## New Dimensions School of Hair Design

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NEW DIMENSIONS SCHOOL OF HAIR DESIGN			
CATALOG	Table of Contents	PAGE	
SECTION 1	.GENERAL SCHOOL INFORMATION	1-1	
ACCREDITATI		1-1 1-2	
FINANCIAL AI		1-2	
	D EXAMINATIONS	1-2	
	OF FACILITIES	1-2	
	UNG AND OWNERS	1-2	
CLASS START		1-2	
	N POLICY/TRANSFERS	1-3	
	EQUIREMENTS	1-3	
	ID TARDINESS	1-3	
	ENT/TRANSFERS	1-3	
LEAVE OF AB	SENCE (LOA) POLICY	1-3/4	
WITHDRAWA		1-4	
POLICY EXEM	PTIONS	1-4	
HOLIDAYS		1-4	
GRADUATION	REQUIREMENTS	1-4/5	
DIPLOMA REQ		1-4/5	
JOB PLACEME		1-5	
OUR SCHOOL'	S MISSION STATEMENT	1-5	
PROGRAM OB	JECTIVES	1-5/6	
LICENSING RE	QUIREMENTS	1-6	
SATISFACTOR	Y ACADEMIC PROGRESS POLICY	1-6/8	
FINANCIAL AI	D WARNING	1-8/9	
RIGHT TO PRI	VACY AND RELEASE OF INFO.	1-9	
ACCESS TO ST	UDENT FILES	1-9	
COURSE OUTI	LINE FOR COSMETOLOGY	1-10	
COSMETOLOC	Y CURRICULUM OUTLINE	1-10/11	
COSMETOLOC	GY COURSE FORMAT	1-12	
INSTRUCTION	AL METHODS	1-12	
COURSE OBJE	CTIVES	1-12	
LEVELS OF AC	CHIEVEMENT	1-13	
UNITS OF INST		1-13/16	
GRADING PRC	OCEDURES	1-16	
FINAL EXAMI		1-17	
	LINE FOR MANICURING	1-17	
	EQUIREMENTS	1-17	
	RIPTION FOR MANICURING	1-17	
MANICURING	COURSE FORMAT	1-17	

COURSE OBJECTIVES	1-17
UNITS OF INSTRUCTION	1-18
GRADING PROCEDURES	1-19
FINAL EXAMINATION	1-19
COURSE OUTLING FOR INSTRUCTOR TRAINING	1-19
LICENSING REQUIREMENTS	1-19
INSTRUCTOR COURSE FORMAT	1-19/20
INSTRUCTIONAL METHODS	1-20
COURSE OBJECTIVE	1-20
COURSE DESCRIPTION	1-20
CURRICULUM OUTLINE	1-20/21
GRADING PROCEDURES	1-21
FINAL EXAMINATION	1-21
GRADUATION REQUIREMENTS	1-22
ALL CLASS SCHEDULES	1-22
ALL PROGRAM LENGTHS	1-22
TUITION AND FEES	
METHODS OF PAYMENT	1-23
REFUNDS	1-23
	1-23/24
NON DISCRIMINATION STATEMENT	1-25
ORIENTATION	1-25
DISMISSAL OF CLASS	1-25
INTERNAL COMPLAINT PROCEDURE	1-25
SCHOOL CLOSIING OR CANCELLATION	1-25
SCHOOL RULES AND REGULATIONS	1-26/27
STUDENT MISCONDUCT/GROUNDS FOR TERMINATION	1-27/28
STUDENT SUPPORT SERVICES	1-28
FACULTY	1-28
SECTION 2CONSUMER INFORMATION	2-1
STUDENT RIGHT TO KNOW POLICY	2-2
DRUG ABUSE INFORMATION	2-2
FAMILY EDUCATIONAL RIGHTS AND PRIVACY	
ACT OF 1974 (FERPA)	2-3/4
CLEARY CAMPUS SECURITY ACT	2-4/5
HARASSMENT POLICY	2-5/6
TITLE IV CONSUMER INFORMATION	2-5/8
VETERANS EDUCATION BENEFITS/WIA	2-9
COPYRIGHT INFRINGEMENT	2-9/10
VOTER REGISTRATION	2-10
STUDENT SUPPORT SERVICES	2-10/11
SECTION 3FINANCIAL AID INFORMATION	3-1
U.S. DEPT. OF EDUCATION REQUIREMENTS	3-2
FEDERAL PELL GRANT PROGRAM	3-2
FEDERAL DIRECT LOAN PROGRAM	3-2
OTHER FINANCIAL AID AVAILABLE	3-2
POLICY FOR CALCULATING A STUDENTS' NEED	3-3

REQUIRED LOAN ENTRANCE AND EXIT COUNSELING	3-3/4
HOW AND WHEN FEDERAL AID IS DISBURSED	3-4/5
TITLE IV FINANCIAL AID PACKAGING POLICY	3-5
CODE OF CONDUCT/ETHICS	3-5
NSLDS	3-6
RETURN OF TITLE IV FUNDS (R2T4) POLICY	3-6/9
FINANCIAL AID WARNING/PROBATION/APPEAL POLICY	3-9/10
PJ/DO POLICY/PROCESSING	3-11
SECTION 4DISCLOSURES	
GAINFUL EMPLOYMENT DISCLOSURE(S)	4-1/9
NET PRICE CALCULATOR LINK	4-10
Nondiscrimination & Violence Against Women-Title IX	4-11/24
Teach-Out Plan	4-25/28
HOW TO APPLY FOR FEDERAL FINANCIAL AID	
CREATING AND USING THE FAFSA ID	4-29
APPLY FOR FEDERAL STUDENT AID	4-30
WHO GETS FEDERAL STUDENT AID	4-31
TYPES OF STUDENT AID	4-32/33
FEDERAL GRANT PROGRAMS	4-35/36
FEDERAL STUDENT LOAN PROGRAMS	4-37/38
HOW MUCH WILL I GET?	4-39
WHAT ELSE TO REMEMBER?	4-40
FINANCIAL AID RESOURCES FOR NATIVE AMERICANS	4-41/42

**EMERGENCY EXITS** 

last page

New Dimensions School of Hair Design

Section 1 General School Information

1-1

Licensed by the Missouri State Board of Cosmetology

#### STATE BOARD OF COSMETOLOGY P.O. BOX 1062 JEFFERSON CITY, MO. 65102 (573) 751-1052

#### **ACCREDITATION:**

The school is accredited by the National Accrediting Commission of Career Arts & Sciences, Inc., (NACCAS). They are located at 3015 Colvin Street, Alexandria, VA. 22314. Their telephone number is (703) 600-7600.

#### FINANCIAL AID SERVICING:

New Dimensions School of Hair Design uses a third party servicer for processing all financial aid and student loan applications. They are DJA Financial Aid Services, Inc., located in Wichita, Kansas. All students applying for financial aid must authorize the release of their financial information for the school to process any financial aid applications.

#### STATE BOARD EXAMINATIONS:

The Missouri State Board of Cosmetology is using PSI Services, LLC, to administer all State Board Examinations. Candidates for licensure will be given two tests, one written and one practical. The student must complete and score 75% or better on each part of the examination to pass their test. Currently, the fee for all examinations is \$138.00. The written test results are available immediately upon completion of the exam. The practical test results are mailed to each candidate's home in approximately 10 days. All candidates taking their exam are allowed to continue to work until the release of their score. Upon passing the exam, the candidate will receive their license from the State Board office in Jefferson City. Should a candidate for licensure not pass their exam, they will be required to retake that portion they did not pass. Upon passing, the State Board will then issue a license to said candidate.

#### **DESCRIPTION OF FACILITIES:**

The school is a brick and metal building, approximately 8,500 sq. feet. We have modern equipment. The clinic area and facial rooms are totally separate from the classrooms. There is a break room with a refrigerator, microwave ovens and snack and pop machines. There is NO smoking inside the school building. A designated smoking area is available outside. The school also has 2 safe rooms in case of extreme weather.

#### **SCHOOL OPENING & OWNERS:**

New Dimensions School of Hair Design opened February 9, 1991. We are located at 621 Kentucky Ave., Joplin, Mo. The school is owned by Sharon Clements and her husband Dennis.

#### **CLASS START DATES:**

Classes start the first Monday of each month. Students wishing to enroll in any given month must apply at least two weeks prior. This is required by the State Board in order to get the student permit back to the school facility before the start of the class. No student is allowed to earn any hours until the permit is received and posted in the school.

#### All classes are taught in the English language only.

1-2

New Dimensions School of Hair Design, furthermore known as New Dimensions in this catalog.

## **VACCINATION POLICY:**

This school has no policy or requirements for vaccinations; however, we do recommend that your Tetanus vaccination is current and up to date. You will be using metal implements and risk cutting yourself.

## **ADMISSION REQUIREMENTS:**

Applicants wishing admission to **New Dimensions School of Hair Design** are required by the Missouri State Board of Cosmetology to be at least 17 years of age, have a birth certificate or driver's license (for I.D.), a High School Diploma or GED. There are **NO** exceptions. (The Missouri State Board must approve home schooled diplomas prior to enrolling). Persons enrolling for instructor training must also submit a copy of their current Cosmetology license. New Dimensions School of Hair Design does not accept Ability-To-Benefit students.

#### **RE-ENROLLMENT:**

A student making satisfactory academic progress at the point of withdrawal may apply for re-enrollment in the school, and will be considered making satisfactory academic progress at the point of re-entry.

A student failing to meet minimum satisfactory academic progress requirements at the point of withdrawal, will be considered not making satisfactory academic progress at the point of re-entry. No Federally Funded Financial Aid monies will be disbursed while a student is considered not making satisfactory academic progress.

#### **TRANSFERS:**

Transfers are accepted based on our admissions policy. Credit for all hours completed are given based on the Missouri State Board of Cosmetology policy.

There will be no extra charges for transfer other than the enrollment fees and tuition charges. Transfer students are required to maintain satisfactory academic progress. Additionally, New Dimensions School of Hair Design does not guarantee transferability of hours earned to any other institution. Our curriculum has not been reviewed for compliance with other state licensing agencies.

#### **ABSENCES AND TARDINESS:**

Students who are going to absent or late for class are required to call the school before 9:00 a.m. and inform an instructor. Absences will be excused if a doctor's note is provided. Tardiness will not be tolerated. Habitual tardiness may result in termination. The school is open by 8:30 a.m. Monday through Friday. Any student who has not clocked in by 9:00 a.m. and has not notified the school with an acceptable excuse will not be allowed to clock in that day. Acceptable excuses are sickness in family or family emergency. This will need to be verified..

#### LEAVE OF ABSENCE (L.O.A.):

A student may be granted a L.O.A. for any of the following reasons: financial hardship, medical issues and personal or family related issues. A student wishing to take a L.O.A. **must** make a written and signed request to the Director, on a form supplied by the school, indicating the reason and dates for the L.O.A. The student must request a L.O.A. in advance, unless unforeseen circumstances prevent the student from doing so. The school may grant a L.O.A. to a student who did not provide the request in advance due to unforeseen circumstances if: The school **1-3** 

documents the reason for the decision, and the school may collect the request at a later date. All L.O.A.'s shall start on the first day the student is unable to attend. The maximum time frame for a L.O.A. is 180 calendar days. A student may take more than one approved LOA, understanding that all L.O.A days do not exceed 180 calendar days in 12 month period. If more than 180 calendar days, the LO.A. will not be approved. No institutional charges will be added to the student ledger. A students contracted graduation date is extended the same number of calendar days as the approved leave of absence, and an addendum to the enrollment agreement must be signed by all parties.

A student granted a L.O.A. that meets criteria is not considered to have withdrawn, and no refund calculation is required at that time.

A student returning from a L.O.A., or other official interruption of training, must return to school in the same SAP status as prior to the L.O.A.

If a student has not returned from a L.O.A. by the original return date, he/she will be withdrawn effective the last day of attendance before the L.O.A. occurred.

## Students must follow the school's policy when requesting a L.O.A.

## WITHDRAWALS:

Any student who withdraws from his/her contracted course or fails to complete his/her training will have a progress report placed in their file with the date of the withdrawal. Withdrawals must be in writing and dated.

In the event of a withdrawal from school, there will be a \$100.00 Termination Fee. Refunds are covered in Section 3 of this catalog. Any student not excepted for enrollment will be entitled to a full refund of all monies paid.

## **POLICY EXEMPTIONS:**

The school reserves the right to exclude any student from any school policy providing the student is in good standing.

## **HOLIDAYS:**

We observe New Year's Day, Memorial Day, 4th of July, Labor Day, Thanksgiving Day and that Friday, and Christmas Eve and Christmas Day. We take a summer break the third week of June.

We also take the week between Christmas and New Years as our winter break. Class resumes on the day after New Year's Day.

## GRADUATION REQUIREMENTS:

Credit hours are granted only upon the approval of the Missouri State Board of Cosmetology, which regulates the licensing and has the sole authority to extend credit hours for previous training or experience. The graduation requirements of New Dimensions School of Hair Design have been established in accordance with the Missouri Board of Cosmetology Guidelines.

## DIPLOMA REQUIREMENTS:

To be eligible for graduation with a certificate from this school:

1. Student must have completed: 1

1500 Clock Hours for Cosmetology 400 Clock Hours for Manicuring

600 Clock Hours for Instructor Training

## 1-4

2. Students must have fulfilled all of the programs academic requirements which are:

a. Student must pass all areas of the curriculum and earn:

1. Cumulative average of at least 75%

- 2. Completed all practical performances required by the Missouri State Board of Cosmetology
- b. Pass Final examination with a 75% grade or higher
- c. Have completed s student exit interview with the office
- d. Satisfied all financial obligations to the school and returned any /or all borrowed materials

#### **JOB PLACEMENT:**

Although we do not guarantee job placement, every effort will be made to help the student find a position in the field of cosmetology or manicuring. Throughout the period of enrollment, we will have many calls come into the school from salon owners and manager wishing to interview any graduates or prospective graduates. All pertinent information related to job interviews is posted on the student bulletin board for review by any and all students. Career counseling is ongoing throughout the course of enrollment.

#### OUR MISSION.....

#### OUR MISSION AT NEW DIMENSIONS SCHOOL OF HAIR DESIGN IS TO EDUCATE, TRAIN, INSPIRE, AND ENCOURAGE STUDENTS IN THE ARTS & SCIENCES OF COSMETOLOGY, MANICURING & INSTRUCTOR TEACHING SKILLS IN ORDER TO PREPARE THEM AS MARKETABLE, PRODUCTIVE, SUCCESSFUL AND PROFESSIONAL INDIVIDUALS IN THE WORKPLACE.

#### **PROGRAM OBJECTIVES**

It is the primary objective of the school to successfully guide the student through the various phases of the curriculum so that he/she may be fully prepared for the State Board Examination. Obtaining one's license is the purpose of cosmetology, manicuring or instructor training.

The secondary objective is to prepare the student with the different aspects of cosmetology to ensure a foundation for a successful and rewarding career. The better the education, the greater the chances for the cosmetologist to venture into the profession successfully.

We do not discriminate against race, religion, age, sex, color, or ethnic origin. Once licensed as a cosmetologist, you can enter the beauty industry in any one of more of the following fields:

Salon Manager	Cosmetic Consultant	Hairstylist
Make-up Artist	Salon Owner	Permanent Specialist
Beauty Editor	Platform Artist	Sales Demonstrator
Laboratory	Hospital/Nursing	

If manicuring is your chosen field, there are many avenues you too can take: Nail Salon Owner or Manager Nail Art Specialist 1-5

Platform Artist Laboratory Specialist Sales Demonstrator

If education is your goal, the instructor training program prepares you for the state

licensing exam and ability to teach in the school environment.

### LICENSING REQUIREMENTS

Before a prospective student may be allowed to earn hours, it is a state requirement that the student register with the State Board of Cosmetology and hold a current student license. A person must be at least 17 years of age and of good moral character. Students are qualified to take the state board examination after having completed the required hours for their particular cosmetology training.

## SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

Satisfactory Progress in attendance and academic work is required of all students at New Dimensions School of Hair Design, **and applies to all students enrolled in a NACCAS approved program**, regardless if they are receiving Title IV or private pay, course enrolled, or schedule of attendance..

We offer a 1500 clock hour Cosmetology program, a 400 clock hour Manicuring program and a 600 clock hour Instructor Training program. All programs lead to a certificate of completion upon finishing the course.

**ATTENDANCE:** Attendance progress in each course is dependent upon the schedule for which you are contracted. For example, if you are contracted for 30 hours per week, then you must, at a minimum, attend 20.1 hours per week in order to be considered making satisfactory attendance progress (20.1/30 = 67%). Any student absent for 10 days, without any communication with the school office, will be terminated from the program.

#### **COSMETOLOGY STUDENTS** (Course 1500 Clock hours, 1040 hour Academic year) Full time: Full time students are enrolled for 40 clock hours per week Enrollment time: 37.5 weeks

	Enrollment time: 37.5 weeks
	Minimum time: 26.8 clock hours per week (67%)
	Maximum time: 56.25 weeks (150% of required time)
3/4 time:	3/4 time students are enrolled for 30 hours per week
	Enrollment time: 50 weeks
	Minimum time: 20.1 clock hours per week (67%)
	Maximum time: 75 weeks (150% of required time)
Part time:	Part time students are enrolled for 20 clock hours per week
	Enrollment time: 75 weeks
	Minimum time: 13.4 clock hours per week (67%)
	Maximum time: 112.5 weeks (150% of normal time)
MANICURING ST	UDENTS (Course 400 Clock hours, 400 hour Academic year)
Full time:	All manicuring students are enrolled for 25 clock hours per week
	No 3/4 or part time is offered
	Enrollment time: 16 weeks
	Minimum time: 16.75 clock hours per week (67%)
	Maximum time: 24 weeks (150% of normal time)
<b>INSTRUCTOR TR</b>	AINING (Course 600 Clock hours, 600 hour Academic year)
Full time:	All instructor trainees are enrolled for 40 clock hours per week
	Enrollment time: 15 weeks 1-6
	Minimum time: 26.8 clock hours per week (67%)
	Maximum time: 22.5 weeks (150% of normal time)

Attendance progress will be based on the minimum hours required by the time of the

evaluation period. The minimum requirements must be met, by the payment period, in order to be considered making satisfactory academic progress. Minimum hour requirements are listed under attendance.

**Maximum Time Frame:** Our 67% attendance rate means that you must complete the course within 150% of the contract end date. For example, your contract says that you will complete the course in 11 months. You could do that if you had perfect attendance according to your contract. However, maybe you were sick a few times, or had to take a few personal days; you might not

finish in the 11 months your contract states. But, as long as you attend at a 67% rate, you will be in satisfactory progress. Therefore, instead of completing in 11 months, you must complete within 16  $\frac{1}{2}$  months (150% from the contract end date (11 x 1  $\frac{1}{2}$  = 16  $\frac{1}{2}$ )) to be considered making satisfactory attendance progress. In the event that you do not complete within the

maximum time frame, you will be withdrawn/terminated from the program. However, you may re-enroll but will convert to a cash pay basis. You would return in same SAP as when withdrawn.

Students with transfer hours from another school that are accepted, will be counted as both attempted and completed for the purpose of determining when the allowable maximum time frame has been exhausted. *SAP evaluation periods are based on actual contracted hours at the school.* 

\*All students receiving VA benefits must maintain an attendance average of at least 80%, evaluated monthly. Failure to maintain this attendance average in a monthly period will lead to a month of probationary status. If the minimum attendance average is not achieved at the end of the probationary period, the student will be terminated from VA benefits.

All students must maintain 67% attendance to be considered making satisfactory academic progress.

ACADEMIC: The following factors will be measured to determine academic progress:

(1) Academic work (tests grades, homework)

- (2) Practical work (mannequins)
- (3) Clinical work (other students and clients)

Theory, practical and clinical work will be graded according to the following chart:

100 - 95	Excellent
94 - 89	Very Good
88 - 83	Good
82 - 75	Satisfactory
Below 74	Unsatisfactory

All students are required to maintain a minimum of 75% average in theory, practical, and clinical work to be considered making satisfactory academic progress until the next evaluation.

#### All academic and attendance grades are based on a cumulative basis.

Students with transfer hours will be applied as both attempted and completed for the purpose of determining when the allowable maximum time frame for attendance hours will be exhausted.

*No completed hours can be transferred from one course to another, ie. Manicuring to Cosmetology* 

1-7

\*The Missouri State Board requires every student to attend a minimum of 15 hrs. per week, regardless of enrollment. Students not attending the minimum, will be terminated if the Board delegates so. This is the Law. The school will terminate such students who continue this practice more than 4 consecutive weeks or students who do not contact or attend school for 10 consecutive days, per the Missouri Board policy.

#### **DETERMINATION OF PROGRESS**

The qualitative element used to determine progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical experiences are evaluated as completed only when rated as satisfactory or better.

If the assignment is not satisfactory, it is not counted as completed, and must be repeated. Attendance and academic satisfactory academic progress evaluations will be performed as follows:

SAP EVALUATION PERIODS	MINIMUM % OF CLOCK	CUMULATIVE GPA
	HOURS TO BE	(USING 100% SCALE)
	COMPLETED	
	67%	75%

Progress evaluations are given to each student, every 2 months, depending on their start date. This allows students to track their progress for SAP. <u>Official SAP</u> <u>Evaluations</u>, for Title IV purposes, and for all students attending the school, evaluations are performed at the end of each payment period: 520, 1040 and 1500 clocked (actual) hours for Cosmetology (1500 hour program) and 300 and 600 clocked (actual) hours for Instructor Training (600 hour program). Manicuring students shall receive an official evaluation at 200 and 400 clocked (actual) hours (400 hour program).

Enrollment Schedule:	Full Time	<sup>3</sup> ⁄ <sub>4</sub> Time	Partime		
Cosmetology 1500 Clock Hours (1040 hour ac	ademic year)		Time		
	(academic weeks)	(academic weeks)	(academic weeks)		
1 <sup>st</sup> Evaluation Period ends: 520 Clock Hours	13	17.33	26		
2 <sup>nd</sup> Evaluation Period ends: 1040 Clock Hour	s 13	17.33	26		
3 <sup>rd</sup> Evaluation Period ends: 1500 Clock Hour	s 11	15.33	23		
<u>Manicuring 400 Clock Hours (400 hour academic year)</u>					
1 <sup>st</sup> Evaluation Period ends: 200 Clock Hours	n/a	8	n/a		
2 <sup>nd</sup> Evaluation Period ends: 400 Clock Hours	n/a	8	n/a		
Instructor Training 600 Clock Hours (600 hour academic year)					
1 <sup>st</sup> Evaluation Period ends: 300 Clock Hours	7.5	n/a	n/a		
2 <sup>nd</sup> Evaluation Period ends: 600 Clock Hours	7.5	n/a	n/a		

**Transfer students will have an Official SAP Evaluation by midpoint of their contracted hours or the established evaluation period, whichever comes first.** *Students will receive a hard copy of all evaluations.* 

Students who meet the minimum requirements for attendance and academic progress will be considered making satisfactory progress until the next evaluation/payment period.

