importantly, tell us why you've decided to pursue graduate studies.
- Computer literacy in Microsoft Office suite as evidenced via courses, certificates, or badges
- Proof of immunization (Measles, Mumps, Rubella — MMR) and submission of the meningitis response form (*prior to registration* — see below for details)

- **International Students:** You will need to submit an official Credential Evaluation Report from a NACES-accredited agency. If your undergraduate education was in a language other than English you must also submit **one** of the following:
 - A Duolingo English Test score of 105 or above
 - A TOEFL internet-based score of 79 or above.
 - TOEFL score report for GSB is 6737.
 - An IELTS – Academic examination with an overall score of 6.5 or above.
 - Pearson TE Academic examination with a score of 58 or above.
 - Successful completion of English proficiency in a language school.

Applicants to the dual-degree Juris Doctor/Master of Business Administration (JD/MBA) program must also be enrolled at the Touro University Jacob D. Fuchsberg Law Center and be completing at least 12 credits in the “business track.”

Admission Process

Applicants should visit <http://apply.touro.edu>, create an account, and follow the directions for completing our online application. The Touro Office of Graduate Admissions processes applications to all Master’s degree programs, and collects the necessary information and documents from each applicant. GSB advisors then provide initial advisement, on an individual basis, about the academic programs offered by the Graduate School of Business.

All documents should be sent directly to:

Touro University
Graduate School of Business
3 Times Square
New York, NY 10036
212.742.8770 x42400
gsb.touro.edu

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 with another College.

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 the Associate Provost for Academic Affairs of the Graduate and Professional Divisions, and is not subject to appeal. Under special circumstances, on approval of the Associate Provost, additional transfer credits may be allowed.

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 31 (for the fall semester) or January 15 (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 \$100 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.

International Students

Touro University welcomes international students from all over the world. International students need to complete a few additional steps to be considered to be eligible for I-20 issuance and an F-1 visa. The International Student Office understands the challenges for international students, and dedicates itself to supporting you towards your success at Touro University.

For further information, please visit the [International Student Services](#) website and consult the [International Student Handbook](#).

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 University'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. Proof of support should be submitted to the International Student Office when submitting the "Application for Admission." If the applicant has a sponsor who will be providing funds, a notarized "Affidavit of Support" form is required. 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 later than 7 calendar days before their program commences will be deferred admission until the following semester.

All F1 students MUST submit all required documents for I-20 issue at least a week before the program start date to international admissions. Otherwise their admission will be deferred to the next semester. No I-20 applications will be accepted after the program start date. The International Student Handbook is distributed to all I-20 recipients. Students can find more detailed visa information in this book.

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 University accepts evaluations only from members of the National Association of Credential Evaluation Services. For further information please visit the Association's website at <https://www.naces.org/members>. Request evaluations well in advance of the application deadline, especially if you currently reside outside of the United States and require a student visa.

Foreign Student Disclaimer

Foreign scholars and students' responsibilities include, but are not limited to, applying for a visa, fulfilling the initial report requirement, maintaining legal status in the United States, obtaining health insurance, and fulfilling residency requirements, if any. It is the student's responsibility to comply with all immigration requirements and deadlines. Assistance by the Responsible Officer ("RO") or Alternate Responsible Officer ("ARO") is advisory only and is not a substitute for professional immigration guidance, which is recommended.

By participating in any Touro program as a foreign student, you waive and Touro further disclaims any liability in contract and tort, including negligence, in connection with any action or inaction of the RO, ARO or Touro in connection with your immigration status or failure to maintain such status.

Veterans Administration (VA) Benefits

Many programs for educational assistance benefits are available to those who have served in the active military, naval, or air services of the United States, and to their dependents. Detailed information on all veterans' benefits and assistance in applying for benefits can be obtained from the [Veterans Benefits Administration](#) website or by calling (800) 827-1000. Additional information about this can be found in the Financial Aid section of this catalog. You can also reach out to [Touro's Veteran's Program](#) for information.



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, data analytics 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 seven specializations: entrepreneurship, general management, healthcare management, human resource management, international business finance, marketing, 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.

Program Goals

On completing the MBA, students will:

- demonstrate competency using the business vocabulary, principles, concepts and tools in accounting, economics, finance, information systems, management, marketing, strategy, and quantitative data analysis.
- have critical and analytical skills and integrate knowledge across fields.
- communicate effectively in professional email, memos and written reports, oral presentations, and write an appropriate case analysis.
- know how to act in an ethical and socially responsible manner, explain the impact of decisions on stakeholders and analyze how business decisions are consistent with legal regulations.
- develop leadership and teamwork skills.
- be able to manage in contexts of diversity and multi-culturalism.
- use creative and innovative thinking to frame and solve problems and inspire it in others.
- have the necessary research, computer and information literacy skills to solve business problems.
- be competent, confident and resilient in managing their careers.

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 healthcare 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. 12), criteria for the MBA program are:

- Successful completion with a grade of “B” or better of these prerequisite undergraduate courses: (1) Accounting OR Finance, (2) Macroeconomics OR Microeconomics, and (3) Statistics OR Calculus.
- For students who have not successfully completed the required program prerequisites, GSB offers, online, the following introductory courses designed to fulfill these prerequisites: MBAN 501 Introduction to Finance (1 credit), MBAN 502 Introduction to Healthcare Finance (1 credit – required for the MBA Healthcare Management specialization *instead of* MBAN 501), MBAN 503 Introduction to Statistics (1 credit), and MBAN 504 Introduction to Economics (1 credit).
- GMAT/GRE: If your undergraduate cumulative grade point average (GPA) is below 3.0, you will need to take and submit an official GMAT or GRE test score report. Touro University's GMAT score report number is MN8-Z3-04. GRE score report number for Touro University Graduate Business is code 2903. If your undergraduate cumulative GPA is above 3.0 and you have 2 years of relevant work experience, you do not need to submit.

Applicants for admission should also consult procedures described in the “Application for Graduate Admission,” at <http://apply.touro.edu>.

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.

Healthcare Management

The specialization in healthcare management offers professionals a multidisciplinary curriculum integrating key concepts, models, and best practices from business, healthcare management, and allied curricula. The program focuses on healthcare 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.

Marketing

This specialization provides training in advanced marketing theory and creativity as well as cutting edge knowledge in digital and social media. Graduates are prepared to enter and manage in marketing departments, entrepreneurial organizations as well as to market themselves to the ever-changing job market.

Course of Study

All courses carry 3 credits.

MBA Courses

MBA Core Courses (30 Credits)

- MBAN 601 Accounting for Strategic Management and Decision Making
- MBAN 602 Information Technology for Effective Management
- MBAN 603 Marketing: Branding and Differentiating
- MBAN 606 Quantitative Analysis
- MBAN 607 Managing for Change
- MBAN 608 Managerial Finance
- MBAN 609 Human Capital Management in Multi-Cultural Organizations
- MBAN 695 Capstone: MBA
- MSBN 604 Managing: An International Perspective of Work
- MSBN 605 Ethics in the Global Marketplace

Note: All capstone courses must be taken in the final year.

Elective Courses

Entrepreneurship (Choice of 12 Credits)

- MBAN 610 Leadership
- MBAN 630 Advanced Entrepreneurship
- MBAN 632 New Venture Planning
- MBAN 633 Managing a Growth Business
- MBAN 636 Managing Not-for-Profit Organizations
- MBAN 638 Social Media Marketing
- MBAN 639 Digital Marketing
- MBAN 690 Strategic Management and Communication
- MBAN 698 MBA Internship I*
- MBAN 699 MBA Internship II*
- MBAN 730 Managing the Creative Process

Forensic Accounting (Choice of 12 Credits)

- ISBN 605 International Law and Regulation
- ISBN 620 International Accounting
- MBAN 610 Leadership
- MBAN 690 Strategic Management and Communication
- MBAN 698 MBA Internship I*
- MBAN 699 MBA Internship II*
- MSAN 640 Advanced Auditing
- MSAN 650 Advanced Topics in Taxation
- MSAN 670 Financial Statement Analysis

- MSAN 680 Ethics in the Accounting Profession
- MSAN 700 Forensic Accounting
- MSAN 710 Impact of Technology on Accounting
- MSAN 720 Advanced Issues in Managerial Accounting

General Management Electives (Choice of 12 Credits)

- MBAN 610 Leadership
- MBAN 612 Managerial Economics
- MBAN 613 Negotiation and Conflict Resolution
- MBAN 621 Global Employment Law
- MBAN 630 Advanced Entrepreneurship
- MBAN 636 Managing Not-for-Profit Organizations
- MBAN 638 Social Media Marketing
- MBAN 639 Digital Marketing
- MBAN 651 Real Estate Law, Ethics and Practice
- MBAN 652 Real Estate Financing and Credit Markets
- MBAN 690 Strategic Management and Communication
- MBAN 698 MBA Internship I*
- MBAN 699 MBA Internship II*
- MBAN 730 Managing the Creative Process
- MSHN 621 High Performance as Cultural Norm

Healthcare Management (Choice of 12 Credits)

- HCMN 679 Gerontology
- HCMN 680 Pharmacoeconomics and Epidemiology
- MBAN 610 Leadership
- MBAN 621 Global Employment Law
- MBAN 630 Advanced Entrepreneurship
- MBAN 636 Managing Not-for-Profit Organizations
- MBAN 638 Social Media Marketing
- MBAN 670 Healthcare Management: Trends and Challenges
- MBAN 671 Navigating Managed Care
- MBAN 672 Law and Ethics in Healthcare Management
- MBAN 673 Healthcare Financial Management
- MBAN 676 Healthcare Informatics
- MBAN 677 Compelling Communications in Healthcare Management
- MBAN 690 Strategic Management and Communication
- MBAN 698 MBA Internship I*
- MBAN 699 MBA Internship II*
- MBAN 720 Healthcare Governance Risk and Compliance
- MSHN 621 High Performance as Cultural Norm

Human Resource Management (Choice of 12 Credits)

- MBAN 610 Leadership
- MBAN 613 Negotiation and Conflict Resolution

MBAN 621	Global Employment Law
MBAN 622	Talent Management in Global Organizations
MBAN 638	Social Media Marketing
MBAN 639	Digital Marketing
MBAN 690	Strategic Management and Communication
MBAN 698	MBA Internship I*
MBAN 699	MBA Internship II*
MBAN 730	Managing the Creative Process
MSHN 620	Business Foundations for Human Resource Management
MSHN 621	High Performance as Cultural Norm
MSHN 622	Organizational Learning and Workforce Productivity
MSHN 623	Total Rewards and the Global Workplace
MSHN 705	Preparation for SHRM Professional Certification

International Business Finance (Choice of 12 Credits)

ISBN 605	International Law and Regulation
ISBN 610	International Business
ISBN 620	International Accounting
ISBN 640	International Marketing
MBAN 610	Leadership
MBAN 612	Managerial Economics
MBAN 613	Negotiation and Conflict Resolution
MBAN 633	Managing a Growth Business
MBAN 637	Investment Analysis
MBAN 638	Social Media Marketing
MBAN 651	Real Estate Law, Ethics and Practice
MBAN 652	Real Estate Financing and Credit Markets
MBAN 690	Strategic Management and Communication
MBAN 698	MBA Internship I*
MBAN 699	MBA Internship II*
MSBN 660	International Financial Markets

Marketing (Choice of 12 Credits)

ISBN 640	International Marketing
MBAN 610	Leadership
MBAN 638	Social Media Marketing
MBAN 639	Digital Marketing
MBAN 690	Strategic Management and Communication
MBAN 698	MBA Internship I*
MBAN 699	MBA Internship II*
MBAN 730	Managing the Creative Process

* Internships cannot be taken in the first semester unless approved by the Dean.

No substitutions unless approved by the Dean

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 program in Accounting 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.

Program Goals

On completing the MS program in Accounting, students will demonstrate proficiency in the tools necessary for the accounting profession:

- Using computers in designing and auditing accounting systems.
- Relating issues such as contingencies, environmental liabilities, repurchase agreements, securitization of assets, revenue recognition, comprehensive income and articulation of financial statements to corporate decision making.
- Applying managerial economics principles such as elasticity and demand, production and cost, supply and demand, profit maximization techniques, and capital budgeting techniques to accounting practices.
- Understanding internal control and financial reporting process so as to recognize and be able to investigate fraud.
- Handling accounting issues in the major types of securities and their markets (debt, equity, and other financial securities).
- Being able to explain the use of international accounting standards and how they differ from US standards.
- Having the critical and analytical skills and integrate knowledge across fields.
- Being able to communicate effectively in professional email, memos and written reports, oral presentations, and write an appropriate case analysis.

- Knowing how to act in an ethical and socially responsible manner, explain the impact of decisions on stakeholders and analyze how business decisions are consistent with legal regulations.
- Having leadership and teamwork skills.
- Being able to manage in contexts of diversity and multi-culturalism.
- Showing successful completion of the 30 credit hours above the 120 Bachelor's accounting and business credits to be eligible to sit for the NY State CPA exam.
- Having the necessary research, computer and information literacy skills to solve business problems.
- Being competent, confident and resilient in managing their careers.

Who Should Apply?

The Master of Science program in Accounting 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 University Graduate School of Business (listed on p. 12), criteria for the MS in Accounting program are:

- Bachelor's degree in Accounting or the successful completion with a grade of "B" or better of these prerequisite undergraduate courses: (1) Principles of Accounting I, (2) Principles of Accounting II, (3) Cost Accounting, (4) Principles of Finance, and (5) Macroeconomics OR Microeconomics.
- GMAT/GRE: If your undergraduate cumulative grade point average (GPA) is below 3.0, you will need to take and submit an official GMAT or GRE test score report. Touro University's GMAT score report number is MN8-Z3-04. GRE score report number for Touro University Graduate Business is code 2903. If your undergraduate cumulative GPA is above 3.0 and you have 2 years of relevant work experience, you do not need to submit.
- Touro University graduate students holding a Bachelor of Science degree with a major in accounting will have preferred status in the admission process.

Applicants for admission should also consult procedures described in the "Application for Graduate Admission," at <http://apply.touro.edu>.

Course of Study

All courses carry 3 credits.

Core Courses (21 Credits)

- MBAN 612 Managerial Economics
- MSAN 640 Advanced Auditing
- MSAN 650 Advanced Topics in Taxation
- MSAN 680 Ethics in the Accounting Profession
- MSAN 690 Capstone: Accounting Theory
- MSAN 710 Impact of Technology on Accounting
- MSBN 660 International Financial Markets

Note: All capstone courses must be taken in the final year.

Elective Courses (Choice of 9 Credits)

- ISBN 605 International Law and Regulation
- ISBN 620 International Accounting
- MBAN 601 Accounting for Strategic Management and Decision Making
- MBAN 635 Nonprofit Finance and Accounting
- MBAN 690 Strategic Management and Communication
- MSAN 630 Internship in Accounting*
- MSAN 670 Financial Statement Analysis
- MSAN 700 Forensic Accounting
- MSAN 720 Advanced Issues in Managerial Accounting

*Internship cannot be taken in the first semester unless approved by the Dean.

No substitutions unless approved by the Dean.

Master of Science in Healthcare Management

Introduction

The Master of Science program in Healthcare Management offers a curriculum that provides cutting-edge knowledge and skills in the business of healthcare management as seen in organizations as diverse as hospitals, medical and dental practices, long-term care facilities, and insurance companies.

The Program

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

Program Goals

On completing the MS in HCM, students will be able to:

- demonstrate understanding of healthcare management theory and best practices.
- create and use metrics for employee productivity, understand and use human resource models and strategies to manage and develop human capital in healthcare environments.
- apply principles from economics, finance, and other business disciplines for effective healthcare management, especially in the cost of acquiring, developing, and retaining human capital.
- monitor the legal, social, economic, and political forces impacting business and create and implement healthcare management strategies taking these forces into account, especially in contemporary controversial issues such as telecommuting, alcohol and drug use on the job, and discrimination.
- measure, analyze, and anticipate the evolving expectations of corporate stakeholders such as employees, customers, investors, and governments as they impact healthcare management strategy and implementation.
- develop critical and analytical skills and integrate knowledge across fields.
- communicate effectively in professional email, memos and written reports, oral presentations, and write an appropriate case analysis.
- know how to act in an ethical and socially responsible manner, explain the impact of decisions on stakeholders and analyze how business decisions are consistent with legal regulations.
- develop leadership and teamwork skills.
- be able to manage in contexts of diversity and multi-culturalism.
- use creative and innovative thinking to frame and solve problems and inspire it in others.
- have the necessary research, computer and information literacy skills to solve business problems.
- be competent, confident and resilient in managing their careers.

Who Should Apply?

The Master of Science program in Healthcare Management is designed for college graduates who majored in a healthcare field, or those working in business settings and seeking to begin or advance their careers in healthcare management.

Additional Admission Requirements

In addition to the general admission requirements for the Touro Graduate School of Business (listed on p. 12), criteria for the MS in Healthcare Management program are:

- Successful completion, with a grade of “B” or better, of these prerequisite undergraduate courses: (1) Finance, (2) Statistics, and (3) Macroeconomics OR Microeconomics.
- For students who have not successfully completed the required program prerequisites, GSB offers, online, the following introductory courses designed to fulfill these prerequisites: MBAN 502 Introduction to Healthcare Finance (1 credit), MBAN 503 Introduction to Statistics (1 credit), and MBAN 504 Introduction to Economics (1 credit).

Applicants for admission should also consult procedures described in the “Application for Graduate Admission,” at <http://apply.touro.edu>.

The GSB Admissions Committee weighs each criterion appropriately. We adopt a holistic approach to our considerations and decisions.

Course of Study

All courses carry 3 credits.

Core Courses (18 Credits)

HCMN 720	Healthcare Management Capstone
MBAN 670	Healthcare Management: Trends and Challenges
MBAN 671	Navigating Managed Care
MBAN 672	Law and Ethics in Healthcare Management
MBAN 673	Healthcare Financial Management
MBAN 676	Healthcare Informatics

Note: All capstone courses must be taken in the final year.

Elective Courses (Choose 15 Credits)

HCMN 679	Gerontology
HCMN 680	Pharmacoeconomics and Epidemiology
MBAN 602	Information Technology for Effective Management
MBAN 677	Compelling Communications in Healthcare Management

MBAN 697 Healthcare Management Internship*
MBAN 720 Healthcare Governance Risk and Compliance
MSHN 621 High Performance as Cultural Norm

* Internship cannot be taken in the first semester unless approved by the Dean.

No substitutions unless approved by the Dean.



Master of Science in Human Resource Management

Introduction

The Master of Science program in Human Resource Management 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.

Program Goals

On completing the MS in HRM, students will be able to:

- demonstrate understanding of human resource theory and best practices.
- create and use metrics for employee productivity, understand and use human resource models and strategies to manage and develop human capital.
- apply principles from economics, finance, and other business disciplines for effective human resource management, especially in the cost of acquiring, developing, and retaining human capital.
- create and implement effective strategies in talent acquisition, performance management, succession planning, leadership enhancement, and career development.
- monitor the legal, social, economic, and political forces impacting business and create and implement human resource strategies taking these forces into account, especially in contemporary controversial issues such as telecommuting, alcohol and drug use on the job, and discrimination.
- measure, analyze, and anticipate the evolving expectations of corporate stakeholders such as employees, customers, investors, and governments as they impact human resource strategy and implementation.
- develop critical and analytical skills and integrate knowledge across fields.
- communicate effectively in professional email, memos and written reports, oral presentations, and write an appropriate case analysis.

