IDC Herzliya was founded with the aim of nurturing future leaders. In just twenty-five years, we have created a pioneering and innovative academic center. Our students are imbued with a commitment to excellence and original thinking. ‘The university of the future’ as we see it, has to prepare its students for a constantly changing world by being able to innovate skillfully, to dare and to initiate. We believe that the knowledge and tools acquired at IDC support personal and professional goal fulfillment and enable our graduates to tackle the challenges of our global reality.”

Prof. Uriel Reichman
President and Founder,
IDC Herzliya
The MA in Financial Economics is an integral part of the academic and research development at IDC Herzliya. The program is in conjunction with the Arison School of Business and the Tiomkin School of Economics, two centers of excellence that perceive the combination of research and teaching as beneficial to society.

The MA in Financial Economics is designed to provide students with tools and in-depth knowledge in finance and economics, enabling them to cope with the issues and challenges of the global business-economic environment. Our graduates hold a diverse array of positions, such as:

- Economic consultants
- Bankers
- Financial analysts and investment managers in financial institutions
- Finance professionals in industrial firms
- Analysts in governmental offices
- Innovators in the fintech industry
- Doctoral students

THE PROGRAM HAS AN INNOVATIVE CURRICULUM WHICH INCLUDES RIGOROUS ECONOMICS, Finance FOUNDATIONS, ADVANCED PRACTICAL CONTENT THAT PROVIDES CUTTING EDGE BUSINESS PRACTICES, and TOP-NOTCH LECTURERS MANY OF WHOM HAVE TAUGHT IN THE BEST UNIVERSITIES IN THE WORLD. IN ADDITION WE OFFER A RESEARCH ORIENTED FOCUS WITH A THESIS FOR GRADUATES WHO WISH TO CONTINUE IN ACADEMIA.

PROF. ZVI ECKSTEIN
DEAN,
TIOMKIN SCHOOL OF ECONOMICS

PROF. YANIV GRINSTEIN
FINANCE PROFESSOR,
ARISON SCHOOL OF BUSINESS
The program is designed for candidates from Israel and abroad who have strong analytical and quantitative skills and who are interested in becoming top financial economists. Suitable candidates include outstanding graduates from economics and business programs as well as engineers, computer science majors and graduates from exact science disciplines who have strong quantitative skills.

In the full-time program, classes are held on Monday and Thursday afternoons and Friday mornings in 6 mini-semesters of 6 weeks each with two-week exam periods in between. Each mini-semester includes between 4-5 courses. Refer to the academic calendar on page 19 for additional information.

Students can also choose to study in a part-time format and spread out their studies over a two-year period (26 months). In the part-time program each mini-semester includes between 2-3 courses.

The curriculum is divided into foundation courses, specializations and a final project/thesis.

**Foundation Courses**
- Analytical Tools
- Economics and Finance Foundations

**Specializations**
- Banking and Monetary Policy
- Financial Markets
- Corporate Finance
- Fintech and Data Analytics

**Final Project/Thesis**
IDC Herzliya is celebrating its 25th year.

On the way to becoming Israel’s first private university.

Over 30 research institutes at IDC
www.idc.ac.il/research-institutes

Over 30,000 graduates worldwide

The Israel Council for Higher Education granted IDC permission to apply to confer doctoral degrees.

The Career Center aims to assist alumni in integrating into the professional market, as well as to assist employers who are seeking to recruit suitable candidates.

There are 7,000 students at IDC Herzliya.

Over 2,000 of them, from over 90 different countries, study at the Raphael Recanati International School - they make up 1/3 of the IDC student body!

IDC HERZLIYA

FAST FACTS

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Over 30,000 graduates worldwide
IDC: THE MOST INTERNATIONAL UNIVERSITY IN ISRAEL

IDC has created new, academic **interdisciplinary concepts** in the fields of entrepreneurship, counter-terrorism and sustainability - these models are being implemented around the world.

Raphael Recanati International School is **celebrating its 18th year**.

Over **200** Lone Soldiers studying for full degrees.

**IDC’s Alumni Association** with over 25,000 graduates, forms a professional and social alumni community that promotes **networking** from different countries, and strengthens the pride and belonging to IDC and the alumni.