**Financial Aid Warning/Probation/Appeal:** Students failing to make minimum progress requirements will be placed on financial aid warning until the next evaluation period. During financial aid warning, students are considered to be making satisfactory progress and financial aid is not disrupted. Students can reestablish satisfactory academic progress by meeting the minimum academic and/or attendance requirements by the end of the next evaluation. **1-8** 

If a student does not meet the minimum standards during the financial aid warning period, then he or she may be placed on financial aid probation if:

A) The institution evaluates the student's progress and determines that the student

did not make satisfactory academic progress during the financial aid warning or previous evaluation period;

- **B)** The student prevails upon appeal of a negative progress determination prior to being placed on financial aid probation; and
- C) The institution determines that satisfactory academic progress standards can be met by the end of the subsequent evaluation period; or
- **D)** The institution develops an academic plan for the student that, if followed, will ensure that the student is able to meet the institution's satisfactory academic progress requirements by a specific point within the maximum time frame established for the individual student.

Should a student choose to appeal a satisfactory academic progress determination, the student must consider that in order to reestablish satisfactory academic progress and financial aid eligibility, if applicable, by meeting the minimum academic and/or attendance requirements.

If the student chooses to appeal, the acceptable reason for which a student may appeal are things such as death of a relative, an injury or illness of the student, or other allowable special circumstances. The appeal must contain relevant documentation regarding why the student failed to make satisfactory academic progress and what has changed with the student's situation that will allow the achievement of satisfactory progress at the next evaluation. The results of the appeal will be evaluated by the administration and documented in the student file within five business days, and a notification will be sent to the student.

Students who fail to achieve the minimum standards are no longer eligible for Title IV unless they are on financial aid warning or have prevailed upon appeal of the determination that has resulted in the status of financial aid probation.

Students are notified in writing of any evaluation that impacts the eligibility of financial aid. If the student cannot achieve satisfactory academic or attendance progress levels after the allotted probationary period, then financial aid will be terminated. A student will still be allowed to come to school but would then be required to pay the school in cash. Student may re-establish SAP and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the evaluation period.

Students taking an approved Leave of Absence (LOA) will have their contracted time and maximum time frame extended the same number of calendar days as taken in the leave of absence. Students returning from a LOA or other official interruption of training will return to school in the same satisfactory progress status at which he or she left. Course incompletes, repetitions, and non-credit remedial courses have no effect on the satisfactory academic progress standards.

(Revised 01/2021)

#### **RIGHT TO PRIVACY AND RELEASE OF INFORMATION**

In accordance with the right to privacy act, the student is informed of his/her rights at orientation. That is, information received or required of the student, and/or information pertaining to enrollment, will be maintained as private and confidential information. **1-9** 

Students, or parents or guardians of dependent minors, may request enrollment information, in writing, from the school office.

Furthermore, any release of information about students' enrollment in this school may

not be released without prior written consent from the student. Release of information requests are available from the office if necessary.

#### ACCESS TO STUDENT FILES

Student records are kept on the school premises. They are located in the office and kept under lock and key. A student has the right to gain access to his/her cumulative records by making a request to do so.

Times available are any morning between 10:00 - 10:30 a.m.

In addition to this policy, any outside request for information regarding student's records may only be released upon signed authorization by the student, as indicated in the student right to privacy policy. The file must remain in the school office, and the director or the school must be present when the file is being reviewed.

Student consent is not required and the school may disclose personally identifiable information without consent to the following third parties:

The school's accrediting agency NACCAS, school official with legitimate educational interests, U.S. Comptroller General, U.S. Attorney General, U.S. Department of Education, lawfully issued subpoenas and court orders, state and local officials, public health officials and emergency medical personnel, authorized organizations conducting educational research, the I.N.S. if student has signed form I-20 or is attending on a M-1 or J-1 visa, accrediting agencies, alleged victim of a crime, parent of a dependent student (as defined by the I.R.S.) and the parent of a student under 21 regarding the violation of a law abusing alcohol or drugs.

# COURSE OUTLINE FOR COSMETOLOGY STUDENTS TEXTBOOKS

We use the Milady Standard Textbook of Cosmetology, included in the student kit. Other reference materials are provided by the school in the form of informational hand outs and worksheets.

#### COURSE DESCRIPTION FOR COSMETOLOGY (SOC 39-5012.00)

This is a course of study in the basic services, theories and principles of cosmetology arts and sciences. The minimum length of the course is 1500 clock hours, covering a period of no less than nine months. The units of study and the completion of hour requirements of each unit, for the Missouri State Board of Cosmetology are as follows:

Shan	pooing of all kinds	40	
Hair	coloring, Rinses and Bleaches	130	
Hair	cutting and Shaping	130	
Perm	anent Waving and Chemical Relaxing	125	
Hairs	etting, Pin curls, Fingerwaving & Thermal	225	
Com	b outs and Styling techniques	105	
Scalp	Treatments and Diseases	30	
Facia	ls, Eyebrows and Arches	40	
Mani	curing, Hand & Arm Massage	110	1-10
Cosn	netic Chemistry	25	
Sales	manship and Shop Management	10	
Sanit	ation and Sterilization (Bacteriology)	30	

Anatomy	20
Stale Law	10
*Miscellaneous (not less than)	470
FOR A TOTAL OF:	1500

The cosmetology course offered by New Dimensions School of Hair Design includes additional units of study other than those required by the Missouri State Board of Cosmetology. Miscellaneous hours of study shall include product knowledge, safe use of chemicals and skin protection techniques, theory of color, pH, hair structure and career and employment information.

CURRICULUM OUTLIN	Е 1500 (	CLOCK HOURS	3		
SUBJECT	ACADEMICS			TOTAL	
Orientation	04	0	0	04	
Hygiene/Grooming	05	0	0	05	
17' ID'	0.5	0	0	0.5	
Visual Poise	05	0	0	05	
Personality Development	05	0	0	05	
Professional Ethics	04	0	0	04	
Bacteriology	10	0	0	10	
Sanitation/Sterilization	15	0	28	43	
Draping	05	0	0	05	
Shampooing/Rinsing	23	15	42	80	
Scalp/Hair Care	10	17	17	44	
Hair Shaping	15	25	106	146	
Hair/Disorders	23	0	0	23	
Hairstyling/Comb outs	32	30	88	150	
Care of & Wigs	15	0	0	15	
Permanent Waving &					
Chemical Relaxing	50	30	88	168	
Hair Color, Rinses,					
Bleaches	20	50	75	145	
Thermal Straightening	11	12	12	35	
Manicure/Pedicure	22	30	68	120	
Nail/Disorders	09	0	0	09	
Theory of Massage	09	04	04	17	
Facials (Arches)	11	14	20	45	
Facial Make up	24	0	0	24	
False Eyelashes	11	0	0	11	
Hair Removal	13	04	06	23	
Cells	05	0	0	05	
Skin/Disorders	18	0	0	18	
Anatomy	30	0	0	30	
Electricity/Therapy	15	0	0	15	
Cosmetic Chemistry	31	0	0	31	
Hair setting	54	80	91	225	
Salon Management	20	0	0	20	
Missouri State Law	20	0	0	20	
TOTAL HOURS=	545	311	645	1500	
			1/	~ /~	
Weekly Hour requirement	ts (in minutes)	Full Time	<sup>3</sup> / <sub>4</sub> Time	P/T	
Shampooing		64	48	32	
Haircolor, Bleaches & Rins	es	208	156	104	
Haircutting & Shaping		208	156	104	
Permanent Waving & Relax	ang	200	150	100	
Hairsetting, Pincurls, Finger	rwaves, Thermal	360	270	180	1-11
Combouts & Styling		168	126	84	
Scalp Treatments & Scalp I		48	36	24	
Facials, Eyebrows and Lash		64	48	32	
Manicuring, Hand & Arm N	lassage, Treatment	t			

of Nails	176	132	88
Cosmetic Chemistry	40	30	20
Salesmanship & Shop Mgmt.	16	12	8
Sanitation & Sterilization	48	36	24
Anatomy	32	24	16
State Law	16	12	8
Misc. Lectures and Test Review	752	564	376
Total Minutes	2400	1800	1200
Total Hours per Week	40	30	20
Total Weeks in Course	37.5	50	75
<b>Total Hours to Complete</b>	1500	1500	1500

## **COURSE FORMAT**

The first hour of each day 9:00 - 10:00 a.m., Monday through Friday, is spent in 1-10academic theory class learning cosmetology academics, human relations, psychology, salesmanship, self-improvement and state law. Tests are given at the completion of each chapter as the subjects are covered in class.

#### FRESHMAN CLASS

The first four weeks of practical training are spent learning the fundamentals and basics of haircutting, hair setting, permanent waving and iron curling, all done on mannequins. Emphasis is placed on hair structure and chemistry to help the newer student better understand what he/she is working with. Time is also spent learning about bacteriology and sanitation, a very important part of the cosmetology business.

#### JUNIOR CLASS

After the fourth week, the student will begin training in the clinic where he/she will practice servicing the public. The student will not be given anything they cannot handle. The first several haircuts will be demonstrations. The technical skills and theory of hair color are included at this time. Mannequin work will also continue to prepare the student for the State Board Examination.

#### SENIOR CLASS

The student will continue training in the clinic. During the last two months of the student's training, time will be spent on advanced haircutting and styling techniques. Mannequin work will still continue to fully prepare the student for the State Board Examination.

#### **INSTRUCTIONAL METHODS**

Audio visuals, demonstrations, participation and lecture classes are integrated with supervised clinical experience throughout the course. The usual courses are supplemented by guest artists, product technicians and other educational methods.

#### **COURSE OBJECTIVES**

Upon completion of the 1500 hour course, the student shall have acquired the technical abilities and the academic theories in compliance with the requirements of the Missouri State Board of Cosmetology. The skills and theories of each service shall be presented in a progressive manner permitting each student to acquire the maximum degree of technical ability and knowledge in a minimal length of time. 1-12 The student successfully completing the course will have a thorough knowledge of the following objectives:

To provide competent and professional cosmetology services offered in any full

service salon.

The ability to use professional products correctly and safely.

The confidence to analyze and test the quality and condition of any hair, skin, or nails for correct selection of products to be used or services to be performed. The proficiency as both a hairstylist and a salesperson to explain services and

products to the client in a logical and intelligent manner.

The fundamental knowledge to manage a salon after a reasonable amount of experience as a observant employee.

The privilege of entering an industry with opportunities available to those who have the ambition and desire to achieve.

#### LEVELS OF ACHIEVEMENT

**200 HOURS** Student should be able to do the following work on a mannequin: set pin curls in a shaping, place rollers in a shaping, wrap a perm in 60 minutes, section hair and cut basic 90 degree haircut in 45 minutes, manicure with hand and arm massage, French braid, finger wave back of head.

**500 HOURS** Student will be able to do the following work on a client: apply semipermanent color, do an eyebrow arch, do a facial, do a blow dry & iron curl, do design haircuts, wrap a perm in 45 minutes, pull a frost in 30 minutes.

**800 HOURS** Student will be able to do the following work on a client: duplicate a style from a magazine picture, create finger wave designs, wrap a spiral perm, apply bow and lash tint, apply permanent color, apply double process bleach/toner, do a high frequency scalp treatment.

**1500 HOURS** The student should be able to perform all services required to work in a full service salon in a professional and efficient manner.

#### **UNITS OF INSTRUCTION** (*BREAKDOWN OF CURRICULUM OUTLINE AND SKILLS TAUGHT PER SUBJECT AREA*)

HAIRSETTING SKILLS, STYLING AND COMB OUTS **345 HOURS** FACE, FEATURES AND HEAD SECTIONS OF THE HEAD TECHNICAL TERMINOLOGY ELEMENTS OF DESIGN WET SETTING SKILLS AND DESIGNS COMB OUT SKILLS AND TECHNIQUES CLASSIC HAIRSTYLES THERMAL HAIRDRESSING SKILLS CUSTOMER CONSULTATION SAFETY, SANITATION, RELATED THEORIES AND EVALUATION HAIR SHAPING **155 HOURS** FIVE COMPONENTS SECTIONS FOR CUTTING LENGTH AND DESIGN STRANDS 1-13 **ELEVATION STRANDS** DEMONSTRATION MEDIUM ELEVATION

HIGH ELEVATION LOW ELEVATION THEORY OF TAPERING **TAPERING PROCEDURE** TAPERING DEMONSTRATION SAFETY, SANITATION, RELATED THEORIES AND EVALUATION PERMANENT WAVING AND CHEMICAL RELAXING WRAPPING THE CONCAVE ROD **168 HOURS** PLANNING THE NINE SECTIONS WRAPPING THE COMPLETE PERM WRAPPING THE STRAIGHT ROD **ROD AND STRAND RELATIONS** CHEMICAL RELAXING REARRANGING **REVERSE PERM** SPIRAL PERM PIGGYBACK PERM VERTICAL PERM STACK PERM PONYTAIL PERM CHEMISTRY OF PRODUCTS **ROD AND BASE RELATIONS** SELECTING RODS READING CURL DEVELOPMENT PRODUCT KNOWLEDGE CUSTOMER RELATIONS CUSTOM PERMING SAFETY, SANITATION, RELATED THEORIES AND EVALUATION HAIR COLORING, BLEACHES & RINSES **145 HOURS** HAIR COLOR TRIANGLE **TEMPORARY RINSE** SEMI-PERMANENT COLOR **PRE-DISPOSITION TESTING** HAIR COLOR RECORD TINT APPLICATIONS **BLEACHING AND TONING** FROSTING AND WEAVING COLOR FILLERS THE pH CHART VIRGIN BLEACH CUSTOMIZED HAIR COLOR **GLOSSARY OF COLOR TERMS** PRODUCT KNOWLEDGE 1-14 SAFETY, SANITATION, RELATED THEORIES AND EVALUATION **SHAMPOOING AND RINSING 80 HOURS GREETING THE CLIENT** 

DRAPING AND BRUSHING ANALYSIS OF HAIR AND SCALP CUSTOMER CONSULTATION **TYPES OF SHAMPOO ORIENTATION OF FACILITIES AND EQUIPMENT CONDITIONING RINSES** SAFETY, SANITATION, RELATED THEORIES AND EVALUATION **MANICURING AND PEDICURING 120 HOURS** IMPLEMENTS AND EQUIPMENT PRODUCTS AND SUPPLIES SKILLS AND TECHNIQUES SERVICE PROCEDURES CUSTOMER CONSULTATION PRODUCT KNOWLEDGE SAFETY, SANITATION, RELATED THEORIES AND EVALUATION FACIALS, SKIN CARE, AND MAKE UP **41 HOURS** PREPARATION MANIPULATIONS AND PROCEDURES IMPLEMENTS AND EQUIPMENT MATERIALS AND PRODUCT KNOWLEDGE PREPARING THE CLIENT MAKE UP AND CUSTOMER CONSULTATION SKIN CARE RECORD COSMETIC SALES SAFETY, SANITATION, RELATED THEORIES AND EVALUATION **CARE AND STYLING OF WIGS 15 HOURS** INTRODUCTION FITTING THE WIG CUTTING THE WIG CLEANING AND STYLING PRODUCT KNOWLEDGE **TOUPEE PATTERN** FITTING THE TOUPEE **TOUPEE HAIRCUT** SAFETY, SANITATION, RELATED THEORIES AND EVALUATION SALON MANAGEMENT **41 HOURS RECEPTION DUTIES** THE APPOINTMENT BOOK SALARY RELATED INFORMATION CUSTOMER RELATIONS EMPLOYMENT RESUME APPLYING FOR EMPLOYMENT 1-15

JOB INTERVIEWS HOW TO GET STARTED IN A SALON CAREER AND EMPLOYMENT INFORMATION HOW TO SEEK EMPLOYMENT PAYROLL DEDUCTIONS PREPARATION OF EMPLOYMENT APPLICATION LEGAL ASPECTS OF SALON OPERATIONS SAFETY REGULATIONS **RELATED THEORIES AND EVALUATION** COSMETOLOGY THEORY AND MISCELLANEOUS 390 HOURS **ORIENTATION** HYGIENE AND GOOD GROOMING POISE PERSONALITY DEVELOPMENT ETHICS SANITATION AND STERILIZATION BACTERIOLOGY COSMETIC CHEMISTRY SCALP AND HAIR CARE DISEASES AND DISORDERS OF THE SCALP, HAIR, SKIN AND NAILS THERMAL HAIR STRAIGHTENING HAIR REMOVAL CELLS ANATOMY ELECTRICITY AND LIGHT THERAPY FINAL EVALUATION

#### **GRADING PROCEDURE**

WRITTEN CLASS RELATED QUIZZES AND ORAL DISCUSSIONS ARE INCLUDED IN EACH UNIT OF INSTRUCTION. TESTS ARE GIVEN AT THE END OF EACH ACADEMIC THEORY CHAPTER AND/OR UNIT OF INSTRUCTION. THE MINIMUM PASSING GRADE FOR THE WRITTEN TESTS IS **75%**. THE MINIMUM PASSING GRADE FOR THE WRITTEN PORTION OF THE STATE BOARD EXAMINATION IS **75%**.

PRACTICAL EACH WEEK THE STUDENT WILL RECEIVE A PRACTICAL PROGRESS CHART, WE CALL A PROJECT SHEET. ALL PRACTICAL WORK DONE ON CLIENTS, MANNEQUINS, OR OTHER STUDENTS MUST BE CHECKED BY AN INSTRUCTOR AND SIGNED OFF ON THE PROJECT SHEET. THE GRADES ON THESE SHEETS REPRESENT THE PRACTICAL PORTION OF THE GRADING SYSTEM. STUDENTS MUST MAINTAIN A **75%** GRADE. THE MINIMUM PASSING GRADE ON THE PRACTICAL PORTION OF THE STATE BOARD EXAMINATION IS **75%**.

Academic theory, practical and clinical work will be graded according to the following chart:

100 - 95	Satisfactory	
94 - 89	Satisfactory	
88 - 83	Satisfactory	
82 - 75	Satisfactory	
74 or below	Unsatisfactory	1-16

All students should maintain a minimum of 75% average in academic theory, practical, and clinical work to be considered making satisfactory academic progress.

#### FINAL EXAMINATION

THE FINAL EXAMINATION WILL BE GIVEN TO THE STUDENT ON THE FIRST FRIDAY MORNING AFTER THE STUDENT CLOCKS **1400** HOURS. A GRADE OF 75% IS REQUIRED TO PASS. SHOULD A STUDENT NOT PASS THEIR FINAL EXAMINATION, THEY MAY RETAKE THE TEST ONE TIME. SHOULD STUDENT NOT PASS THE SECOND TEST, THEY WILL NOT RECEIVE A CERTIFICATE OF GRADUATION UPON COMPLETION OF THEIR 1500 CLOCK HOURS.

# COURSE OUTLINE FOR MANICURING STUDENTS TEXTBOOK

We use the Milady's Arts & Sciences of Nail Technology, included in the student kit. Other reference materials are provided by the school in the form of hand out and worksheets.

## LICENSING REQUIREMENTS

Before a prospective student may be allowed to earn hours, it is a state requirement that the student register with the State Board of Cosmetology and hold a current student license. A person must be at least 17 years of age and of good moral character. Students are qualified to take the state board examination after having completed the required hours for their particular cosmetology training.

## COURSE DESCRIPTION FOR MANICURING (SOC 39-5092.00)

This is a course of study in the basic services, theories and practices of Manicuring Arts & Sciences. The minimum length of the course is 400 clock hours covering a period of no less than 16 weeks. The units of study and the completion requirements of each unit, for the Missouri State Board of Cosmetology are as follows:

Manicuring, Hand	& Arm Massage, and the treatment of the Nails	220
Salesmanship and S	Shop Management	20
Sanitation and Ster	ilization	20
State Law		10
Use and application	n of certain chemicals	40
Anatomy		10
Miscellaneous	(Not less than)	80
	For a total of:	400

The Manicuring course offered by New Dimensions School of Hair Design includes additional units of study other than those required by the Missouri State Board of Cosmetology.

#### COURSE FORMAT

The first hour of each day, 10:30 - 11:30 a.m., Monday through Friday is spent in academic theory class learning Manicuring theory, Human Relations, Psychology, Salesmanship, Self-Improvement and State Law. Tests are given over academic theory as the subjects are completed. The course is taught through audio/visual aids, additional textbooks, academic theory and practical work, and outside demonstrations.

Upon completion of the 400 hour course, the student shall have acquired the technical abilities and the academic theories in compliance with the requirements of the Missouri State Board of Cosmetology. UNITS OF INSTRUCTION

INITS OF INSTRUCTION	
MANICURING AND PEDICURING	110 HOURS
IMPLEMENTS AND EQUIPMENT	
PRODUCTS AND SUPPLIES	
SKILLS AND TECHNIQUES	
SERVICE PROCEDURES	
CUSTOMER RELATIONS	
PRODUCT KNOWLEDGE	
SAFETY, SANITATION, RELATED THEORIES AN	D EVALUATIONS 15 HOURS
HAND MASSAGE TECHNIQUES	
ARM MASSAGE TECHNIQUES	
SAFETY, SANITATION, RELATED THEORIES AN	D EVALUATION 95 HOURS
NAIL TIPS, WRAPS AND ACRYLICS	
NAIL TIPS	
SUPPLIES	
APPLICATION	
MAINTENANCE	
REMOVAL	
NAIL WRAPS	
SUPPLIES	
APPLICATION	
REMOVAL	
PAPER WRAPS	
SUPPLIES	
LIQUID NAIL WRAPS	
SUPPLIES	
ACRYLIC NAILS	
ACRYLIC NAILS OVER FORMS (SCULPTURED NAIL	
ACRYLIC NAILS OVER TIPS (TIPS AND OVERLAYS	
ACRYLIC NAILS OVER NATURAL NAILS (OVERLA	YS)
ODORLESS ACRYLICS	
ALL RELATED PRODUCT KNOWLEDGE	
SAFETY, SANITATION, RELATED THEORIES AND F	
MANICURING THEORY AND MISCELLANEOUS ORIENTATION	80 HOURS
PROFESSIONAL IMAGE	
BACTERIOLOGY AND SALON SAFETY	
PHYSIOLOGY	
NAIL AND ITS DISORDERS	
SKIN AND ITS DISORDERS	
CLIENT CONSULTATION	
RELATED THEORIES AND EVALUATION	
REEMED HILORIES MAD LYMEOMION	
STATE LAW	10 HOURS
SANITATION AND STERILIZATION	20 HOURS
SALESMANSHIP AND SHOP MANAGEMENT	20 HOURS
ANATOMY	10 HOURS
CHEMICAL USE AND APPLICATION	40 HOURS
TOTAL	400 HOURS

Weekly Hour requirements (in minutes) Manicuring, Hand & Arm Massage, Treatment of Nails Salesmanship & Shop Mgmt.