- know how to act in an ethical and socially responsible manner, explain the impact of decisions on stakeholders and analyze how business decisions are consistent with legal regulations.
- develop leadership and teamwork skills.
- be able to manage in contexts of diversity and multi-culturalism.
- use creative and innovative thinking to frame and solve problems and inspire it in others.
- have the necessary research, computer and information literacy skills to solve business problems.
- be competent, confident and resilient in managing their careers.

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. 12). We accept students of all majors; no prerequisites are required.

Applicants for admission should also consult procedures described in the “Application for Graduate Admission,” at <http://apply.touro.edu>.

The GSB Admissions Committee weighs each criterion appropriately. We take a holistic approach in our considerations and decisions.

Course of Study

All courses carry 3 credits.

Core Courses (18 Credits)

- MBAN 609 Human Capital Management in Multi-Cultural Organizations
- MBAN 621 Global Employment Law
- MSBN 605 Ethics in the Global Marketplace
- MSHN 620 Business Foundations for Human Resource Management
- MSHN 621 High Performance as Cultural Norm
- MSHN 629 Capstone: Human Resource Management

Note: All capstone courses must be registered for in the final year.

Elective Courses (Choice of 15 Credits)

MBAN 607	Managing for Change
MBAN 610	Leadership
MBAN 613	Negotiation and Conflict Resolution
MBAN 622	Talent Management in Global Organizations
MBAN 638	Social Media Marketing
MBAN 690	Strategic Management and Communication
MBAN 730	Managing the Creative Process
MSBN 604	Managing: An International Perspective of Work
MSHN 622	Organizational Learning and Workforce Productivity
MSHN 623	Total Rewards and the Global Workplace
MSHN 698	Internship in Human Resource Management*
MSHN 705	Preparation for SHRM Professional Certification

*Internship cannot be taken in the first semester unless approved by the Dean.

No substitutions unless approved by the Dean.

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 program in International Business Finance 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.

Program Goals

After completing the program, students will be able to compete effectively in the international world of business by:

- being able to evaluate and present a persuasive organizational analysis.
- understanding international accounting and finance issues including the multiplicity of currencies, differing systems of accounting principles and standards, inflation, and harmonization.
- being able to develop an international strategic plan including mission, goals and objectives that takes into account financial position, competitive advantage and marketing capabilities, human capital, and the opportunities and challenges of multiple stakeholders.
- being able to synthesize best implementation practices.
- having critical and analytical skills and integrate knowledge across fields.
- communicating effectively in professional email, memos and written reports, oral presentations, and write an appropriate case analysis.
- knowing how to act in an ethical and socially responsible manner, explain the impact of decisions on stakeholders and analyze how business decisions are consistent with legal regulations.
- having leadership and teamwork skills.

- being able to manage in contexts of diversity and multi-culturalism.
- using creative and innovative thinking to frame and solve problems and inspire it in others.
- having the necessary research, computer and information literacy skills to solve business problems.
- being competent, confident and resilient in managing their careers.

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

In addition to the general admission requirements for the Touro Graduate School of Business (listed on p. 12), criteria for the MS in International Business Finance program are:

- Successful completion with a grade of “B” or better of these prerequisite undergraduate courses: (1) Principles of Accounting, and (2) Principles of Finance.
- For students who have not successfully completed the required program prerequisites, GSB offers, online, the following introductory courses designed to fulfill these prerequisites: MBAN 501 Introduction to Finance (1 credit), MBAN 503 Introduction to Statistics (1 credit), and MBAN 504 Introduction to Economics (1 credit).

Applicants for admission should also consult procedures described in the “Application for Graduate Admission,” at <http://apply.touro.edu>.

The GSB Admissions Committee weighs each criterion appropriately. We take a holistic approach to our considerations and decisions.

Course of Study

All courses carry 3 credits.

Core Courses (18 credits)

ISBN 605	International Law and Regulation
ISBN 610	International Business
ISBN 620	International Accounting
ISBN 680	Capstone: International Business Finance
MSBN 660	International Financial Markets
MBAN 612	Managerial Economics

Note: All capstone courses must be taken in the final year.

Elective Courses (15 credits)

ISBN 640	International Marketing
ISBN 698	International Business Finance Internship I *
MBAN 603	Marketing: Branding and Differentiating
MBAN 608	Managerial Finance
MBAN 610	Leadership
MBAN 613	Negotiation and Conflict Resolution
MBAN 633	Managing a Growth Business
MBAN 637	Investment Analysis
MBAN 638	Social Media Marketing
MBAN 690	Strategic Management and Communication
MSBN 604	Managing: An International Perspective of Work
MSBN 605	Ethics in the Global Marketplace

*Internships cannot be taken in the first semester unless approved by the Dean.

No substitutions unless approved by the Dean.

Juris Doctor/Master of Business Administration (JD/MBA)

Introduction

The dual-degree JD/MBA program allows the student to focus on law school and then acquire the skills needed to advance in the business of law, in areas such as solo practitioner, corporate law, and partner in a larger legal firm.

Law School students complete a business specialization: 12 credits of business-related courses already part of the Touro Law Center curriculum and offered at the campus in Central Islip.

For students enrolling in this program, the Graduate School of Business application fee and the GMAT requirement is waived. For applicants with an undergraduate degree in business, the six-credit Graduate Business Preparatory Course is also waived. After graduating from Touro Law, students spend a year at the Touro Graduate School of Business, acquiring 30 additional credits in the MBA curriculum.

The Program

The MBA portion of the Touro JD/MBA is a 30-credit program normally completed within a year. Students required to take the Graduate Business Preparatory Course generally need to enroll for an additional semester, and thus complete the MBA portion in a year-and-a-half.

Program Goals

Upon completing the MBA portion* of the JD/MBA, students will:

- demonstrate competence in using business vocabulary, principles, concepts and tools in accounting, economics, finance, information systems, management, marketing, strategy, and quantitative data analysis.
- have acquired the critical and analytical skills to integrate knowledge across fields.
- communicate effectively in professional email, memos and written reports, oral presentations, and be able to write an appropriate case analysis.
- know how to act in an ethical and socially responsible manner, explain the impact of decisions on stakeholders, and analyze how business decisions are made consistent with legal regulations.
- develop leadership and teamwork skills.
- be able to manage in contexts of diversity and multi-culturalism.
- use creative and innovative thinking to frame and solve problems and inspire those qualities in others.
- have the necessary research, computer and information literacy skills to solve business problems.
- be competent, confident and resilient in managing their careers.

*For more details and program goals for the JD portion of the JD/MBA, please visit the Law Center website, <https://www.tourolaw.edu/>.

Who Should Apply?

Students currently enrolled in the JD program at the Touro University Jacob D. Fuchsberg Law Center who are planning careers as solo practitioners, corporate lawyers, or partners in larger law firms. The MBA added to the JD degree distinguishes their CVs as graduates skilled in business principles and able to operate in the culture and language of business.

Additional Admission Requirements

In addition to the general admission requirements for the Touro Graduate School of Business (listed on p. 12), criteria for the MBA program are:

- Successful completion with a grade of “B” or better of these prerequisite undergraduate courses: (1) Accounting OR Finance, (2) Macroeconomics OR Microeconomics, and (3) Statistics OR Calculus.
- For students who have not successfully completed the required program prerequisites, GSB offers, online, the following introductory courses designed to fulfill these prerequisites: MBAN 501 Introduction to Finance (1 credit), MBAN 503 Introduction to Statistics (1 credit), and MBAN 504 Introduction to Economics (1 credit).

Course of Study at the Touro University Jacob D. Fuchsberg Law Center

Law students need to amass at least 12 credits from the “business track” offered as a part of the curriculum at the Law Center. These are added to the 30 credits of core and capstone MBA courses to be equivalent to the 42-credit graduation requirement for the MBA. The following list may be amended at the agreement of the Deans of the Law Center and Business School, so law students should check with their advisor to make sure they have access to the current list.

Course	Credits
LAWN 659 Selected Topics in Corporate Law: Garage to IPO	2
LAWN 664 Corporate Finance	3
LAWN 696 Interviewing, Negotiating & Counseling	3
LAWN 712 Accounting for Lawyers	2
LAWN 716 Law Practice Management	2
LAWN 762 International Business Transactions	3
LAWN 768 Business Planning	2
LAWN 770 Business Organizations I	3
LAWN 771 Business Organizations II	2

LAWN 817	Cyberlaw	2
LAWN 851	Small Business and Not-for-Profit Corporation Clinic	3
LAWN 870	Entrepreneurship & the Law	2
LAWN 983	Healthcare Law	2
LAWN 993	Workplace Law in Global Context	3

Descriptions for these courses can be found on the website of the Law Center,
<https://www.tourolaw.edu/Academics/juris-doctor-course-descriptions>

Course of Study at the Touro Graduate School of Business

All courses carry 3 credits.

Core Courses (27 credits)

- MBAN 601 Accounting for Strategic Management and Decision Making
- MBAN 602 Information Technology for Effective Management
- MBAN 603 Marketing: Branding and Differentiating
- MBAN 606 Quantitative Analysis
- MBAN 607 Managing for Change
- MBAN 608 Managerial Finance
- MBAN 609 Human Capital Management in Multi-Cultural Organizations
- MSBN 604 Managing: An International Perspective of Work
- MSBN 605 Ethics in the Global Marketplace

Capstone Course (3 credits)

- MBAN 695 Capstone: MBA

Advanced Certificate in Healthcare Management

Introduction

The curriculum of the Advanced Certificate in Healthcare Management provides a foundation in the business of healthcare management as seen in organizations as diverse as hospitals, medical and dental practices, long-term care facilities, and insurance companies. Students who later enroll in the MS in Healthcare Management can apply all 15 credits toward that degree. Those who later enroll in the MBA program with a specialization in healthcare management can apply all 15 credits earned in this program toward that degree.

The Program

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

Who Should Apply?

The Advanced Certificate in Healthcare Management program is designed for college graduates seeking to begin or advance their careers in healthcare management. It is also appropriate for business and medical professionals who want to increase their marketability by adding healthcare management knowledge to their skills sets.

Additional Admission Requirements

In addition to the general admission requirements for the Touro University School of Business (listed on p. 12), criteria for the Advanced Certificate in Healthcare Management program are:

- One of the following:
 - A GMAT **or** GRE score in the 20th percentile (Touro University's GMAT score report number is MN8-Z3-04; GRE score report number for Touro University Graduate Business is code 2903); **OR**
 - Two or more years of experience in healthcare management.
- Completion of Finance or Accounting course **OR** enrollment in MBAN 502 – Introduction to Healthcare Finance (1 credit) during the first semester of study and prior to enrolling in MBAN 673.

Applicants for admission should also consult procedures described in the “Application for Graduate Admission,” at <http://apply.touro.edu>.

Course of Study

All courses carry 3 credits.

MBAN 670 Healthcare Management: Trends and Challenges

MBAN 672 Law & Ethics in Healthcare Management

MBAN 673 Healthcare Financial Management

MBAN 676 Healthcare Informatics

One three-credit Healthcare Management elective

Advanced Certificate in Healthcare Management Pathway to MBA or MS degree

Should you decide to pursue an MBA with a specialization in Healthcare Management or the Master's in Healthcare Management, after completing the advanced certificate program, you can transfer all 15 credits earned in this certificate program toward your Master's or MBA degree.

Please note: Students who wish to apply to the MBA or MS program *must do so within 7 years* of completing the Advanced Certificate.



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 can apply all 15 credits toward MS and 12 credits toward MBA.

Additional Admission Requirements

In addition to the general admission requirements for the Touro Graduate School of Business (listed on p. 12), criteria for the Advanced Certificate in Human Resource Management program are:

- One of the following:
 - GMAT/GRE: A GMAT or GRE score in the 20th percentile (Touro University's GMAT score report number is MN8-Z3-04; GRE score report for Touro University Graduate Business is code 2903); OR
 - Two or more years of experience in human resource management

Applicants for admission should also consult procedures described in the “Application for Graduate Admission,” at <http://apply.touro.edu>.

Course of Study

All courses carry 3 credits.

MBAN 609 Human Capital Management in Multi-Cultural Organizations

MBAN 621 Global Employment Law

MSBN 605 Ethics in the Global Marketplace

MSHN 620 Business Foundations for Human Resource Management

One three-credit Human Resource Management elective

Advanced Certificate in Human Resource Management Pathway to MBA or MS degree

You may also:

- apply these fifteen (15) credits in transfer toward the MS in Human Resource Management.
- apply twelve (12) credits in transfer toward the MBA with a specialization in Human Resource Management.

Note: MSHN 620 cannot be applied to the MBA program.

Please note: Students who wish to apply to the MBA or MS program *must do so within 7 years* of completing the Advanced Certificate.

Advanced Certificate in Not-For-Profit Management

Introduction

Our Advanced Certificate in Not-For-Profit Management is designed to maximize potential and empower students with solid managerial and leadership skills.

Strategic business management is critical in the nonprofit sector to enable the advancement of service. The courses and experiences provided by the Advanced Certificate in Not-For-Profit Management at GSB foster collaborative opportunities to enhance your marketability.

You will learn savvy business skills from industry experts to help you make the biggest impact.

The Program

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

Who Should Apply?

This certificate is ideal for business professionals and graduates who want to increase their business acumen and gain the specialized skills that nonprofits need to thrive.

Additional Admission Requirements

In addition to the general admission requirements for the Touro Graduate School of Business (listed on p. 12), criteria for the Advanced Certificate in Real Estate Entrepreneurship program are:

- One of the following:
 - A GMAT **or** GRE score in the 20th percentile (Touro University's GMAT score report number is MN8-Z3-04; GRE score report number for Touro University Graduate Business is code 2903); **OR**
 - Two or more years of experience in non-for-profit settings.
- Completion of a Finance or Accounting course **OR** enrollment in MBAN 501, Introduction to Finance (1 credit) during the first semester of study, prior to enrolling in MBAN 635.

Applicants for admission should also consult procedures described in the "Application for Graduate Admission," at <http://apply.touro.edu>.

Course of Study

All courses carry 3 credits.

MBAN 603	Marketing: Branding and Differentiating
MBAN 635	Nonprofit Finance and Accounting
MBAN 636	Managing Not-for-Profit Organizations
MBAN 640	Legal, Ethical, and Regulatory Structures
MBAN 641	Elective: Industry Capstone

Advanced Certificate in Not-For-Profit Management: Pathway to MBA degree

The Advanced Certificate in Not-For-Profit-Management also provides a pathway to the MBA degree. Students who complete the program may apply all 15 credits of coursework to the MBA program with a concentration in either Entrepreneurship or General Management. **Please note:** Students who wish to apply to the MBA program *must do so within 7 years* of completing the Advanced Certificate.

Advanced Certificate in Real Estate Entrepreneurship

Introduction

Today, the real estate industry is one of the most lucrative sectors of the U.S. economy. New York's invincible and rapidly-evolving real estate industry continues to provide opportunities for interested and motivated individuals.

The Advanced Certificate program in Real Estate Entrepreneurship offers extensive industry contacts and experienced professors, and an excellent support and resource system. Students will be positioned to begin meaningful careers in real estate or advance their current careers.

The Program

The Program encompasses five core courses.

Who Should Apply?

The Advanced Certificate program in Real Estate Entrepreneurship is available to students who hold an undergraduate degree and are seeking to begin or advance their careers in the real estate industry.

Additional Admission Requirements

In addition to the general admission requirements for the Touro Graduate School of Business (listed on p. 12), criteria for the Advanced Certificate in Real Estate Entrepreneurship program are:

- One of the following:
 - A GMAT **or** GRE score in the 20th percentile (Touro University's GMAT score report number is MN8-Z3-04; GRE score report number for Touro University Graduate Business is code 2903); OR
 - Two or more years of experience in real estate entrepreneurship.

Applicants for admission should also consult procedures described in the "Application for Graduate Admission," at <http://apply.touro.edu>.

Course of Study

All courses carry 3 credits.

MBAN 650 Real Estate Sales, Marketing and Entrepreneurship: A New Era of Professionalism

MBAN 651 Real Estate Law, Ethics and Practice

MBAN 652 Real Estate Financing and Credit Markets

MBAN 613 Negotiation and Conflict Resolution

MBAN 690 Strategic Management and Communication

Advanced Certificate in Real Estate Entrepreneurship Pathway to MBA degree

The Advanced Certificate in Real Estate Entrepreneurship also provides a pathway to the MBA degree.

Students who complete the program:

- may apply fifteen (15) credits in transfer toward the MBA with a specialization in General Management OR the MS in International Business Finance.
- may apply these nine (9) credits in transfer toward the MBA with a specialization in Human Resource Management: MBAN 613, MBAN 690, and MBAN 650 will be substituted for the core course MBAN 603.
- may apply these six (6) credits toward the MBA with a specialization in either. Entrepreneurship OR Healthcare OR Forensic Accounting OR Marketing: MBAN 690 and MBAN 650 will be substituted for the core course MBAN 603.

Please note: Students who wish to apply to the MBA program *must do so within 7 years* of completing the Advanced Certificate.

Collaborative Pathways

The Graduate School of Business, in cooperation with other academic units of Touro University, has designed pathways for students to earn additional credentials in an accelerated timeframe.

Lander College of Arts and Sciences, Lander College for Men, Lander College for Women

Dual degree Bachelor of Science & Master of Science in Accounting (BS/MS in Accounting)

The Touro University Lander Colleges and Graduate School of Business offer a dual-degree BS/MS in Accounting which allows students to complete the 150 credits of coursework required to sit for the Certified Public Accountant (CPA) licensure exam.

Graduate School of Technology

Master of Science in Data Analytics with a concentration in Business Analytics

The Touro University Graduate School of Technology (GST), in collaboration with the Touro Graduate School of Business, offer an MS in Data Analytics with a concentration in Business Analytics. The Business Analytics concentration builds skills that can be applied to all types and sizes of business operations. In the business world, a data analyst works with data and databases from both financial and business management perspectives.

To enroll, students must have completed, with a grade of “B” or better, a prerequisite undergraduate course in Statistics **or** Calculus. For students who have not successfully completed the required program prerequisite, GSB offers, online, the following introductory course to fulfill this requirement: MBAN 503 Introduction to Statistics (1 credit).

Jacob D. Fuchsberg Law Center

Juris Doctor & Master of Business Administration (J.D./MBA)

The Touro University Jacob D. Fuchsberg Law Center, in collaboration with the Touro Graduate School of Business, offer a dual-degree JD/MBA program which allows the student to focus on law school and then acquire the skills needed to advance in the business of law, in areas such as solo practitioner, corporate law, and partner in a larger legal firm. Law School students complete a business specialization: 12 credits of business-related courses already part of the Touro Law Center curriculum.

Touro College of Pharmacy

PharmD & MBA with a Concentration in Healthcare Management

PharmD & MS in Healthcare Management

PharmD & Advanced Certificate in Healthcare Management

The Touro University Graduate School of Business (GSB), in cooperation with the Touro College of Pharmacy, has designed pathways which allow PharmD students to complete the MBA with a concentration in Healthcare Management, the MS in Healthcare Management, or the Advanced Certificate in Healthcare Management in a shorter period of time through the application of transfer credits from the PharmD program. This requires students to be accepted by GSB into one of the applicable programs and to complete a specific sequence of courses.