Ranked **no. 1** in Israel for our treatment of **IDF reservists**.
Students are required to take 51 credits and to submit a final project; 41 credits are required courses and 10 credits are elective courses. Courses in general are 2 credits each.

**FOUNDATIONS**

**ANALYTICAL TOOLS (REQUIRED)**
- Mathematics for Financial Economists
- R Statistical-software Workshop
- Econometrics 1, 2
- Empirical Research Strategies

**ECONOMICS AND FINANCE FOUNDATIONS (REQUIRED)**
- Microeconomics and Macroeconomics Foundations
- Micro 1: Introduction to General Equilibrium Under Uncertainty
- Micro 2: Games with Incomplete Information
- Dynamic Macro and Monetary Economics
- Central Bank Policy: The Fed, ECB and BOI
- Mergers and Competition Policy: Economic Perspective
- Finance 1: Foundations and Capital Markets
- Finance 2: Corporate Finance
- Financial Accounting 1
- Financial Accounting 2
- Investments
- Options and Futures
- Bond Markets
- International Finance
- Final Project / Thesis (required)
- Final Project/Thesis Workshop (required)

**SPECIALIZATIONS** (Choice of 10 credits)

- Practicum

**BANKING MACROECONOMICS AND MONETARY POLICY**
- Economic Growth
- Risk Management in Financial Institutions
- Stress Testing in Banks
- Research Workshop in Monetary Economics

**FINANCIAL MARKETS**
- Advanced Bond Markets
- Topics in Global Economics
- Active Portfolio Management *
- Research Workshop - Theoretical Asset Pricing
- Research Workshop - Empirical Asset Pricing

**CORPORATE FINANCE**
- Valuation
- Topics in Corporate Finance
- Financial Statement Analysis *

**FINTECH**
- Fintech - Finance, Business and Technology
- Programming in Python *
- Business Analytics *
- Fintech Project *

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1 Students with a strong background in mathematics can be exempt from the course. The course is offered in August-September.

2 Students who did not major in economics in their undergraduate degree are required to take these courses. The courses are offered in October.

* Jointly taught with other graduate programs. Scheduling may not coincide with the MAFE schedule. Some restrictions may apply.

**RESEARCH FOCUS**

Students who are interested in a research focus can choose to do a thesis instead of a final project. Students who do a thesis are required to take only 47 credits. In addition they are encouraged to take the following research workshops as electives

- Research Workshop in Theoretical Asset Pricing
- Research Workshop in Empirical Asset Pricing
- Research Workshop in Monetary Economics

The procedure for doing a thesis involves the submission of a thesis proposal by September of the last year of studies. Once the proposal is approved the student will work on the thesis and can complete it after the completion of the courses.
ALUMNI

Ido Spector
PhD Candidate,
Stanford University
Israel

Matan Malka
Financial Analyst,
Ernst and Young
Israel

Zsofia Boros
Risk and Control Management, Citi
Hungary

Noa Drezner
Business Development Manager, Paypal
Israel

David Nathan
Portfolio Product Specialist, Bloomberg LP
South Africa

Shani Breslauer
Analyst, European Bank for Reconstruction and Development
Israel

Felipe Sichel
International Economist, Novus Capital
Brazil
Students are encouraged to take the Practicum elective course. Headed by Dr. Samer Haj Yehia this course introduces students to the financial industry and helps students with their career goals. The Practicum includes visits to banks and investment houses in Israel, to financial divisions of large industrial firms, lectures by top executives from financial and industrial companies and a mandatory study trip to London.

The MAFE program helps students with their career development. We pride ourselves on positioning our students in excellent placements both in Israel and abroad.

Our graduates work in companies such as Citi, Bank Leumi, Bloomberg, Deloitte, Barak Capital, Modal Capital, Strauss, Elbit, Psagot, BDO, the Antitrust Authority, Ministry of Finance and others.

Several of our graduates have gone on to pursue their PhD degrees in universities such as Stanford and UCLA.
STUDY TRIP TO LONDON
As part of the Practicum, students visit London’s financial center. The visit is scheduled between mini-semester 5 and mini-semester 6 and it includes visits to financial institutions such as Goldman Sachs, Bloomberg, Citi, BlackRock, Merrill Lynch and others. The visits consist of lectures by top executives and presentations by students. This trip also provides an opportunity for students to network and for the companies to provide information regarding career opportunities abroad. Costs of the trip are not included in the tuition.