1-18

Sanitation & Sterilization

165

15

Anatomy	7.5
State Law	7.5
Chemical & Their Use	30
Misc. Lectures and Test Review	60
Total Minutes	1500
Total Hours per Week	25
Total Weeks in Course	16
Total Hours to Complete	400

## **GRADING PROCEDURES**

#### WRITTEN

CLASS RELATED QUIZZES AND ORAL DISCUSSIONS ARE INCLUDED IN EACH UNIT OF INSTRUCTION. TESTS ARE GIVEN AT THE END OF EACH ACADEMIC THEORY CHAPTER AND/OR UNIT. THE MINIMUM PASSING GRADE IS **75%.** THE MINIMUM PASSING GRADE ON THE PRACTICAL PORTION OF THE MISSOURI STATE BOARD EXAMINATION IS **75%.** 

#### PRACTICAL

EACH WEEK THE STUDENT WILL RECEIVE A PRACTICAL PROJECT SHEET. ALL PRACTICAL WORK DONE ON CLIENTS, HANDS, FINGERS, OR OTHER STUDENTS, MUST BE CHECKED BY AN INSTRUCTOR. THESE PRACTICAL PROJECT SHEETS REPRESENT THE PRACTICAL PORTION OF THE GRADING SYSTEM. **75%** IS CONSIDERED SATISFACTORY. THE MINIMUM PASSING GRADE ON THE MISSOURI STATE BOARD EXAMINATION IS **75%**. Academic theory, practical and clinical work will be graded according to the following chart:

Satisfactory
Satisfactory
Satisfactory
Satisfactory
Unsatisfactory

All students should maintain a minimum of 75% average in academic theory, practical, and clinical work to be considered making satisfactory academic progress.

#### FINAL EXAMINATION

THE FINAL EXAMINATION WILL BE GIVEN TO THE STUDENT ON THE FIRST FRIDAY MORNING, **ONE WEEK PRIOR TO THE COMPLETION** OF THE 400 CLOCK HOURS. A GRADE OF **75%** IS REQUIRED TO PASS. ANY STUDENT NOT PASSING THEIR FINAL EXAM, MAY RETAKE THE TEST ONE TIME. IF STUDENT DOES NOT PASS THE EXAM THE SECOND TIME, THEY WILL NOT RECEIVE A CERTIFICATE OF GRADUATION UPON COMPLETION OF THEIR 400 HOURS.

## COURSE OUTLINE FOR INSTRUCTOR TRAINEES TEXTBOOKS

We use the Milady Standard Textbook of Cosmetology along with: On Becoming a Cosmetology Teacher, relating Textbook, Workbook, and Review Book.

#### LICENSING REQUIREMENTS

Before a prospective student may be allowed to earn hours, it is a state requirement that the student register with the State Board of Cosmetology and hold a current instructor trainee license. A person must be at least 17 years of age, have a high school diploma or GED certificate, and also hold a valid, current Cosmetology license. Instructor trainees may only train in what they are licensed as, i.e., a person with a Manicuring license could not train for an instructor of Hair.

#### **COURSE FORMAT**

The first hour of each day, Monday through Friday, will be spent in academic theory 1-19

class. The afternoon, 1:00p.m. to 2:00 p.m., will be spent formatting and designing

lessons to be taught to fellow students in the school and to prepare for the Missouri State Board examination.

#### **INSTRUCTIONAL METHODS**

Audio visuals, demonstrations, participation in teaching academic theory and clinic will be integrated and supervised throughout the period of enrollment.

#### **COURSE OBJECTIVE**

Upon completion of the 600 hour course, the student will have acquired the technical abilities and theoretical experience in compliance with the Missouri State Board of Cosmetology. The skills and theories of each unit of instruction will be presented in a progressive manner permitting each student to acquire the maximum degree of technical ability and knowledge in a minimal length of time.

#### **COURSE DESCRIPTION FOR INSTRUCTOR TRAINING (SOC25-1194.00)**

This is a course in the basic theories, principles, techniques and skills of teaching Cosmetology Arts & Sciences. The minimum length of the course is 600 clock hours covering a period of no less than 15 weeks. The units of study are as follows:

For a total of:	600 hours
Practice in Teaching	300 hours
Business Experience & Management	50 hours
Psychology (as applied to Cosmetology)	50 hours
Basic Principles of Teaching	200 hours

The instructor training course also includes teaching of some of the schools' administrative procedures and also career and employment information.

CURRICULUM OUTLINE	600 HC	DURS		
SUBJECT:	ACADEMIC	THEORY	CLINIC	
		HOURS:	HOURS:	
ORIENTATION		10		
FUNDAMENTALS OF TEACHIN	١G		12.5	
INSTRUCTOR MATURITY		10		
DEVELOPMENT OF A COURSE	(AND REVIEW	) 25	25	
TEACHING PRINCIPLES		15		
STUDENT LEARNING PRINCIP	LES	12.5		
LESSON PLANNING		27.5	30	
FOUR STEP TEACHING		12.5		
TEACHING AIDS		20	12.5	
BASIC TEACHING METHODS		20	112.5	
<b>TESTING &amp; EVALUATION</b>		22.5	25	
TEACHING ADULTS		12.5		
PERSONALITY AND PROFESSI	ONAL			
CONDUCT		22.5		
LEARNING PRINCIPLES		22.5		
TEACHER'S EVALUATIONS		5		
CLASSROOM MANAGEMENT		12.5		
CLASSROOM PROBLEMS		12.5		
RECORD KEEPING		12.5	12.5	
STATE LAWS		12.5		
ADDITIONAL HRS. TO BE USE	D BY			
SCHOOL		82.5*		
TOTAL HOURS REQUIRED BY				1-20
MISSOURI STATE BOARD		370	230 (600 total)	(**Hours used to

review content of course in cosmetology for which student is training)

Weekly Hour Requirements	
Principles of Student Teaching	12.5
Psychology as applied to Cosmetology	3.75
Business Experience/Management	3.75
Practice Teaching, both Theory & Practical	20
Total Hours per Week	40
Total Weeks in Course	15
Total Hours to Complete	600

INSTRUCTOR TRAINEES MAY REQUEST CREDIT FOR WORK EXPERIENCE UPON ENROLLMENT IN THE COURSE. THREE (3) YEARS OF SALON EXPERIENCE MAY BE SUBSTITUTED FOR 300 HOURS OF TRAINING. INSTRUCTOR TRAINEES MAY ALSO REQUEST CREDIT FOR COLLEGE COURSES IN TEACHING METHODOLOGY, NINE (9) COLLEGE CREDITS MAY BE SUBSTITUTED FOR 300 HOURS OF TRAINING. ANY SALON EXPERIENCE, OR COLLEGE HOURS LESS THAN NINE (9) WILL BE PARTIALLY REDUCED AT THE BOARDS DECISION.

ANY LICENSED COSMETOLOGIST OR MANICURIST MAY NOW, WITH THREE (3) YEARS OF CURRENT WORK EXPERIENCE, SCHEDULE WITH THE STATE BOARD OF COSMETOLOGY TO TAKE THE INSTRUCTOR EXAMINATION WITHOUT ANY FURTHER EDUCATION. FOR INFORMATION REGARDING THIS, AND THE APPLICATIONS, CONTACT THE BOARD OFFICE.

## **GRADING PROCEDURE**

#### WRITTEN:

Class related quizzes and oral discussions are included in each unit of instruction. Tests are given at the end of each academic theory chapter and/or unit of instruction. The minimum passing grade is **75%**. The minimum passing grade on the written portion of the State Board examination is **75%**.

#### PRACTICAL

Students will be required to complete a Notebook containing five (5) Lesson Plans, written according to teaching methods. Student will also be required to teach a class to the cosmetology students. This will be recorded for review and critiquing. Lesson plans will be checked for accuracy. Video will be critiqued for thoroughness. Instructor trainee will also help on the clinic floor throughout their period of enrollment. Instructor trainees will be encouraged to teach with total professionalism, without being rude or degrading to other students. No "grade" will be given as students will be rated on a scale system of 100%. A minimum of **75%** is required to completed the course and receive a certificate of graduation.

Theory, practical and clinical work will be graded according to the following chart:

100 - 95	Satisfactory
94 - 89	Satisfactory
88 - 83	Satisfactory
82 - 75	Satisfactory
74 or below	Unsatisfactory
11	• •

All students should maintain a minimum of 75% average in theory, practical, and clinical work to be considered making satisfactory academic progress.

#### FINAL EXAMINATION

The final examination will be given to the student the first Friday morning after clocking 550 hours. A grade of **75%** is required to pass. If student does not pass the final exam on the first attempt, they may retake the test one time. If student does not pass the exam on the second attempt, they will not receive a certificate of graduation upon completion of their hours.

#### **GRADUATION REQUIREMENTS**

1. Complete hours required by the State Board

2. Students must have fulfilled all of the programs academic requirements which are:

- a. Student must pass all areas of the curriculum and earn:
  - 1. Cumulative average of at least 75%
  - 2. Completed all practical performances required by the Missouri State Board of Cosmetology
- b. Pass Final examination with a 75% grade or higher
- c. Have completed s student exit interview with the office
- d. Satisfied all financial obligations to the school and returned any /or all borrowed materials

#### ALL CLASS SCHEDULES COSMETOLOGY

FULL TIME	9:00 A.M. TO 5:30 P.M.	MON FRI.
3/4 TIME	9:00 A.M. TO 3:00 P.M.	MON FRI.
PART TIME	9:00 A.M. TO 1:00 P.M	MON FRI.

#### MANICURING

FULL TIME 10:30 A.M. TO 4:00 P.M. MON. - FRI. (No part time is offered)

#### **INSTRUCTOR TRAINING**

FULL TIME 9:00 A.M. TO 5:30 P.M. MON. - FRI. (No part time is offered)

#### PROGRAM LENGTHS

COSMETOLOGY:	FULL TIME 3/4 TIME HALF TIME	<ul><li>37.5 WEEKS</li><li>50 WEEKS</li><li>75 WEEKS</li></ul>
MANICURING:	FULL TIME	16 WEEKS
<b>INSTRUCTOR</b> :	FULL TIME	15 WEEKS

1-22

TUITIONS AND FEES COSMETOLOGY 1500 HRS

MANICURING 400 HRS.

INSTRUCTOR 600 HRS.

TUITION	\$13, 694.27	\$3651.56 <b>TF</b>	RAINING \$783.85
Application FI	EE 100.00	100.00	100.00
KIT/BOOKS	650.00	320.00	200.00
7.825% TAX	55.73	27.44	17.15
TOTALS:	\$14,500.00	\$4099.00	\$1,100.50

Kits/books must be purchased through the school, at our discounted prices. The school makes no profit on kits/books.

#### **METHODS OF PAYMENT**

New Dimensions School of Hair Design offers Visa, Discover, MasterCard, checks and cash. We also have monthly payment schedules to fit any budget. Tuitions set up on monthly payments are interest free. We are approved for Vocational Rehabilitation and WIA through the Department of Elementary and Secondary Education. We are fully accredited with NACCAS and certified with the U.S. Department of Education. Financial Aid through the Federal Title IV programs is available, if you qualify. The school may collect a delinquency charge not exceeding 10% of any monthly installment, or \$10.00, whichever is less, minimum \$1.00, provided that delinquency charge may be collected not more than once on any one installment. <u>REFUND POLICY</u>

For applicants who cancel enrollment or students who withdraw from enrolment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure.

Any monies due the applicant or students shall be refunded within 45 days of the official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

- 1. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid.
- 2. A student (or legal guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded, regardless of whether or not the student actually started classes.
- **3.** A student cancels his/her enrollment after three business days of signing the enrollment agreement but prior to starting classes. In this case he/she shall be entitled to a refund of all monies paid to the school less application fee in the amount of \$100.00.
- 4. A student notifies the institution of his/her withdrawal in writing.
- 5. A student on an approved Leave of Absence notifies the school that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the Leave of Absence or the date the student notifies the institution that the student will not be returning.
- 6. A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 30 days.)
- 7. In type 2, 3, 4 or 5, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.
- A. For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing contract), the following schedule of tuition earned by the school applies. All refunds are based on scheduled hours.

HOURS OF ATTENDANCE			<b>REFUND</b>	
Percentage length completed to total length			Total tuition school	
of course and/or program, semester, term or			owed to the school	
billing period per contract				
0.01%	to	4.9%	20%	
5%	to	9.9%	30%	
10%	to	14.9%	40%	
15%	to	24.9%	45%	
25%	to	49.9%	70%	
50%	and over		100%	

- B. All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstance, a reasonable and fair refund settlement will be made. If permanently closed or no longer offering instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged Teach-Out Agreement with another institution. If the course is canceled subsequent to a student's enrollment, the school will either provide a full refund of all monies paid or completion of the course at a later time. If the course is canceled after students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.
- C. Students who withdraw or terminate prior to course completion will be charged the tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (IE: extra kit

materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement

D. For students who withdraw or terminate prior to course completion, other miscellaneous charges the student may have incurred at the institution (IE: extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement

The school shall refund unearned tuition, fees and other charges as set forth in the

applicable state, accrediting agency or federal regulations (whichever is more favorable to the student) to the student attending the institution for the time who withdraws, is terminated by the school, or otherwise fails to complete the period of enrollment. In the case of state or federal regulations, the school shall make a return to Title IV Refund of tuition, fees, and other charges as defined below.

A statutory schedule is used to determine the amount of Title IV aid that a student has **earned** as of the date he/she ceases attendance. Title IV aid to be returned is determined by the amount of Title IV aid that the student actually earned opposed to the amount of Title IV the student actually received. **The amount of** 

**Title IV aid to be returned is determined by subtracting the amount earned from the amount of Title IV aid that was actually disbursed to the student, not including what aid could have been disbursed.** *The amount of aid that was actually disbursed, rather than the total amount of aid that was disbursed and could have been disbursed, is used because the only amount of aid that needs to be returned is the amount of disbursed aid that exceeds the amount of earned aid.* 

Any student obligations after Title IV refund has been calculated will be applied to the following school refund policy. Our refund, using the above chart, is a refund by the school to a student attending such institution for the first time of not less than that portion of tuition, fees, and other charges assessed the student by the institution equal to the portion of the period of enrollment for which the student has been charged that remains on the last day of attendance by the student. The refund should be rounded downward to the nearest 10% of that period, less any unpaid charges owed by the student for that period of enrollment for which the student terminating training after completing more than 60% of the period of enrollment, the school may retain the entire contract price of the period of enrollment, including tuition, fees, and other charges. A reasonable administrative fee may not exceed the littlest of 5% of the tuition, fees, and other charges assessed by the student or \$100.00.

The "portion of the period of enrollment for which the student has been charged that remains" shall be determined as follows: in the case of a program measured in clock hours, by dividing the total number of hours comprising the enrollment for the which the student has been charged into the number or hours remaining to be completed by the student in that period as of the last day of recorded attendance by the student.

Any monies due a student who withdraws, shall be refunded within 45 days.

This policy applies to all terminations for any reason, by either party, including student decision, course or program cancellation or school closure

#### ORIENTATION

Orientation is scheduled for the first day of class. During this time the school catalog, Students' Right to Privacy, accessing student files, Satisfactory Academic Progress Policy, Title IV funding and financial aid, Campus Security Act, school rules and all school policies will be discussed with the student.

The enrollment agreement will be signed and dated and that date will be the official enrollment date for the student.

Introduction of all staff members and a tour of the facility will also take place. Student kit and textbooks will be issued at this time as well.

#### DISMISSAL OF CLASS

In the case of **extremely** bad weather or some unforeseen event, the school policy is as follows:

If the Joplin R-VIII School District is dismissed, our school **may** be dismissed. Listen to the Local News or Radio for a report if we are dismissed.

Students are advised to stay home if the roads are unsafe, or they may come in later in the day. Students are also advised, however, that they are to call in to the school by 9:00 a.m. if they are not attending or are to be late. Students may call Ms. Sharon on cell, if they wish. That number is: (417) 437-8667...Joplin.

#### NON DISCRIMINATION STATEMENT

New Dimensions School of Hair Design complies with the provisions of Title IV of the Civil Rights Act of 1964. The school, in its admissions, instruction, and graduation requirements, practices no discrimination on the basis of race, religion, age, sex, color, or ethnic origin.

New Dimensions School of Hair Design does NOT recruit students already attending or admitted to another school offering a similar program of study.

#### **INTERNAL/ STATE COMPLAINT PROCEDURE**

A student, at any time, may file an internal complaint with the school, or a complaint with the Missouri State Board of Cosmetology. Internal **c**omplaints may be submitted through the owner, or private session with an instructor. The complaint, if reasonable, will be taken care of immediately. If more information is needed from the complainant, a letter should be written outlining additional information. Any complaint, of value, will be documented in that student's file and the advising file. Complaint forms for the Missouri State Board of Cosmetology are available in the office or on-line on the State Board's website: pr.mo.gov/cosbar.

#### SCHOOL CLOSING OR COURSE CANCELLATION

In the event of a permanent closure of the school, the student will be entitled to a pro-rata refund of hours completed, or may participate in a Teach-Out Agreement.

In the event that the course of instruction offered by the school is canceled prior to the date on which the student actually commences training, the school will provide Pro-Rata refund or Participate in a Teach-Out Agreement.

If a course is canceled by the school after the date on which the student actually commences training, the student will be entitled to a refund of the cost of tuition according with the policy set forth in the enrollment agreement.

A list of all students who were enrolled at the time of school closure including the amount of each pro-rata refund shall be submitted to the schools accrediting agency, NACCAS.

#### SCHOOL RULES AND REGULATIONS

1. School hours are Monday through Friday, 9:00 a.m. to 5:30 p.m. The clinic is

1-25

open Monday through Thursday, 10:30 a.m. to 4:30 p.m., 10:30 am to 4:00 p.m. on Fridays.

- 2. Tuition payments are due the first Monday of each month. Tuition not paid by the 5th of the month, will be assessed a 10% late charge.
- Uniform apparel is required by the State Board. Black slacks and a plain White or black shirt are required of all students. School related T-shirts may be ordered throughout the period of enrollment and may be worn. (Shirts may not be sleeveless, see through, or above the waist with the stomach showing, nor a leggings or shorts allowed). Closed toed shoes are required to be worn on the feet. (Socks or hose are preferred, but not required.)
  Students attending school improperly attired will be sent home to change. Anyone sent home must clock out.
- Smoking, eating or drinking is NOT allowed in the clinic or classrooms at any time. Eating and drinking must be done in the break room. Smoking is permitted only in the designated "smoking area".
- 5. A vacation period of one (1) week is authorized upon submissions of proper advance notice.
- 6. Personal telephone calls will not be allowed. All students must ask permission to use the school phone. No student is allowed to leave a client to answer the telephone, unless in the case of emergency.
- 7. Cellular phones are not allowed to ring during school hours. All students must put their cell phone in their locker while at school. Cell phones may be used when students are clocked out. Anyone using their phone inappropriately, will have it confiscated for the remainder of the day. The school has a phone students can be contacted on.
- 8. Lunch is 30 minutes. All students are required to clock out for lunch and write their time out on the appointment book, if on the floor. This ensures we know where you are, and we don't schedule you for a client.
- 9. Tardiness will not be tolerated. Habitual tardiness may result in suspension. \*See Tardiness Policy.
- 10. Timecards must be kept in the rack at all times. No student is to clock in or out for another student. Students caught timing in or out for each other may be terminated.
- 11. Inspection of stations and materials will be made each Monday morning after theory class,
- 12. Any broken materials, lost items, etc., are the student's responsibility to replace.
- 13. All clinical services are given to students at discounted price. Immediate family members will receive a 10% discount, if their student does the service.
- 14. There is no disruption or rudeness to students, instructors, or any person working with students. Disruption may result in termination.
- Students are prohibited from instructing other students unless asked to do so BY AN INSTRUCTOR. Students will NOT question the decision of an instructor on the clinic floor. If the student has a problem or question, it needs to be discussed 1-26

off of the clinic floor. STUDENTS WILL NOT REFUSE A CLIENT

16. Students are responsible for keeping the school and their respective work areas

clean at all times. Sanitation is done on a daily basis. If sanitation is not done by a student, they may not clock in the next day until their job is completed.

- 17. Part and 3/4 time students with outside jobs, must give their work schedule to an instructor on Monday morning.
- 18. Students must check in with an instructor upon arriving at school, and students who must leave early for the day must obtain prior approval.
- 19. Students must notify the school if they will be absent, and will be responsible for obtaining any missed assignments from an instructor.
- 20. School equipment is not to be moved, handled, or operated unless asked to do so by an instructor.

Kits are not to be removed from the building for any reason, as this is Missouri State Law.

- 21. The use of alcoholic beverages and narcotics are not allowed on school premises. Failure to observe this rule will result in termination and/or arrest. Any student returning from lunch or otherwise, with alcohol on their breath will be sent home for the day.
- 22. Fighting is prohibited on the school property. Failure to observe this rule will result in termination and/or arrest.
- 23. Any student not working on a mannequin, studying, carrying out an assignment, servicing a client, or carrying out another duty, will be sent home for the day.
- 24. **NO CHILDREN ARE ALLOWED IN SCHOOL**. We are sorry, but we are not a day care facility and having children in the school is disruptive to the learning process.
- 25. Students are to park in the designated parking spaces. The "Student of the Month" is the only student allowed to park in the front of the building.
- 26. Students will NOT throw trash or empty ashtrays from the car onto the parking lot. This will not be tolerated and may result in termination.
- 27. No racial comments or slurs shall be permitted. This is discriminatory and will NOT be tolerated. Ethical behavior is expected by all students and staff at all times. Failure to follow this rule may result in termination.
- 28. Students will not sit at station and work on mannequins.
- 29. Students will not fraternize with instructors, and instructors will not fraternize with students. This type of behavior is considered unprofessional and may result in termination.

#### STUDENT MISCONDUCT/GROUNDS FOR TERMINATION

WHEN A STUDENT VIOLATES SCHOOL RULES AND REGULATIONS, AND/OR FAILS TO CONDUCT HIMSELF/HERSELF IN A REASONABLE MANNER, A CONFERENCE WILL BE HELD BETWEEN THE STUDENT(S), THE INSTRUCTOR, AND THE DIRECTOR TO DISCUSS THE VIOLATION. THE PROBLEM WILL BE STATED IN WRITING AND PLACED IN THE STUDENTS FILE.

AFTER A STUDENT HAS BEEN FORMALLY NOTIFIED OF "UNDESIRABLE CONDUCT", AND HAS HAD A CONFERENCE WITH THE DIRECTOR AND MISCONDUCT CONTINUES, TERMINATION MAY OCCUR.