Interested students should contact:

Elizabeth Unni, PhD

Chair and Associate Professor

Department of Social, Behavioral, and Administrative Sciences

Touro College of Pharmacy

elizabeth.unni@touro.edu

New York School of Career and Applied Studies

Master of Business Administration Pathway

NYSCAS students have the opportunity to take graduate-level courses that are part of the Master of Business Administration (MBA) program while completing their undergraduate degrees. This can significantly reduce the time and cost of obtaining an MBA. This four-year “undergraduate plus three-semester” graduate pathway allows eligible NYSCAS students to continue without interruption to earn an MBA from Touro’s Graduate School of Business. This requires students to apply to and be accepted into the MBA program (see pp. 12 and 18 for admission requirements).

Society for Human Resource Management Certified Professional (SHRM-CP & SCP)

Introduction

SHRM certification is globally recognized, and allows candidates to demonstrate their knowledge of the subject matter and more effectively do their jobs. SHRM-CP & SCP will give you a competitive edge in the job market, showcasing your skills and competencies.

Our prep course will prepare you to take the exam. This course:

- combines master instruction from SHRM-certified instructors with the most current SHRM Learning System (based on the SHRM Body of Competency and Knowledge™) so you can learn faster and retain more knowledge.
- meets SHRM-CP and SHRM-SCP certification eligibility requirements.
- will increase your knowledge and advance your skills.
- is taught at a manageable pace.
- reinforces learning through class discussion and real-world experiences.

The Program

The course is 13 weeks (39 hours); taught either online or in-person at our 3 Times Square location.

For matriculated students (students enrolled in the MS or MBA in Human Resource Management degree program)

Matriculated students must register for this class via the [TouroOne portal](#). The course code is MSHN 705. The course carries 3 graduate credits and can be taken as an elective in either the MS or MBA degree in Human Resource Management.

Cost for MSHN 705:

\$865 per credit for MBA in Human Resource Management students

\$825 per credit for MS in Human Resource Management students

For matriculated students that want to repeat the course, non-matriculated students, or students enrolled in another (i.e., other than the MS or MBA in Human Resource Management) GSB program

Non Touro students that wish to take the course not-for-credit must [apply](#) as a non-matriculating student. The course code is MSHN 500. The course carries 0 credits for non-matriculated students and for students wanting to repeat/retake the MSHN 705 course.

Cost for MSHN 500:

Flat Fee of \$1,350 (cost of materials, instructional time, mentorship, access to the SHRM Learning System for one year, and printed & online course materials) for non-matriculated students and for matriculated students that wish to repeat the course.

For More Information

To learn more, contact us at 212-742-8770 ext. 42400 or gradbusiness@touro.edu

Course Descriptions

HCMN 679 Gerontology

Examines current demographic trends that shape the lives of the current elderly population and the specific skills and knowledge necessary to respond professionally and effectively to the needs of an aging population. We will study the structure and effect of the most significant federal programs benefiting the elderly: Social Security, Medicare and Medicaid. The course also examines the rights of patients in nursing homes as well as other housing options and programs for seniors. *3 credits*

HCMN 680 Pharmacoeconomics and Epidemiology

Introduces the principles of pharmacoeconomics and outcomes assessment commonly used to study the impact of pharmaceutical care services to patients and communities. Describes the study designs and measures of effect used to study disease in human populations. Introduces concepts of causal inference and threats to study validity. *3 credits*

HCMN 720 Healthcare Management Capstone

Learners synthesize key theoretical and applied business knowledge acquired throughout the Healthcare Management MS curriculum. Working in small teams, students prepare a strategic analysis project demonstrating the applicability of business knowledge and critical thought to an innovative business situation that is a current problem or initiative for a healthcare organization. *3 credits*

ISBN 605 International Law and Regulation

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*

ISBN 610 International Business

Focuses on the concepts and institutions affecting the international dimension of business. Covers international management aimed at familiarizing students with the range of economic, political, and social factors encountered in non-U.S. business settings and with issues involved in establishing and maintaining profitable business activities outside the U.S. Topics include: determining market attractiveness, assessing host country controls, currency exchange risk, political risks, incentives, and strategies for managing international operations. *3 credits*

ISBN 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*

ISBN 640 International Marketing

Emphasizes the application of marketing principles to a multinational environment by examining the development of marketing carried out by companies overseas or across national borders. Learners explore the marketing strategy of extending techniques used in the home country of a firm. *3 credits*

ISBN 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 6 of the other 8 core International Business Finance courses. *3 credits*

ISBN 698 International Business Finance Internship I

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 an advisor. 3 credits*

MBAN 501 Introduction to Finance

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

MBAN 502 Introduction to Healthcare Finance

This course is designed to provide students with an overview of basic concepts and ideas within the field of Healthcare Finance. By the end, students will have a primary understanding of these ideas and concepts. Topics include: Importance, uses, functions, and ownership structures of financial information in healthcare organizations; revenue cycle; coding; sources and uses of funding; how are healthcare organizations, providers and facilities paid; Medicare insurance plans; financial statements; and mergers and consolidation in healthcare organizations. *1 credit*

MBAN 503 Introduction to Statistics

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

MBAN 504 Introduction to Economics

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

MBAN 601 Accounting for Strategic Management and Decision Making

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

MBAN 602 Information Technology for Effective Management

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

MBAN 603 Marketing: Branding and Differentiating

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

MBAN 606 Quantitative Analysis

This course covers general statistical concepts related to business management. Students will work on basic statistical analysis using various numeric and algebraic techniques. Students learn the advantages and disadvantages of the various tools used in inferential statistics and when and how to apply those methods. Topics to be covered include: descriptive statistics, basic inferential statistics, analysis of variance methods and nonparametric statistics for categorical data. *3 credits*

MBAN 607 Managing for Change

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

MBAN 608 Managerial Finance

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

MBAN 609 Human Capital Management in Multi-Cultural Organizations

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

MBAN 610 Leadership

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, learners engage in supervised qualitative fieldwork focused on leadership best practice relative to organizational productivity, growth, and sustainability. *3 credits*

MBAN 612 Managerial Economics

The science of effective decision-making and implementation develops the analytic foundations and management guidance for maximizing the profitability of the firm. Discusses alternative pricing strategies and decision-making skills in the context of demand elasticities and various competitive environments. Special emphasis on project management skills to help with decision implementation. *3 credits*

MBAN 613 Negotiation and Conflict Resolution

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

MBAN 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*

MBAN 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 which focus on strategies for acquiring and retaining high performing employees. The course will cover a broad range of topics and issues that impact a firm's staffing methodology including selection and compensation. *3 credits*

MBAN 630 Advanced Entrepreneurship

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

MBAN 632 New Venture Planning

Focuses on venture initiation and preparation of a business plan to generate financing and begin operations. Learners 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*

MBAN 633 Managing a Growth Business

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

MBAN 635 Nonprofit Finance and Accounting

The course is structured to develop a foundation of accounting and financial management concepts for governmental and not-for-profit organizations. This will enable the students to understand how organizations make important investment decisions, and how they establish working capital policies. This course in financial management also describes the company and its operating environment; it will help any future manager to understand how the finances of a company. This governmental and nonprofit financial accounting and reporting course—through illustrations drawn from financial reports prepared by actual governments and nonprofit organizations, mini cases, discussion boards, group work and quizzes—focuses on the development and use of financial information as it relates to governmental and not-for-profit entities. *3 credits*

MBAN 636 Managing Not-for-Profit Organizations

This course presents the management theory and practice of social entrepreneurship. Students examine the specifics of the not-for-profit sector and discuss the challenges involved in managing not-for-profit organizations (NPOs) and non-governmental organizations (NGOs). Key content areas include management instruments, national and branch specific topics and benchmarking in NPO / NGO. *3 credits*

MBAN 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 Economics. *3 credits*

MBAN 638 Social Media Marketing

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

MBAN 639 Digital Marketing

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

MBAN 640 Legal, Ethical and Regulatory Structures

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*

MBAN 641 Elective: Industry Capstone

Learners 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 not-for-profit situation is required. Topics to be discussed include; NFP development, industry overview, target market, competition analysis, cost & value proposition, competitive advantage finance/accounting, ethics, best practices & business plan. *3 credits*

MBAN 650 Real Estate Sales, Marketing and Entrepreneurship: A New Era of Professionalism

This course explores three key real estate functions: sales, marketing and operational issues by using interdisciplinary strategies. Students examine these functions from practical and theoretical perspectives comparing and contrasting elements common and distinct relative to each component. This approach enables students to differentiate among and more effectively customize market engagement strategies. Key focus areas in the course include: understanding consultative selling skills, data-based development and internet-based social networking capabilities, branding and networking strategies in stratified target markets. *3 credits*.

MBAN 651 Real Estate Law, Ethics and Practice

Each student is provided an integrated overview of real-estate-oriented legal and ethical best practices. Students examine foundational legal, philosophical, environmental and social theory constituting real estate law and ethics. Key areas include: real-estate based legislation; guiding principles of real estate law; contracts (i.e., building management, rental, leasing, etc.); federal, state and local real estate provisions; and the role of ethical thought and behavior in real estate transactions and client engagement. *3 credits*

MBAN 652 Real Estate Financing and Credit Markets

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

MBAN 670 Healthcare Management: Trends and Challenges

Contemporary structures, trends, and issues affecting the business and professional challenges within the healthcare industry are explored. An examination of the economics, policies, and delivery mechanisms associated with healthcare management. In addition, learners analyze the complex interrelationship of vital healthcare industry constituents: government, insurance companies, and providers. *3 credits*

MBAN 671 Navigating Managed Care

Surveys the evolving practice of managed care. Learners 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. Learners engage in field research. *3 credits*

MBAN 672 Law and Ethics in Healthcare Management

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

MBAN 673 Healthcare Financial Management

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

MBAN 676 Healthcare Informatics

Examines the data available to healthcare providers and how to analyze and use that information to drive effective healthcare delivery. Students learn how mature health systems, medical centers, private practices and research facilities use clinical and patient data to predict healthcare demand, be proactive with their patients, develop care management and disease management programs, and improve the patient experience. *3 credits*

MBAN 677 Compelling Communication in Healthcare Management

Examines marketing communications in the healthcare field and where the similarities and differences lie between healthcare and other forms of marketing. Students explore facets of doing healthcare communications in a highly regulated industry. Key topics include the relationship between marketing communications and product development throughout the product life-cycle, segmentation of customers, understanding which messages to use for each segment, choosing the right channels for each segment, pricing, and PR. *3 credits*

MBAN 690 Strategic Management and Communication

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

MBAN 695 Capstone: MBA

Learners 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. *3 credits*

MBAN 697 Healthcare Management Internship

A professional internship experience within a healthcare organization. Students have hands-on experience in the day-to-day functioning of a healthcare organization and have responsibilities that reinforce their classroom learning. Internships are supervised by a professor as well as the organizational manager to maximize learning. *3 credits*

MBAN 698 MBA Internship I

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 an advisor. *3 credits*

MBAN 699 MBA Internship II

A continuation of 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, MBAN 698, and approval of an advisor. *3 credits*

MBAN 720 Healthcare Governance Risk and Compliance

Introduces students to practical approach to GRC in the context of healthcare setting. The course will discuss historical perspective of government oversight, enforcement, and implications of non-compliance, current trends, as well as a proactive approach to managing compliance from management perspective. *3 credits*

MBAN 730 Managing the Creative Process

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

MDAN 615 Data Analytics Internship

This course provides students with the opportunity to work as an intern in the Data Analytics area, and then to formulate a paper or project based on the approved internship. The internship must be pre-approved and should provide the student with the ability to combine his/her conceptual, technical, and applied knowledge in a business environment. This internship should draw on the skills and knowledge gained throughout the program. Regular progress reporting is expected throughout the internship. *3 credits (Offered as a thesis requirement course in the Business Analytics concentration of the Graduate School of Technology's M.S. program in Data Analytics.)*

MDAN 617 Advanced Research in Data Analytics

The Advanced Research course is designed to give students an individualized research project including reading and reporting on a specific topic approved by an instructor. The subject, topics and related material must be relevant and advanced regarding data analytics either from a technology perspective or from a business perspective depending on the student's area of concentration. *3 credits (Offered as a thesis requirement course in the Business Analytics concentration of the Graduate School of Technology's M.S. program in Data Analytics.)*

MDAN 641 Data Analytics: History and Comparison of Software Tools

Data analysis (rooted in statistics) and computer technology have been developing and affecting each other, ever since the advent of computing. As the collected data size gets larger, new methods of data analysis have been introduced in each stage, out of necessity. As data collection and computing gets even cheaper, we should continue to see breakthroughs in the area of big data. This course provides the students with an understanding of the history of data analytics (which some say dates back to ancient Egypt), its evolution, its uses & applications, challenges, benefits, threats and its opportunities for growth/changes that can be made in the field. It also compares and contrasts the various software packages that are being used in business today. *3 credits (Offered as a required course in the Business Analytics concentration of the Graduate School of Technology's M.S. program in Data Analytics.)*

MDAN 642 Digital Marketing Analytics

This course is meant to integrate a virtually frictionless system for moving from data to decision, action to results! The course will explore how to: use analysis to craft experiences that profoundly reflect customers' needs, expectations, and behaviors; measure real digital media ROI: sales, leads, and customer satisfaction; track the performance of all paid, earned, and owned digital channels; leverage digital data beyond PR and marketing: for strategic planning, product development, and HR; start optimizing digital content in real time; implement advanced tools, processes, and algorithms for accurately measuring influence; make the most of surveys, focus groups, and offline research synergies; focus new marketing investments where they'll deliver the most value; and identify and understand important audiences across the digital ecosystem. *3 credits (Offered as an elective in the Business Analytics concentration of the Graduate School of Technology's M.S. program in Data Analytics.)*

MDAN 643 Data Driven Decision Making: For Small Businesses

This course's focus is on how to use business data to make an impact on business performance. It will inform students on how to use data to reduce inventory, determine product and customer profitability, gain insight into customer ordering behavior, how to determine if your cash flow is getting better or worse, and determining if a business is becoming more or less efficient as it grows. The intent of this course is to show the students what is possible rather than teaching mathematical techniques. Using real-world case studies from various functional areas, from simple to the more advanced, the course will deliver a series of analytics using software that most businesses already possess, suitable for anyone wishing to take their business to the next level. The course will also examine the advantages and disadvantages of trying to build these

capabilities in-house and will provide a realistic view of the challenges associated with analytics in the business world. Different data analysis and visualization tools will also be discussed. *3 credits (Offered as an elective in the Business Analytics concentration of the Graduate School of Technology's M.S. program in Data Analytics.)*

MDAN 644 Revenue Management and Pricing Analytics

The practices of Revenue Management and Pricing Analytics (RMPA) use historical sales data to analytically estimate demand forecasts that are then used in optimization models to set and update capacity (or prices) through the various channels to specific customer segments in an attempt to maximize profits. The practice of segmentation has transformed the transportation and hospitality industries and are increasingly important in industries as such retail, telecommunications, banking, healthcare and manufacturing. However, while capacity-constrained industries such as the airlines and hotels typically optimize on the capacity to make available to each customer segment, price optimization (by customer segmentation in the forms such as seasonal time-based pricing; package-based pricing; channel-based pricing; and coupons, mail-in rebates, and promotion codes) is more frequently used for less capacity constrained industries such as retailing and banking. This course guides students & professional on how to identify and exploit revenue management and pricing opportunities in different business contexts. *3 credits (Offered as an elective in the Business Analytics concentration of the Graduate School of Technology's M.S. program in Data Analytics.)*

MDAN 645 Six Sigma: The DMAIC System

The goal of this course is to assist professionals to turn their own Six Sigma projects into reality. This course will guide the students through all aspects of Six Sigma from identifying and defining a suitable project topic, to sustainably managing its success in the control phase. By demonstrating all of the necessary steps supported by a “Define, Measure, Analyze, Improve, Control” (DMAIC) software guide, it makes the application of the sequentially linked DMAIC tools transferable to typical Six Sigma business projects. This course will give students the knowledge and confidence to continue their studies to take the Green Belt certification. *3 credits (Offered as an elective in the Business Analytics concentration of the Graduate School of Technology's M.S. program in Data Analytics.)*

MDAN 646 Financial Risk Modeling

Too often, finance courses stop short of making a connection between textbook finance and the problems of real-world business. Financial Risk Modeling bridges this gap between theory and practice by constructing a financial model from scratch and providing a nuts-and-bolts guide to solving common financial models using Excel. This course takes a variety of investment topics in the construction of Portfolio Models (i.e., efficient portfolio management and short sales, Variance-Covariance matrices, estimating betas and security market line, value at risk, option-pricing models, bonds and term structure of interest rates) and an introduction to Visual Basic for Applications (VBA) functions and applications. *3 credits (Offered as an elective in the Business Analytics concentration of the Graduate School of Technology's M.S. program in Data Analytics.)*

MSAN 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 an advisor. 3 credits*

MSAN 640 Advanced Auditing

Topics include audit sampling, auditing of EDP/MIS, and inventory and payment cycle. The course covers internal and governmental auditing. Extensive use is made of case studies to provide students with a fuller understanding of real-world problems faced by auditors. *3 credits*

MSAN 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*

MSAN 670 Financial Statement Analysis

Analysis of financial statements from the perspective of equity and credit analysts. 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*

MSAN 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 to professional association regulations dealing with these matters. *3 credits*

MSAN 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*

MSAN 700 Forensic Accounting

This course provides an overview of forensic auditing and fraud examination. Students will develop an understanding of fraud in business, the circumstances in which it arises, techniques for detecting, measuring and preventing fraud, and the skills necessary to resolve fraud once discovered. The students will work through examples of the role of internal auditing in the fraud detection and investigative process as well as their role in fraud prevention. *3 credits*

MSAN 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 impact accounting and auditing. *3 credits*

MSAN 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*

MSBN 604 Managing: An International Perspective of Work

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

MSBN 605 Ethics in the Global Marketplace

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

MSBN 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*

MSHN 620 Business Foundations for Human Resource Management

Examines the basic core competencies and principles of finance/accounting and how these integrate into human resources and drive human capital efficiency and productivity. One of the main goals is to help human resource management professionals achieve “Financial Intelligence” in order to communicate effectively with the highest level of the organization. *3 credits*

MSHN 621 High Performance as Cultural Norm

Discusses fundamental principles and practices associated with developing a corporate culture that inspires high performance by employees. Explores the alignment between values and organizational practices or behaviors that 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*

MSHN 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. *3 credits*

MSHN 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*

MSHN 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. The final research project requires students to examine the alignment of human resource strategies within a selected business. *3 credits*

MSHN 698 Internship in Human Resource Management I

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. *3 credits*

MSHN 705 Preparation for SHRM Professional Certification

The human resource management profession is increasingly demanding certification, such as the SHRM-CP qualification. This course reviews and integrates the key content areas of the SHRM Body of Competency & Knowledge™ (SHRM BoCK™). By attending, students will identify subjects of strength and build on them, as well as identify areas of need to further concentrated study to round out their human resource management education. The SHRM-certified instructor will guide interactive discussions, provide sample test questions and periodic progress checks. *3 credits*

Financial Information

Tuition and Fees

TUITION 2022-2023*

Master of Business Administration (MBA)	\$ 865 per credit
Master of Science in International Business Finance	\$ 825 per credit
Master of Science in Accounting	\$ 825 per credit
Master of Science in Healthcare Management	\$ 825 per credit
Master of Science in Human Resource Management	\$ 825 per credit
Advanced Certificate in Healthcare Management	\$ 785 per credit
Advanced Certificate in Human Resource Management	\$ 785 per credit
Advanced Certificate in Not-For-Profit Management	\$ 785 per credit
Advanced Certificate in Real Estate Entrepreneurship	\$ 785 per credit

FEES*

Semester Administrative Fee—Fall & Spring (Non-Refundable)	\$ 300
Semester Administrative Fee—Summer (Non-Refundable)	\$ 200
Technology Fee per semester (Fall & Spring)**	\$ 150
Application	\$ 65
Graduation Fee	\$ 250
Human Resource Management SHRM Certification Fee (where applicable)	\$ 1,000
Late Registration	\$ 50
Returned Check	\$ 40
Late Payment Fee (per month)	\$ 100
Transcript fee (Physical Copy)	\$ 10

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

** This fee also includes access to Bloomberg data.

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

Tuition Refund Schedule

Policy for Withdrawing from All Classes

Students who wish to officially withdraw from a program are required to complete a “Withdrawal from the Program” (WFP) form, obtain approval from their program advisor (Program Chair or Dean), Financial Aid and Bursar, and submit it to the Office of the Registrar for processing. The official date of withdrawal from the program is the date on which the completed withdrawal form is submitted and time stamped at the Office of the Registrar.