STUDENT EXCHANGE PROGRAM
The MA in Financial Economics program has an exchange agreement with the MA program in Quantitative Finance at the University of Washington, St. Louis. Students who join the exchange program visit St. Louis between August and December towards the end of their studies.

INTERNSHIPS
The program offers internship opportunities to students towards the end of their course of studies. The internships are usually two-months-long and they provide unique opportunities to work in real financial positions. Past student internships have included Bloomberg, Brevan Howard, Citi, Bank Leumi, Azrieli, Deloitte, the Israeli Treasury Department and others. The process of getting internships is competitive.
**FACULTY**
(in alphabetical order)

**Prof. Doron Avramov**, PhD, Wharton, University of Pennsylvania
Professor of Finance, IDC; Former Professor, The Hebrew University of Jerusalem; Former Professor, University of Maryland

**Areas of Expertise** risk management; derivatives modeling

**Courses** Finance 1; Options and Futures; Research Workshops; Final Project Workshop

**Dr. Eric Berger**, PhD, Harvard University
Risk Manager, Eagle Investment Solutions; Former Chief Risk Officer, Oasis; CEO, Bloomberg/Israel

**Areas of Expertise** risk management; derivatives modeling; algorithmic trading; mathematical finance

**Course** Investments

**Prof. Jacob Boudoukh**, PhD, Stanford GSB
Professor of Finance, IDC; Formerly with Stern School of Business, NYU; Formerly with the National Bureau of Economic Research

**Areas of Expertise** asset pricing; investment management; risk management; fixed income; currencies; derivatives

**Courses** Advanced Fixed Income; Risk Management

**Prof. Alex Cukierman**, PhD, MIT
Professor Emeritus Tel Aviv University; Member, Bank of Israel Monetary Committee; Former President, Israeli Economic Association

**Areas of Expertise** macroeconomics; monetary economics; political economy; monetary policy & institutions

**Course** Research Workshop in Monetary Economics

**Prof. Zvi Eckstein**, PhD, University of Minnesota
Served as Deputy Governor Bank of Israel; Dean, Tiomkin School of Economics, IDC; Co-Head, MAFE Program, IDC

**Area of Expertise** macroeconomic policy

**Courses** Global Monetary & Financial Stability; Final Project Workshop

**Prof. Ronel Elul**, PhD, Yale University
Senior Economic Advisor, Federal Reserve, Philadelphia; Adjunct Professor, Wharton School of Business

**Area of Expertise** financial stability in banks

**Course** Stress Testing in Banks

**Prof. Itzhak Gilboa**, PhD, Tel Aviv University
Professor of Economics, Tel Aviv University and HEC, Paris

**Areas of Expertise** decision theory; game theory; consumer theory

**Course** Microeconomic 1

**Prof. Yaniv Grinstein**, PhD, Carnegie Mellon University
Professor of Finance, IDC; Co-Head, MAFE Program, IDC; Formerly Tenured Faculty, Cornell University; Visiting Faculty, Wharton School of Business; Visiting Academic Scholar, Securities and Exchange Commission

**Areas of Expertise** corporate finance; corporate governance

**Courses** Finance 2; Topics in Corporate Finance

**Dr. Samer HajYehia**, PhD, MIT; CFA
Former Senior Executive, GMO, Fidelity, AG, and Deloitte; Board Member, Bank Leumi; Chairman, Audit Committee, Hadassah Hospital; Consultant in economic strategy, business development, investment management, banking and capital markets

**Areas of Expertise** global banking; investment management; capital markets covering multi-assets classes from multidisciplinary perspectives - management, legal, accounting, finance and economics

**Courses** Fixed Income & Derivatives; Practicum in Finance

**Prof. Zvi Hercowitz**, PhD, University of Rochester
Professor of Economics, IDC; Former Professor, Tel Aviv University; Former Consultant, Research Department, Bank of Israel; Visiting Scholar, Federal Reserve Banks of Chicago, Minneapolis and Richmond