Additional grounds for termination are:

1.10 days consecutive absence with no communication with school

- 2. Fighting on school property
- 3. Racial comments or slurs

4. Emptying trash from car into parking lot

#### EACH STUDENT IS A RESPONSIBLE ADULT AND SHOULD CONDUCT HIMSELF/HERSELF IN A MATURE MANNER AT ALL TIMES. WE EXPECT YOU TO OBSERVE ALL OF THE SCHOOL RULES AND REGULATIONS AT ALL TIMES.

#### **STUDENT SUPPORT SERVICES**

THERE ARE MANY SERVICES AVAILABLE TO HELP SUPPORT AND ADVISE THE STUDENT. OUTSIDE AGENCIES ARE AVAILABLE FOR BATTERED WOMEN/CHILDREN, FOOD, CLOTHING, CHILDCARE ASSISTANCE, HOUSING ASSISTANCE, DRUG OR ALCOHOL PROBLEMS, ETC.

ANY STUDENT MAY CHECK WITH THE SCHOOL OFFICE ANYTIME, FOR HELP IN ANY OF THESE AREAS.

FacultySharon Clements	Owner, Director, Instructor Theory and	
	Practical, Student Records, Financial Aid	
	Instructor Theory and Practical, Student	
	Records, Financial Aid	
Dennis Clements	Theory and Practical	

On call

Substitute Instructor

The School at this current time, has no intentions of changing any of its Academic Programs.

Section 2 Consumer Information

2-1

## STUDENT RIGHT-TO-KNOW

The Student Right-to-Know Act requires schools to disclose Completion and Graduation

Rates for a specific cohort of the student body.

Students counted in the cohort are students who have entered the school and attended at least 15 days in a program of up to and including 1 year in length.

New Dimensions School of Hair Designs cohort is determined as 09-01/08-31 as required by the U.S. Department of Education.Requirements for disclosing this information have been broken down into four steps:

- 1) Determine the cohort
- 2) Calculate the rates
- 3) Disclose the rates
- 4) Report the rates

New Dimensions School of Hair Design has determined the cohort year as 9-1/8-31. The rates are then calculated and disclosed to every prospective student before enrollment in the school, contained in the school information packet. The Rates are also reported to the U.S. Department of Education on the annual Graduation and Completion Rate survey that we are required to submit via the Departments' website.

\*A copy of the report in its entirety is available from the school office upon request. For NACCAS purposes of annual reporting, the cohort New Dimensions School of Hair Design must use is 01-01/12-31.

## **DRUG ABUSE INFORMATION**

The Drug-Free Schools and Communities Act (public law 101-226) requires that any school that participates in any Student Financial Assistance programs must provide information to students, faculty and employees to prevent drug & alcohol abuse. At orientation, all students are given our "Drug and Alcohol Abuse" booklet which contains information on preventing drug and alcohol abuse. It also contains the sanctions under the law, counseling, treatment, and rehabilitation available.

Our policy at New Dimensions School of Hair Design pertaining to drug or alcohol abuse is as follows:

New Dimensions School of Hair Design perceives the distribution and/or use of illegal drugs as a direct effort to interfere with its obligations to provide quality education to every student. Such use must be seen as criminal acts. All resources will be utilized to remove and prosecute any individual, student or staff, involved with drugs.

\*A copy of our "Drug and Alcohol Abuse" booklet, in its entirety, is available from the office upon request.

2-2

## FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 (FERPA)

U.S. Department of Education Washington, D.C. 20202

The FERPA is a Federal law designed to protect the privacy of a student's educational records. The law applies to all schools which receive funds under an application from the U.S. Department of Education.

The FERPA gives certain rights to parents regarding their children's educational records. These rights transfer to the student or former student who has reached the age of 18 or is attending any school beyond the high school level. Students and former students to whom the rights have transferred are called eligible students.

- 1. Parents or eligible students have the right to inspect and review all of the student's education records maintained by the school. Schools are not required to provide copies of materials in education records unless, for reasons such as great distance, it is impossible to inspect the records personally. The school may charge a fee for copies.
- 2. Parents and eligible students have the right to request that a school correct records believed to be inaccurate or misleading. If the school refuses to change the records, the parent or the eligible student then has the right to a formal hearing. After the hearing, if the school still refuses the correction, the parent or eligible student has the right to place a statement in the records commenting on the contested information in the records.
- 3. Generally, the school must have written permission from the parent or eligible student before releasing any information from a student's record. However, the law allows schools to disclose records, without consent, to the following parties:
  - A. School employees who have a need-to-know
  - B. Other schools to which a student is transferring
  - C. Parents when a student over 18 is still dependent
  - D. Certain Government officials in order to carry out lawful functions;
    - a. Lawfully issued subpoenas and court orders
      - 1. Grand Jury Subpoenas
      - 2. Law Enforcement Subpoenas
      - 3. Ex Parte orders
    - b. Health or safety emergency (period of emergency only)
    - c. Disclosures to the Immigration and Naturalization Service (INS) (Student has signed a Form I-20, or attending on a M-1 or J-1 visa)

2-3

- E. Organizations doing certain court order subpoenas
- F. Accrediting organizations
- G. Individuals who have obtained court orders or subpoenas
- H. State and local authorities to whom disclosure is required by state laws adopted before November 19, 1974.

Schools may disclose, without consent, "directory" type information such as a student's name, address, telephone number date and place of birth, honors and awards, and dates of attendance. However, the school must tell parents and students of information that is designated as directory information and provide a reasonable amount of time to allow the parent or eligible student to request the school not to disclose the information about them. Schools must notify parent and eligible students of their rights under this law. The actual means of notification (special letter, inclusion in a PTA bulletin, student hand book, or newspaper article) is left to each school.

Schools must adopt a written policy complying with the FERPA. Schools must give the parent or eligible student a copy of this policy upon request.

If you wish to see your child's education record, or if you are over 18 or are attending college and would like to see your records, you should contact the school for the procedure to follow.

If you have any questions about FERPA, or if you have a problem in securing your rights under this Act, you may call or write to:

U.S. DEPARTMENT OF EDUCATION 400 MARYLAND AVE., S.W. WASHINGTON, D.C. 20202-4605 (202) 260-3887 www.ed.gov/offices/OM/fpco

## **CLEARY CAMPUS SECURITY ACT**

The Campus Security Act requires schools to prepare and distribute an annual security report that outlines institutional security policies and various crime statistics.

Schools must compile the required crime statistics in accordance with the definitions used in the Federal Bureau of Investigation's Uniform Crime Reporting (UCR) system.

Annually, required by the U.S. Department of Education, the school files its campus crime report via the U.S Department of Education's website.

A copy of the report is printed. At orientation, all students are given a copy of the most recent campus crime report in its entirety. 2-4

CAMPUS SECURITY (CONT'D)

On October 1, the new crime report is distributed to all enrolled students and employees and the new report is placed in the orientation packet for future new students to receive a complete copy at their orientation.

# \*An additional complete copy of our most recent crime report is available from the office upon request.

### CAMPUS SECURITY ACT INFORMATION DISCLOSURE

Under the Crime Awareness Campus Security Act, the School is required to provide you with the following safety information about our facility.

All criminal actions must be reported to an instructor or the owner immediately. The authority to which a crime is reported will assist the student or client in reporting a crime to the Joplin Police Department or other appropriate security force.

The facility is open Monday through Friday according to the class schedules.

The building may also be open for other educational classes or trade type events for licensed professionals in cosmetology arts and sciences, through the owner/s. Only the owner/s shall have keys to the building.

An instructor made aware of a crime will notify the rest of the staff as soon as possible, perhaps even prior to notifying the police or other authority, depending on the situation. It is critical that all staff be aware of any report of crime and that the police or other authority, be notified immediately.

This information will be provided to every enrolling student prior to contract signing with their catalog. Students will receive a copy of campus security data during orientation.

Staff and students are reminded about security and safety procedures, including crime prevention, personal safety and dangerous weather procedures.

If there are student organizations meeting off campus, appropriate safety procedures will be explained prior to the meeting. At this time we have no off campus student organizations.

Students and staff will be notified of emergency response and evacuation procedures. Internally, staff will evacuate students and clients through the closest exits, if possible. The school has evacuation plans posted throughout the facility. Externally, the staff will notify students and staff of emergency response and evacuation procedures using cell phones, telephones, email and text messaging.

The school will test the emergency response and evacuation procedures annually.

#### HARASSMENT POLICY

Harassment is defined as any physical, verbal or nonverbal behaviors that cause another to be uncomfortable. It includes creating a hostile, offensive or intimidating atmosphere which interferes with the learning environment.

#### **Reporting Guidelines**

The school takes any case of harassment very serious and the following guidelines are provided to effectively deal with any form of harassment. If you experience or are a witness to any harassment, please follow these steps:

- 1) Let the person know that you are extremely uncomfortable with their behavior and ask them to stop immediately.
- 2) If you feel that this situation is much too intimidating to handle yourself or they refuse to stop after asking them to stop, immediately go to an instructor or owner to report it.

#### **School Responsibility**

After the suspected harassment has been brought to the attention of the school administration, the situation

2-5

will be dealt with through an investigation. You may not know the outcome but cases of harassment may result in termination from the course of study. An environment conducive to learning is the school's number one priority.

# TITLE IV CONSUMER INFORMATION

# Federal Pell Grant

Pell Grants are the foundation of federal student aid. These grants are awarded based on s student's Expected Family Contribution (EFC), Cost of Attendance, and enrollment status, and do not need to be repaid. For the 2014-2015 award year, maximum Pell Grant amounts will range up to \$5,730.00. Award amounts are not affected by other aid sources. The student should work with the school's Financial Aid Director for assistance in completing the application.

# How to apply

All students who have submitted a valid Free Application for Federal Student Aid (FAFSA) will be

considered for Federal Pell Grant and Supplemental Educational Opportunity Grant eligibility.

To receive a copy of your financial application and receive notification of the grant amount that you are eligible for, please take the following steps:

- 1. Students will first have to create a Personal Identification Number (PIN) to complete the FAFSA at <u>www.pin.ed.gov.</u>
- 2. Complete the FAFSA at www.FAFSA.ed.gov\_and include our school code #0310100. Also, when completing the financial section(s), please link to the IRS using the Data Retrieval Tool. This will verify your financial information prior to submitting application to the Department of Education.
- 3. Check your e-mail for your financial award notification letter.
- 4. Contact the school to notify us that your application has been submitted.

# **Types of Federal Stafford Loans**

Federal Stafford Loans are available as subsidized, unsubsidized, or a combination of both types. Students are not required to make payments on either loan type while enrolled at least half time at an eligible educational institution. However, students may choose to make regular or interest only payments while enrolled.

<u>Subsidized</u> Stafford Loans are awarded based on each student's demonstrated financial need, as determined by the school and by FAFSA. These loans are interest free while the student is enrolled at least halftime at an eligible educational institution or during authorized grace and deferment periods. Interest is charged when the loan is in a repayment or forbearance status.

<u>Unsubsidized</u> Stafford Loans are awarded regardless of each student's demonstrated financial need. These loans begin to generate interest immediately after disbursement. These charges may be deferred during at least half-time enrollment, grace, and deferment Periods, but they will be capitalized (added to the outstanding loan balance).

## Federal Stafford Loan Amounts

Federal Stafford Loan funding will vary for each student. The type and amount of each loan is determined by demonstrated financial need, class level, other financial aid, and previous borrowing totals. The maximum borrowing amount and program clock hours

will vary from state to state. For more information, please contact the school at (417)782-2875.

2-6

# **Interest Rates**

Federal Direct Student Loans first disbursed on or after July 1, 2014 and prior to July 1, 2015, interest rates, for undergraduate students, effective for both Sub and Unsub are 2.612% with add-on of 2.05% and a cap of 4.66%.

### Fees

All Federal Stafford Loans may be subject to an Origination and Default fee of up to 2%, taken from the value of the loan at the time it is disbursed to the school. The loan amounts listed above and on financial aid award notifications represent the gross amount (amount before the fees have been paid). Students should consider these loan fees when choosing their loan provider.

# Repayment

Student loan repayment begins after the loan grace period, or 6 months after the student

graduates, leaves school, or drops below half-time enrollment. Standard repayment will Initially be schedules for fixed monthly payments over a 10 year period. Other repayment options are available to fit student's individual needs.

## **Credit Balance**

A credit balance in your student account is created when you have excess financial aid remaining after all eligible charges on your account have been paid in full. This credit balance will be paid directly to the student. However, if the student withdraws from class, the financial aid may be adjusted and they may owe a portion or all of the refund back to the school.

### **Professional Judgment**

Professional Judgment (PJ) may be used on a case-by-case basis only, to alter the data elements used to calculate a student's EFC. Such a decision will be documented in the student's file; this will also be reported to DJA so that it is reported to the CPS, the Central Processing System.

## **Dependency Override**

Dependency overrides can be done on a case-by-cases basis for students with special circumstances such as students who are living in shelters, motels, cars, or parks, or who are temporarily living with other people because they have nowhere else to go. Students are also considered homeless if they are fleeing an abusive parent(s) who would otherwise provide the student with support and a place to live. A student is considered homeless if he or she lacks a fixed, regular, and adequate housing environment. Homeless youth determinations will be made on a case-by-case basis. In addition to documenting such a decision in the student's file, DJA will be notified so the dependency override can be reported to CPS, the Central Processing System.

## Verification

Verification is a review process in which the accuracy of various data reported by the student and/or parents on the FAFSA. Each award year student FAFSAs are randomly chosen to provide documentation to verify that all information submitted on the FAFSA is correct. If a student is chosen for verification, the proper verification paperwork will be completed and submitted to DJA for processing. 2-7

## How to apply for a Federal Stafford Loan

Students should complete the following steps with the school's financial aid director to apply for a Federal Stafford Loan:

- 1. You must first apply for a PIN. That can be done at <u>www.pin.ed.gov</u>
- 2. Complete the FAFSA, and processing must be complete.
- 3. Students applying for the first time at New Dimensions must complete Entrance Counseling and do an Entrance Interview, completed the required paperwork, and watch a loan video.
- 4. You can complete your MPN, Master Promissory Note, at <u>www.studentloans.gov.</u> We can do this at the school or it can be done off campus. Once completed, a copy must be printed and submitted to the school for the student's file. The school OPEID# is 0310100, and must be submitted on the application.

# Federal Parent Loans (PLUS)

Federal PLUS Loans are long-term, low interest loans awarded to parents of undergraduate students. PLUS funds can be used to supplement other sources of aid to help meet the family contribution portion of the cost of education. Parents at all income levels are eligible for consideration pending credit approval.

## Eligibility for a PLUS Loan

To qualify for a PLUS loan, the student for whom the funds are intended must be attending school on at least a half-time basis in an approved program. Eligibility is also based on a borrower's creditworthiness. Students whose parents are unable to obtain credit approval for a PLUS loan may qualify for additional funding through the Federal Stafford Loan program.

## Federal PLUS Loan Amounts

The amount available in Federal PLUS Loan funding will vary for each borrower. The maximum amount of each loan is based on the students expected costs and other financial aid amounts.

## Rates

PLUS Loans are 2.612% with an add-on of 4.60% and a cap of 7.21%. These rates apply for the life of the loan.

## Fees

All Federal PLUS Loans may be subject to an origination and insurance fee of up to 4%, taken from the value of the amounts listed above and on financial aid award notifications represent the gross amount (amount before the fees have been paid).

## Repayment

Standard loan repayment begins 60 days after the loan has been fully disbursed for the academic year. Interest will begin to accrue at the time of the first loan disbursement. Repayment will initially be scheduled for fixed monthly payments over a 10-year period. Parent now have the choice of making payments while the student is in school or deferring payments until the student graduates. If you choose to pay after graduation, interest will accrue from the time of full disbursement. You can choose to pay the interest monthly, or you can defer both interest and principle until the student graduate. If you choose not to pay the interest monthly, it is capitalized no more than four times per year. **How to Apply for a Federal PLUS Loan** 

Parents of undergraduates should complete the following steps to apply for a Federal

2-8

- PLUS Loan: You must first apply for a PIN. That can be done at <u>www.pin.ed.gov</u>
  - 1. Complete the FAFSA and processing must be complete.
  - 2. You can complete your MPN, Master Promissory Note, at <u>www.studentloans.gov.</u>

We can do this at the school or it can be done off campus. Once completed, a copy must be printed and submitted to the school for the student's file. The school OPEID# is 0310100, and must be submitted on the application.

### **Academic Year**

The definition of an academic year is one in which a student completes 1040 hours in a 26 week period.

### **Award Year**

The definition of an award year is the twelve month period beginning on July 1, and ending on June 30 of the next year. (E.g. July 1, 2019/June 30 2020....19/20 year).

### **Veterans Education Benefits**

The school is approved for VA Educational Benefits for the training of veterans and veterans' children in accordance with the rules and regulations administered by US Department of Veteran Affairs, the individual State Approving Agencies, and the financial aid office, are available to advise you on eligibility for veterans' educational benefits. Contact the office for information about filing of proper forms to plan your benefits.

The Department of Veterans Affairs may pay monthly educational allowances to qualified students to help defray the cost of tuition and living expenses. For further information, contact the Department of Veterans Affairs, the State Approving Agency, or the school. This school will not impose any penalty, including the assessment of late fees, the denial of access to classes or other institutional facilities, or the requirement that a Chapter 31 or Chapter 33 recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the school due to delayed disbursement of a payment by the U.S. Department of Veterans Affair.

### http://www.gibill.va.gov/Workforce

### Investment Act (WIA) and Vocational Rehabilitation

At the **Missouri Career Center**, the staff will assist you in determining your eligibility for assistance with the costs of training through several available programs for those who qualify. The Joplin office is located at:

Missouri Career Center 730 S. Wall Ave. Joplin, MO 64801 Phone (417)629-3000

### **COPYRIGHT INFRINGEMENT POLICY**

Copyright infringement is the art of reproducing, and/or distributing copyrighted material without permission of the copyright owner. The copyright owner has been granted exclusive rights under section 106 of the Copyright Act (Title 17 of the United States Code). Infringement also includes file-sharing context, uploading or downloading substantial portions of copyrighted work. Using copyrighted material(s) without the copyright owners permission is illegal.

Copyright infringement penalties include both civil and criminal penalties. Anyone found liable of copyright infringement may be ordered to pay actual damages of "statutory" damages of not less than \$750.00 and not more than \$30,000.00 per each 2-9

work infringed. The court may award up to \$150,000.00 per work infringed for "willful: infringement. The court may also, in its own discretion, assess other fees, such as an attorneys' fees. See Title 17, United States Code, Section 504 and 505 for more details.

See the website of U.S. Copyright Office at <u>www.copyright.gov</u> for more information. The school practices no copyright infringement and will expel any student or staff involved in unlawful use or distribution of copyrighted material(s).

## **Voter Registration Information**

In the state of Missouri you must be a registered voter before you will be allowed to vote in any election. You must be a U.S. citizen, a resident of the Missouri, and be at least 18 years of age by the day of the election. You cannot be declared incapacitated, be imprisoned, be convicted of a felony or misdemeanor related to voting, or on probation or parole after a felony conviction. Register to vote by filling out the application found at <u>http://www.sos.mo.gov/elections/,</u> at the office of the local election authority – <u>Local Election Authority Contact</u> <u>Information</u> at any <u>Department of Motor Vehicles office</u>, or state agency providing a service to the public (i.e. WIC, Social Security Services, etc.) The registration deadline is 5:00 pm on the fourth Wednesday prior to the election. When you register, your name will appear on the election register at your polling place. This allows you to sign in quickly when you arrive on Election Day.

### **Student Support Services**

AA, Alcoholics Anonymous		(417)673-8591	www.aa.org	
<b>AEL Learning Center</b> (Adu 123 Main Street	Ilt Basic Education and Litera Joplin, MO. 64801	• /		
<b>Behavior Management Ass</b> 2701 Cunningham Ave., #A		(417)782-1910		
<b>Carthage Crisis Center</b> (Te 100 S. Main Street	housing) (417)358-3533			
<b>Children's Haven</b> (Children 711 S. Picher Avenue	/families in crisis) Joplin, MO. 64801	(417)782-4453		
<b>Crosslines</b> 131 S. High Street	Joplin. MO. 64801	(417)782-8384		
<b>Freeman East</b> 932 E. 34 <sup>th</sup> Street	Joplin, MO. 64804	(417)347-111		
Futures (Dept. of Family Services)601 CommercialJoplin, MO. 64801(417)629-3050				
Joplin Police Department	Jopini, 1910. 0 <del>4</del> 001	(417)623-3030	2-10	

Lafayette House (Abused women resource center)

1809 Connor Avenue	Joplin, MO.	64804	(417)782-1772				
Ozark Center, Crisis Intervention Services (Drugs, alcohol, suicide assistance)							
3006 McClelland Blvd							
P.O. Box 2526	Joplin, MO.	64803	(417) 347-1111				
	-		(417)347-7720				
		Emergency	800-247-0661				
HELP LINES							
24-Hour Addictions Referral Network		1-800-577-4740					
American Lung			1-800-LUNG-USA				
Association			(1-800-586-4872)				
National Suicide			1-800-SUICIDE				

**Prevention Lifeline** 

2-11

(1-800-784-2433)

Section 3 Financial Aid Information

**U.S. Department of Education requirements**:

3-1

Need based & non-need based financial aid available Need based & non-need based state and local aid programs How to apply for aid and how eligibility is determined How the school distributes aid among students Rights and responsibilities of students receiving aid How and when student rights and responsibilities are disbursed Terms of and schedules for repayment and required exit counseling Satisfactory academic progress Policy (outlined in Section 2)

### FEDERAL PELL GRANT PROGRAM

The Pell Grant program awards grants to needy undergraduates to help them meet their cost of postsecondary education.

Students apply directly to the Department of Education on a Federal application, FAFSA (Free Application Federal Student Assistance). The students EFC (Expected Family Contribution) is determined and reported on the SAR (Student Aid Report), which is mailed directly to the student.

The Pell Grant is determined by comparing the students EFC with the school's cost of attendance on the annual payment schedule. Duration of student's eligibility must be checked.

## FEDERAL DIRECT LOAN PROGRAM

The Direct Loan program is also designed to supplement the cost of postsecondary education. Direct Loans, however, are a loan program, and like all loans, must be repaid. This loan is available, to those who qualify, at a reduced interest rate. Repayment of the Direct Loan usually does not begin until six (6) months after the student has graduated from school. Deferment of repayment may be granted by the lender to borrowers who qualify and request them. The Direct Loan program allows for deferment of the principle plus accrued interest. The Department of Education charges an insurance premium to the borrower. *No loans may be disbursed until student has been in attendance for 30 days.* 

# OTHER FINANCIAL AID AVAILABLE (STUDENT SUPPORT SERVICES)

New Dimensions School of Hair Design also is approved through Vocational Rehabilitation, the Private Industry Council (P.I.C.) and Veterans Administration for funding. The Vocational Rehabilitation program and the P.I.C. program both must be checked into by the student prior to enrollment in the school. Each offers different types of financial help, but require a student to go through their orientation procedures and processes before a student may begin any type of formal training.