Non-attendance, non-participation or notification to the instructor/program director does not constitute an official withdrawal from the program.

The Office of the Registrar is the only Designated Campus Official for all official program withdrawals.

Official notification to the school occurs when a student notifies the Registrar of their intention to withdraw. Intent to withdraw means that the student indicates that they have either ceased to attend the school and do not plan to resume academic attendance or believes at the time that they provide notification that they will cease to attend the school. Notification is not considered provided until the Registrar receives the notification.

Students who wish to withdraw from all courses in a given semester without officially withdrawing from a program must complete an Add/Drop form.

When withdrawing from ALL classes, the following tuition refund schedule will apply:

Summer Semester (up to 8 weeks in length):

- | | |
|---|-----------------|
| • Before the first day of the semester | 100% of tuition |
| • During the add/drop period | 100% of tuition |
| • During the week following the add/drop period | 50% of tuition |
| • After that week | No refund |

For summer sessions running longer than 8 weeks, the tuition refund schedule will follow a regular Fall/Spring policy.

Fall & Spring semesters - when withdrawing from all courses:

- | | |
|---|-----------------|
| • Before the first day of the semester | 100% of tuition |
| • During the add/drop period | 100% of tuition |
| • During the week following the add/drop period | 50% of tuition |
| • After that week | No refund |

The Administrative Fee is non-refundable for all semesters.

All other fees are refundable during the Add/Drop period only.

Please note that students in receipt of Title IV (Federal Financial Aid) funds are subject to Federal Return of Title IV policies when withdrawing from ALL classes. Please contact the Financial Aid Office for further information.

Policy for Withdrawing from a Partial Load

Students are required to submit an add/drop form or other written notification (email from the official Touro email address will be acceptable) listing all of the courses that they wish to withdraw from to initiate the process. The form or Touro email notification must be approved/received by the appropriate program advisor (department chair, or dean). If submitted by email, the registrar's office must be copied. The add/drop form must be submitted to the Office of the Registrar by the deadline set by the student's school in order to be processed in the Student Information System (SIS). Students must refer to their school's academic calendar and/or college catalog for withdrawal dates and submission deadlines. The official date of withdrawal from the course(s) is the date on which a completed add/drop form or approved email is submitted and time stamped at the Office of the Registrar.

Non-attendance, non-participation or notification to the instructor/program director does not constitute an official withdrawal from courses.

For students who add and drop classes of an equivalent credit load, there are no financial implications, and no tuition adjustments are needed.

Students who drop courses placing them in a status below their original load will have their tuition adjusted per course dropped as follows:

Summer Semester (up to 8 weeks in length) – when withdrawing from a Partial Load

- Before the first day of the semester dropped 100% of tuition credit for course(s)
- During the add/drop period dropped 100% of tuition credit for course(s)
- During the week following the add/drop period 50% of tuition credit for course(s) dropped
- After that week No refund

For summer sessions running longer than 8 weeks, the tuition refund schedule will follow a regular Fall/Spring policy.

Fall & Spring Semesters – when withdrawing from a Partial Load

- Before the first day of the semester dropped 100% of tuition credit for course(s)
- During the add/drop period dropped 100% of tuition credit for course(s)
- During the week following the add/drop period 50% of tuition credit for course(s) dropped
- After that week No refund

The Administrative Fee is non-refundable for all semesters.

All other fees are refundable during the Add/Drop period only.

Please note that students in receipt of Title IV (Federal Financial Aid) funds are subject to Federal Return of Title IV policies when withdrawing from ALL classes. Please contact the Financial Aid Office for further information.

FINANCIAL AID: GRADUATE STUDENTS

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

It is the student's responsibility to request, complete, and submit all forms with necessary documentation for all financial aid programs, including scholarships, in a timely manner. Students who would have otherwise been eligible may not receive funding when they fail to timely submit documents. All financial aid programs are subject to availability and funding levels.

Financial aid awards are not guaranteed and may be reduced or cancelled after being offered or disbursed to students. Financial aid awards are subject to all revisions in federal, state and institutional policies, availability of funds, changes in enrollment, changes in housing status, as well as updates in FAFSA information, failure to meet minimum grade requirements, failure to complete the semester, and failure to timely submit all required documentation.

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

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

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

<https://studentaid.gov> - federal website for student and parent loan applications and information

<https://nsls.ed.gov/npas/> - federal website for reviewing the student's financial aid history

<https://www.csac.ca.gov/cal-grants> - state website for California students to apply for various grants

<http://www.isac.org/students/> - state website for Illinois students to apply for various grants

<https://www.hesc.ny.gov/> - state website for New York students to apply for various grants

Financial Aid Self-Service & Student Administrative Services HelpDesk

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

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

Federal Application Requirements and Procedures

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

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

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

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

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

Requirements for Title IV (Federal) Financial Aid

In order to qualify for federal financial aid, students:

- Must be accepted into one of Touro's degree granting programs and must be fully matriculated in that program.
- Must have a high school diploma or its recognized equivalent, such as a general educational development or GED certificate or have completed home schooling at the secondary level as defined by state law.
- Must be making satisfactory academic progress toward their degree.
- Must be enrolled at least half time to receive to receive federal loans.
- Must not have been convicted of possession or sale of illegal drugs for an offense that occurred while receiving federal financial aid (see Question on the FAFSA for additional eligibility information).
- Incarcerated students are not eligible for federal student loans but are eligible for Federal Work Study and Federal Supplemental Educational Opportunity Grants. They are also eligible for Pell Grants if not incarcerated in a federal or state penal institution.
- Must not be in default on a prior federal student or parent loan that has not been rehabilitated. Contact the Office of Financial for loan rehabilitation information.
- Must be a U.S. citizen or permanent resident or other eligible non-citizen.
- Must have a valid Social Security Number.
- With the exception of unsubsidized Loans and PLUS Loans, all other federal student aid requires students to demonstrate financial need.
- agree to use any federal student aid received solely for educational purposes.
- sign a statement of educational purpose/certification statement on refunds and defaults

Federal Verification Requirements

When the FAFSA is filed, the federal government reviews the data submitted and selects certain applications for a process called Verification. Generally, approximately thirty percent of FAFSA applications are selected for verification. The verification process helps the federal government to ensure that students' information is accurate and that they receive all funds for which they qualify. If a student's application is selected, the student, his or her spouse and/or parents must submit documents that support the information supplied on the FAFSA to the Touro's Office of Financial Aid. This usually includes copies of the appropriate year's IRS Tax Transcripts, a Verification Worksheet (supplied by Touro) and other supporting documentation as required.

In its review of financial aid files Touro also selects students for verification. Students who are selected for institutional verification are subject to the same rules as those who were selected by the federal government.

Usually, graduate students are only required to complete verification if they are selected and plan to participate in the Federal Work-Study Program.

At times students submit documents and information that contradicts that already provided to Touro. When contradictory information is submitted, the Office of Financial Aid is required by law to resolve the conflict. Resolution of contradictory information typically requires that the student submit additional documents, which lengthens the verification process.

As part of the federal Verification process, Touro may also request proof of High School Completion (or its recognized equivalent), proof of the receipt of Supplemental Nutritional Assistance Program benefits (SNAP), and/or proof of child support payments. Students may also be requested to appear in person and provide government issued photo identification and sign a Statement of Educational Purpose.

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

Students are advised as to due dates for submission of their documents and information in individual communications about verification. Students (and parents, if applicable) who fail or refuse to complete verification are ineligible for financial aid, including loans.

Requirements for Determination of Independent Student Status for Financial Aid

To be considered an independent student for any federal (and some state) financial aid programs, students must meet one of the following criteria:

- A. Age 24 or older as of Dec. 31 of the award year
- B. For students under 24, one of the following criteria must be met:
 - Orphan, foster child, or ward of the court at age 13 or older
 - Veteran or currently engaged in active duty in the U.S. armed forces for purposes other than basic training
 - Have legal dependents other than a spouse for whom he/she provides more than 50 percent financial support
 - Enrolled in a graduate or professional program
 - Married student (at the time the FAFSA is signed)
 - Classified by the Office of Financial Aid as independent because of other unusual circumstances that have been fully documented and are consistent with federal regulations
 - Have had a legal guardian as determined by a state court
 - An unaccompanied youth who is determined to be homeless, or at risk of being homeless, by a school district, shelter director, or the U.S. Department of Housing and Urban Development
 - Emancipated minor as determined by a court in his/her state of legal residence

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

Apply for Aid in 6 Steps

Step 1: Create an [FSA ID](#)

If you haven't done so previously, you will need to create your own [FSA ID](#) account to complete federal student aid tasks.

Step 2: [Complete the Free Application for Federal Student Aid \(FAFSA\)](#) on or after October 1st or download the FAFSA mobile app on [IOS](#) or [Android](#) .

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

Step 3: Review the [Tuition](#) Costs

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

Step 4: Complete the Entrance Counseling

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

Step 5: Sign Master Promissory Note (MPN)

First time borrowers taking out a Direct Unsubsidized Loan must complete and sign an [MPN](#).

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

- Direct Grad PLUS Loans require a separate [MPN](#).
- **Apply for the [Direct Plus loan](#) ; credit check is required**
- **Completed the [PLUS Loan Credit Counseling](#) if your credit is denied and contact the Financial Aid Office for further instructions.**

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

Notes on Financial Aid

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

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

Tuition Payment Plans

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

Federal Work-Study: Undergraduate and Graduate Students

Federal Work-Study (FWS) Program

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

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

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

Please be aware that the amount of FWS indicated in the student's portal is not deducted from the student's tuition bill, but rather reflects the amount of money available for the student to earn under the program. It is the student's responsibility to obtain a job through the Office of Financial Aid. Renewal is dependent upon continued demonstration of financial need, availability of federal funds and maintenance of the minimum academic standards established by the U.S. Department of Education and Touro. Students are required to file the FAFSA and indicate a desire to participate each year for continued determination of eligibility.

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

Loans: Undergraduate and Graduate Students

Federal Perkins Loans

Touro previously participated in the Federal Perkins Loan Program, which ended on June 30, 2018. Perkins was a fixed-rate, 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). Eligibility was based on financial need as determined by federal calculations from the FAFSA. Legislated loan limits were up to \$5,500 for each year of undergraduate study (undergraduate aggregate limit was \$27,500).

No interest accrues while the student is attending school at least on a half-time basis. Repayment begins for existing Perkins Loan borrowers nine months after graduation, or after a student drops below half-time status. For first-time loans disbursed after Oct. 1, 1992, the borrower will make minimum monthly payments of \$40. Borrowers are allowed up to ten years to repay the loan depending on the amount borrowed. An additional extension is permitted for low-income borrowers.

As of June 30, 2018, all colleges, including Touro, stopped disbursing Perkins loans and were not permitted to make any additional payments to students.

Federal Direct Stafford Loans

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

As a result of regulatory changes affecting loans first disbursed on or after July 1, 2012 through July 1, 2014, the federal government has eliminated the grace period interest subsidy on Federal Direct *Subsidized* Stafford loans (the period immediately following graduation, withdrawal or less than half-time attendance and prior to the repayment start date). The federal government will continue to pay interest that accrues on the Direct Subsidized Stafford Loan during in-school and other eligible deferment periods.

The federal government does not pay interest on Direct Unsubsidized Stafford Loans at any time. Students have the option to pay interest on the unsubsidized portion of a Direct Stafford loan while in school, or during other eligible periods of deferment or let interest accrue until repayment begins. Deferred interest payments on Direct Unsubsidized Stafford Loans will be added to the principal loan amount and capitalized by the lender (meaning accrued interest will be added to the principal amount borrowed at repayment).

Applicants must be enrolled at least half-time to be eligible for a Federal Direct Stafford Loan and to maintain eligibility for in-school deferments (minimum six credits per semester, with all credits applicable to the degree program of study).

Subsidized Federal Direct Stafford Loan

Undergraduate students who borrow a need-based Federal Subsidized Stafford Loan benefit from the federal government paying the interest while they are in school or in deferment. These loans are called Subsidized Federal Stafford Loans because the government subsidizes (or pays) the interest on these loans until the student's repayment begins.

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

Unsubsidized Federal Direct Stafford Loan

Both undergraduate and graduate students may qualify for Unsubsidized Federal Stafford loans. The federal government does not pay interest on students' behalf for 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. 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.

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 (unless they previously used their grace 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 whether they receive notification.

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

Annual and Aggregate Federal Direct Stafford Loan Limits

Dependent Undergraduate

	Freshman	Sophomore	Junior	Senior	Aggregate Limit
Stafford (Subsidized / Unsubsidized)	\$3,500	\$4,500	\$5,500	\$5,500	\$23,000
Additional Unsubsidized Stafford	\$2,000	\$2,000	\$2,000	\$2,000	\$8,000
Total Stafford	\$5,500	\$6,500	\$7,500	\$7,500	\$31,000

Independent Undergraduate/Dependent Undergraduate with PLUS Denial

	Freshman	Sophomore	Junior	Senior	Aggregate Limit
Stafford (Subsidized / Unsubsidized)	\$3,500	\$4,500	\$5,500	\$5,500	\$23,000
Additional Unsubsidized Stafford	\$6,000	\$6,000	\$7,000	\$7,000	\$34,500
Total Stafford	\$9,500	\$10,500	\$12,500	\$12,500	\$57,500

Graduate

	Graduate Limit	Aggregate Limit			
Unsubsidized Stafford	\$20,500*	\$138,500			

Federal Perkins Loan Program

	Freshman	Sophomore	Junior	Senior	Aggregate Limit
Perkins		Up to \$5,500 per academic year \$11,000 aggregate 0-62 credits			\$27,500

Through the possible combination of Subsidized and Unsubsidized Direct Stafford Loans, every student meeting all academic and eligibility requirements should be able to participate in the Federal Direct Stafford Loan Program. Information about the William D. Ford Direct Loan Program can be found at Touro's Office of Financial Aid and at <https://studentaid.gov>

Regulations also require the Office of Financial Aid to offer financial aid based on the results of the needs analysis from the FAFSA (calculated by the federal government) and to perform an eligibility file review for every student applying for the Federal Direct Stafford Loan. The Office of Financial Aid must review each application and will recommend an amount according to the number of credits attempted, the number of credits completed, the grade level, the cost of attendance, the outside resources available to each student and the expected family contribution (as derived from the FAFSA). Loan repayment will not be required while the student maintains at least half-time attendance (minimum six credits per semester, with all credits applicable to the degree program of study). Repayment of principal and interest begins six months after the student leaves school or drops below half-time attendance.

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

Below is a table of current interest rates (as of July 1, 2020) and origination fees, by loan type:

	Origination Fee	Interest Rate
Undergraduate Subsidized Stafford	1.057%	2.75%
Undergraduate Unsubsidized Stafford	1.057%	2.75%
Graduate Unsubsidized Stafford	1.057%	2.75%
Parent PLUS	4.228%	5.30%
Graduate PLUS	4.228%	5.30%

Public Law 112-141 also includes a new limit on eligibility for Direct Subsidized Stafford Loans for new borrowers on or after July 1, 2013. On or after July 1, 2013 a borrower will not be eligible for new Direct Subsidized Stafford Loans if the period during which the borrower has received such loans exceeds 150 percent of the published length of the borrower's educational program. The law also provides that a borrower reaching the 150 percent limit becomes ineligible for interest subsidy benefits on all Direct Subsidized Stafford Loans first disbursed to that borrower on or after July 1, 2013.

Information about the William D. Ford Federal Direct Loan Program can be found at <https://studentaid.gov> or by contacting the Office of Financial Aid.

Federal Direct PLUS Loan Program

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

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

Previous PLUS loan borrowing will be governed by rate rules in effect at the time of borrowing. There is an origination fee that will be deducted from the principal amount borrowed. When denied, applicants may reapply with a creditworthy endorser. Alternatively, students whose parents have been denied the Direct PLUS loan (based on credit), may apply for an additional \$4,000 (first-year and second-year students) or \$5,000 (third-year students and beyond) Direct Unsubsidized Stafford Loan (described under the subheading for Federal Direct Stafford Loans). The benefit of additional Unsubsidized Stafford eligibility does not apply to Graduate students whose Direct Graduate PLUS application has been denied due to credit.

Federal Direct Graduate PLUS Loans

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

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

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

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

Private Loans

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

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

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

Alternate Sources of Aid

Financial Aid for Consortium Agreements

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

AmeriCorps

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

Veterans Benefits

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

- U.S. Department of Veterans Affairs (VA), www.va.gov
- GI Bill¹, www.gibill.va.gov
- Office of Financial Aid at Touro University

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

Yellow Ribbon GI Education Enhancement Program

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

Students must be eligible for the Post-9/11 GI Bill® at the 100% rate to be considered for the Yellow Ribbon Program.

Specific eligibility requirements for the Yellow Ribbon Program may be found online at <https://benefits.va.gov/gibill/>

Eligible students fit the criteria as follows:

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

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

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

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

1. Have at least 6 years of service in the Armed Forces (active duty and/or selected reserve) on the date of approval and agree to serve four additional years in the armed forces from the date of election.
2. Have at least 10 years of service in the Armed Forces (active duty and/or selected reserve) on the date of approval, are precluded by either standard policy (service or Department of Defense) or statute from committing to four additional years and agree to serve for the maximum amount of time allowed by such policy or statute.

3. Are or will become eligible for retirement during the period from Aug. 1, 2009 to July 31, 2012 and agree to serve an additional period of service noted in bulleted points a to d (see list below). Service members are considered eligible for retirement if they have completed 20 years of active federal service or 20 qualifying years as computed pursuant to section 12732 of title 10 U.S.C. This will no longer be in effect on Aug. 1, 2013; on or after this date, all members must comply with items 1 and 2.
 - a) For individuals eligible for retirement on Aug. 1, 2009, no additional service is required.
 - b) For individuals eligible for retirement after Aug. 1, 2009, and before Aug. 1, 2010, one year of additional service is required.
 - c) For individuals eligible for retirement on or after Aug. 1, 2010, and before Aug. 1, 2011, two years of additional service is required.
 - d) For individuals eligible for retirement on or after Aug. 1, 2011, and before Aug. 1, 2012, three years of additional service is required.
4. Such transfer must be requested and approved while the member is in the Armed Forces.