**Area of Expertise** macroeconomics

**Course** Macroeconomics 1
Dr. Orly Idan, PhD, Tel Aviv University
Senior Associate Researcher, Psychology of Intergroup Conflict and Reconciliation Lab, IDC; Martin Springer Center for Conflict Studies, Ben-Gurion University
Areas of Expertise language, emotions & intractable conflicts; discourse analysis of “the other’s” narratives; mentalization & language development; resilience sources; salutogenic interventions in conflictual settings
Course Final Project Seminar (academic writing)

Dr. Doron Israeli, PhD, Stanford University
Senior Lecturer, Accounting, IDC; Expert on financial reporting, stock pricing efficiency and quantitative methods in finance
Areas of Expertise role of financial reporting in capital markets; effects of capital markets frictions & human cognitive constraints on stock pricing efficiency; corporate investment policy
Courses Econometrics I; Econometrics II

Prof. Shimon Kogan, PhD, University of California, Berkeley
Associate Professor of Finance, IDC; Former Faculty, Carnegie Mellon University and the University of Texas, Austin; Former Visiting Professor, MIT
Areas of Expertise behavioral finance; empirical asset pricing; experimental economics
Course Fintech - Finance, Business & Technology

Prof. Ron Lazer, PhD, New York University
Adjunct Professor, Accounting and Control, INSEAD; Professor and Accounting Department Chair, The Academic Center of Law and Science, Sha'arei Mishpat, Israel
Areas of Expertise financial accounting & reporting; value relevance of accounting information; analyst forecasts & effects of regulation, companies’ valuation & voluntary disclosures
Courses Financial Accounting 1; Financial Accounting 2

Prof. Omer Moav, PhD, The Hebrew University of Jerusalem
Professor, Economics, IDC; Former Professor, Economics, The Hebrew University of Jerusalem; Former Head, Advisory Board, Israeli Minister of Finance; Professor, Economics, The University of Warwick
Areas of Interest economic growth & development
Course Economic Growth

Dr. Tal Mofkadi, PhD, Tel Aviv University
Visiting Lecturer, University of Amsterdam, Vienna University and Nagoya University of Commerce and Business
Areas of Expertise asset pricing; corporate finance & risk-management
Course International Finance

Prof. Zvi Neeman, PhD, Northwestern University
Former Visiting Professor, Economics, Yale University; Former Head, Berglas School of Economics, Tel Aviv University
Areas of Expertise game theory; information economics; microeconomic theory; law and economics; environmental economics
Course Microeconomics II: Games with Incomplete Information

Prof. Yona Rubinstein, PhD, The Hebrew University of Jerusalem
Areas of Expertise economics; econometrics
Course Advanced Topics in Econometrics

Prof. Oded Sarig, PhD, University of California, Berkeley
Professor, Finance, IDC; Former Faculty Member at Columbia University; Wharton School of Business; Tel Aviv University
Area of Expertise corporate finance
Course Valuation

Prof. Marius Schwartz, PhD, University of California
Professor, Economics, Georgetown University; Served as Chief Economist, Federal Communications Commission (FCC); Acting Deputy Assistant Attorney General for Economics; Economics Director of Enforcement, Antitrust Division, US Department of Justice
Area of Expertise antitrust
Course Mergers & Competition Policy: Economic Perspective

Dr. David Woo, PhD, Columbia University
Head, Global Rates and Currencies Research, Bank of America; Researcher, World Business Markets, Merrill Lynch
Areas of Expertise macroeconomics; international finance
Course Topics in Global Economics
APPLICATION PERIOD
The application period for the academic year starting autumn 2019 is January 1, 2019 - August 31, 2019.
The application period for students required to take preparatory courses ends on July 26, 2019.
Due to the competitive nature of the admissions process we recommend that applicants prepare their application well in advance of the deadlines.

ADMISSION CRITERIA
- Completed undergraduate degree from a recognized academic institution that included at least two semester-long courses of undergraduate level calculus and two semester-long courses of undergraduate level statistics
- Undergraduate GPA of 3.0 or 80% and above
- Strong quantitative background, preference will be given to students with undergraduate degrees in computer science, economics, business, exact sciences and engineering
- Interview either on Skype or in person
- Prerequisite courses are required in Statistics, Calculus and Economics. Students missing these courses will be required to take preparatory courses before the start of the academic year (additional costs apply).
- A preparatory course in Economics, provided right before the program starts, is required for full acceptance unless the student majored in economics in his/her undergraduate studies.