The Veterans Administration has required paperwork that must be submitted prior to enrollment, and approval must be given as well for any student requesting Veterans benefits for schooling. Available also to qualifying students may be gas assistance, housing assistance, and day care assistance. 3-2

## POLICY FOR CALCULTING A STUDENT'S NEED

Need analysis determines the EFC or the FC. These calculations are done by the Central Processing System (CPS), using the following two formulas mandated by Congress:

1. The EFC formulas- Yields the EFC (Expected Family Contribution) which is used to award Pell Grant aid.

2. The Congressional Methodology- Yields the FC (Family Contribution), which is used to award Stafford Loans.

# Each formula contains the following variables:

Income and assets measure family's financial strength Basic subsistence expenses are taken into consideration Offsets for certain expenses are deducted from the income

Asset reserves protect part of the family's net assets

By using the appropriate worksheets, a financial aid administrator can calculate the EFC and FC just as they would be obtained from the automated processor. The worksheets are used to:

- 1. Calculate and estimated EFC
- 2. Calculate an official FC
- 3. Recalculate and EFC (correction)
- 4. Recalculate an FC (correction)
- 5. Recalculate and FC (adjustment)

These formulas are used to determine a student's eligibility or ineligibility to participate in the Title IV Financial Aid Programs.

Copies of the school's budget and cost of attendance worksheets for student financial assistance programs are in the office. Copies are available upon request.

# **REQUIRED STUDENT LOAN ENTRANCE AND EXIT COUNSELING POLICY**

Schools are required by law to give both entrance and exit counseling to all Student Loan borrowers. Entrance counseling must be conducted before loans are delivered.

Entrance counseling In conducting entrance counseling the school must:

- 1. Emphasize the seriousness of the repayment obligations.
- 2. Describe the consequences of default'
- 3. Emphasize that the borrower must repay the full amount of their loan regardless of any dissatisfaction with the educational services received.
- 4. Explore all sources of aid and stress the constraints on the different sources.
- 5. Urge students to read and save all loan documents.
- 6. Review requirements for Satisfactory Academies Progress. **3-3**
- 7. Review school's refund policy.
- 8. Provide debt management counseling.

New Dimensions School of Hair Design uses a standard form that covers all of the above requirements. This form is reviewed with the student prior to applying for the loan proceeds, signed and dated and retained in the student's file.

Exit counseling During exit counseling, the school must:

- 1. Provide information about average Direct Loan borrower indebtedness and repayment amounts.
- 2. Provide information on anticipated monthly payment amounts.
- 3. Review loan repayment options.
- 4. Recommend to the borrower debt management's strategies that would facilitate repayment.
- 5. Repeat entrance counseling items.

We use a standard form that covers all of the above requirements. This form is reviewed with the student prior to leaving the school on their last date of attendance, or completion date, and a copy is signed and dated and retained in the student's file. (If a student does not return to the school for some reason, and formal exit counseling is not available, a form letter is sent to the student via the U.S. mail requesting signature on the exit interview form, and return to the school for placement in the student's file).

### HOW AND WHEN FEDERAL FINANCIAL AID IS DISBURSED Federal Pell Grants

Federal Pell Grant applications (FAFSA) are required to be filled out and started with their processing when a student enrolls in the school. This allows us to let the student know how much Pell Grant Aid they may or may not receive. A student's EFC determines how much Pell Grant aid they may receive. All Pell Grant awards are paid in two payments. Pell Grants are disbursed as follows:

1 - 520 clock hours, first half of award521-1040 clock hours, second half of award

I.e., \$3,000.00 Pell Award would be disbursed as follows:

1-520 clock hours\$1,500.00521-1040 clock hours\$1,500.00Total award\$3,000.00

### \*All students must maintain satisfactory academic progress as outlined in the

3-4

school's satisfactory academic progress policy, section, to be eligible for disbursement of Pell Grant Award or Federal Loans

A student may apply for a Loan at enrollment. The loans takes approximately 2-3 weeks to process. Student Loans, like Pell Grant awards, come in two disbursements. Student Loans are disbursed as follows:

1-520 clock hours first half of loan 521-1040 clock hours second half of loan I.e., a \$3,500.00 Student Loan would be disbursed as follows: 1-520 clock hours \$1,732.00 521-1040 clock hours \$1,732.00 Total payments \$3,464.00 (loan is less insurance premiums) Payment period 1 1 - 520 hours \$4,331.60 Payment period 2 521 - 1040 hours \$4.331.60 Payment period 3

1041 - 1500 hours \$3,836.80

Students must be aware of the above payment periods. If a student applies for a Direct Loan, they are only paid in 2 payment periods (in most cases), 1 - 520 & 521 - 1040, therefore leaving the student responsible for the remainder of tuition in the 3rd payment period, 1041 - 1500, payable to the school from their previous loan credit balance refunds, less any Pell funds.

\*All students must maintain satisfactory academies progress as outlined in the school's satisfactory academic progress Policy, section 1, to be eligible for disbursement of Federal Student Loan monies.

The school in its determination of satisfactory academic progress, will check the individual student's progress to be sure that student is eligible for the disbursement of the funds. Student Loans may be held up to thirty (30) days for a student who is eligible to become eligible for the disbursement. After the thirty (30) days, if the student remains ineligible, the funds are returned to the lender and no aid is disbursed.

# TITLE IV FINANCIAL AID PACKAGING POLICY

Within statutory and regulatory guidelines, a school has flexibility in formulating its packaging policies and procedures. The packaging policy takes into account the mission and philosophy of the school. The school's packaging model describes the manner in which aid is awarded.

All applicants are treated identically and are awarded aid in the following manner:

- A. Federal Pell Grant
- B. External or private sources; Vocational Rehabilitation, P.I.C., etc.
- C. Self-help; Student Loan
- D. Gift aid (outside grants or scholarships)
- Procedure: The first step in packaging is to determine student need, by subtracting the student's EFC from the students COA for the Student Loan program. Then, using the Pell Grant payment and disbursement schedules, the Pell amount should be determined. From there, the awarding of aid depends on the payment policies of the institution.

This institutions practices of Code of Conduct are as follows:

There are NO revenue-arrangement with a lender, as well as the banning of gifts and staffing assistance by all officers, employees and agents of the institution. This institution utilizes only Federal Direct Loans. 3-5

Students can view their financial aid history on StudentAid.gov. Simply log in using your federal student aid PIN to access your information from the **National Student Loan** 

## Data System (NSLDS).

Once logged in to your My Federal Student Aid account, you will be able to:

- 1) View your federal student aid history, including loan detail, grant detail and overpayment detail.
- 2) Get your loan servicer's contact information.
- 3) Find out how much Pell Grant eligibility you may have left.
- 4) Download your federal student aid history into a text file using the *MyData* download function.

5)

The site is completely accessible on tablets and smartphones.

*IMPORTANT NOTE: The NSLDS Student Access site will continue to be available and student aid recipients should continue to visit NSLDS.ed.gov exclusively to:* 

- 1) Update their address.
- 2) Submit an enrollment change.
- 3) Complete exit counseling.
- 4) Provide an organization authorization to their account.

### Return of Title IV Funds (R2T4) Policy

This policy applies to all eligible students receiving Title IV funds, specifically the Federal subsidized and unsubsidized loans, Plus loans and Pell Grants. Title IV funds are awarded to a student under the assumption that he/she will attend school for the entire period for which the assistance is awarded. When a student withdraws from their program of enrollment for any reason, including medical withdrawal, they may no longer be eligible for the full amount of Title IV funds that they were originally scheduled to receive.

If the student withdraws prior to completing over 60% of a term, they may be required to repay a portion of the federal financial aid that they received for that term. A pro rata schedule is used to determine the amount of federal student aid funds they will have earned at the time of withdrawal. Federal aid includes Federal Stafford Loan (subsidized and unsubsidized), Plus Loan and Pell Grants.

Students earn their financial aid in proportion to the amount of time in which they are enrolled. Therefore, a student who withdraws in the second week of class has earned less of their financial aid than a student who withdraws in their sixth week. Once 60% of the hours are completed, a student is considered to have earned all of their financial aid and will not be required to return any funds.

### **Student Early Withdrawal**

The policy for withdrawal of a student is the same whether the student withdraws 3-6

Voluntarily or is withdrawn due to some action requiring termination. When a student discontinues training at the school, the following steps must be taken:

Student meets with their instructor and/ or the owner to discuss reasons for withdrawal and try to resolve the reasons for the drop.

- 1. The Return to Title IV calculation must be completed. The form is completed and submitted to DJA Financial Aid Services, who completes the process.
- 2. The student completes an exit interview.
- 3. The student's file is checked for complete and correct documentation.

# Withdrawal Date

The last date of attendance is the last day the student clocks out.

# **Post Withdrawal Process**

- 1. The school will notify DJA Financial Aid Services that the student has withdrawn.
- 2. DJA will notify the school as to what is needed to complete the student's financial aid file.
- 3. The school will gather the required information, as well as complete the R2T4 clock hour form and submit to DJA.
- 4. DJA will review all documentation to complete file, process accordingly, and calculate the Post-withdrawal disbursement based on the R2T4 form provided.
- 5. DJA will prepare and forward an award letter, indicating the Post-withdrawal disbursement, if any, then originate, post, and call down the funds.
- 6. If a disbursement needs to be made, the school will then make that disbursement to the student at that time.

Disbursements during a student's enrollment at the school will be monitored closely as to prevent post-withdrawal disbursements, if possible.

# Calculation of Return to Title IV

The Federal Return of Title IV Funds formula dictates the amount of Federal Title IV aid that must be returned to the Federal government by the school and/or the student. The Federal formulas requires a Return of Title IV aid if the student received Federal financial assistance in the form of Direct Loans, Pell Grants, or Plus Direct Loans and withdraws on or before 60% of the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before completion of 60% of the hours in the payment period. The percentage that has not been earned is calculated by determining the complement of the percentage earned (e.g. if 40% was earned, 60% was unearned). The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date. The percentage of the payment period completed is calculated by dividing the total number of clock hours completed in the payment period by the number of completed clock hours in the payment period as of the withdrawal date. The school is responsible to return any funds that were disbursed to the school during the payment period that were not earned by the school.

# **Refund and Repayment Compliance Requirements**

A student who withdraws prior to completion of 60% of the payment period may be

required to repay some of the Federal funds that were received for the payment period. The R2T4 included with the Institutional Refund will outline any charges the student must return to the Department of Education.

The following Title IV refund distribution is used for all Federal Title IV aid that must be returned to the Federal government or the lending institution by the school and/ or the student:

- 1. Federal Unsubsidized Direct Loan
- 2. Federal Subsidized Direct Loan
- 3. Federal Direct Plus Loan
- 4. Federal Pell Grant

All refunded Title IV funds that are due to the Department of Education by the school are made within 45 days of the date the school determined the student withdrew.

Any student not receiving Federal financial aid, monies due are issued to the party responsible for tuition payments.

A student who withdraws prior to completion of 60% pf the payment period may be required to repay some of the Federal funds that were received for the payment period. The R2T4 included with the institutional refund will outline any charges the student must return to the Department of Education.

The following Title IV refund distribution is used for all Federal Title IV aid that must be returned to the Federal government or the lending institution by the school and/or the student:

- 1. Federal Unsubsidized Direct Loan
- 2. Federal Subsidized Direct Loan
- 3. Federal Plus Direct Loan
- 4. Federal Pell Grant

All refunded Title IV funds that are due to the Department of Education by the school are made within 45 days of the date the school determined the student withdrew. Any student not on financial aid; monies due are issued to the party responsible for the tuition payments.

## Institutional and student responsibility in regard to the Federal Return of Title IV Funds Policy

# The financial aid officer's responsibility in regard to the Return of Title IV funds policy include:

1. Providing each student with the information given in this policy;

The school's refund policy is in the enrollment contract and the school catalog.

2. Identifying students affected by this policy and completing the Return to Title IV funds calculation;

DJA will do the calculations and inform the school

- 3. Informs the student of the result of the Title IV Funds calculation and any balances owed to the school as a result of the required return of funds.
- 4. Returning any unearned Title IV aid that is due to the Title IV programs and, if applicable, notifying the borrower's holder of federal loan funds of the student's withdrawal date;
- 5. Notifying student of eligibility for a Post-withdrawal disbursement, if applicable;

3-8

6. If a student fails to attend the exit interview, a letter will be sent to the student. It will explain the responsibilities of repaying the loan and where to get information

concerning their loan. .

A student can contact the financial aid office at any time if they have questions concerning their loan or need information concerning loan consolidation.

### The student's responsibilities in regard to the Return of Title IV Funds policy include:

- 1. Becoming familiar with the Return of Title IV Funds policy and how withdrawing effects eligibility for Title IV aid;
- 2. Resolving any outstanding balance owed to New Dimensions School of Hair Design resulting from a required return of unearned Title IV aid.

The following is one example of an R2T4 process:

Student begins training January 1, 2012. The student misses on February 9 and 10. On March 1 the student stops coming to school but does not notify the school that they are officially withdrawing from the program. The school waits 5 days, and determines on March 9 that the student is not returning to the school, and a R2T4 is completed.

The student received \$2600 in Pell, \$1750 in Subsidized Direct Loans and \$2800 in Unsubsidized Direct Loans. The number of scheduled hours the student could have earned is 400 hours (55 days X 8 hour per day- this includes dates in which the student was not present).

In a payment period there are 520 hours that can be earned. The student completed 400 or 76.92% of the total hours. Therefore, all money aid has been earned and the school is not required to return any funds. The student is now liable for the unpaid difference on the Subsidized Direct Loans and Unsubsidized Direct Loans according to the agreement in the master promissory note to the Department of Education.

**Financial Aid Warning/Probation/Appeal Policy:** Students failing to make minimum progress requirements will be placed on financial aid warning until the next evaluation period. During financial aid warning, students are considered to be making satisfactory progress and financial aid is not disrupted. Students can reestablish satisfactory academic progress by meeting the minimum academic and/or attendance requirements. If a student does not meet the minimum standards during the financial aid warning period, then he or she may be placed on financial aid probation if:

- A) The institution evaluates the student's progress and determines that the student did not make satisfactory academic progress during the financial aid warning or previous evaluation period;
- **B)** The student prevails upon appeal of a negative progress determination prior to being placed on financial aid probation; and
- **C)** The institution determines that satisfactory academic progress standards can be met by the end of the subsequent evaluation period; or
- D) The institution develops an academic plan for the student that, if followed, will ensure that the student is able to meet the institution's satisfactory academic progress requirements by a specific point within the maximum time frame established for the individual student.
   3-9

Should a student choose to appeal a satisfactory academic progress determination, the

student must consider that in order to reestablish satisfactory academic progress and financial aid eligibility, if applicable, by meeting the minimum academic and/or attendance requirements.

If the student chooses to appeal, the acceptable reason for which a student may appeal are things such as death of a relative, an injury or illness of the student, etc. The appeal must contain relevant documentation regarding why the student failed to make satisfactory academic progress and what has changed with the student's situation that will allow the achievement of satisfactory progress at the next evaluation. The results of the appeal will be evaluated by the administration and documented in the student file within five business days, and notification will be sent to the student.

Students who fail to achieve the minimum standards are no longer eligible for Title IV unless they are on financial aid warning or have prevailed upon appeal of the determination that has resulted in the status of financial aid probation.

Students are notified in writing of any evaluation that impacts the eligibility of financial aid. If the student cannot achieve satisfactory academic or attendance progress levels after the allotted probationary period, then financial aid will be terminated. A student will still be allowed to come to school but would then be required to pay the school in cash.

Professional Judgement/Special Circumstances & Dependancy Overrides/Unusual Circumstances

All student requests will be looked at and/or reviewed on a case by case basis.

Processing of any adjustments will be completed after said students' FAFSA is completed, submitted to the Department of Education, and the school receives the electronic ISIR.

Student will then be required to complete the appropriate documentation, sign and date, and submit to school for further processing of their student aid.

Student will be notified, in writing, within 60 days of the decision.

10-15-2022

3-11

Section 4 Disclosures

# New Dimension School of Hair Design Undergraduate certificate in newdimensionsschoolofhairdesign.com Program Length: 38 weeks

#### Students graduating on time

86% of Title IV students complete the program within 38 weeks1

#### **Program Costs\***

\$12,500 for in-state tuition and fees \$12,500 for out-of-state tuition and fees \$802 for books and supplies \$23,710 for off-campus room and board Other Costs: State Board Exam Fee \$140.00 Visit website for more program cost information: <u>newdimensionsschoolofhairdesign.com</u> "The amounts shown above incude costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

#### **Students Borrowing Money**

87% of students who attend this program borrow money to pay for it<sup>2</sup>
The typical graduate leaves with
\$11,227 in debt<sup>3</sup>
The typical monthly loan payment
\$115 per month in student loans with 4.29% interest rate<sup>4</sup>.
The typical graduate earns
not provided per year after leaving this program<sup>5</sup>

#### Graduates who got jobs

74% of program graduates got jobs according to the <u>accreditor job placement rate</u><sup>8</sup> **Program graduates are employed in the following fields:** cosmetology: <u>http://onetonline.org/link/summary/39-5012.00</u>

Hairdressers, Hairstylists, and Cosmetologists: http://onetonline.org/link/summary/39-5012.00

#### Licensure Requirements<sup>6</sup>

This program meets licensure requirements in

http://newdimensionsschoolofhairdesign.com/Cosmotology%2038Wks/12.0401-GedtPrint.h... 2/3/2017

#### Missouri

#### Additional Information:

No additional notes provided.

Date Created: 2/1/2017 These disclosures are required by the U.S. Department of Education

 $http://new dimensions school of hairdesign.com/Cosmotology\%2038 Wks/12.0401-GedtPrint.h...\ 2/3/2017$ 

#### Footnotes:

- <sup>1.</sup> The share of students who completed the program within 100% of normal time (38 weeks).
- <sup>2</sup> The share of students who borrowed Federal, private, and/or institutional loans to help pay for college.
- <sup>3</sup> The median debt of borrowers who completed this program. This debt includes federal, private, and institutional loans.
- <sup>4</sup>. The median monthly loan payment for students who completed this program if it were repaid over ten years at a 4.29% interest rate.
- <sup>5.</sup> The median earnings of program graduates who received Federal aid.
- 8. Some States require students to graduate from a state approved program in order to obtain a license to practice a profession in those States.
- 7. State Job Placement Rate: N/A
- Accreditor Job Placement Rate:

Name of the accrediting agency this placement rate is calculated for: NACCAS

Follow the link below to find out who is included in the calculation of this rate: http://newdimensionsschoolofhairdesign.com (http://newdimensionsschoolofhairdesign.com)

What types of jobs were these students placed in? The job placement rate includes completers hired for: Jobs within the field

Positions that recent completers were hired for include: Cosmetology, hairdressing, manicuring, stylist, salon owner, salon manager

When were the former students employed? This rate is based on program completers who were employed within 180 days of completion and were employed at least 13 weeks.

How were completers tracked? Completer/alumni survey (100% response rate)

 $http://new dimensions school of hairdesign.com/Cosmotology\%2038 Wks/12.0401-GedtPrint.h...\ 2/3/2017$ 

Page 1 of 3

# New Dimension School of Hair Design Undergraduate certificate in Manicuring Program Length: 16 weeks

#### Students graduating on time

N/A\* of Title IV students complete the program within 16 weeks<sup>1</sup>
\*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

#### **Program Costs\***

\$3,565 for tuition and fees
\$3,565 for books and supplies
\$3,565 for off-campus room and board
Other Costs:
No other costs provided.
Visit website for more program cost information: <u>newdimensionsschoolofhairdesign.com</u>
\*The amounts shown above incude costs for the entire program, assuming normal time to completion.
Note that this information is subject to change.

#### **Students Borrowing Money**

N/A\* of students who attend this program borrow money to pay for it<sup>2</sup>
\*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

#### The typical graduate leaves with

N/A\* in debt<sup>3</sup>
\*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

#### The typical monthly loan payment

N/A\* per month in student loans with N/A\* interest rate<sup>4</sup>.

\*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

#### The typical graduate earns

not provided per year after leaving this program<sup>5</sup>

#### Graduates who got jobs

N/A\* of program graduates got jobs according to the <u>accreditor job placement rate</u><sup>8</sup>
\*Program does not have enough completers to calculate a placement rate as required.

Program graduates are employed in the following fields:

http://newdimensionsschoolofhairdesign.com/Manicuring%2015%20Wks/12.0410-GedtPri... 2/3/2017

#### Page 2 of 3

Manicuring: <u>http://onetonline.org/link/summary/39-5092.00</u> Manicurists and Pedicurists: <u>http://onetonline.org/link/summary/39-5092.00</u>

### Licensure Requirements<sup>6</sup>

This program meets licensure requirements in Missouri

#### **Additional Information:**

No additional notes provided.

Date Created: 2/1/2017 These disclosures are required by the U.S. Department of Education

http://new dimensions school of hairdesign.com/Manicuring%2015%20 Wks/12.0410-Gedt Pri... 2/3/2017

#### Footnotes:

- <sup>1.</sup> The share of students who completed the program within 100% of normal time (16 weeks).
- <sup>2</sup> The share of students who borrowed Federal, private, and/or institutional loans to help pay for college.
- <sup>3.</sup> The median debt of borrowers who completed this program. This debt includes federal, private, and institutional loans.
- 4. The median monthly loan payment for students who completed this program if it were repaid over ten years at a NA\* interest rate.
- $^{5.}\,$  The median earnings of program graduates who received Federal aid.
- <sup>6</sup>. Some States require students to graduate from a state approved program in order to obtain a license to practice a profession in those States.
- 7. State Job Placement Rate: N/A
- 8. Accredditor Job Placement Rate: N/A

http://new dimensions school of hairdesign.com/Manicuring%2015%20 Wks/12.0410-Gedt Pri... 2/3/2017

Page 1 of 3

# New Dimension School of Hair Design Undergraduate certificate in Instructor Training Program Length: 15 weeks

#### Students graduating on time

N/A\* of Title IV students complete the program within 15 weeks<sup>1</sup>
\*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

#### **Program Costs\***

\$1,101 for tuition and fees
\$1,101 for books and supplies
\$1,101 for off-campus room and board
Other Costs:
No other costs provided.
Visit website for more program cost information: <u>newdimensionsschoolofhairdesign.com</u>
\*The amounts shown above incude costs for the entire program, assuming normal time to completion.
Note that this information is subject to change.

#### **Students Borrowing Money**

N/A\* of students who attend this program borrow money to pay for it<sup>2</sup>
\*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

#### The typical graduate leaves with

N/A\* in debt<sup>3</sup>
\*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

#### The typical monthly loan payment

N/A\* per month in student loans with N/A\* interest rate<sup>4</sup>.