Eligible Dependents

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

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

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

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

Nature of Transfer

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

Spouse:

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

Child:

- May start to use the benefit only after the individual making the transfer has completed at least 10 years of service in the Armed Forces.
- May use the benefit while the eligible individual remains in the Armed Forces or after separation from active duty.
- May not use the benefit until he/she has attained a secondary school diploma (or equivalency certificate) or reached 18 years of age.
- Is entitled to the monthly housing allowance stipend even though the eligible individual is on active duty.
- Is not subject to the 15-year delimiting date, but may not use the benefit after reaching 26 years of age.

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

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

Academic Standard Chart

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

Touro University Employee Benefits/Tuition Remission

Touro University full-time employees who wish to attend classes at Touro University 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, has the Pell and TAP awards (Pell and TAP awards are limited to undergraduate students) on hand and can verify registration, the tuition remission amount will be entered. Tuition Remission is extended to full-time faculty and staff, their spouses and dependent children. Anyone in default of a student loan is excluded from receiving this benefit.

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

In-House Scholarships

A minimum undergraduate GPA of 3.0 or its equivalent is required to be eligible for Graduate School of Business scholarships. Students not awarded a scholarship upon their initial enrollment may reapply for a scholarship for the following academic year if their first-year program GPA is at least 3.0. Scholarship amounts are determined by the Dean based on merit. Detailed information on Graduate School of Business scholarships, and non-Touro financial assistance, can be found on pp. 84-88.

Scholarships must be renewed annually, each fall. Students must submit a new scholarship application to apply for scholarship renewal. A student whose cumulative GPA falls below 3.0 is not eligible for scholarship renewal, but may reapply for the following academic year.

Should a refund check generated by Institutional funds which is issued to a student remain unclaimed for one ("1") year, Touro reserves the right, in its sole discretion, to make adjustments to any internal funds which remain on a student's account as unclaimed. The student shall not have any right to the adjusted funds.

Should a refund check generated by Institutional funds which is issued to a student remain unclaimed for one ("1") year, Touro reserves the right, in its sole discretion, to make adjustments to any internal funds which remain on a student's account as unclaimed. The student shall not have any right to the adjusted funds.

Withdrawal Policy, Federal Return to Title IV (R2T4)

Objective

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

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

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

Background

Title IV or federal financial aid is awarded to students based upon the assumption that they will complete their semesters of enrollment and earn satisfactory grades. When students fail to complete their classes, they may lose eligibility for federal funds that they already received or could have received.

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

Policy

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

Withdrawal Date

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

Official Notification Provided

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

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

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

Official Notification Not Provided

In a case when the student does not provide official notification of his/her intent to withdraw, Touro may use the midpoint of the payment period as the date of withdrawal, with the following exception: When an official notification was not provided by the student because of circumstances beyond his/her control (i.e., illness, accident, grievous personal loss, or other circumstances), the date of the onset of such circumstances will be serve as the withdrawal date as determined by the Office of the Registrar.

Last Date of Attendance

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

Date of Institution's Determination of Student Withdrawal

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

Date of Official Notification Provided

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

Date of Official Notification Not Provided

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

- Payment period or period of enrollment (as appropriate).
- Academic year.
- Educational program.

Reference: [Student Financial Aid Handbook, Volume 5; Chapter 1 Withdrawals and Return of Title IV Funds.](#)

Calculation of Earned Title IV Assistance

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

Post-Withdrawal Disbursements

If the total amount of the Title IV grant and/or loan assistance earned by the student is more than the amount that was disbursed to the student as of the withdrawal date, the difference between the two amounts will be treated as a post-withdrawal disbursement. In the event of outstanding charges on the student's account, Touro will credit his/her account for all or part of the amount of the post-withdrawal disbursement, up to the amount of allowable charges.

If Direct Loan and/or Federal Perkins Loan Program funds are used to credit the student's account, Touro will notify the student (or parent for a PLUS Loan) and provide the student (or parent) with the opportunity to cancel all or a portion of the loan(s).

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

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

Upon receipt of a timely response from the student or parent, Touro will disburse funds in the manner specified in the response. Distribution will occur within 180 days of the date of determination of the student's withdrawal date. If no response is received from the student or parent, Touro will not disburse any of the funds. Touro maintains the right to decide whether or

not to make a post-withdrawal disbursement in the event that the student (or parent for a PLUS Loan) responds after 14 days of the date that notification was sent to them. If Touro decides not to make this post-withdrawal disbursement, it will inform the student (or parent) in writing. In the case of a post-withdrawal disbursement, grant funds will be disbursed prior to loan funds.

Refund of Unearned Funds to Title IV

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

Refunds by the University

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

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

Refunds by the Student

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

In some cases, both the student and Touro are each responsible for returning funds to the U.S. Department of Education under the R2T4 regulations.

Payment Period or Enrollment Period

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

Documentation

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

Additional Financial Aid Policies for Graduate Students

High School Diploma

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

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

Transfer Students

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

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

Financial Aid for Repeated Coursework: Financial Aid Impact

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

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

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

STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

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

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

Graduate School of Business Scholarships

The Touro University 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 University 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

[Scholarships and Assistantships | Graduate School of Business | Touro University](#)

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, \$1,000 (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 \$1,000 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 the Touro University 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 Manager's Fellowships, \$500 (Deadline: July 31 or December 31)

The Administrative Manager'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 the Touro University Graduate School of Business
- Enrollment in a minimum of 6 graduate credit hours per semester
- New students: Cumulative GPA 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 University 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 University 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, \$1,000 (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 University or is seeking a dual graduate degree from Touro University and has been accepted into The Touro University Graduate School of Business.

Application Criteria

- Current enrollment in, or a degree recipient of, any Touro University graduate school
- Cumulative GPA of 3.5 or higher in (each of) their current Touro University 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 Touro University 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 is awarded to a promising Touro undergraduate student who has been accepted to The Touro University 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 Moscow

Note: This scholarship is not renewable.

Aspiring CPA Scholarship, \$1,000 (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 \$1,000 for the following academic year.

Application Criteria

- A cumulative GPA of 3.5 or better at Touro University 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 University 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 University 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 University 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

Midtown Commercial Real Estate Leaders Scholarship, Amount Varies (Deadline: July 31)

This scholarship is awarded on an academic-year basis to a student in the Advanced Certificate in Real Estate Entrepreneurship (REEP) program, demonstrating exceptional academic achievement, leadership, and commitment to a career in real estate.

Application Criteria

- A cumulative GPA of 3.5 or higher in the Advanced Certificate in Real Estate Entrepreneurship program at The Touro University 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 \$1,000 to \$4,000 per academic year (\$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 15%, if their undergraduate or past graduate GPA is 3.5- 4.0 and a 10% scholarship is awarded if their undergraduate or past graduate GPA is 3.0- 3.49. Employees must be in good academic standing throughout their course of study, to continually receive the Mayor's Graduate Scholarship.

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 Rules and Regulations

New York State Proof of Immunization Requirement

In accordance with New York State law, students born on or after January 1, 1957 must demonstrate proof of immunization against measles, mumps, and rubella (MMR). They must also complete and submit the Meningococcal Meningitis Vaccination Response Form.

Students must submit acceptable medical proof of immunization. Immunization forms can be obtained in the Office of the Registrar at various campus locations, or downloaded at http://gsb.touro.edu/media/schools-and-colleges/graduate-school-of-business/forms/immunization_form.pdf

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

Advisement and Registration

Students register for courses for each semester online through the TouroOne portal. Students are assigned Touro University student ID numbers and create a password; these are used to access the TouroOne portal throughout the student's career at the University. Students who were previously enrolled in another Touro University division will continue to use the same student ID number and TouroOne password that they have used in the past.

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, the assigned Academic Advisor will issue an alternative PIN number to the student allowing the student to access the online registration system. Please note that students should register only for the courses within their enrolled degree and approved by their Academic Advisor. Note: Should a student enroll in a course that does not apply (i.e., fall under) their enrolled degree program, the credits will NOT count toward the fulfillment of the degree program.

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 is not finalized until recorded in the University's student information system. It is the student's responsibility to ensure that he or she is properly registered. After completing the online registration process, students should print out a copy of their registration confirmation, ensure that it is accurate, and keep that copy for reference. Students who are not registered may

NOT attend classes under any circumstances or for any reason. Students attempting to attend a class for which they are not registered will be immediately referred by the faculty member to the Administrative Manager and Dean.

Adding and Dropping Courses

IMPORTANT: Also see “Policy for Withdrawing from All Classes,” p. 60, and “Policy for Withdrawing from a Partial Load,” p. 61, under “Tuition Refund Schedule.”

Adding a Course

A student may add (a) course(s) online through the TouroOne portal during the official add/drop period that typically runs within the first two weeks of the Fall or Spring semester and within the first few days of the Summer session. Students who experience any problem with the online method should contact the Office of Advisement or the Office of the Registrar.

Dropping a Course

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

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

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

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 15-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 all GSB graduate courses, our time-on-task totals three (3) full-60-minute hours per week over a 13-week semester. Since, in graduate courses, the expectation for out-of-class work and research is enhanced, the ratio of in-class to out-of-class time may vary by program, with the total of approximately three hours of time-on-task-maintained.

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

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

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.

Online Courses

The Graduate School of Business offers some courses via an online format; students should consult their advisors for details, and also regarding their eligibility to take specific online courses.

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 GSB students at registration.

Student Identity Verification Procedures for Distance Learners

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

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

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

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

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

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

Identity Verification for New Students

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

Identity Verification for Exam Takers

Onsite exams

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

4. Lockdown Browser and/or Exam Password: When the professor comes to the student's computer and inputs the password, he or she is checking the student's identity once again by visually noting the student. The professor or proctor watches the student log into Canvas before typing in the passwords. The Lockdown browser application prohibits a student's computer from accessing anything on the computer other than the exam page while the exam is in session.

Online exams

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

General Information Concerning Touro University's Online Courses

1. Online course offerings for each semester will be available to Touro students at registration. Touro students who are interested in taking online courses should read the Online Student Guide, which is available on the Touro website [here](#).
2. Students who have never used email or the Internet before should become familiar with them BEFORE attempting to register for an online course.
3. Almost all of interaction with classmates and the instructor will be in writing, mainly via the Internet and e-mail. Students who value face-to-face communication will be better off in a traditional classroom.
4. Online courses cover the same amount of material as their in-class counterparts. They require independent work for at least the number of hours normally spent in class PLUS the time spent doing homework for a course.
5. Homework and assignments are required to be completed on a regular basis and not left for the end of the semester. Full credit may not be given for any assignment handed in after the due date.

Student Eligibility for Taking Courses Online

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

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

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

Registering for an Online Course

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

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

Technical Requirements for an Online Course

A current list of technical requirements for an online course can be found in the Online Student Guide on the Touro website [here](#).

Getting in Touch with Your Instructor

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

Preparing for the Semester for an Online Course—Reading Course Outlines, Acquiring Textbooks, etc.

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

Announcements and Assignments

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

Textbooks and Course Material

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

Homework and Exams

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

Midterm Exams

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

Final Exams

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

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). The following grade values are used in the Touro University Graduate School of Business.

Excellent		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 = 1.000	
Failing		F, WU = 0	

The letter grades above correspond to these numerical ranges:

A	=	96+
A-	=	92-95
B+	=	88-91
B-	=	84-87
B-	=	80-83
C+	=	76-79
C	=	72-75
C-	=	68-71
D	=	60-67
F	=	Less than 60

Other Grade Definitions

P Passing

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

INC (Incomplete): Student did not complete all course assignments and received the instructor's permission to complete course requirements at a later date (see 'Grade of Incomplete' section below).

W (Withdrawal): (No penalty) This grade is assigned when a student officially withdraws from a course after the add/drop period by filing an Add/Drop form with the Office of the Registrar, signed by an academic advisor. A student who does not file this form will receive a failing grade of F or WU, depending on the number of class sessions attended and the amount of work completed. Time periods for official withdrawal vary by semester.

WNA (Withdrawal Never Attended): Student never attended class. When this grade is assigned, it is not calculated in the student's grade point average (GPA). Additionally, Touro University reserves the right to assign a WNA grade, when necessary, in limited circumstances.

WU (Withdrawal Unsatisfactory): Student stopped attending/participating before 60% or less of the scheduled classes per semester; calculated as a failing grade.

Grade Point Average (GPA)

The GPA is computed by dividing the total number of quality points earned in graduate courses at The Touro University 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

$$\text{GPA} = 30.999 \text{ quality points} \div 9 \text{ credits} = 3.444$$

Grade of "Incomplete"

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

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

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

Although the time allowed for the completion of any single project may vary depending on the magnitude of the project, with a typical timeframe being 6 weeks, grade of Incomplete should not be allowed to stand longer than one semester from the end of the semester in which the course was given. (Incomplete grade in the Fall must be changed by end of the next Spring; Incomplete grade in the Spring must be changed by the end of next Fall). The faculty member will specify the amount of time allowed to finish an incomplete project in the contract. The amount of time should be appropriate to the project. For instance, a faculty member may only want to allow a relatively short amount of time to complete a missing exam. Under special circumstances, the Dean may extend the deadline beyond one semester. In such a case, the contract should be revised to reflect the change. Once the student completes the required project, the faculty member determines the final grade for the course and notifies the Registrar by using the standard Change of Grade form.

Courses that receive an "Incomplete" grade will be counted toward the total number of credits attempted, but not earned. The course will not be calculated in the student's term or cumulative GPA until the incomplete grade is resolved. If the "INC" grade is subsequently changed to an "F," the "F" grade will be calculated into the student's GPA and will appear on the transcript. Incomplete grades can, therefore, affect a student's financial aid status at the University, but will not initially affect the student's GPA. For students who are accessing Title IV programs to assist in paying their educational expenses, a grade of "Incomplete" may result in the inability of the Financial Aid office to confirm that students are in satisfactory academic standing.

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.

Repeating a Course

With the permission of a Program Chair, Deputy Chair, or Dean, a student may repeat a course in which the grade of “B-” or lower (including the grade of “F”) was received. No course may be repeated more than once, and no more than two courses in 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. (In rare cases, under unusual circumstances, the Dean may authorize that a different course, with similar content, be substituted.)

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

IMPORTANT: At the time of registration, the student must file a completed “Request to Repeat a Course” form – with the necessary approvals from the Program/Deputy Chair and the Financial Aid Office – with the Office of the Registrar. Failure to do so may result in the exclusion of the second grade received, and the inclusion of the original grade, in the GPA calculation. Please also be aware that passed courses or failed courses not calculated in a student’s GPA may affect his/her eligibility to receive financial aid. Therefore, students should consult with the Financial Aid Office before submitting a course repeat form.

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. 83.)

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 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

(IMPORTANT: Also see “Policy for Withdrawing from All Classes”, under “Tuition Refund Schedule” above)

A student may officially withdraw from a class only with the approval of the Dean or designee. Such approval is granted only for extraordinary circumstances. If approval is granted, the student receives one of the following grades: W (withdrawal) or WU (withdrawal unsatisfactory).

- Courses from which a student withdraws during the official add/drop period will not appear on the student's academic transcript.
- Withdrawals assigned after the add/drop period of a semester carry no academic penalty, and will be entered on the transcript as a ‘W’.

Students should be aware that withdrawal from a class may result in a significant extension of the student's professional program.

Withdrawal from the University

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

The decision to withdraw from the University is a serious matter. Any student who withdraws from the program is dropped from the rolls of the University. Students contemplating withdrawal are advised to discuss this issue with the Director of Student Affairs. If a student decides to withdraw, information is available regarding transfer opportunities to other institutions as well as assistance in defining new occupational or career goals. Students considering withdrawal are subject to the policies governing withdrawal from courses. If a student decides at some later date to reapply to reenter the program, he/she must reapply for admission and, if accepted, the status of the returning student will be determined by the Dean.

Non-attendance, non-participation or notification to the instructor/course director does not constitute an official withdrawal. The Office of the Registrar is the only Designated Campus Official for all official withdrawals.

Withdrawal Procedures

A student wishing to withdraw from Touro is required to meet with the Director of Student Affairs or designee. The student must inform the Dean, in writing, of the decision to voluntarily withdraw and voluntarily relinquish his/her position in the program. An official withdrawal form is available from the Office of the Registrar. The official withdrawal form must be completed and sent to the Registrar's Office. The withdrawal process includes clearing financial obligations to Touro and completion of a financial aid exit interview. Following completion of these withdrawal procedures, the designation "Withdrawal" will be placed in the student's permanent records. The designation "Unofficial Withdrawal" is placed in the permanent record of any student who withdraws from his/her program without complying with the above procedures.

Leave of Absence

A matriculated student enrolled at Touro who chooses to interrupt his/her attendance but intends to return and continue his/her study at Touro must submit to the Office of the Registrar a completed "Leave of Absence (LOA)" request form signed by all parties noted on the form. An LOA should be requested after the semester the student is in is completed and before the following semester starts. If extenuating circumstances arise, a student may request a leave of absence mid-semester and/or beyond one semester. These circumstances include, but are not limited to, a death in the family, medical reasons, military leave and personal well-being. Any LOA requested during the semester or for a period beyond one semester will be considered as a non-reportable LOA for purposes of administering federal financial aid.

PLEASE NOTE: This regulation may impact only students who wish to take leaves of absence extending beyond one semester. Therefore, students receiving Title IV financial aid funds must meet with a Financial Aid officer to discuss their situation before filing a "Leave of Absence" request form.

A student whose leave of absence is approved, and who is registered for courses at the point of approval, is automatically withdrawn from all courses. Tuition will be refunded in accordance with Touro's published refund policy.

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

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 readmission is approved, 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.

Degree Works

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

The benefits of Degree Works include:

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

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

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

If you are having difficulty accessing Degree Works, please contact Touro’s HelpDesk at help@touro.edu. If you have any questions, or would like more information, please do not hesitate to contact your advisor or the Registrar’s Office.

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). It is the student's responsibility to schedule a graduation conference with an academic advisor during the semester before completing his/her certificate or degree requirements to determine whether the requirements are being met. In addition, students have the ability to track their degree completion progress via the Degree Works tool located on the TouroOne portal, at any point during their course of study at the University.

After the graduation conference, the student must apply for graduation online by the established deadlines:

For January Graduation - November 15

For June Graduation - May 1

For September Graduation - July 15

To apply for graduation online, students need to click Apply to Graduate button under Academic tab located on the TouroOne portal and follow the prompts. Students will also be required to pay the graduation fee through TouchNet.

Students who complete their certificate or degree requirements in January, June, or September of a given year participate in Division of Graduate Studies commencement exercises.

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

Transcripts

Ordering official transcripts

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

Processing

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

Transcript Fees

- Electronic transcript free of charge
- Official paper transcript \$10 per copy

Shipping Fees

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

Viewing and Printing Unofficial Transcripts

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

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

Student Services

Facilities

The Graduate School of Business is located in midtown Manhattan. The School's headquarters are part of a modern facility that includes administrative and faculty offices, classrooms, conference center, student lounge, 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.

Getting to the New York Campus

3 Times Square
New York, NY 10036
212-742-8770
General Information, x 42400
212-742-2792 (fax)
gradbusiness@touro.edu
<https://gsb.touro.edu>

The Graduate School of Business is located in Times Square at 3 Times Square, conveniently accessible from the N, R, W, Q, 1, 2, 3, or 7 subway lines. The stop is Times Square – 42nd Street. Penn Station, the Port Authority Bus Terminal, and Grand Central Terminal are short walks away.

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 TUAAlert, the college's emergency notification system.