ONLINE APPLICATION
- Complete the online application form, including essays, recommendation letters, transcripts and documents at Forms.idc.ac.il/MA
- Official transcripts of previous academic studies (undergraduate or graduate degrees) including a final grade point average of 80% and above or 3.0. Documents may be scanned and/or originals may be submitted. The documents must bear the official stamp from the issuing institution. Scanned photocopies of the original documents will be accepted only if properly notarized *
- Copy of passport or identity card
- Curriculum Vitae (CV)
* An official, notarized English translation must be submitted for all transcripts not originally issued in English.

APPLICATION PROCESS
The application process consists of two stages

Stage 1
Your application will be evaluated by the Admission Committee based on the submitted materials.

Stage 2
Applicants who successfully pass stage 1 will be invited to a personal interview with the Admission Committee. Applicants living outside Israel may be interviewed via Skype or by phone.

TUITION & FEES
- The application fee is $100 US (non-refundable)
- The down payment is 9,900 NIS and applicants must pay the fee to secure their place in the program after being accepted. Once the down payment has been received the applicant’s place is secured and confirmed.
- The tuition for the entire MA Financial Economics program is 70,000 NIS.
IDC reserves the right to change all tuition and fees rates without prior notice.
FINANCIAL AID

MERIT SCHOLARSHIP
RRIS awards excellent students with merit scholarships based on their previous performance. Students do not apply for this scholarship. The Admissions Office will notify you if relevant.

A limited number of scholarships will be offered to suitable students. Decisions regarding scholarships are usually made towards the end of the application period.

Head of Program Merit Scholarship for Outstanding Students: 10,000 NIS.
Dean Merit Scholarship of Exceptional students: 25% of tuition.

FAFSA
American students are eligible for Stafford Loans as part of the Direct Loans Program. Students can register online at www.fafsa.ed.gov from October 1, 2018 until April 1, 2020. Our school code is G40703.

For further information see www.idc.ac.il/ fafsa

STUDENT AUTHORITY
The Government of Israel helps new immigrants under the age of thirty with tuition for a graduate degree provided the immigrant does not already have this degree from abroad, and that the program of his/her choice is recognized by the Student Authority. The student has three years from his/her aliyah date (not including army service) to start studying to be eligible for the scholarship.

www.gov.il/en/Departments/General/students_eligibility

MASA
Students up to the age of thirty who have not previously been on a long term program to Israel are eligible for a one-time grant from Masa towards tuition.

www.masaisrael.org

SAP (Students Assistance Programs)
Canadian students interested in loans and grants from the Canadian government can get information at www.canlearn.ca/eng/loans_grants/loans/index.shtml

Financial aid is also available through the Jewish Free Loan for the Greater Toronto area (http://jewishfreeloan.ca/j-sap), and through the Canadian Scholarship Fund (http://www.aaci.org.il).

FOR MORE INFORMATION
Idc.ac.il/financialaid/ma
THE CITY OF HERZLIYA

IDC is located in Herzliya, a city five miles north of Tel Aviv along the Mediterranean coast. For students Herzliya is an ideal area as it is located in the center of the country and has both train and bus services available to all points throughout Israel. The IDC campus is in a residential neighborhood - leafy, quiet streets with all the required amenities. Herzliya has malls, restaurants and pubs, concert halls, a downtown outdoor street mall with cafes and shops, parks and recreational facilities including jogging and bicycle paths and, of course, a beautiful white sand beach.

For more information www.herzliya.muni.il

LIVING ARRANGEMENTS

IDC Herzliya students have the option of enjoying a high standard of living in 500 new, fully equipped residential units located in two thirteen-story towers on IDC Herzliya's campus. The apartments are fully furnished to accommodate all residents' needs. Each unit has air conditioning and a private bathroom with a shower. The kitchen and bedroom are fully equipped. In addition, laundry rooms with washing machines and dryers are at the residents' disposal.