\*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

#### The typical graduate earns

not provided per year after leaving this program<sup>5</sup>

#### Graduates who got jobs

N/A\* of program graduates got jobs according to the <u>accreditor job placement rate</u><sup>8</sup>
\*Program does not have enough completers to calculate a placement rate as required.

Program graduates are employed in the following fields:

http://newdimensionsschoolofhairdesign.com/Instructor%20Train%2015Wks/12.0413-Gedt... 2/3/2017

### Instructor Training, Gainful Employment Disclosure

### Page 2 of 3

Instructor: http://onetonline.org/link/summary/25-1194.00

#### Licensure Requirements<sup>6</sup>

This program meets licensure requirements in Missouri

### Additional Information:

No additional notes provided.

Date Created: 2/1/2017 These disclosures are required by the U.S. Department of Education

 $http://new dimensions school of hairdesign.com/Instructor\% 20 Train\% 2015 Wks/12.0413-Gedt... \ 2/3/2017 Wks/12.0413-Gedt...$ 

#### Footnotes:

- $^{1 \cdot}$  The share of students who completed the program within 100% of normal time (15 weeks).
- <sup>2</sup> The share of students who borrowed Federal, private, and/or institutional loans to help pay for college.
- <sup>3.</sup> The median debt of borrowers who completed this program. This debt includes federal, private, and institutional loans.
- 4. The median monthly loan payment for students who completed this program if it were repaid over ten years at a NA\* interest rate.
- $^{5.}\,$  The median earnings of program graduates who received Federal aid.
- <sup>6</sup>. Some States require students to graduate from a state approved program in order to obtain a license to practice a profession in those States.
- 7. State Job Placement Rate: N/A
- 8. Accredditor Job Placement Rate: N/A

 $http://new dimensions school of hairdesign.com/Instructor\% 20 Train\% 2015 Wks/12.0413-Gedt... \ 2/3/2017 Wks/12.0413-Gedt...$ 

### **Net Price Calculator**

**Please read.** This calculator is intended to provide *estimated* net price information (defined as estimated cost of attendance — including tuition and required fees, books and supplies, room and board (meals), and other related expenses — minus estimated grant and scholarship aid) to current and prospective students and their families based on what similar students paid in a previous year.

By clicking below, I acknowledge that the estimate provided using this calculator does not represent a final determination, or actual award, of financial assistance, or a final net price; it is an estimate based on cost of attendance and financial aid provided to students in a previous year. Cost of attendance and financial aid availability change year to year. The estimates shall not be binding on the Secretary of Education, the institution of higher education, or the State.

Students must complete the Free Application for Federal Student Aid (FAFSA) in order to be eligible for, and receive, an actual financial aid award that includes Federal grant, loan, or work-study assistance. For more information on applying for Federal student aid, go to <a href="http://www.fafsa.ed.gov/">http://www.fafsa.ed.gov/</a>

**Note:** Any information that you provide on this site is confidential. The Net Price Calculator does not store your responses or ask for personal identifying information of any kind.

Net Price Calculator is available on our website at http://newdimensionsschoolofhairdesign.com/NPCalc2015/npcalc.htm

### Nondiscrimination & Violence Against Women

#### Disclosures

#### Title IX

#### Notice of Nondiscrimination and Violence Against Women Act (VAWA)

New Dimensions School of Hair Design does not discriminate on the basis of sex in its educational programs or activities and is committed to ensuring an educational environment free of sexual harassment, including sexual violence, and to fill compliance with Title IX of the Education Amendments Act of 1972 and other federal and state laws governing such conduct. The following individual has been designated as the Title IX Coordinator by New Dimensions School of Hair Design to handle inquiries regarding New Dimensions School of Hair Designs Title IX policies, including receiving and responding to information about any incident of sex discrimination:

Sharon Clements, Owner and Title IX Coordinator Email: newdimensions1477@sbcglobal.net

621 Kentucky Ave., Joplin, MO 64801 (417)782-2875 Cell (417)437-8667

Information regarding sexual discrimination, including sexual harassment or sexual violence, may also be reported by anyone to: U.S. Department , Office for Civil Rights by email at <u>ocr@ed.gov</u> or at the addresses provided at the following website:

http://www.2.ed.gov/about/offices/list/ocr/docs/howto.html

"Sexual harassment" is defined as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of Aa sexual nature may constitutes sexual harassment when:

- Submission to such conduct is made either explicitly or implicitly as a term or condition of an evaluation of a student's • academic performance, term or condition of participation in student activities or in other events or activities sanctioned by New Dimensions School of Hair Design;
- Submission to or rejection of such conduct by an individual is used as the basis for academics decisions or other decisions • about participation in student activities or other events or activities sanctioned by New Dimensions School of Hair Design; or
- Such conduct otherwise has the purpose or effect of threatening an individual's academic performance; or creating an intimidating, hostile or offensive educational environment.

Forms of sexual harassment include, but are not limited to, sexist remarks or behavior, constant offensive joking, sexual looks or advances, repeated requests for dates, unwelcome touching, promise of reward for sexual favors. Students, faculty or staff who experience sexual harassment should be encouraged to make it clear to the alleged offender that such behavior is offensive.

However, failure to comply with this provision does not defeat the School's obligation to investigate the incident and take appropriate steps if sexual harassment has occurred. Sexual violence includes, among other conduct, domestic violence, dating violence, sexual assault, and stalking. These acts will not be tolerated at New Dimensions School of Hair Design as such acts are inappropriate and create an environment contrary to the goals and mission of New Dimensions School of Hair Design. Any such acts will be thoroughly investigated and will subject the individual to appropriate disciplinary actions and/or possible action by appropriate law enforcement agencies.

It is the responsibility of all persons with the New Dimensions School of Hair Design community to work to ensure an educational environment free from sex discrimination. Violations of this policy may be grounds for disciplinary action under New Dimensions School of Hair Design policies and procedures. All students and staff of New Dimensions School of Hair Design are expected to report incidents of sexual discrimination (including sexual harassment or sexual violence) to the Title IX Coordinator.

#### Anti-Harassment and Discrimination Policy

New Dimensions School of Hair Design is committed to providing a work and school environment free of unlawful harassment, misconduct or discrimination. Every member of the New Dimensions School of Hair Design community is aware that the school is strongly opposed to sexual misconduct and state and federal laws prohibit such behavior.

In furtherance of this commitment, all employees are expected to take a Sexual Harassment and Prevention Training class every year. New Dimensions School of Hair Design's policy prohibits harassment or discrimination based on race, religion, creed, color, national origin, ancestry, sex (including pregnancy, childbirth or related conditions), military or veteran status, physical or mental disability, medical condition, marital status, age, sexual orientation, gender, gender identity or expression, genetic information or any other basis protected by federal, state, or local law. Additionally, in accordance with Title IX of the Education Amendments of 1972, the School prohibits discrimination based on sex, which includes sexual harassment and sexual violence, and New Dimensions School of Hair Design has jurisdiction over Title IX complaints.

4-11

New Dimensions School of Hair Design's anti-harassment policy applies to all persons involved in the operation of the School and prohibits unlawful harassment by any employee of the School, as well as students, customers, vendors or anyone who does business with New Dimensions School of Hair Design. It further extends to prohibit unlawful harassment by or against students. Any employee, student or contract worker who violates this policy will be subject to disciplinary action. To the extent a customer, vendor or other person with whom New Dimensions School of Hair Design does business engages in unlawful harassment or discrimination, the School will take appropriate action.

As part of New Dimensions School of Hair Design's commitment to providing a harassment-free working and learning environment, this policy shall be disseminated to New Dimensions School of Hair Design through publications, New Dimensions School of Hair Design website (newdimensionsschoolofhairdesign.com), new employee orientations, student orientations, and other appropriate channels of communication. New Dimensions School of Hair Design provides training to key staff members to enable New Dimensions School of Hair Design to handle any allegations of sexual harassment and sexual violence promptly and effectively. New Dimensions School of Hair Design will respond quickly to all reports, and will take appropriate action to prevent, to correct, and if necessary, to discipline behavior that violates this policy.

#### **Prohibited Conduct**

This policy strictly prohibits sexual or other unlawful harassment or discrimination as well as sexual violence, as defined above. Sexual or other unlawful harassment or discrimi9nation include any verbal, physical or visual conduct based on sex, race, age, national origin,, disability or any other legally protected basis if:

- Submission to such conduct is made either explicitly or implicitly a term or condition of and individual's education or employment;
- Submissions to or rejection of such conduct by an individual is used as a basis for decisions concerning that individual's
  education or employment; or

It creates a hostile or offensive work environment, which means the alleged conduct is sufficiently serious to limit or deny a student's ability to participate or benefit from the student's education program.

Unlawful harassment or discrimination may include racial epithets, slurs and derogatory remarks, stereotypes, jokes, posters or cartoons based on race, national origin, age, disability, marital status or other legally protected categories.

Sexual harassment is conduct based on sex, whether directed towards a person of the opposite or same sex, and may include explicit sexual propositions, sexual innuendo, suggestive comments, sexually oriented "kidding" or "teasing", practical jokes, jokes about or displays of obscene printed or visual materials, questions about sexual fantasies, preferences or history, and physical contact such as patting, pinching, or intentionally brushing against another person's body. Gender- based harassment, including acts of verbal, nonverbal or physical aggression, intimidation, or hostility based on sex or sex stereotyping are strictly prohibited, even if those acts do not involve conduct of a sexual nature.

#### **Reporting of Crimes and Annual Campus Security**

Campus safety and security are important issues at New Dimensions School of Hair Design. Our goal is to provide students with a safe environment In which to learn and keep students, parents, and employees well informed about campus security. The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act or4 Clery Act, requires institutions of higher education to record and report certain information about campus safety, including the number of incidents of certain crimes on or near campus, some of which constitute sexual misconduct under this policy.

Each year New Dimensions School of Hair Design prepares this report to comply with the Clery Act. This report is prepared in cooperation with the local law enforcement agencies in Joplin, MO/ Jasper County. Each year notification is made to all enrolled students and employees. A copy of this report may also be obtained in person from the school office.

# Education Programs to Promote Awareness of Domestic Violence, Dating Violence, Sexual Assault and Stalking

New Dimensions School of Hair Design educates the incoming and current student and employee community about sexual violence, violence prevention and all relevant New Dimensions School of Hair Design policies and procedures during all orientations held for new and current students upon the start of a class and at least annually. In addition, New Dimensions School of Hair Design conducts new and current employee training on these topics at least annually. The Title IX Coordinator is responsible for training all New Dimensions School of Hair Design students and employees about the Schools policies regarding sexual violence. The new and current students and employee training sessions include:

- A statement that New Dimensions School of Hair Design prohibits crimes of dating violence, domestic violence, sexual assault and stalking;
- The definitions of those crimes under federal and state law;
- The definition of consent, in reference to sexual activity, if available under state law;
- A description of safe and positive options for bystander intervention;
- Information on risk reduction;

- A description of New Dimensions School of Hair Design's ongoing prevention and awareness campaigns for students and employees.
  - 1. Sexual Assault Center Crisis and Support Line 800-879-1999
  - 2. Professional Beauty Association/CUT IT OUT\* 15825
    - N. 71<sup>st</sup> Street, Ste. 100 Scottsdale, AZ 85254

#### **Complaint/Grievance Procedure**

If you believe that you have experienced or witnessed harassment or sexual violence, notify your instructor, or the Title IX Coordinator as soon as possible after the incident. Do not allow an inappropriate situation to continue by not reporting it, regardless of who is creating the situation. No employee, contract worker, student, vendor or other person who does business with New Dimensions School of Hair Design is exempt from the prohibitions in this policy. Instructors will refer all harassment complaints to the Title IX Coordinator for the student- related complaints and to the owner if the complaint involves an employee. In order to facilitate the investigation, your complaint should include details of the incident or incidents, names of all involved and any witnesses. The Title IX Coordinator has the responsibility of overseeing all Title IX complaints and identifying and addressing any patterns or systemic problems that arise during the review of such complaints.

#### **Reporting Requirements**

Victims of sexual misconduct should be aware that New Dimensions School of Hair Design administrators must issue timely warnings for incidents reported to them that pose a substantial threat of bodily harm or danger to other members of the school community. New Dimensions will make every effort to ensure that a victim's name and other identifying information is not disclosed, while still providing enough information for community members to make safety decisions in the threat of danger. New Dimensions School of Hair Design reserves the right to notify parents/guardians of dependent students regarding any health or safety risk, or a change in student status.

#### Sexual Violence: Victim Procedures

If you are a victim of sexual violence, including dating violence, domestic violence, or stalking, your first priority should be to get to a place of safety. You should then obtain any necessary medical treatment. Information about the alleged offense should be provided to the School's Title IX Coordinator as soon as possible. Time is critical for evidence and preservation.

New Dimensions School of Hair Design strongly advocates that a victim of sexual violence report the incident to police in a timely manner (911 or 417-623-3131) and, if requested to do so by the victim, New Dimensions School of Hair Design's Title IX Coordinator will assist the victim in contacting the police. Filing a police report will not obligate the victim to prosecute; nor will it subject the victim to scrutiny or judgmental opinions form officers.. The victim has the right at all times to decline to notify police of the incident.

Filing a police report will:

- ensure the victim of sexual assault receives the necessary medical treatment and tests, at no expense to the victim;
- provide the opportunity for collection of evidence helpful in prosecution or establishing a no contact order, which cannot
  be obtained later (ideally a victim of sexual assault should not wash, douche, use the toilet, or change clothing prior to a
  medical/legal exam); and
- assure the victim has access to free confidential counseling from counselors specifically trained in the area of sexual assault crisis intervention.

When a victim contacts the Police Department, the local Police Sex Crimes Unit will be notified as well. The victim may choose for the investigation to be pursued through the criminal justice system. The Title IX Coordinator will guide the victim through the available options and support the victim in his/her decision. Various counseling options are available through the Rape and Sexual Abuse Center and the Victim Intervention Program of the local Police Department.

#### **Victim Support Services**

Once the Title IX Coordinator receives a report of sexual violence, the Title IX Coordinator will provide the individual making the report with written information regarding existing counseling, health, mental health, victim advocacy, legal assistance, and other services available for victims, both on campus and in the community.

Missouri Sexual Assault Resources	www.aardvarc.org	
Lafayette House (abused woman resource center)		
1809 Connor Avenue	(417)782-1772	
Joplin, MO 64804	800-416-1772	4-13

- information on counseling, health, mental health, victim advocacy, legal assistance services, immigration assistance, student financial aid and other services available to the victim at the School or I n the community;
- a. information on the right to report the incident to the local police and the fact that the School procedure and proceeding my occur simultaneously; and
- options to facilitate changes to transportation, working, academic and/or living situations, or additional protective measures, if requested, while the investigations is pending, even if the victim chooses not to report the crime to police.

#### Protection of Confidentiality of Victim of Sexual Violence

There are no pastoral or professional counselors on campus. Confidential crisis, mental health and victim resource hotline numbers are posted on campus should students need to contact these agencies. Victims of sexual violence reported to the Title IX Coordinator will be provided with information regarding local rape crisis centers and other counseling services.

Reports about sexual violence or other crimes to New Dimensions Title IX Coordinator may be provided informally and in confidence to the Title IX Coordinator who will make every attempt to maintain privacy of the information in accordance with your request and Family Educational Rights and Privacy Act of 1974 (FERPA) regulations unless New Dimensions School of Hair Design is under obligation to disclose your identity to protect the safety of others. You will be informed if New Dimensions cannot maintain the requested confidentiality of the information.

New Dimensions School of Hair Design strongly encourages persons who are victims of sexual violence who do not want to report the incident to police or file a complaint using New Dimensions School of Hair Design's institutional procedure to report the incident to the Title IX Coordinator voluntarily and on a confidential basis solely to permit the inclusion of that information in New Dimensions School of Hair Design's annual crime statistics. With such information, New Dimensions School of Hair Design can keep accurate record of the number of similar incidents, determine where there is a pattern of crime with regard to a particular location, method, or assailant, and alert the campus community to a potential danger. New Dimensions School of Hair Design will make every effort to maintain the privacy of that information and to comply with FERPA.

New Dimensions School of Hair Design is required to, and will, keep the identity of victim's sexual violence private in any public report to Clery Act crimes. Reporting to the institution will also enable the victim to receive protective measures. At the victim's request, New Dimensions School of Hair Design will maintain confidential any protective measures provided to the victim to the extent that making such information confidential does not impair the ability of the institution to provide those protective measures. The institution will inform the victim, if providing a protective measure may reveal the identity of the victim.

New Dimensions School of Hair Design encourages reporting of sexual violence to the police. Filing a police report will:

- ensure that a victim of sexual assault receives the necessary medical treatment and tests, at no expense to the victim;
- provide the opportunity for collection of evidence helpful in prosecution, which cannot be obtained later (ideally a victim
  of sexual assault should not wash, douche, use the toilet, or change clothing prior to a medical/legal exam); and

assure the victim has access to free confidential counseling from counselors specifically trained in the area of sexual assault crisis intervention.

Police reports are public record under state law, and therefore New Dimensions School of Hair Design cannot guarantee the absolute confidentiality of reports of crime obtained from police records but will make every effort to maintain the confidentiality of such information to the greatest extent permitted by law.

#### Third Party and Anonymous Reporting

In cases where sexual misconduct is reported to the Title IX Coordinator by someone other than the complainant (by an instructor, classmate, friend) the Title IX Coordinator will promptly notify the complainant that a report has been received. All policy and procedures will apply in the same manner as if the complainant has made in the initial report. The Title IX Coordinator will make every effort to meet with the complainant to discuss available options and resources. Reports from an anonymous source will be treated in similar fashion.

#### **Bystander Intervention**

Active bystanders may take the initiative to help someone who may be targeted for sexual assault. They do this in ways that are intended to avoid verbal or physical conflict. Active bystanders also take the initiative to help friend who are not thinking clearly from becoming offenders of crime. Intervention does not mean that you directly intervene to stop the crime in progress, rather these steps are "early intervention" before a crime begins to occur. There are three important components to consider before taking action that we refer to the ABC's.

- A Access for safety. Ensure that all parties are safe and whether the situation requires calling the authorities. When deciding to intervene, your personal safety should be the #1 priority.
- Be with others. If it is safe to intervene, you are likely to have great influence on the parties involved when you work together with someone or several people. Your safety is increased when you stay with a group of friends that you know well.

**C Care** for the person. Ask if the target of unwanted sexual advance/attention is okay. Does he/she need medical care? Ask if someone they trust can help them get safely home.

Information on Bystander Intervention was provided by Department of Defense Sexual Assault Prevention and Response office.

#### **Coordination with Drug Free School Policy**

Students may be reluctant to report instances of sexual misconduct because they fear being disciplined pursuant to New Dimensions School of Hair Design's alcohol and drug policies. New Dimensions School of Hair Design encourages students to report all instances of sexual misconduct and will take into consideration the importance of reporting sexual misconduct in addressing the violations of the schools alcohol and drug policies.. This means that whenever possible New Dimensions School of Hair Design will respond educationally rather than punitively to student alcohol or drug policy violations associated with reported sexual misconduct.

#### **Investigation of Complaints**

In response to all complaints, New Dimensions School of Hair Design promises prompt and equitable resolution through reliable and impartial investigation of complaints. Including the opportunity for both parties to present witnesses or other evidence. The time necessary to conduct an investigation will vary based on complexity but will generally be completed within sixty (60) days of receipt of the complaint. New Dimensions School of Hair Design shall maintain confidentiality for all parties to the extent possible, but absolute confidentiality cannot be guaranteed. In cases where a student does not give consent for an investigation, New Dimensions School of Hair Design safety to determine whether an investigation must proceed. Complainants should be aware that for a formal investigation due process generally requires that the identity of the charging party and the substance of the complaint be revealed to the person charges with the alleged harassment.

The preponderance of the evidence standard will apply to investigations, meaning New Dimensions School of Hair Design will provide will evaluate whether it is more likely than not that the alleged conduct occurred. Both parties will receive written notice of the outcome of the complaint.

During investigation, New Dimensions School of Hair Design will provide interim measures, as necessary, to protect the safety and wellbeing of students and/or employees involved.

If New Dimensions School of Hair Design determines that unlawful harassment or sexual violence has occurred, immediate appropriate action will be taken in accordance with the circumstances involved, and Ned Dimensions School of Hair Design will take steps to prevent the recurrence of any harassment or discrimination. Any employee determined by New Dimensions School of Hair Design to be responsible for unlawful harassment or discrimination will be subject to appropriate disciplinary action, up to and including termination. Remedies for student related claims may include, but are not limited to, an order to stay away, suspension, or expulsion.

To initiate a criminal investigation, reports of sexual violence should be made to "911" or local law enforcement. The criminal process is separate from New Dimensions School of Hair Design's disciplinary process. To the extent that an employee or contract worker is not satisfied with New Dimensions School of Hair Design's handling of a harassment or discrimination complaint, he/she may also contact the appropriate state or federal law enforcement agency for legal relief.

#### **Interim Measures**

New Dimensions School of Hair Design will not retaliate against you for filing a complaint, and will not tolerate retaliation by students, or employees. If you believe you have been retaliated against, you should promptly notify your supervisor, New Dimensions School of Hair Design's owner or the Title IX Coordinator.

#### **Reporting Requirements**

Victims of sexual misconduct should be aware the New Dimensions School of Hair Design administrators must issue timely warnings for incidents reported to them that pose a substantial threat or bodily harm or danger to other members of the campus community. New Dimensions School of Hair Design will make every effort to ensure that a victim's name and other identifying information is not disclosed, while still providing enough information for community members to make safety decisions in light of danger. New Dimensions School of Hair Design reserves the right to notify parents/guardians of dependent students regarding any health or safety risk, or a change in student status.

#### **Rights and Options of Victims of Sexual Violence**

Within 24 hours of the Title IX Coordinator receiving a report of dating violence, domestic violence, sexual assault or stalking, whether the offense occurred on or off campus, the institution will provide the student or employee a written explanation of the student's or employee's rights and options. That notice will contain the following information: This document outlines your rights

under Title IX. You may have additional rights under other federal and state laws. Title IX of the Education Amendments of 1972 prohibits sex discrimination- which includes sexual violence- in educational programs and activities. All public and private schools, school districts, colleges and universities receiving federal funds must comply with Title IX. If you experienced sexual violence, here are some things you should know about your Title IX rights:

#### New Dimensions School of Hair Design Must Respond Promptly and Effectively to Sexual Violence

- You have the right to report the incident to your school, have your school investigate what happened, and have your complaint resolved promptly and equitably.
- You have the right to choose to report an incident of sexual violence to campus or local law enforcement. But a criminal investigation does not relieve your school of its duty under Title IX to respond promptly and effectively.
- Your school must adopt and publish procedures for resolving complaints of sex discrimination, including sexual violence. Your school may use student disciplinary procedures, but any procedure for sexual violence complaints must afford you a prompt and equitable resolution.
- Your school should ensure that you are aware of your Title IX rights and any available resources, such as victim advocacy, housing assistance, academic support, counseling, disability services, health and mental health services, and legal assistance.
- Your school must designate a Title IX Coordinator and make sure all students and employees know how to contact him/her. The Title IX Coordinator should also be available to meet with you.