Closing information for the New York campuses will be posted on the telephone system of the Main Campus, and the main Touro website, www.touro.edu. Information for the media will be announced on 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.

Student Services Contact Information

Student Services representatives are available to prospective, current, and prior Touro University Graduate School of Business students by contacting the Touro HelpDesk:

Web: www.help.touro.edu

E-mail: help@touro.edu

Phone: 1-844-868-7666

Office of the Registrar

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

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

TouroOne Portal

The TouroOne portal, <https://touroone.touro.edu/>, provides students access to a wide range of functions and services from any Internet-enabled device. These include:

- Searching current course offerings
- Registering for courses (only in programs which allow online registration)
- Viewing and printing class schedules
- Accessing TouchNET® for online e-bills and tuition payments
- Viewing textbook information (titles, authors, ISBNs, prices)
- Updating address information
- Updating emergency contact information
- Viewing grades and printing unofficial transcripts
- Ordering official transcripts

Permanent Address

Each student has the responsibility to provide the Office of the Registrar with his/her permanent address and telephone number. Students also are expected to furnish the Registrar with their local address and a contact telephone and/or cell number and/or email address (in addition to the student's email account provided by the school) while matriculated at Touro University. Any change of address or telephone number must be reported to the Registrar. Professional standards require that directory information be current at all times. Instructions can be found at: <https://gsb.touro.edu/students/>

Change of Name

The University will adjust its records appropriately if a student legally changes his or her name. A student who has a legal change of name must submit, to the Registrar, the legal documents (court order, marriage license, etc.) related to the change. All permanent records are changed to conform to the student's legal name. NOTE: The name that appears on all financial aid paperwork (e.g., social security card) must match the new name as well.

International Student Office

The International Student Office is available to clarify procedures whereby international applicants can obtain an I-20 form. Students should send their I-20 applications to the Graduate Admissions Associate, who functions as the International Admissions representative for Touro's graduate schools.

For further information, please visit the [International Student Services](#) website and consult the [International Student Handbook](#).

Office of Financial Aid

The goal of the Financial Aid Office at the Graduate and Professional Divisions of Touro University is to offer financial aid guidance, counseling, and assistance during a student's academic career. These services are available both online and in-person. The Office assists students in understanding, applying for, and securing financing for their education. Touro University participates in Federal, state, and local programs, some of which may include Federal Direct Unsubsidized Loans, Federal Direct Graduate Plus Loans, the GI Bill®, and the Federal Work Study Program. Students also have the option to apply for private loans. The Financial Aid Office operates in compliance with applicable Federal and state rules and regulations.

Office of the Bursar

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

Tuition Payments

You will not be sent a bill! *TouchNet* is Touro's means of providing our student body 24-hour access to account activity, making payments, enrolling in payment plans and direct deposit online. To access *TouchNet*, login to TouroOne at <https://touroone.touro.edu/> following the user and password guidelines, and then select "TouchNet" from the menu. For questions or issues with access, please contact the TouroOne Helpdesk at help@touro.edu

Payment methods accepted through *TouchNet* include all major credit cards or by E-Check using a checking account. Please be advised that payments on student accounts made online by credit or debit card will be charged a 2.85% non-refundable convenience fee by our third-party provider,

TouchNet® Pay Path. Students can *avoid this fee* by simply choosing to pay with our electronic check (E-check) option. To pay by E-check, log into your online student account, select electronic check for your method of payment and provide your bank routing number and account number.

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 make a tuition payment, students should log in to the TouroOne portal <https://touroone.touro.edu/>, using their portal credentials. (Follow the Account Management steps, if necessary.)

- Select the “Financial Services” tab on the top of the home page. Select “TouchNet” in the Student Accounts box.
- Select “My Account.”
- Select Applicable Terms and Verify Amount.
- Select Date and Continue. Select Payment Method.
- Enter your credit card information or your checking or savings account information and Select “Continue.”
- Review payment and click “Schedule Payment.”
- A message will be sent that states “Thank you, you have successfully scheduled your payment(s) for MM/DD/YY.”

If you are an Authorized User (other than the student) log in here:

https://secure.touchnet.net/C21513_tsa/web/login.jsp

The bank account holder must have knowledge and authorize this transaction. To authorize a third party, such as a parent or spouse, to access the student’s TouchNet account and make a payment on his/her behalf, select “Authorize Payers,” then select “Add New.” Enter the authorized payer’s name and email address, then create a username and password. The authorized payer will receive the TouchNet link and their personal username and login information via email.

Student Refunds

Any student in overpayment of tuition will receive a refund. All refunds are issued within 14 days of the credit balance posted to their student account (check your TouchNet account activity to confirm the posting). Refunds may be processed via paper check or E-check directly to the student’s bank account of choice. We *strongly recommend* that students enroll in the Direct Deposit option, which allows you to receive your refund faster via electronic deposit to the bank account of your choice. To sign up, access student account via *TouchNet*. Select Refund and follow the instructions.

Please ensure that you update your account information. The University is not responsible for delays in payments due to incorrect information entered by the student or their representatives. If paid by credit card, that credit card will be refunded.

If you applied for Federal Direct Loans, you will be notified via email of the date your loan funds have been received and credited to your student account. If you wish to cancel all or a portion of your loan please return the notification to the Financial Aid Office within 14 days.

Section 103 Provisions for Veteran Students: Pending Payment Compliance for Eligible Students

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

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

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

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

Student Wellness

Student health and wellness are important for academic success. While the Touro University Graduate School of Business does not offer on-campus mental health services, the GSB Wellness Coordinator is available to help students find affordable community treatment for personal, emotional, or substance abuse problems so that they may benefit fully from their academic experience. The Wellness Coordinator may be reached at WellnessGSB@touro.edu. When contacting the Wellness Coordinator, be sure to use your Touro e-mail address.

Library Services

Touro University maintains a multi-campus library system. The library contains a vast number of books and periodicals on a multitude of business topics. 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 University website. Photocopy machines are located in most of the library reading rooms. The main library collections are housed at the following locations:

- 3 Times Square (Manhattan)
- 1602 Avenue J (Brooklyn)

Touro University'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 University Library website at www.tourolib.org provides an extensive online catalog. It links to print and non-print items located throughout the Touro University 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 University identification cards who have registered at the Touro University webpage.

Computer Laboratories

The Touro University Computer Center provides computer laboratory services to support graduate business course offerings. Students with valid Touro University 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 3 Times Square in the 4th floor computer laboratory. The 3 Times Square 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 Library	3 Times Square, 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

Students with Disabilities

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

The University is committed to providing reasonable accommodations to students with documented disabilities who request accommodations. Policies and procedures ensure that students with a disability will not, on the basis of that disability, be denied full and equal access to academic and co-curricular programs or activities or otherwise be subjected to discrimination under programs offered by the University. The University has a centralized Office of Student Disability Services headed by an Executive Director who oversees Student Disability Services operations in the Undergraduate, Graduate, and Professional Divisions. Graduate School of Business students with disabilities seeking reasonable accommodations should do so through the Office of Student Disability Services (OSDS) Coordinator for GSB, Dr. Elizabeth Loftus, elizabeth.loftus@touro.edu.

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

Students seeking reasonable accommodations must:

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

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

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

A copy of the *Application for Accommodations & Services* may be available by contacting the Office of Student Disability Services Coordinator for GSB, Dr. Elizabeth Loftus; elizabeth.loftus@touro.edu.

Student Rights and Responsibilities

Student Rights

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

Student Responsibilities

- Request reasonable accommodations as necessary and appropriate.
- Meet University and programmatic qualifications, technical, academic, and institutional standards set for all students.
- Identify themselves as an individual with a disability when seeking reasonable accommodation (please note that the approval process takes some time, and as such students are urged to file their paperwork as soon as possible).

- Provide documentation (i.e. diagnosis, diagnostic exam results, etc.) from an appropriate professional source(s) to verify the nature of the disability and functional limitations as related to the requested accommodation(s).
- Respond in a timely fashion to the Office of Student Disability Services' requests for additional information.
- Follow specific procedures for obtaining reasonable accommodations.
- Attend all classes for enrolled courses, unless otherwise medically excused.
- Immediately report to the OSDS coordinator if previously-approved accommodations are not being made.
- Report to the OSDS coordinator if previously-approved accommodations require modification, which will result in an interactive dialogue and may result in modifications to reasonable accommodations.
- Understand that accommodations are never provided on a retroactive basis.
- Understand that receiving reasonable accommodations is not a guarantee of academic success.
- Keep a copy of their submitted documentation. Touro is not the custodian of the student's application or medical records.

Grievance Policy

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

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

Student Life

The Touro University Graduate School of Business offers a range of activities for students to develop both their academic and professional standing. The following non-credit-bearing activities are currently offered to our students, further enriching the academic experience by expanding learned concepts within real-world applicability.

Student Organizations

Students who wish to form an organization, club, or society should submit a petition, with a minimum of ten 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.

Business Plan Competition

At Touro University Graduate School of Business, we understand that professional competitions nurture valuable learning experiences, whether your educational goals include opening a business, launching a new venture, or developing an entrepreneurial mindset. Contests involve assessments from fellow learners and subject matter experts; they build networks, add value to students' portfolios, and enhance students' competitive advantage. These events also provide the opportunity for students to win grant-funded prizes up to \$10,000—available to all GSB students—regardless of degree or credential program, part-time or full-time status.

Moonshot Scholars

The Moonshot Scholars Program introduces students to the wealth of challenges and opportunities facing the world right now, preparing them to launch their own Moonshot venture that will transform a major community, industry, and/or the planet. From guest speakers to using principles from books such as *Bold: How to Go Big, Create Wealth, and Impact the World*, students will learn to embrace opportunities with an entrepreneurial mindset that seeks to solve the world's most pressing problems. The Moonshot Scholars Program shows students how the convergence of fast-moving technologies can be used to solve human problems.

Real Estate Entrepreneurship (REEP) Lecture Series

Each semester, the Touro University Graduate School of Business hosts industry experts for the REEP Lecture Series, named after our Advanced Certificate in Real Estate Entrepreneurship Program. This series focuses on discussion of timely, relevant topics within the real estate space. Continuing Education Units for the real estate licenses are made available to participants.

Sigma Beta Delta

The mission of Sigma Beta Delta is to encourage and recognize scholarship and accomplishment among students of business, management, and administration, and to encourage and promote aspirations of personal and professional improvement and a life distinguished by honorable service to humankind. Sigma Beta Delta was established to honor students who have attained superior records in business programs in schools and colleges with regional accreditation. Invitation and membership into the Touro University Graduate School of Business chapter of Sigma Beta Delta guarantees lifetime membership.

Alumni Association

The Graduate School of Business actively seeks to maintain a relationship with its alumni. Upon graduation, students may join the School's Alumni Association, where they can connect with former classmates; stay up-to-date on school news, special events and alumni gatherings; network for career advancement opportunities; volunteer to share their knowledge with current students; exchange information, ideas, and opinions with GSB leadership and colleagues; and much more.

Career Services

The Career Resource Center at the Touro Graduate School of Business. The career counseling process begins the moment you begin your graduate work at the Graduate School of Business and continues after graduation. We supply you with practical career tools for a lifetime.

We encourage you to be proactive about planning for your future as most of us will have several careers in our lives. Resiliency and up-to-date career skills are critical.

All students and alumni can schedule appointments for one-on-one sessions with our professional career counselors and attend onsite and virtual career seminars throughout the year.

We offer:

- Professional Development Workshops
- Resume and Cover Letter Creation
- Interview Preparation
- Job Search Strategy Assistance
- Skills and Interest Surveys
- Social Media Use in Job Search
- Workforce Re-entry Guidance
- General Career Guidance

Tools available to you that may be particularly helpful at this moment of COVID-19:

- Remote Career Coaching Support over Zoom.
- Job Prep Toolkit (Collection of tactical strategies related to your resume, networking, elevator pitch and more).
- Practice for the "Big Interview". We are conducting virtual mock interviews.
- A strategy to connecting with Employers during COVID-19.
- Continuing to facilitate meaningful opportunity connections for our Touro GSB Students.
- Actively reaching out to local employers to assess potential hiring needs, as they plan to return to work.
- Offering support, guidance, and direction to students navigating their way into the world of work during COVID-19.

Student Identification Cards

Touro University 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 University buildings and computer laboratories, for all library transactions, and to vote in campus elections. Some local-area merchants provide discounts to University students. A new validation sticker is issued each semester.

Website

The Touro University Graduate School of Business website is accessible at <https://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 University website address is www.touro.edu.



University Codes and Policies

Touro University Code of Conduct

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

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

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

Touro University Social Media Policy

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

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

Adjudication of University Code of Conduct Violations

[Please note that there is a separate adjudication process for academic integrity violations (#24 in the Code of Conduct) in the section on Academic Integrity below entitled "Procedures in Response to Violations of Academic Integrity" p. 129]

Any member of the University 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 Director of Student Affairs may institute disciplinary proceedings by referring a matter to a 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 University in any capacity. Further violations while on probationary status will result in suspension or expulsion from the University. A copy of the probation notice becomes a part of the student's file.
 - c. **Counseling and Treatment** – A student's continued enrollment at Touro University may be conditioned on 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 University 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 University. A student who has been expelled from the University 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** to be paid to the University, in addition to restitution.
 - b. **Service to the University Community** for a designated number of hours. The required service cannot interfere with the individual's course schedule.
4. **Legal Action** – In addition to imposing the disciplinary sanctions outlined above, the Student Affairs Committee may recommend that students be turned over to law enforcement authorities for legal action. The final decision on referring student cases to the authorities is made by the Office of 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 Academic Dean 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 Academic 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 Academic 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 Academic Dean within ten (10) school days of the committee's decision. The Academic Dean shall appoint a Special Appeals Panel consisting of three full-time faculty members, a student not in the class of the appeal student 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 Academic 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, either in-person or via video-conferencing.
- c. Students are prohibited from having attorneys present or representing them at any hearings.
- d. Students have the right to bring witnesses on their behalf, to present any evidence they deem relevant, to make opening and closing statements and to ask questions during the proceedings.
- e. The preponderance-of-evidence rule will govern the decision-making process.
- f. Decision will be made by a majority of participating members.
- g. The committee deliberations will be *in camera*.

Touro University Academic Integrity Policy

Touro University is a community of scholars and learners committed to maintaining the highest standards of personal integrity in all aspects of our professional and academic lives. Because intellectual integrity is a hallmark of ethical, 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, and professional conduct in their 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, plagiarizing, and utilizing AI tools without acknowledgment of such, 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. Furthermore, it misrepresents student efforts and mastery of course material both absolutely, and relative to others in their courses.

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

The Touro University policy on academic integrity, which is outlined in this document, is designed to guide students as they prepare assignments, take exams, and perform work necessary to complete their degree requirements, and to provide a framework for faculty in fostering an intellectual environment based on the principles of academic integrity. It is presented here in order to educate the faculty on the parameters of and the enforcement of the policy.

The International Center for Academic Integrity (ICAI), of which Touro University is a member, lists six fundamental values: honesty, trust, fairness, respect, responsibility, and courage, to allow institutional scholarship to flourish with integrity. To sustain these values, Touro University's Academic Integrity Policy, requires that a student or researcher:

- Properly acknowledge and cite all use of the ideas, results, or words of others, including the use of AI tools and other emerging technologies;
- Properly acknowledge all contributors to a given piece of work;
- Make sure that all work submitted as their own in a course or other academic activity is produced without the aid of unsanctioned materials or unsanctioned collaboration;
- Treat all other students in an ethical manner, respecting their integrity and right to pursue their educational goals without interference. This requires that a student neither facilitate academic dishonesty by others nor obstruct their academic progress.

Adherence to these principles is necessary to ensure that:

- Everyone is given proper credit for their own ideas, words, results, and other scholarly accomplishments;
- All student work is fairly evaluated and no student has an inappropriate advantage over others;
- The academic and ethical development of all students are fostered;
- The reputation of the University for integrity in its teaching, research, and scholarship is maintained and enhanced.

Failure to uphold the principles of academic integrity threatens not only the reputation of Touro, but also the value of each and every degree awarded by the institution. All members of the Touro community bear a shared responsibility for ensuring that the highest standards of academic integrity are upheld.

Touro University works with faculty and students to promote an institutional culture of academic integrity, provides effective training that creates a commitment to academic integrity, and establishes clear procedures to deal with allegations of violations of academic integrity and monitoring the adherence thereto.

Violations of Academic Integrity

The following are considered to be violations of academic integrity and are prohibited by the Touro University System. Students, faculty, and other members of the Touro community who commit one of the offenses listed below, or similar such offenses, or those who assist in the commission of such offenses, may be subject to sanctions (i.e. classed as A, B, or C, as described below in the section “Procedures in Response to Violations of Academic Integrity”).

Plagiarism

Plagiarism is defined as the unauthorized use of the writings, ideas and/or computer-generated material of others without appropriate acknowledgement, and the representation of them as one’s own original work. It also includes the unauthorized use of computer-generated material via artificial intelligence (AI) and other emerging technologies without appropriate acknowledgement and the representation of them as one’s own original work. Plagiarism encompasses acts of inadvertent failure to acknowledge sources, as well as improper attribution due to poor citation.

When using ideas/words from other sources, the student must clearly define the sources using standard methods of citation. Plagiarism can occur even when one does not use the exact words of another author. Paraphrasing written material by changing or rearranging words without the proper attribution is still considered plagiarism (even if it eludes identification by plagiarism detection software). It is therefore critically important that students understand how to cite. If students have any questions about the proper use and citation of material from other sources, they should seek help from their professors.

Intentional Plagiarism

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

- Purchasing a paper;
- Commissioning another to draft a paper on one's behalf;
- Intentionally copying a paper regardless of the source and whether or not that paper has been published;
- Copying or cutting and pasting portions of others' work (whether a unique phrase, sentence, paragraph, chart, picture, figure, method or approach, experimental results, statistics, etc.) without attribution;
- Using computer-generated material via artificial intelligence (AI) and other emerging technologies without attribution;
- In the case of clinical documentation, copying clinical notes/materials without personally performing the patient examination.

Plagiarized sources may include, but are not limited to, print material, digital and media resources including social media and blogs, as well as assignments completed by other students at Touro 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.

Additionally, students may not reuse their own previous work without appropriate citation. This is a form of plagiarism called self-plagiarism and may mislead the reader or grader into the erroneous belief that the current submission is new work to satisfy an assignment.

If students are unsure as to whether a fact or idea is common knowledge, they should consult their instructor or librarian, or else provide appropriate citations.

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 may still be guilty of unintentional plagiarism. It is therefore crucial that students understand the correct way to cite. The rules are relatively simple:

- For exact words, use quotation marks or a block indentation, with the citation.
- For a summary or paraphrase, indicate exactly where the source begins and exactly where it ends.

In its policies and disciplinary procedures, the Touro University System will seek to recognize and differentiate between intentional plagiarism, as defined above, and failure to cite sources properly (unintentional plagiarism). While both forms are violations of the Academic Integrity Policy, a student's first instance of unintentional plagiarism may only be penalized with a Class C sanction (see sanctions below).

Cheating on Examinations and Other Class/Fieldwork Assignments

Cheating is defined as improperly obtaining and/or using unauthorized information or materials to gain an advantage on work submitted for evaluation. Providing or receiving assistance unauthorized by the instructor is also considered cheating.