A skilled and experienced professional staff maintains the dormitories and will be available to the students on a daily basis. Security services operate 24/7. The housing fee includes: Wifi throughout the entire building; municipality fees; maintenance; gardening; cleaning of public areas and security. It does not include electricity or water. The dormitory towers were planned and designed to meet green building standards along with all of the students' needs. Every floor has study areas to enable students to focus on their studies and to maintain a varied social life.

Email any questions regarding the dorms to dorms@idc.ac.il
The Career Center at IDC Herzliya aims to prepare students and alumni for the modern job market by providing them with the tools and resources to find employment both before and after they graduate. The Career Center serves as a bridge between the educational and the professional periods in the lives of IDC Herzliya students and alumni and offers a variety of networking, career counseling, placement and informational services to IDC Herzliya students and alumni enabling them to meet their career goals.

HEALTH INSURANCE

All IDC students are required to have comprehensive health insurance coverage throughout the period of their studies. Israeli residents, including new immigrants, receive national health insurance for a low monthly fee in accordance with the country’s health insurance legislation. International students who are not covered by Israel’s national health insurance (bituach leumi) should purchase their own health insurance policy to cover their medical needs while in Israel, or purchase the UMS HAREL YEDIDIM insurance policy for international students, offered by IDC.

Our special arrangement with HAREL YEDIDIM insurance company provides comprehensive health coverage for $790 US* per academic year, which will be charged at the beginning of each year.

In order to have continuous coverage the policy is automatically renewed from one academic year to the next, until the end of the program, unless the student notifies the school in writing that he/she wishes to cancel.

*Rates are subject to change according to insurance company rate fluctuations.

VISA & STATUS ASSISTANCE

Students are responsible for clarifying and establishing their status in Israel and can turn to the Raphael Recanati International School staff for advice and assistance. Before commencing studies, all students must clarify their status and eligibility for a student visa (A-2) or Israeli citizenship with the Israeli embassy or consulate in their country of origin. A student visa should be obtained in advance in the student's country of origin. International students who are children of an Israeli parent must settle all matters, such as deferment of military service, with the nearest Israeli embassy or consulate. The Jewish Agency provides advice and assistance to students considering immigrating to Israel.

See www.jewishagency.org/JewishAgency/English/Aliyah/ and for North America/UK www.nbn.org.il

CAREER CENTER

The Career Center at IDC Herzliya aims to prepare students and alumni for the modern job market by providing them with the tools and resources to find employment both before and after they graduate. The Career Center serves as a bridge between the educational and the professional periods in the lives of IDC Herzliya students and alumni and offers a variety of networking, career counseling, placement and informational services to IDC Herzliya students and alumni enabling them to meet their career goals.
OF THE STUDENT POPULATION OF IDC HERZLIYA ARE INTERNATIONAL STUDENTS. RRIS IS THE LARGEST ACADEMIC ABSORPTION CENTER IN ISRAEL.
## ACADEMIC CALENDAR 2019-2020

<table>
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<tr>
<th>Event</th>
<th>Dates</th>
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<td>Preparatory Courses</td>
<td>August- October, 2019</td>
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<tr>
<td>Mini- semester 1</td>
<td>November 11 - December 20, 2019</td>
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<td>Mini-semester 2</td>
<td>January 6 - February 14, 2020</td>
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<tr>
<td>Mini-semester 3</td>
<td>March 3 - April 6, 2020</td>
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<tr>
<td>Purim</td>
<td>March 9-11, 2020</td>
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<td>Pesach</td>
<td>April 8-15, 2020</td>
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<td>Memorial Day and Independence Day</td>
<td>April 27-29, 2020</td>
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<td>Mini-semester 4</td>
<td>May 18-July 3, 2020</td>
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<tr>
<td>Shavuot</td>
<td>May 28-29, 2020</td>
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<td>Mini-semester 5</td>
<td>July 20 - August 28, 2020</td>
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<tr>
<td>Rosh Hashanah</td>
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<tr>
<td>Yom Kippur</td>
<td>September 27-28, 2020</td>
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<td>Succoth</td>
<td>October 2-10, 2020</td>
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<tr>
<td>Mini-semester 6</td>
<td>November 9 - December 18, 2020</td>
</tr>
</tbody>
</table>

*Dates are subject to change*

*Exams will be held on campus between mini-semesters*