All students are protected by Title IX, regardless of whether they have a disability, are international or undocumented, and regardless of their sexual orientation and gender identity.

#### New Dimensions School of Hair Design Must Provide Interim Measures as Necessary

- Your school must protect you as necessary, even before it completes its investigation. Your school should start doing this promptly once the incident is reported.
- Once you tell your school about an incident of sexual violence, you have the right to receive some immediate help, such as changing classes, dorms or transportation. When taking these measures your school should minimize the burden on you.
- You have the right to report any retaliation by school, employees, the alleged perpetrator, and other students, and your school should take strong responsive action if it occurs.

#### New Dimensions School of Hair Design Make Know Where You Can Find Confidential Support Services

- Your school should clearly identify where you can go to talk to someone confidentially and who can provide services like advocacy, counseling or academic support. Some people, such as counselors or victim advocates, can talk to you in confidence without triggering a school's investigation. Because different employees have different reporting obligations when they find out about sexual violence involving students, your school should handle each situation accordingly.
- Even if you do not specifically ask for confidentiality, your school only disclose information to individuals who are responsible for handling the school's response to sexual violence. Your school should consult with you about how to best protect your safety and privacy.

#### New Dimensions School of Hair Design Must Conduct an Adequate, Reliable and Impartial Investigation

- You should have the right to be notified of the timeframes for all major stages of the investigation.
- You have the right to present witnesses and evidence.
- If the alleged perpetrator is allowed to have a lawyer, you have the right to have one too.
- Your school must resolve your complaint based on what they think is more likely than not to have happened (this is called a preponderance-of-the-evidence standard of proof).
- Your school cannot use a higher standard of proof.
- You have the right to be notified in writing of the outcome of your complaint and any appeal, including any sanctions that directly relate to you.
- If your school provides for an appeal process, it must be equally available for both parties.

You have the right not to "work it out" with the alleged perpetrator in mediation. Mediation is not appropriate in cases involving sexual assault.

#### New Dimensions School of Hair Design Must Provide Remedies as Necessary

If an investigation reveals that sexual violence created a hostile environment, your school must take prompt and effective steps reasonably calculated to end the sexual violence, eliminate the hostile environment, prevent its recurrence, and, as

appropriate, remedy its effects.

- Appropriate remedies will generally include disciplinary action against the perpetrator, but may also include remedies to help you get your education back on track (like academic support, retaking a class without penalty, and counseling). These remedies are in addition to any interim measures you received.
- Your school may also have to provide remedies for the broader student population (such as training) or change its services or policies to prevent such incidents from repeating.
- If you want to learn more about your rights, or if you believe that your school is violating federal law, you may contact the U. S. Department of Education, Office for Civil Rights, at (800) 421-3481, or <u>ocr@ed.gov</u>. If you wish to fill out a complaint form online, you may do so at <u>http://www.ed.gov/ocr/com</u>

#### Procedures for disciplinary action in cases of sexual violence

New Dimensions School of Hair Design Title IX Coordinator has primary responsibility for receiving, evaluating, and investigating allegations of sexual violence, including alleged domestic violence, dating violence, sexual assault and stalking. The Title IX Coordinator is responsible for informing New Dimensions School of Hair Design within 24 hours after receiving a sexual violence report for purposes of maintaining accurate Clery Act crime statistics.

The Title IX Coordinator has primary responsibility for ensuring that any disciplinary proceeding involving an allegation of sexual violence is conducted promptly, fairly and impartially and in accordance with these and other related institutional procedures.

Once the Title IX Coordinator receives a report of sexual violence, the following steps will be followed:

- 1. The Title IX Coordinator will immediately access whether the information in the report warrants a timely warning and, if so, will contact New Dimensions School of Hair Design. Owner immediately to execute that procedure in accordance with the institution's timely warning procedures. The Title IX Coordinator will immediately inform the victim of his/her right to "interim measures" during the pendency of an investigation of the alleged sexual violence, including obtaining an order of protection, a no contact order or similar lawful order from the police or the institution. New Dimensions School of Hair Design's obligation to protect the identity of the victim in any Clery Act report, or in other publicly available recordkeeping, and to keep any interim measures provided to the victim confidential to the extent maintaining such confidentiality would not impair the ability of the institution to provide the accommodation or protective measure.
- 2. The Title IX Coordinator will, within 24 hours of receipt of the report, provide the individual making the report of an alleged sex offence with:;
  - a. copy of these procedures;
  - b. information on counseling, health, mental health, victim advocacy, illegal assistance services, immigration assistance, student financial aid and any other services available to the victim at New Dimensions School of Hair Design or in the community;
  - c. information on the victim's right to report the incident to local police and the fact that New Dimensions School of Hair Design institutional investigation and disciplinary procedure and criminal proceeding may occur simultaneously; and
  - d. options to facilitate changes to transportation, working, academic and/or living situations, or additional protective measures, if requested, while the investigation is pending, even if the victim chooses not to report the crime to police.
- 3. The Title IX Coordinator will investigate the incident by interviewing the individual filing the report, the accused, New Dimensions School of Hair Design employees, witnesses and others as necessary to gather facts about the alleged incident. Other employees may assist the Title IX Coordinator after determining that such employees do not have a conflict of interest and have received training in Title IX and VAWA.
- 4. The Title IX Coordinator will ensure that all individuals involved in the disciplinary procedure apply a "preponderance of the evidence" standard when evaluating sexual violence reports. New Dimensions School of Hair Design does not provide for a formal hearing process but a support person of choice, including an attorney, may assist both parties.
- 5. In all cases, the Title IX Coordinator will maintain regular communications with both the accuser and accused and provide both parties with equal opportunity to provide information, witness statements, evidence, and other information that may be necessary for New Dimensions School of Hair Design to fully evaluate the alleged offense.
- 6. The Title IX Coordinator will, barring extenuating circumstance, complete the investigation and make a determination regarding any necessary discipline of the accused and remedies to accuser, within 60 days of the date that the report is first received by the Title IX Coordinator.
- 7. The Title IX Coordinator will inform both parties of its final determination. New Dimensions School of Hair Design does not provide for an appeal of final determinations.
- 8. The sanctions that may be imposed by New Dimensions School of Hair Design following a determination that dating violence, domestic violence, sexual assault or stalking occurred include, but are not limited to, counseling, education, changes in academic or living arrangements, no contact orders, suspension or expulsion of a student or termination of employment.
- 9. Both the accuser and accused shall be simultaneously informed in writing of:
  - a. the outcome of any disciplinary proceeding that arises from an allegation of domestic violence, dating violence,

sexual assault or stalking,

- b. the institution's procedures for the accused and victim to appeal the results of the institutional disciplinary proceeding (if any such appeal rights become available),
- c. any change to the results that occurs prior to the time that such results become final; and
- d. when such results become final.
- 10. The Title IX Coordinator will determine if the incident is indicative of systemic issue related to the sexual violence and, if so, work with the New Dimensions School of Hair Design employees, including New Dimensions School of Hair Design owner, to recommend changes to New Dimensions School of Hair Design policies, procedures or training to prevent re-occurrence.

New Dimensions School of Hair Design requires the Title IX Coordinator and all employees involved in the investigation and disciplinary process to receive training at least annually on the issues related to dating violence, domestic violence, sexual assault, and stalking and on how to conduct an investigation and hearing process that protects the safety of victims and promotes accountability.

#### Sanctions and Protective Measures

Following a final determination of New Dimensions School of Hair Design's institutional disciplinary proceeding regarding domestic violence, dating violence, sexual assault or stalking, New Dimensions School of Hair Design may impose the following sanctions on the perpetrator and protective measures for the complainant:

#### 1) Sanctions

Sanctions that may be imposed by New Dimensions School of Hair Design include, but are not limited to:

- written warning;
- mandatory counseling;
- mandatory education and training;
- no contact orders;
- changes in academic, working or living arrangements;
- revocation of certain campus privileges;
- suspension or
- expulsion

New Dimensions School of Hair Design has flexibility in the type and range of sanctions to impose on the perpetrator depending on the severity of the incident, but has a process in place to ensure that sanctions imposed are consistent with sanctions imposed in past incidents of similar conduct and are not imposed unequally based on gender or gender identity.

#### 2) Protective Measures

Protective measures that the school may utilize to protect the complainant include, but are not limited to:

- an order of protection, a no contact order, restraining order or similar lawful order from the institution;
- changes to transportation, working, academic and/or living situations;
- providing increased monitoring, supervision, or security at locations or activities where the misconduct occurred;
- providing an escort to ensure that the complainant can move safely between classes and activities;
- ensuring the complainant and perpetrator do not share classes or extracurricular activities;
- providing comprehensive, holistic victim services including medical, counseling and academic support services, such as tutoring; or
- arranging for the complainant to have extra time to complete or retake a class or withdraw from a class without an academic or financial penalty.

When determining what protective measures to establish, New Dimensions School of Hair Design will consider a number of factors including the specific needs and requests expressed by the complainant; the age of the students involved; the severity of pervasiveness of the conduct; any continuing effects on the complainant; whether the complainant and alleged perpetrator share the same residence hall, dining hall, class, transportation, or job location; and whether other judicial measures have been taken to protect the complainant (e.g., civil protection orders).

#### Voluntary Resolution

Voluntary resolution, when selected by the complainant and deems appropriate by the Title IX Coordinator, is apathy designed to eliminate the conduct at issue, prevent its recurrence and remedy its effects in a manner that meets the expressed preference of the complainant and the safety and welfare of the New Dimensions School of Hair Design community. Voluntary resolution is not appropriate for all forms of conduct under the policy.

New Dimensions School of Hair Design retains the discretion to determine, when selected by the complainant, which cases are appropriate for voluntary resolution. If a complainant requests voluntary resolution, and the Title IX Coordinator concludes that voluntary resolution is appropriate, then the Title IX Coordinator will take the appropriate action by imposing remedies designed to

maximize the complainant's access to all employment, educational and extracurricular opportunities and benefits at the school, and to eliminate the potential hostile environment. A complainant may request and decide to pursue voluntary resolution at any time. In those cases in which the voluntary resolution involves either the notification to or participation by the respondent, it is the respondent's decision whether to accept voluntary resolution.

Voluntary resolution may include: conducting targeted or broad based educational programming or training relevant to individuals or groups: providing increased monitoring, supervision or security at locations or activities where the misconduct occurred: facilitating a meeting with the respondent with the complainant present (in cases that do not involve sexual assault); and any other remedy that can be tailored to the involved individuals to achieve the goals of the policy. In some forms of voluntary resolution, the respondent may agree to participate. Depending on the type of remedy used, it may be possible for the complainant to maintain anonymity.

Voluntary resolution may also include restorative principles that are designed to allow a respondent to accept responsibility for misconduct and acknowledge harm to the complainant or New Dimensions School of Hair Design community. Restorative models will be used only with the consent of both parties and following a determination by the Title IX Coordinator that the matter is appropriate for restorative approach. New Dimensions School of Hair Design will not compel a complainant to engage in mediation, to confront directly the respondent or to participate in any particular form of informal resolution. Mediation even if voluntary is never appropriate in sexual assault cases and will not be used in such cases. As the title implies, participation in voluntary resolution is a choice and either party can request to end this manner or resolution and pursue and investigations and adjudication at any time, including if voluntary resolution is unsuccessful at resolving the report. Similarly a complainant can request to end the investigation and pursue voluntary resolution at any time.

The time frame for completion of voluntary resolution may vary, but New Dimensions School of Hair Design will seek to complete the process within 15 days of the complainant's request.

#### **Risk Reduction**

New Dimensions School of Hair Design's primary prevention and awareness program includes information on risk reduction. This includes: **Avoiding Dangerous Situations.** While you can never completely protect yourself from sexual assault, there are some things you can do to help reduce your risk of being assaulted:

- Be aware of your surroundings. Know where you are and who is around you may help you find a way to get out of a bad situation.
- Try to avoid isolated areas. It is more difficult to get help if no one is around.
- Walk with a purpose. Even if you don't know where you are going, act like you do.
- Trust your instincts. If a situation or location feels unsafe or uncomfortable, it probably isn't the best place to be.
- Try not to load yourself down with packages or bags as this can make you appear more vulnerable.
- Make sure your cell phone is with you and charged and that you have cab money.
- Don't allow yourself to be isolated with someone you don't trust or someone you don't know.
- Avoid putting music headphones in both ears so that you can be more aware of your surroundings, especially if you are walking alone.

Safety Planning – Things to think about:

- How to get away if there is an emergency? Be conscious of exits or other escape routes. Think about options for transportation (car, bus, cab.....)
- Who can help? Friend and/or family, or support centers in your area.
- Where to go? Options may include a friend's house or relative house, or you may consider going to a domestic violence or homeless shelter. You may also go to the police. IMPORTANT SAFETY NOTE: If the dangerous situation involves a partner, go to the police or shelter first.

What to bring? This may include important papers and documents such as birth certificate, social security card, license, passport, medical records, lease, bills, etc. This will also include house keys, car keys, cash, credit cards, medicine, important numbers and your cell phone with charger. If you are bringing children with you, remember to bring their important papers and legal documents. You can keep all of these things in an emergency bag. You should hide the bag- it is best if it is not in your house or car. If the bag is discovered you can call it a "tornado" or "fire" bag.

**Protecting Your Friends** – You have a crucial role to play in keeping your friends sage. No matter what the setting, if you see something that doesn't feel quite right or someone who might be in trouble, there are some simple things you can do to help out a friend.

• Distract. If you see a friend in a situation that doesn't feel quite right, create a distraction to get your friend to safety. This can be as simple as joining or redirecting the conversation. Suggest to your friend that you leave the party or ask them to walk you home. Try asking questions like: "Do you want to head to the bathroom with me?" Or, "Do you want

to head to another party or grab pizza?"

- Step in. If you see someone who looks uncomfortable or is at risk, step in. If you feel safe, find a way to de-escalate the situation and separate all parties involved. Don't be shy about directly asking the person if they need help or if they feel uncomfortable.
- Enlist others. You don't have to go it alone. Call in friends or other people in the area as reinforcements. To help defuse a dangerous situation and get the at-risk person home safely. There is safety in numbers.

Keep an eye out. Use your eyes and ears to observe your surroundings. If you see someone who has had too much to drink or could be vulnerable, try to get him or her to a safe place. Enlist friends to help you. Even if you weren't around when the assault occurred you could still support a friend in the aftermath.

**Social Situations** – While you can never completely protect yourself from a sexual assault, there are some things you can do to help reduce y our risk of being assaulted in social situations.

- When you go to a social gathering, go with a group of friends. Arrive together, check in with each other throughout the evening, and leave together. Knowing where you are and who is around you may help you to find a way out of a bad situation.
- Trust your instincts. If you feel unsafe in any situation to with your gut. If you see something suspicious, contact law enforcement immediately.
- Don't leave your drink unattended while talking, dancing, using the restroom, or making a phone call. If you've left your drink alone, just get a new one.
- Don't accept drinks from people you don't know or trust. If you choose to accept a drink, go with the person to the bar
  to order it, watch it being poured and carry it yourself. At parties, don't drink from punch bowls or other large common
  open containers.
- Watch out for your friends, and vice versa. If a friend seems out of it, is way too intoxicated for the amount of alcohol they've had, or is acting out of character, get him/her to a safe place immediately.

If you suspect you or a friend has been drugged, contact law enforcement immediately. Be explicit with doctors so they can give you the correct tests (you will need a urine test and possibly others).

Information of Risk Reduction was provided by RAINN: Rape, Abuse & Incest National Network; www.rainn.org

#### Definitions:

**Sexual Harassment** is defined as unwelcome conduct of a sexual nature. It includes unwelcome sexual advances, requests for sexual favors, and other verbal, nonverbal, or physical conduct of a sexual nature. Sexual harassment is conduct that explicitly or implicitly affects a person's employment or education or interferes with a person's work or educational performance or create3s an environment such that a reasonable person would find the conduct intimidating, hostile or offensive.

Sexual Violence is defined as physical sexual acts engaged in without the consent of the other person or when the other person is unable to consent to the activity. Sexual violence includes sexual assault, rape, battery, and sexual coercion; domestic violence; dating violence; and stalking.

**Rape** is defined as penetration (genital, anal, or oral including any intrusion – however slight) into any part of a person's body (with emission of semen not required) and involving one or more of the following elements:

- A. Force coercion
- **B.** Victim did not consent
- **C.** Victim is unable to give consent

Aggravated Rape. The offender is armed with a weapon or the victim is made to believe a weapon is present, or inflicts bodily injury or there are multiple offenders.

**Statutory Rape.** The victim is at least 13 but less than 18 and the offender is at least 4 years older.

**Incest sexual abuse by a family member.** The victims natural parent, child, grandparent, grandchild, uncle, aunt, nephew, niece, stepparent, step child, adoptive child, brother, sister (whole, half or by adoption).

**Dating Violence.** Violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim.

- i. The existence of such a relationship shall be determined based on the reporting party's statement and with the consideration of the length of the relationship, the type of relationship, and the frequency of interaction between the persons involved in the relationship.
- ii. For the purposes of this definition
  - a. Dating violence includes, but is not limited to, sexual or physical abuse of the threat of such abuse.
  - b. Dating violence does not include acts covered under the definition of domestic violence.

For the purposes of complying with the requirements of this section and §668.41, any incident meeting this definition is considered a crime for the purposes of Clery Act reporting. 4-20

**Dating Violence** – An abusive behavior in a romantic relationship, whether same sex or opposite sex, to try to gain control or power over the other person. Domestic and dating violence does not discriminate and can happen regardless of race, age, sexual orientation, religion, or gender. The abuse in both domestic and dating violence relationships can be physical, emotional/verbal, sexual, or even economical.

Domestic violence - A felony or misdemeanor crime of violence committed -

- a) By a current or former spouse or intimate partner of the victim;
- b) By a person with whom the victim shares a child in common;
- c) By a person who is cohabitating with, or has cohabitated with the victim as a spouse or intimate partner;
- d) By a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction in which the crime or violence occurred, or
- e) By any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction in which the crime of violence occurred.

#### Domestic Abuse/Assault

- 1) Domestic abuse victim means any person who falls within the following categories:
  - a) Adults or minors who are current or former spouses;
  - b) Adults or minors who live together or who have lived together;
  - c) Adults or minors who are dating, or who have dated, or who have, or had, a sexual relationship, but does not include fraternization between two (2) individuals in a business or social context;
  - d) Adults or minors related by blood or adoption;
  - e) Adults or minors who are related or were formerly related by marriage; or
  - f) A person who commits an assault against a domestic abuse victim.

Stalking. Engaging in a course of conduct directed at a specific person that would cause a reasonable person to –

- a. Fear for the person's safety or the safety of others; or
- b. Suffer substantial emotional distress.

For the purposes of this definition -

<u>Course of conduct</u> means two or more acts, including, but not limited to, acts in which the stalker directly, indirectly, or through third parties, by any action, method, device, or means, follows, monitors, observes, surveils, threatens, or communicates to or about a person, or interferes with a person's property.

Reasonable Person means a reasonable person under similar and with similar identities to the victim.

<u>Substantial emotional distress</u> means significant mental suffering or anguish that may, but does not necessarily, require medical or other professional treatment or counseling.

Sexual Assault occurs when a physical sexual activity is engaged in without the consent of the other person or when the other person is unable to consent to the activity. The activity or conduct may include physical force, violence, threat, or intimidation, ignoring the objections of the other person, causing the other person's intoxication or incapacitation through the use of drugs or alcohol, and taking advantage of the other person's incapacitation (including voluntary intoxication). Sexual assault includes rape, fondling, incest, or statutory rape.

Sexting. An act of sending sexually explicit materials through mobile phones. The word is derived from the combination or two terms sex and texting.

**Consent** is informed, voluntary and revocable. Consent is an affirmative, unambiguous, and conscious decision by each participant to engage in mutually agreed upon sexual activity. It must be given without coercion, force, threats, or intimidation. Consent must be ongoing throughout a sexual encounter and can be revoked at any time. Once consent is withdrawn, the sexual activity must stop immediately.

Additional Information. Employees should contact New Dimensions School of Hair Design's owner for more information or any questions related to this policy. Students may contact the Title IX Coordinator with any questions related to this policy. In addition, the U.S. Department of Education Office for Civil Rights ("OCR") investigates complaints of unlawful harassment of students in educational programs, or activities. This agency may serve as a neutral fact finder and will attempt to facilitate the voluntary resolution of disputes with the parties. For more information, visit the OCR website at: http://www.hhs.gov/ocr/.

# HOW TO REPORT SEXUAL HARASSMENT UNDER TITLE IX

## **Definition of Sexual Harassment**

Section **₹** 106.30:

Sexual harassment means conduct on the basis of sex that satisfies one or more of the following:

- (1) An employee of the recipient conditioning the provision of an aid, benefit, or service of the recipient or an individual's participation in unwelcomed sexual conduct (quid pro quo)
- (2) Unwelcome conduct determined by a reasonable person to be so severe, pervasive, and objectively offensive that it effectively denies a person equal access to the recipient's education program or activity; or
- (3) "Sexual assault" as defined in 20 U.S.C. 1092(f)(6)(A)(v), "dating violence" as defined in 34 U.S.C. 12291 (a)(8), "domestic violence" as defined in U.S.C.12291 (a)(8), or "stalking" as defined in 34 U.S.C. 12291 (a)(30)

## **Response to Sexual Harassment**

When the school learns that someone is said to be the victim of sexual harassment, it must:

- Promptly contact the person to discuss supportive measures
- Consider that person's wishes with respect to supportive measures
- Offer supportive measures
- Inform the complainant that supportive are available with or without the filing of a formal complaint
- Explain to the complainant the process of filing a formal complaint

## **Supportive Measures**

- Non-disciplinary, non-punitive individualized services offered without fee or charge to restore or preserve equal access to the school's education program or activity without unreasonably burdening the other party.
- These services include measures designed to protect the safety of all parties or the school's educational environment, or deter sexual harassment.

- Supporting measures may include but are not limited to: counseling; extensions of deadlines or other counseling related adjustments, modifications of work or class schedules: campus escort services; mutual restrictions on contact between the parties; changes in work or housing locations; leaves of absence, increased security and monitoring of certain areas of the campus, and other similar measures.
- The school must keep supporting measures provided to all parties confidential, to the extent possible

## Where to Report Sexual Harassment

- Title IX Coordinator
- Anyone within the school who has authority to institute corrective measures on behalf of the school
- Employees designated as confidential resources

## Live Hearings

At the postsecondary level, a live hearing must be held. Notably, however, if any party requests it, the entire hearing must be held with the parties located in separate rooms, with technology enabling everyone to see and hear each other.