Examples of cheating include, but are not limited to:

- Giving or receiving unauthorized assistance to or from another person on quizzes, examinations, or assignments;
- Using another learner's audience response device/i-clicker;
- Using materials, devices, or tools 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 or internet sources, unauthorized use of computer-generated material via artificial intelligence (AI) and other emerging technologies, or unauthorized collaboration on answers;
- Sitting in for someone else or permitting someone to sit in for a student on any form of test or examination;
- Working on any form of test or examination beyond the allotted time, which includes any extra time resulting from a documented accommodation (unless the instructor provides explicit permission);
- Hiding, stealing or destroying materials needed by other students;
- Altering and resubmitting for re-grading any assignment, test or examination without the express written consent of the instructor;
- Copying from another individual's examination or providing information to another student during an examination;
- Soliciting, obtaining, possessing or providing to another person an examination prior to the administration of the examination.
- Bringing into the examination room notes in any format and paper, electronics or writings, drawings, etc. that could be used to aid in taking a closed notes/book exam.

Examples of unauthorized assistance include:

- Giving or receiving assistance or information in any manner, including person-to-person, notes, text messages, or e-mails, during an examination or in the preparation of other assignments without the authorization of the instructor;
- Receiving assistance via artificial intelligence (AI) and other emerging technologies without the authorization of the instructor;
- Using crib sheets or unauthorized notes (unless the instructor provides explicit permission);
- Copying from another individual's exam.

Failure to comply with any and all Touro University System test procedures will be considered a violation of the Academic Integrity Policy.

Research Misconduct

The integrity of the scientific enterprise requires adherence to the highest ethical standards in the conduct of research and research training. Therefore, students and other trainees conducting research are bound by the same ethical guidelines that apply to faculty investigators, based on the Public Health Service regulations dated May 17, 2005. Research misconduct is defined in the USPHS Policy as “fabrication, falsification, or plagiarism in proposing, performing, or reviewing research, or in reporting research results.”

These terms are defined as follows:

- (a) *fabrication* - making up data or results and recording or reporting them;
- (b) *falsification* - manipulating research materials, equipment or processes, or changing or omitting data or results such that the research is not accurately represented in the research record;
- (c) *plagiarism* - the appropriation of another person’s ideas, processes, results, or words without giving appropriate credit.

Research misconduct does not include honest error or honest differences of opinion.

Touro’s Research Misconduct Policy can be found: <https://www.nymc.edu/media/schools-and-colleges/nymc/pdf/policies/PoliciesandProceduresforRespondingtoAllegationsofResearchMisconduct.final6.15.23.pdf>

Other Unethical Conduct

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;
- Signing in another person's name on any attendance sheet/roster representing them as present when they are not;
- 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 person or computer-generated material via artificial intelligence (AI) and other emerging technologies;
- Omitting relevant information about oneself.

Tampering

Tampering is the unauthorized removal or alteration of college/university documents (e.g., library resources, official institutional forms, correspondence), software, equipment, or other academic-related materials, including other students' work. It should be noted that tampering as a form of cheating may also be classified as criminal activity and may be subject to criminal prosecution.

Examples include, but are not limited to:

- Intentionally sabotaging another student's work;
- Altering a student's academic transcript, letter of recommendation, or some other official college document;
- Electronically changing another student's or colleague's files, data, assignments, or reports.

Copyright Violations

Academic integrity prohibits the making of unauthorized copies of copyrighted material, including software and any other non-print media. Individuals, under the legal doctrine of "fair use," may make a copy of an article or copy small sections of a book for personal use, or may use an image to help teach a concept. Examples of copyright violations include:

- Making or distributing copies of a copyrighted article for a group (on paper or electronically);
- Disseminating an image or video of an artist's work without permission, including those found on the internet;
- Copying large sections of a book.

The "fair use doctrine" regarding use of copyrighted materials can be found at the following link: <https://www.copyright.gov/fair-use>. Also see the library's guide on frequently asked copyright questions: <https://libguides.tourolib.org/copyright/faqs>.

Please contact your campus librarian to get copyright clearance for required reading materials.

Sanctions

The following sanctions may be imposed for violation of this Policy. Informal resolution of violations can be accompanied by Class C sanctions only. Formal resolution can be accompanied by any combination of sanctions from Class A, B, and C. Except in the case of a student's expulsion or dismissal, any student found to have violated this Policy is required to take additional ethics tutorials intended to assist student to avoid future misconduct. (Academic Integrity Plagiarism Tutorial, <https://libguides.tourolib.org/AI>, for an overview on how to avoid plagiarism. Scroll down the page for the link to the Touro University Academic Integrity Test, <https://libguides.tourolib.org/research-101> that will go to the instructor's email.)

Class A Sanctions:

- Expulsion/dismissal
- Revocation of awarded degree in the event that the violation is identified after graduation

Class B Sanctions:

- Suspension (up to twenty-four months)
- Indication of the violation in a letter of reprimand, in reference letters, licensure and regulatory forms, etc.
- Notification of the violation to the other schools within the Touro University
- Indication of 'disciplinary action for academic integrity violation' on the permanent Transcript

Class C Sanctions:

- Placement on Academic Probation
- Failure in the course, with consequences as determined by the individual program's rules and regulations
- Reduction of the grade for a particular submitted piece of work, segment of work required for a course/clerkship, or the entire course/clerkship with or without the option of redoing the work or the course/clerkship
- Requiring the student to redo the assignment or to do an alternative assignment, which may include a grade reduction

Procedures in Response to Violations of Academic Integrity

This Touro University System Academic Integrity Policy applies to all Touro students. Any act in violation of this Policy or any allegation of misconduct related to this Policy involving a student must be reported and addressed in accordance with the adjudication procedures outlined below or those of the student's school, which may not be less stringent than the requirements and standards set forth in this Policy.

The Dean of each school or the Provost shall designate a member of the school's administration as Chief Academic Integrity Officer (herein referred to as the "CAI Officer") to oversee the adjudication of violations and to maintain appropriate documentation. The CAI Officer of each school will maintain written records of all violations and resolutions, both informal and formal. The CAI Officer must be an assistant dean or higher, or another appropriate responsible individual approved by the Provost or Vice President of the Undergraduate Division for schools in that Division.

Each school shall designate a Committee that will adjudicate violations of academic integrity via a formal Hearing process.

The Provost or Vice President shall designate a Dean responsible for hearing formal resolution appeals (herein referred to as the "Appeals Dean"). The CAI Officer and the Appeals Dean cannot be the same individual.

Reporting a Case of Suspected Plagiarism or Cheating

Due to the organizational and administrative differences among schools and programs, each school can determine its own reporting sequence from faculty member to CAI Officer.

Depending on the school or program, faculty or students may report an alleged incident to:

Department Chair, Department Deputy Chair, Program Chair, Sequence Chair, Program Director, Department Director, Academic Dean, Preclinical Dean, Dean, or CAI Officer directly.

Each school and program should make its reporting sequence known to its constituencies.

For the sake of clarity, the faculty member's supervisor will be referred to as "Chair" in the paragraphs that follow.

Faculty members, students, or other members of the Touro community who encounter suspected academic integrity violations should contact the relevant "Chair". The "Chair" will consult with the faculty member, and if a violation is identified, the faculty member will inform the student. The "Chair" will also report all suspected violations in writing (using the [Academic Integrity Violation Reporting Form](#)) to the CAI Officer, who will advise the "Chair" on whether to pursue an informal or a formal resolution. For first-time suspected violations, CAI Officers and faculty are strongly encouraged to seek an informal resolution with the student. No permanent grade may be entered onto the student's record for the course in question before the issue is resolved.

If an instructor strongly suspects cheating during an exam, the instructor should stop the student's exam and collect all evidence of cheating. The incident should be immediately reported to the "Chair", who will investigate and report in writing to the CAI officer.

Resolution of Academic Integrity Violations

Incidents of academic integrity violations are reported to the department Chair, and a report by the Chair is submitted to the CAI Officer. The method of resolution of the violation may be either informal or formal. Students who are found to have violated the Touro University System's Standards of Academic Integrity are subject to the sanctions listed above.

Should a student action be of such a serious nature that it is felt that he/she may be considered a danger in a clinical setting, the CAI Officer or the Chair may remove such a student from a clinical assignment, not to exceed fourteen (14) days pending the outcome of a formal resolution. A student shall not be removed from a didactic course while an allegation of an academic integrity violation is ongoing. It is the responsibility of the student to work with their program to make up any time missed from clinical assignments.

Informal Resolution

After consulting with the Chair and the CAI Officer (as per "Reporting a Case of Suspected Plagiarism or Cheating"), the faculty member may attempt to resolve the issue informally with the student. Once an informal resolution is agreed to between the faculty member and the

student, the faculty member must present such resolution to the department Chair for approval. The faculty member, in consultation with the Chair, may impose any range of Class C sanctions, but must include requiring the student to take additional ethics tutorials intended to assist that student to avoid future misconduct. Once accepted by the student, the informal resolution is binding on both the student and faculty member, and cannot be appealed by the student.

If the student is found to have committed an academic integrity violation, the outcome of the informal resolution should be reported in writing by the Chair to the CAI Officer, who will maintain the record for the duration of the student's academic career. NOTE: Some Touro schools may be required to report the violation to outside licensing agencies.

The informal resolution process is not available to individuals who have previously committed an academic integrity violation.

Formal Resolution

In the event that (1) the accused student denies the charge, (2) the student and faculty member do not agree to informal resolution, (3) the student has been previously found guilty of a similar infraction, or (4) for any other reason for which informal resolution is not appropriate as determined by the CAI Officer, then the matter shall be submitted for formal resolution.

To institute formal resolution, the following procedures shall be followed:

- The Chief Academic Integrity Officer receives a written statement from the instructor, proctor, student, or any other complainant, as the case may be.
- The written statement must include the name of the involved student(s), the name and position of the reporting person, and the nature of the alleged act.
- The CAI Officer shall arrange a hearing which, generally speaking, should take place no earlier than five (5) calendar days and no later than twenty (20) calendar days after notification that informal resolution was unsuccessful or not pursued.
- The hearing shall take place before the designated Committee on Academic Integrity of the School. If the hearing involves a student in a dual-degree or joint-degree program, then the Hearing Committee should have representatives from both programs.
- The Committee shall receive the written statement, and any documents submitted by the student or reporting person.
- All persons involved in a hearing shall be given notice of all hearing dates, times and places. Such notice, which will be sent by e-mail will be given at least two (2) business days prior to any hearing, unless waived by the parties involved.
- Postponements of Committee hearings may be made at the discretion of the Committee Chair. Either party may be granted a postponement only if pertinent information or interested parties cannot, for good cause, be present at the appointed time. Any postponement may not extend beyond a one-month period and any delay may affect the student's ability to progress in the program.
- The accused student and the accuser will be afforded the following opportunities:
 - To review, but not copy, all pertinent information to be presented to the

Committee. The length of time for review shall be reasonable, as determined by the Committee Chair.

- To present fully all aspects of the issue before the Committee.

Committee Hearings will proceed under the following guidelines:

- All Committee hearings and meetings are closed to the public.
- The Committee may hear the student, the faculty member or proctor, and any other individual who may be knowledgeable or may have information to share with the Committee regarding the suspected offense. Each person will meet with the Committee on an individual basis.
- The Committee may consider relevant written reports, discussions with involved parties, examinations, videos, papers, screen shots, social media posts, or other related documents.
- The Committee must be comprised of a minimum of three people, who must be present either in person or via video-conference, and may not be the faculty member of the course in question.
- All decisions shall be made by majority vote.
- The student has the right to appear before the Committee, in person or via video conference, in order to present his/her case, but, after proper notice of a hearing, the Committee may proceed, notwithstanding the student's absence.
- The hearing is academic in nature and non-adversarial. Student representation by an attorney or other representative at the hearing is not permitted. However, the student may bring a support person to accompany them and be present in an anteroom, but not participate, in the hearing.
- Audio recordings of the hearing are not permitted and transcripts are not required.
- All information supporting the charges made against a student shall be presented first. Following this presentation, the student who has been accused of a violation will present his/her side of the matter by submitting to the Committee information that he/she chooses to submit to support their stance or position. The CAI Officer, his or her designee, Office of Institutional Compliance or other members of the faculty and Administration may also meaningfully participate in this information exchange. Pursuant to the Touro University Code of Conduct, the student is expected to conduct themselves harmoniously so as not to obstruct the investigation or proceedings.
- The student, his/her accuser, the Committee, and/or Touro 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 shall generally be held immediately after the hearing or within one Touro business day (a Jewish Day of Observance as delineated on the Touro calendar does not count as a business day).

- If the Committee seeks additional information following commencement of its deliberations, it will notify the parties within two (2) Touro business days, and reconvene the hearing within five (5) Touro business days of the conclusion of the original hearing. The Committee's final decision must then be made.
- The Committee may impose a range of Class A, B, or C sanctions.

Appeal Process

- Following a Formal Resolution Hearing and notification of the Committee decision, either party may appeal the decision. An appeal may only be granted on the basis of: 1) evidence of bias of one or more of the members of the Committee; 2) new material documenting information that was not available at the time of the decision; 3) procedural error.
- The appellant has three (3) business days within which to submit a formal written appeal of the decision to the Appeals Dean for the School. The appeal should be accompanied by the Hearing Committee's letter and by a narrative explaining the basis for the appeal. The narrative should fully explain the appellant's position and substantiate the reason(s) for their appeal.
- The Appeals Dean may request to meet with the appellant.
- After consideration of the Appeal, the Appeals Dean may accept, reject or modify the Committee's decision, and will notify the student in writing of the decision.
- The Appeals Dean, when notifying the student of the decision, shall inform the student of his/her right to appeal an adverse decision to the Chief Academic Officer.

A copy of the Appeals Dean's final decision will be transmitted to the CAI Officer and the Chair.

A student has three (3) business days from receipt of written notification to submit a formal written appeal of the decision, that is discretionary in nature, to the Chief Academic Officer (CAO) (i.e., Provost) or his/her designee. In the event the CAO decides to consider the matter, the CAO may only sustain the appeal on the basis of one of the following:

- Evidence of bias of one or more of the members of the Committee or of the Appeals Dean.
- New material documenting information that was not available to the Committee or the Appeals Dean at the time of the initial decision.
- Procedural error.

The CAO may, at his/her discretion, conduct interviews and review materials. The CAO will notify the student, the CAI Officer, and the Appeals Dean in writing of the appeal decision. The decision of the CAO shall be final.

The complete Touro University Academic Integrity Policy can be found online at www.touro.edu/students/policies/academic-integrity/

Alternative Dispute Resolution

For purposes of this policy, "Dispute" means all legal and equitable claims, demands, and controversies, of whatever nature or kind, whether in contract, tort, under statute or regulation, or some other law or theory; the application, potential enrollment, enrollment, matriculation, continued enrollment and matriculation, and graduation (or denial thereof), suspension, dismissal, expulsion, separation or any other academic, disciplinary or other action or termination of such student by Touro; any other matter related to or concerning the relationship between the student and Touro including, by way of example and without limitation, allegations of: discrimination or harassment based on race, religion, national origin, age, veteran status or disability, sex, gender, sexual orientation, retaliation, defamation, infliction of emotional distress, violation of The Americans With Disabilities Act of 1990, Sections 1981 through 1988 of Title 42 of the United States Code, The Immigration Reform and Control Act of 1986, New York State Human Rights Law, New York City Human Rights Law, or any other federal, state or local civil, Family Educational Rights and Privacy Act of 1974 (FERPA), Campus Sex Crimes Prevention Act, Title VI or Title IX of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, as amended, as well as any other law related to students, not-for-profits and higher educational institutions. Disputes do not include collections actions of tuition or other fees payable by the student and owed to Touro University.

Touro's Alternative Dispute Resolution ("ADR") policy was created with the intention of providing a program for the quick, fair and accessible resolution of Disputes between Touro, and Touro's current and former students (as well as applicants) related to or arising out of a current, former or potential academic relationship with Touro. The policy provides the exclusive mechanism for the final and binding resolution of all Disputes that cannot otherwise be resolved internally through the academic and disciplinary methods described elsewhere in this handbook.

A student's acceptance, registration, enrollment, matriculation and/or petition for graduation and matriculation at Touro acts as his or her consideration and consent to these terms.

All Disputes (as defined below) between Touro, on the one hand, and any current or former student or applicant on the other, which cannot be resolved internally, shall first be submitted to non-binding mediation (the "Mandatory Mediation"). The Mandatory Mediation shall be conducted by a neutral mediator selected at Touro's sole discretion. Touro shall be responsible for paying 50% of the costs associated with the Mandatory Mediation. The student shall be responsible for paying 50% of the costs associated with the Mandatory Mediation. Touro and the student shall each be responsible for paying their own respective attorney's fees (if any) incurred in conjunction with the Mandatory Mediation.

If upon completion of the Mandatory Mediation all or any part of the Dispute is still unresolved, the remaining Dispute shall proceed to binding arbitration (the "Mandatory Arbitration"), as described below.

In accordance with the Federal Arbitration Act and to the extent not inconsistent with the primacy of federal law, all Disputes remaining after completion of the Mandatory Mediation shall be

exclusively conducted and heard by a single arbitrator, affiliated with JAMS or another reputable ADR organization, who shall be an attorney or judge. The arbitrator and location of the Mandatory Arbitration shall be selected at Touro's sole discretion. Touro shall be responsible for paying 50% of the costs associated with the Mandatory Arbitration. The student shall be responsible for paying 50% of the costs associated with the Mandatory Arbitration. Touro and the student shall each be responsible for paying their own respective attorney's fees (if any) incurred in conjunction with the Mandatory Arbitration. The results of the Mandatory Arbitration shall be binding and final.

The Mandatory Mediation and Mandatory Arbitration of any claims by a student or applicant as part of a Dispute shall be limited to his or her individual claims. The student or applicant shall not assert, prosecute, or obtain relief on, and expressly waives, any and all class, collective or representative claims which purport to seek relief on behalf of other persons. Any judgment upon the award rendered by the arbitrator shall be final and non-appealable, and may be entered in any court of competent jurisdiction.

If any provision of this ADR policy is determined by any arbitrator or court of competent jurisdiction to be invalid or unenforceable, said provision shall be modified to the minimum extent necessary to render it valid and enforceable, or if modification is not possible, the provision shall be severed from the policy, and the remaining provisions shall remain in full force and effect, and shall be liberally construed so as to effectuate the purpose and intent of the policy.

For the avoidance of doubt, this policy prohibits a student or applicant from filing or prosecuting any Dispute through a civil action in court before a judge or jury involving any Dispute. The student's acceptance, registration, enrollment, matriculation and/or petition for graduation and matriculation at Touro acts as a knowing and voluntary waiver by the student of the student's right to seek judicial relief in any manner inconsistent with this policy.

ADR Procedures

To initiate ADR, the student or applicant must send a written demand for ADR to the Office of Institutional Compliance ("OIC"). The demand shall set forth a statement of the facts relating to the Dispute, including any alleged act(s) or omission(s) at issue; the names of all person(s) involved in the Dispute; the amount in controversy, if any; and the remedy sought. The demand must be received by the OIC within the time period prescribed by the earlier of Touro policy or the statute of limitations applicable to the claims(s) alleged in the demand. If a student or applicant fails to file a request for ADR with Touro within the required time frame, the Dispute will be conclusively resolved against the student or applicant without any right to appeal same.

Within thirty (30) days of receiving such demand, or as soon as possible thereafter, if Touro and the student/applicant are unable to resolve the Dispute informally, the Student shall indicate his/her desire to proceed to the Mandatory Mediation. As described above, to the extent any Dispute remains thereafter, the Dispute shall proceed to the Mandatory Arbitration.

Failure-to-Educate and Liability Disclaimer

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

Touro University's liability (as well as that of its faculty and staff, and including liability for action by, through or on its behalf by third parties) 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.

Touro Policy on Bias-Related Crimes

Touro is committed to safeguarding the rights of its students, faculty, and staff and to provide an environment free of bias and prejudice. Under New York Law criminal activity motivated by bias and hatred toward another person or group based upon a belief or perception concerning race, color, national origin, ancestry, gender, religion, religious practice, age, disability or sexual orientation is illegal and punishable not only for the underlying crime, but, additionally, as a hate crime pursuant to the New York Penal Law# 485, et, seq. specifically Law # 485.05.

In the tables that list hate crimes, Touro is required to apply federal regulations for the "counting" of hate crimes, which is different from the New York state law as outlined below. The crimes listed can be considered hate crimes under certain conditions:

- Assault (1st, 2nd and 3rd Degree)
- Aggravated Assault on a Person Less than 11 Years Old
- Menacing (1st, 2nd and 3rd Degree)
- Reckless Endangerment (1st and 2nd Degree)
- Manslaughter (2nd Degree)
- Stalking (1st, 2nd, 3rd, and 4th Degree)
- Criminal Sexual Acts (1st Degree)
- Sexual Abuse (1st Degree)
- Aggravated Sexual Abuse (1st and 2nd Degree)
- Unlawful Imprisonment (1st and 2nd Degree)
- Kidnapping (1st and 2nd Degree) Coercion (1st and 2nd Degree)
- Burglary (1st, 2nd and 3rd Degree)
- Criminal Mischief (1st, 2nd, 3rd, and 4th Degree)
- Arson (1st, 2nd, 3rd, and 4th Degree)
- Petty Larceny
- Grand Larceny (1st, 2nd, 3rd, and 4th Degree)
- Robbery (1st, 2nd, and 3rd Degree)

- Harassment (1st Degree)
- Aggravated harassment
- Simple Assault
- Larceny Theft
- Intimidation
- Destruction/damage/vandalism of property

In addition, any attempt or conspiracy to commit any of these crimes is also punishable as a hate crime. A person convicted of a hate crime will be subject to certain sentencing guidelines for felonies that impose a more severe penalty than similar but non-hate crime offense.

A hate crime conviction may also subject the offender to monetary penalties pursuant to the Law of their state. Any incident or attempt to commit a hate crime should be reported to Campus the Security Director, Lydia Perez at 50 West 47th Street, 14th Floor, New York, NY 10036; phone number (646) 565-6134; or by calling 1-88-Touro-911 (1-888-687-6911); or your Campus Security Department in your state.

Reported incidents of hate crimes and attempts to commit hate crimes will be referred to the NYPD and/or other Law Enforcement Agencies for further investigation and legal action. Touro treats all hate crimes as serious offenses that need to be prosecuted with the full force of the legal system.

Policy on Title IX and Sexual Misconduct

This policy applies to all members of the Touro University (“Touro”) community, including students, faculty, and administrators as well as third parties (i.e. vendors, and invitees). Discrimination or harassment of any kind in regard to a person's sex is not tolerated at our institution. Information and/or training regarding this policy is available to students, faculty, and staff.

Touro promotes an environment in which the dignity and worth of all members of the community are respected. It is the policy of Touro that sexual intimidation of students and employees is unacceptable behavior and will not be tolerated.

Title IX Grievance Policy

Title IX of the Educational Amendments of 1972 prohibits any person in the United States from being discriminated against on the basis of sex in seeking access to any educational program or activity receiving federal financial assistance. The U.S. Department of Education, which enforces Title IX, has long defined the meaning of Title IX’s prohibition on sex discrimination broadly to include various forms of sexual harassment and sexual violence that interfere with a student’s ability to equally access our educational programs and opportunities.

This Title IX Grievance Policy became effective on August 14, 2020, and only applies to formal complaints of sexual harassment alleged to have occurred on or after August 14, 2020. Alleged conduct that occurred prior to August 14, 2020 will be investigated and adjudicated according to the Title IX and Sexual Misconduct Policy then in effect.

Title IX Coordinator

Any person may report sex discrimination, including sexual harassment (whether or not the person reporting is the person alleged to be the victim of conduct that could constitute sex discrimination or sexual harassment), in person, by telephone, or by electronic mail, using the contact information listed for the Title IX Coordinator, or by any other means that results in the Title IX Coordinator receiving the person's verbal or written report.

Contact Information for the Title IX Coordinator:

Matthew Lieberman
50 West 47th Street, 14th Floor
New York, NY 10036
Phone: 646-565-6000 x55667
Email: Matthew.Lieberman@touro.edu

Such a report may be made at any time (including during non-business hours) by using the telephone number or electronic mail address, or by mail to the office address listed for the Title IX Coordinator.

When Title IX Applies

The Title IX process will apply when *all* of the following elements are met:

1. The conduct is alleged to have occurred on or after August 14, 2020;
2. The conduct is alleged to have occurred in the United States;
3. The conduct is alleged to have occurred in Touro's education program or activity; and
4. The alleged conduct, if true, would constitute covered sexual harassment, as defined under Title IX, as:
 1. an employee conditioning educational benefits on participation in unwelcome sexual conduct (i.e., *quid pro quo*);
 2. unwelcome conduct that a reasonable person would determine is so severe, pervasive, and objectively offensive that it effectively denies a person equal access to the educational institution's education program or activity; or
 3. sexual assault (as defined in the Clery Act); or dating violence, domestic violence, or stalking (as defined in the Violence Against Women Act (VAWA)).

If the alleged misconduct meets these requirements, then the Title IX grievance process applies and the Potential Complainant may file a Formal Complaint or their prior Complaint submission will become a Formal Complaint. For the purposes of this Title IX Grievance Policy, "formal complaint" means a document – including an electronic submission - filed by a complainant with a signature or other indication that the complainant is the person filing the formal complaint, or signed by the Title IX Coordinator, alleging sexual harassment against a respondent about

conduct within Touro's education program or activity and requesting initiation of the procedures consistent with the Title IX Grievance Policy to investigate and adjudicate the allegation of sexual harassment.

If the alleged misconduct does not meet these Title IX requirements, it requires a mandatory dismissal under Title IX, but it may be addressed by the broader Touro Sexual Misconduct Policy or another applicable Touro policy.

For more details surrounding the Title IX Grievance Policy please see:

<https://www.touro.edu/title-ix-policy/>

Sexual Misconduct

Touro prohibits discrimination based on sex, including sexual harassment. The prohibition against discrimination extends to employment and third-parties. Sexual harassment is unwelcome conduct of a sexual nature and can include 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.

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.

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

To officially file charges for an act of sexual assault or rape, please contact the Office of Institutional Compliance. If the alleged perpetrator is a student, you can initiate disciplinary action against this individual. All incidents must be reported within six (6) months of their occurrence.

All divisions of Touro seek to foster a collegial atmosphere in which students are nurtured and educated through close faculty-student relationships, student camaraderie, and individualized attention. Discrimination or harassment of any kind is anathema to Touro's mission, history, and identity. Touro will resolve any identified discrimination in a timely and effective manner and will ensure that it does not recur. Compliance with Touro's policies and procedures is a necessary step in achieving a safe environment in our educational community. The policies set forth were developed to promote a safe educational environment 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 contact the Office of Institutional Compliance immediately. When Touro has notice of the occurrence, Touro is compelled to take immediate and effective corrective action reasonably calculated to stop the harassment, prevent its recurrence, and as appropriate, remedy its effects.

This policy applies to all members of Touro, including students, faculty, and administrators as well as third parties (including, but not limited to, vendors, invitees, etc.). Information and/or training regarding this policy are available to students, faculty, and staff. In addition, information about this policy will be available on Touro's website.

Complaints may be filed by contacting the Office of Institutional Compliance:

Phone: 646-565-6000, ext. 55330

Email: compliance@touro.edu

For Further Information: Students are strongly urged to read the full policy at <https://www.touro.edu/sexual-misconduct-policy/>

Students are also urged to read the Annual Security and Fire Report at <https://www.touro.edu/departments/campus-security/clery-reports/2021ASR.pdf>

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, NY 10005
Phone 646-428-3800
Fax 646-428-3843
Email: OCR.NewYork@ed.gov

Student Complaints

Touro is committed to safeguarding the interests of all students. Students are entitled to be treated with fairness and respect in accordance with Touro's policies and procedures. Touro does not condone unfair treatment of students by administration, faculty and/or staff. Students who believe that they have been aggrieved by the University, and that such occurrence is not governed by another complaint mechanism, may seek redress through the complaint procedure outlined below. No adverse action will be taken against any person who files a complaint because of the filing of such complaint.

This student complaint procedure is available to Touro student who seeks to resolve a legitimate grievance directly affecting that student, provided that such circumstance is not governed by another complaint mechanism (see Exception to Policy below). The procedure only applies to complaints that are the result of actions by another member of the University community while acting in an official capacity (e.g. faculty member, administrator, or staff) in contravention of the written policies of Touro.

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 in accordance with the guidelines below.

When a complaint concerns an administrative function of Touro, including, but not limited to, tuition refund and student financial assistance, a student may file a formal complaint with the University-wide director or supervisor of the administrative unit in question, or their designee. Prior to filing the formal complaint, the student should attempt to remedy the situation via an informal mediation. If the informal mediation is unsuccessful, or if the student is uncomfortable attempting an informal resolution, then a formal complaint may be filed. The complaint should state, with particularity: the person(s) involved, the nature of the claim, the date, witnesses (if any), documents (if any), and the circumstances under which the alleged claim may have been committed.

Limitation Period

Claims under this policy may only be brought within sixty (60) calendar days of the alleged misconduct.

Exception to Policy

This Policy is not applicable to situations that are governed by other policies. For example, complaints of sexual harassment are governed by Title IX; Touro currently has a robust policy and procedure for dealing with such allegations. Therefore, all such incidents are considered under that anti-harassment policy/process. Other examples of exceptions to the Grievance Policy include, but are not limited to, discrimination, Code of Conduct violations, and ADA Reasonable Accommodations requests and complaints.

All students are urged to read the entire policy at <https://touro.app.box.com/v/studentgrievancepolicy>

Policy on Drugs and Controlled Substances

The United States Department of Education has issued regulations implementing the provisions of The Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226). In compliance with Federal law and New York State law, this policy includes information to ensure that all members of the Touro Community are aware of the dangers of substance abuse and to outline the sanctions for violating this policy.

Students, faculty, and staff who distribute or use illegal drugs or illicitly use drugs which would otherwise be legal, including alcohol, while on Touro campuses, locations and facilities, or as part of any Touro activities, are violating Federal laws, New York State laws, and the policies and procedures of Touro. Violations of federal and state laws may lead to prosecution and criminal sanctions, including, but not limited to, fines and/or imprisonment.

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

Touro may 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 of Students, the Vice President of the Division of Graduate Studies, and/or Human Resources. All inquiries and requests for assistance will be handled with confidentiality.

Touro University also has a Biennial Review that is used to document the progress made by Touro and also provide insight into how Touro's Alcohol and Drug policy and programs could be improved.

Touro seeks to safeguard the health and well-being of all members of Touro students, faculty, and staff. All members of Touro are accountable to know the law and to understand the policies and procedures of Touro.

In order to better educate students, faculty, and staff, Touro wishes to provide all members of Touro with an education of the effects of substance abuse. The mind-altering substances to be discussed here are: marijuana, cocaine, heroin (and their derivatives); amphetamines (uppers); barbiturates (downers); hallucinogens; and alcohol. Many individuals take such drugs to escape from their problems; but doing so only creates more problems.

For the complete policy, see <https://touro.app.box.com/v/ControlledSubstancesPolicy>

Students are urged to view pages 26-28 in the Annual Security and Fire Report at: https://www.touro.edu/departments/campus-security/clery-reports/TOURO_U-2022_ASFSR.pdf

Touro University Campus Security Policies

Safety and security are concerns commonly shared by the students, faculty and staff employees of Touro University. The University is committed to keeping its campus locations, centers and sites secure.

Access to the Campus

Students must show a valid identification card to enter Touro University facilities. Visitors must receive a temporary pass from guards on duty to enter Touro facilities.

Security Services

Touro University has contracted with professional security guard services to maintain and monitor security at its campuses and sites. Selected locations have armed Security Officers. Security Personnel are carefully screened before being assigned to Touro University, and supervised to ensure quality assurance. Security staff are supervised by means of their agency supervisor, and 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 University centers.

The Security Officers may detain individuals who engage in illegal and criminal actions until your local Law Enforcement agency arrives. They are empowered to enforce Touro's regulations, to investigate incidents, and to apprehend those who violate Touro regulations or commit crimes on campus. Criminal violators that are apprehended are turned over to the police. The security staff are not armed and do not have police or peace officer arrest powers.

Our Security Director meets regularly with Police Commanders to help ensure the safest environment for our campus community.

Reporting Criminal Incidents & 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 you to speak to a live operator, twenty-four 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 University authorities. Additionally, you may report any incidents to any Security Officer at your site, the Campus Security Director, and/or Operations. If you are located in student housing, you can also report any incident to the appropriate staff at your facility. The Campus Security Administrative office is located at 50 West 47th Street 14th Floor, and can be reached at (646) 565-6134 or via email at security@touro.edu.

If assistance is required in completing or reporting an incident/occurrence to local Law Enforcement agencies, we at Touro Campus Security will be glad to render any assistance needed.

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

Students are urged to read the Annual Security and Fire Report at https://www.touro.edu/departments/campus-security/clery-reports/TOURO_U-2022_ASFSR.pdf

Student Responsibilities and Rights

Campus Citizenship

Students of Touro University are expected to be considerate of all individuals at the University – fellow students, faculty, staff and administrators – and to help maintain a harmonious and supportive environment conducive to learning and the furtherance of academic pursuits. While specific regulations are listed on the following pages, it is expected that all members of the University community demonstrate respect for their colleagues, sensitivity to their needs, and tolerance for their ideas and views. Please cooperate with University officials by observing the rules and regulations of the University, and by exercising respect for University values and property.

Standards of Classroom Behavior

The faculty has primary responsibility for managing the classroom. Students who create a disruption in the classroom may be directed by the instructor to leave the class for the remainder of the class period. Behaviors defined as disruptive include persistently speaking without being recognized, using a cell phone in the class, eating in the classroom, interfering with the class by entering and leaving the room without authorization, carrying on private conversations, and refusing to follow the directions of the course instructor. To ensure a clean and healthy environment for all students at the University, 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 University, unless they have obtained specific authorization in advance from the dean of their division/school. Additionally, please see Touro’s Policy on Weapons in the 2021 Annual Security and Fire Safety Report, https://www.touro.edu/departments/campus-security/clery-reports/TOURO_U-2022_ASFSR.pdf

Acceptable Use Policy for Information Technology

The Acceptable Use Policy provides for users of the institutional technology resources, facilities, and/or equipment to act responsibly, to abide by Touro’s policies, and to respect the rights and privileges of other users. Each user of Touro technology resources is responsible for adhering to all legal and ethical requirements in accordance with the policies of Touro and applicable law.

All users of Touro technology resource users must submit, upon commencement of their relationship with Touro, or at another appropriate time, acknowledgement of the Acceptable Use Policy (AUP). In submitting the AUP Acknowledgement Form, each individual will be certifying that he/she has read and will comply with the AUP.

Students are urged to read the complete policy, which can be seen at touro.app.box.com/v/AcceptableUsePolicy.

Internet Services and User-Generated Content Policy

As an educational institution, we recognize that these Internet-based services can support your academic and professional endeavors, but we are also aware that, if not used properly, they can be damaging. In both professional and institutional roles, students, faculty and staff should follow the same behavioral standards online as they should offline, and are responsible for anything they post to a social media site regardless of whether the site is private (such as a portal open to the Touro community only) or public. The same laws, professional expectations, and guidelines for interacting with students, parents, alumni, donors, media and other college agents apply online as apply offline.

Students are urged to read the entire policy at touro.app.box.com/v/InternetService-UserGenContent

Dress Code

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

Anti-Hazing Policy

No student or group of students shall encourage or participate in any form of hazing. Hazing is defined as action taken or situations created to produce excessive mental or physical discomfort, embarrassment, harassment or ridicule. This covers coercive activities and mentally degrading games.

No-Smoking Policy (including the use of electronic cigarettes or vapor devices)

Touro University recognizes the health, safety and benefits of smoke-free air and the special responsibility that it has to maintain an optimally healthy and safe environment for its faculty, students, employees and guests. Touro is committed to the promotion of good health, wellness and the prevention of disease and to comply with New York state law regarding smoking indoors. Out of respect and loyalty to the University and its mission, smoking (including electronic cigarettes) is not permitted inside any campus building, any of our healthcare facilities where patient care is delivered or inside University vehicles. Violators are subject to disciplinary action. In addition, smoking materials shall not be sold or in any way distributed under the auspices of the Touro University.

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 University policy does not permit access to or release of student records to any party except as authorized by this law. It should be noted, however, that this legislation concerning privacy is affected by Section 510 of the Veterans Education and Employment Act of 1976, which provides that, P.L. 93-568 notwithstanding, records and accounts pertaining to veterans, as well as those of other students, shall be available for examination by government representatives. It is also affected by Sections 507 and 508 of the Patriot Act of 2001, which provides that officials designated by the U.S. Attorney General may petition the court to examine records deemed relevant to certain authorized investigations or prosecutions. If a student wishes to inspect or review his or her records, he or she may contact the office concerned. Complete information concerning this policy is available in the Office of the Registrar.

The Family Educational Rights and Privacy Act of 1974 as amended (FERPA), was designed to protect the privacy of education records. Education records include records, files, documents, or other materials in hard copy or in electronic format, maintained by Touro University or a party acting on behalf of Touro University, which contain information directly related to a student. FERPA specifies some limited exceptions including certain personal memory aids and certain employment records.

FERPA affords students certain rights with respect to their education records. These rights include:

1. The right to inspect and review the student's education records within a reasonable period of time, but not more than 45 days after the University receives a request for access. Students should submit to the Office of the Registrar written requests that identify the record(s) they wish to inspect. The Office of the Registrar will make arrangements for access and notify the student of the time and place the records may be inspected.
2. The right to request an amendment to the student's education records that the student believes contains information that is inaccurate, misleading, or in violation of the student's rights of privacy. Students may ask the University to amend a record that they believe is inaccurate. They should write to the Office of the Registrar, clearly identify the part of the record they want changed, and specify why it is inaccurate. If the University decides not to amend the record as requested by the student, the University will notify the student of the decision and advise the student of 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 University discloses personally identifiable information contained in the student’s education records, except to the extent that FERPA authorizes disclosure without consent.
 - a. One exception that permits disclosure without consent is disclosure to school officials with legitimate educational interests. A school official is a person employed by the University in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the University has contracted (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility.
 - b. A second exception that permits disclosure without consent is disclosure of Directory Information. Directory Information is information that is generally not considered harmful or an invasion of privacy if released.

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

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

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Touro University to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is: Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue SW, Washington, DC 20202-4605.

Authorization for Non-Disclosure of Directory Information

Enrolled students may refuse to permit disclosure of Directory Information. To do so, they must submit a completed “Authorization for Non-Disclosure of Directory Information” form to the Registrar before the last day to add classes in a semester. This request is valid only for the academic year in which it is made. A new form requesting non-disclosure must be submitted each academic year.

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