## **Cross Examination**

- Before a complainant, respondent, or witness answers a cross-examination or other question, the decision-maker must first determine whether the question is relevant and explain any decision to exclude a question that is not relevant.
- If a party or witness chooses not to appear at the live hearing, or opts not to answer cross-examination questions, the decision-maker merely excludes that party's or witness's statements, and evaluates any evidence that doesn't involve those statements. The decision-maker must never make inferencespositive or negative- about an individual's choice not to be cross-examined or to decline to answer certain cross-examination questions.

## Written Determination

The decision-maker's written determination must include:

- A. Identification of the allegations potentially constituting sexual harassment as defined in ₹ 106.30;
- B. A description of the procedural steps taken from the receipt of the formal complaint through the determination, including any notification to the parties, interviews with parties and witnesses, site visits, methods used to gather other evidence, and hearing held;

C. Findings of fact supporting the determination;

More Information:

Decision-Maker: Amy Stockton

Stockton.amy@my.occ.edu

Graduate of Psychology & Christian Ministry

Graduate of New Dimensions School of Hair Design (familiar with programs/school)

To learn more about the final rule, Title IX, and OCR, visit: <u>www.ed.gov/OCR</u>

To file a civil rights complaint with OCR, visit: <u>ocrcas.ed.gov</u>

# **Dimensions School of Hair Design Teach-Out Plan**

If the Institution closes permanently and ceases to offer instruction after student have been enrolled, or if a Program is cancelled after students have enrolled, and instruction has begun, this Teach Out Plan will comply with the following requirements after the pro-rata refund calculation has been made for all student involved.

# The Institution acknowledges that NO later than 30 days prior to an actual planned Closure the Institution:

- A. Will determine the date the last student should complete their course, and remain open until that date.
- B. The Institution will satisfy any outstanding financial obligations to Local, State, or Federal providers of financial aid.
- C. Will notify NACCAS in accordance with Section 4.12 of the NACCAS *Rules of Practice and Procedure.*
- D. Will provide NACCAS a list of the students who were enrolled at the time of the Closure announcement, including arrangements made for each student.
- E. Will put all relevant information regarding the Closure on its website and all social media customarily used by the Institution to communicate with the students and/or public.
- F. Will comply with all State or Federal laws regarding record maintenance.
- G. Will provide to NACCAS and the Missouri State Board of Cosmetology & Barber Examiners the name and contact information of the custodian of the Institution's files and the address of where those files will be kept.

## The Institution also acknowledges NO later than 15 days following an unplanned Closure:

Enrolled students will have the choice between (1) one of the following (2) two following options;

## Option 1

- A. Student elects to receive a pro rata refund.
- B. The Institution will satisfy any outstanding financial obligations to Local, State, or Federal providers of financial aid.
- C. The Institution will notify NACCAS in accordance with Section 4.12 of the NACCAS *Rules of Practice and Procedure.* 4-25

- D. The Institution will provide NACCAS a list of the students who were enrolled at the time of the Closure, including arrangements made for each student.
- E. The Institution will put all relevant information regarding the Closure on its website and all social media customarily used by the Institution to communicate with the students and/or public.
- F. The Institution will comply with all State or Federal laws regarding record maintenance.
- G. The Institution will provide to NACCAS, the Missouri State Board of Cosmetology & Barber Examiners, and to all enrolled students the name and contact information of the custodian of the Institution's files and the address of where those files will be kept.
- H. The Institution will immediately provide all enrolled students with a copy of the NACCAS "How to Locate an Accredited Institution within Your Field of Study" document.

## Option 2

- A. The Institution plans an intention to enter into a Teach-Out Agreement.
- B. The Institution will notify NACCAS in accordance with Section 4.12 of the NACCAS *Rules of Practice and Procedure.*
- C. The Institution shall, in the event a Teach-Out becomes necessary, shall arrange for individual notice to all affected students of the availability of the Teach-Out Plan, and diligently advertise such availability. The agreement among Institutions may provide that Teach-Out notices may be sent by the Teach-Out Institution.
- C. The Teach Out Agreement will be made with an accredited institution in the same geographic area which provides the same Program of study or a substantially similar Program of study, located within the 50 mile radius that is required by the U.S. Department of Education and NACCAS, the Institution's accrediting agency. All students will be given a reasonable opportunity to promptly resume and complete their canceled Program of study.
- D. The Institution will complete a list of students currently enrolled in each Program of study at the closing institution with the Program requirements completed by each student and submit to NACCAS.
- E. All potentially eligible students will be provided with the following contact information for obtaining a closed school discharge. Contact information with the U.S. Department of Education is:

Barbara Hoblitzell at (202)453-7583 or by email at: Barbara.Hoblitzell@ed.gov. Brian Smith at (202)453-7440 or by email at: Brian.Smith@ed.gov.

- F. The Institution will provide NACCAS, the Missouri State Board of Cosmetology & Barber Examiners, and all enrolled students, the name and contact information of the custodian of all the Institution's files and the address where those files will be kept.
- G. The institution will provide information on the number and types of credits or clock hours the Teach-Out Institution is willing to accept. The Institution will also provide a clear statement to students of the tuition and fees, by breakdown of individual costs, of the educational program, including any additional charges, at the Teach-Out Institution.
- H. The Institution will receive from the Teach-Out Institution and submit to NACCAS with each Teach-Out Agreement:
  - 1. Copy of Teach-Out Institution's Enrollment Agreement
  - 2. Copy of Teach-Out Institution's Catalog
  - 3. Copy of Teach-Out Institution's license issued by the Missouri State Board of

**Cosmetology & Barber Examiners** 

- 4. And any other additional information, if applicable
- I. The Teach-Out Institution(s) must not:
  - 1. Be subject to a Teach-Out Event itself.
  - 2. Be under investigation for, be subject to an action concerning, or being

Prosecuted for an issue related to academic quality, misrepresentation,

fraud or other severe matters by a law enforcement agency.

- J. If an Institution that is party to a Teach-Out Agreement has learned that another party to the Agreement plans to close, NACCAS must be notified, in accordance with 4.12 of the NACCAS *Rules of Practice and Procedure*. The closing Institution must:
  - 1. Submit to NACCAS a list of student who were enrolled at the time of Closure and indicate the arrangements made for each affected student.
  - Submit to NACCAS copies of all notifications from the Institution to its students related to the Institution's closure or to Teach-Out options to ensure the information accurately represents student's ability to transfer credit and clock hours. NACCAS may require corrections to any such notifications.

- **3.** Comply with applicable state and/ or federal laws regarding record maintenance.
- 4. Provide NACCAS and all enrolled students with the name and contact information of the custodian of its files and the address where the files will be kept.
- 5. Post all information regarding the Closure on its website and all social media customarily used by the Institution to communicate with the students and/or public.

Schools within our 50 mile demographic area are:

City Pointe Beauty Academy Webb City, MO, approx. 10 miles (NACCAS Accredited)

Neosho Beauty College, Neosho, MO, approx. 25 miles (NACCAS Accredited)

There are no other Cosmetology schools in our area. Springfield, Mo would be the next closest, at approximately 60+ miles, or a 1 hour drive.

4-28

# **Creating and Using the FSA ID**

What's an FSA ID?

The FSA ID is a username and password combination you use to log in to U.S. Department of Education (ED) online systems. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a *Free Application for Federal Student Aid* (FAFSA\*) form and for the lifetime of your federal student loans.

#### How do I get an FSA ID?

Visit StudentAid.gov/fsa-ld/create-account/launch to create an FSA ID. You'll need your Social Security number, full name, and date of birth. You'll also need to create a memorable username and password, and complete challenge questions and answers so you can retrieve your account information if you forget it.

You'll be required to provide either your email address or your mobile phone number when you make your FSA ID. Providing a mobile phone number and/or email address that you have access to will make it easier to log in to ED online systems and allow additional account recovery options.

Important: A Social Security number, email address, and mobile phone number can only be associated with one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID.

#### FSA ID Tips

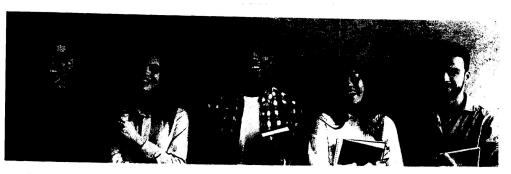
- If you need to provide information about your parents on the FAFSA® form, one of your parents will need an FSA ID to sign the form. Your parent can create an FSA ID and then sign the FAFSA form electronically using that FSA ID. Not sure whether you'll need to put your parents' information on the FAFSA form? Check out StudentAid.gov/dependency. Remember: You should create your own FSA ID, and your parent should create his or her own FSA ID. Also make sure to use the correct FSA ID when signing the FAFSA form electronically.
- When you first create your FSA ID, the use of your FSA ID will be restricted to completing, signing, and submitting an original (first-time) FAFSA form. You'll have to wait one to three days for your information to be confirmed by the Social Security Administration (SSA) before you can use your FSA ID for other actions, such as submitting a FAFSA Renewal or signing a *Master Promissory Note*. If you provided an email address, then you'll receive an email letting you know that your information was successfully matched with the SSA, and you can begin using your FSA ID.
- If you forget your FSA ID username or password, look for the "Forgot My Username" and "Forgot My Password" links on log-in pages. These links will direct you to web pages where you can request a secure code to be texted to your verified mobile phone number or emailed to your verified email address. The secure code will allow you to retrieve your username or reset your password. You can also retrieve your username or reset your password. You can also retrieve your username or reset your email address or mobile phone number during account creation, you can enter your email address or mobile phone number during to log in.

Learn more about how you can use your FSA ID at StudentAid.gov/help-center/answers/article/how-cani-use-my-fsa-id-username-and-password. Find this fact sheet at StudentAid.gov/resources.

May 2021

Federal Student Aid | StudentAid.gov

Page 1 of 1



# Apply for Federal Student Aid

## What is federal student aid?

It's money from the federal government that helps you pay for college, career school, or graduate school expenses. Federal student aid is available through grants, work-study funds, and loans.

#### How do I apply for aid?

You need to complete the Free Application for Federal Student Aid (FAFSA®) form by logging in at fafsa.gov to apply online or completing and mailing the FAFSA PDF.

Students and parents will need an FSA ID (account username and password) to sign the FAFSA form electronically. You'll also use your FSA ID to access information about your financial aid on various U.S. Department of Education websites. You can create an FSA ID in advance or while you fill out the FAFSA form. To find out more about the FSA ID, visit StudentAid.gov/help-center/answers/article/fsa-id.

#### When should I apply?

Each October, the FAFSA form is available for the next school year. You'll need to reapply for aid every year you are in school. Here's a summary of key dates for submitting the FAFSA form depending on when you plan to go to school:

2023–24 Award Year				
If you plan to attend college from July 1, 2023–June 30, 2024	You will submit the 2023-24 FAFSA form	You can submit the FAFSA form from Oct. 1, 2022–June 30, 2024		
	2022–23 Award Year			
If you plan to attend college from July 1, 2022–June 30, 2023	You will submit the 2022-23 FAFSA form	You can submit the FAFSA form from Oct. 1, 2021–June 30, 2023		

Oct. 1, 2021–June 30, 2023



#### The FAFSA® form is free!

Completing and submitting the FAFSA form is free and quick, and it gives you access to most sources of financial aid to pay for college or career schoolfederal, state, and school resources.

# Who gets federal student aid?

Every student who meets certain eligibility requirements can get some type of federal student aid. Some of the most basic eligibility requirements for students are that you must

- demonstrate financial need (for need-based programs);
- · be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (some exceptions apply);
- be enrolled or accepted for enrollment in an eligible degree or certificate program;
- be enrolled at least half-time (for Direct Loans); and
- maintain satisfactory academic progress in college, career school, or graduate school.

For the full list of eligibility requirements, visit <u>StudentAid.gov/understand-aid/</u> eligibility/requirements.

14





Are you considered a dependent or independent student when it comes to the FAFSA\*form? Find out at <u>StudentAid.gov/dependency</u>.

Federal Student Aid | StudentAid.gov

Page 3

# Types of Aid

Amounts shown are awarded annually and are subject to change

<b>Federal Grants:</b> Money that generally doesn't have to b	oe paid back
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Federal Pell Grant Up to \$6,895 for the 2022–23 award year	For undergraduates with financial need who have not earned a bachelor's or professional degree. For details and updates, visit <u>StudentAid.gov/pell-grant</u> .
Federal Supplemental Educational Opportunity Grant (FSEOG) Up to \$4,000 a year	For undergraduates with exceptional financial need. Federal Pell Grant recipients take priority. Funds depend on availability at school. For details and updates, visit StudentAid.gov/fseog.
Iraq and Afghanistan Service Grant Up to \$6,501.99 for the 2022–23 award year	For undergraduate students who are not Pell-eligible and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. For details and updates, visit <u>StudentAid.gov/Iraq-afghanistan</u> .
TEACH Grant Up to \$3,772 for the 2022–23 award year	For undergraduate, post-baccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. To receive a TEACH Grant, a student must agree to teach for four years in a high-need field at an elementary school, secondary school, or educational service agency that serves students from low-income backgrounds. If a student doesn't complete the teaching service requirement, all TEACH Grants the student received will be converted to a Direct Unsubsidized Loan that must be repaid, with interest charged from the date of each TEACH Grant disbursement. For details and updates, visit <u>StudentAid.gov/teach</u> .

2 Federal Work-Study: Money is earned through a job and doesn't have to be repaid

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Your total work-study award depends on

- when you apply,
- your level of financial need, and
- your school's funding level.

Federal Student Aid | StudentAid.gov

Page 4

For Federal Work-Study program details and updates, visit <u>StudentAid.gov/workstudy</u>. 3 Federal Student Loans: These are loans that accumulate interest; they must be repaid.

### Who is it for?

#### **Direct Subsidized Loan**

For undergraduate students who have financial need. A student must be enrolled at least half-time.

#### Direct Unsubsidized Loan

For undergraduate and graduate or professional students. A student must be enrolled at least half-time. Financial need is not required.

#### **Direct PLUS Loans**

For parents of dependent undergraduate students and for graduate or professional students. A student must be enrolled at least half-time. Financial need is not required.

### What is the maximum annual loan amount?

#### Direct Subsidized Loan

Up to \$5,500, depending on grade level.

#### **Direct Unsubsidized Loan**

For undergraduate students, up to \$12,500 (less any subsidized amounts received for the same period), depending on grade level and dependency status. For graduate or professional students, up to \$20,500.

#### **Direct PLUS Loans**

Maximum amount is the cost of attendance minus any other financial aid received.

#### What is the interest rate?

#### **Direct Subsidized Loan**

Direct Subsidized Loans made to undergraduate students during the 2022–23 award year have a fixed interest rate of 4.99% for the life of the loan.

#### Direct Unsubsidized Loan

Direct Unsubsidized Loans made to undergraduate students during the 2022–23 award year have a fixed interest rate of 4.99% for the life of the loan. Direct Unsubsidized Loans made to graduate or professional students during the 2022–23 award year have a fixed interest rate of 6.54% for the life of the loan.

#### **Direct PLUS Loans**

Direct PLUS Loans made during the 2022–23 award year have a fixed interest rate of 7.54% for the life of the loan.

Interest rates for Direct Loans are determined each year. When the rates are determined, they apply to all loans that have a first disbursement date during the period beginning on July 1 of one year and ending on June 30 of the following year. Loans received during different award years may have different fixed interest rates. For more information on interest rates, visit <u>StudentAid.gov/interest</u>.

# Where do I go for more details and updates on loans?

Direct Subsidized and Unsubsidized Loans

- StudentAid.gov/sub-unsub
- Direct PLUS Loans
- StudentAid.gov/plus

# \$ Don't

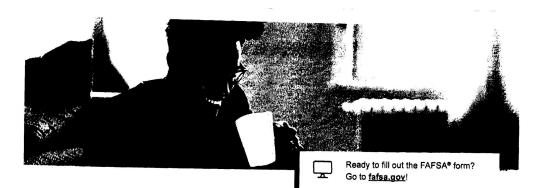
#### Don't let your interest capitalize!

If you have unsubsidized or PLUS loans, then interest accumulates on these loans before you begin repayment (e.g., while you are in school). Consider paying interest on your federal student loans while you're in school, and during grace, deferment, and forbearance periods to avoid capitalization (the addition of unpaid interest to the principal balance of your loan). Capitalization increases your loan principal, and interest will then accrue on that higher principal amount.

For more details about the different types of federal student aid available, visit StudentAid.gov/types.

Federal Student Aid | StudentAid.gov

Page 5



# I completed the FAFSA<sup>®</sup> form. Now what?

After you submit your FAFSA form, you'll receive a *Student Aid Report* (SAR) that summarizes the data you submitted. If you provided a valid email address in your application, you'll receive an email with instructions on how to access an online copy of your SAR within three days (if you apply at fafsa.gov) or three weeks (if you mail in a paper FAFSA form).

When you receive your SAR, review it to make sure you didn't make any mistakes on your FAFSA form.

- · If you don't need to make any changes to the information on your SAR, just keep it for your records.
- To find out how to correct mistakes or make updates to your FAFSA form, visit <u>StudentAid.gov/apply-for-aid/fafsa/</u> review-and-correct or contact the school to which you are applying.

The information in your SAR will be provided to the schools you listed on your FAFSA form. You will receive an aid offer from the schools at which you were applied and/or accepted for admission.

#### Do I have to repay my loans?

Yes. Student loans, unlike grants and work-study funds, are borrowed money that must be repaid, with interest, just like car loans and home mortgages. You cannot have these loans canceled because you didn't like the education you received, didn't get a job in your field of study, or are having financial difficulty. So think about the amount you'll have to repay before you take out a loan and only borrow the amount you need. Learn more about loan repayment at <u>StudentAld.gov/repay</u>.

Federal Student Aid | StudentAid.gov

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Page 6

# Federal Grant Programs

The federal government provides grant funds for students attending colleges, career schools, and universities. Grants, unlike loans, do not have to be repaid.\* The major federal student grant programs are briefly described below.

Rederal Ghant Phoprain	Program Details	Annual Award (subject to change)
Federal Pell Grant	<ul> <li>Awarded to undergraduate students who have exceptional financial need and who have not earned a bachelor's, graduate, or professional degree; in some cases, students enrolled in a postbaccalaureate teacher certification program may receive a Federal Pell Grant</li> <li>A student who meets certain requirements might be eligible for a larger Pell Grant if his or her parent died as result of military service in Iraq or Afghanistan or in the line of duty as a public safety officer</li> <li>Pell Grant lifetime eligibility is limited to 12 semesters or the equivalent</li> </ul>	Up to \$6,895 for the 2022–23 award year
Federal Supplemental Educational Opportunity Grant (FSEOG)	<ul> <li>Awarded to undergraduate students who have exceptional financial need and who have not earned a bachelor's or graduate degree</li> <li>Federal Pell Grant recipients receive priority</li> <li>Not all schools participate in this program</li> <li>Funds depend on availability at the school; check for the school's deadline</li> </ul>	Up to \$4,000 a year
Teacher Education Assistance for College and Higher Education (TEACH) Grant	<ul> <li>For undergraduate, postbaccalaureate, or graduate students who are enrolled in programs designed to prepare them to teach in a high-need field at the elementary or secondary school level</li> <li>Must agree to serve for a minimum of four years (within eight years of completing or ceasing enrollment in the program for which the student received the grant funds) as a full-time teacher in a high-need field in a school or educational service agency that serves low-income students</li> <li>Must attend a participating school and meet certain academic achievement requirements</li> <li>Failure to complete the teaching service commitment will result in the grant being converted to a Direct Unsubsidized Loan that must be repaid</li> </ul>	Up to \$3,772 for grants first disbursed on or after Oct. 1, 2022, and before Oct. 1, 2023
Iraq and Afghanistan Service Grant	<ul> <li>For students whose parent or guardian was a member of the U.S. armed forces and died as a result of performing military service in Iraq or Afghanistan after the events of 9/11</li> <li>Must be ineligible for a Pell Grant due to having less financial need than is required to receive Federal Pell Grant funds</li> <li>Must have been younger than 24 years old or enrolled at least part-time at a college or career school at the time of the parent's or guardian's death</li> </ul>	Up to \$6.501.99 for grants first disbursed on or after Oct. 1, 2022, and before Oct. 1, 2023

\*Occasionally a student may have to pay back part or all of a grant if, for example, he or she withdraws from school early or doesn't fulfill the requirements of the TEACH Grant service obligation.

Federal Student Aid | StudentAid.gov

Page 1 of 2

For more information on grants, visit <u>StudentAid.gov/grants</u>. If you are looking for additional sources of aid that don't need to repaid, consider scholarships. Try <u>StudentAid.gov/scholarships</u> for tips on where to look and for a link to a free scholarship search tool.

Have questions? Contact or visit the following:

- StudentAid.gov
- a school's financial aid office
- <u>customerservice@studentaid.gov</u>
- 1-800-4-FED-AID (1-800-433-3243)

June 2022

Federal Student Aid | StudentAid.gov

Page 2 of 2

Federal Student Aid

# Federal Student Loan Programs

#### Will you need a loan to attend college?

If you need a loan to help cover the cost of a college or career school education, think federal student loans first. Both federal and private student loans are borrowed funds that you must repay with interest, but federal student loans usually offer lower interest rates and have more flexible repayment terms and options than private student loans.

#### 1. What is a federal student loan?

A federal student loan is made through a loan program administered by the federal government.

#### 2. What is a private student loan?

A private student loan is a nonfederal loan made by a private lender, such as a bank or credit union. The terms and conditions of private student loans are set by the lender, not the federal government. If you're not sure whether you're being offered a private loan or a federal loan, check with the financial aid office at your school.

#### 3. Why are federal student loans usually a better option for paying for a college or career school education?

Federal student loans offer many benefits that don't typically accompany private loans. These include fixed interest rates, income-based repayment plans, loan cancellation for certain types of employment, deferment (postponement) options, and interest rate reduction based on repayment method. Also, private loans usually require a credit check, while most federal loans for students do not. For these reasons, students and parents should always exhaust federal student loan options first before considering a private loan.

#### 4. How much should I borrow?

You can determine whether you need a loan and how much you need to borrow by adding up the total cost of your education (tuition, fees, room and board, etc.) and subtracting the amount of scholarships, grants, and savings you have to contribute to those costs. You should borrow only what you need, and consider the earning potential in your chosen profession to determine how easily you'll be able to repay your debt. You can find salary estimates for various occupations in the U.S. Department of Labor's Occupational Outlook Handbook at <u>https://www.bls.gov/ooh</u>. Your student loan payments should be only a small percentage of your salary after you graduate.

# Have questions? Contact or visit the following:

- StudentAid.gov
- a school's financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243)

Federal Student Aid | StudentAid.gov

Page 1 of 2

## What kinds of federal student loans are available?

The interest rates shown are fixed for the life of the loan.

Federal Loan Rrograms		Annual Award (subject to change)
Direct Subsidized Loans	<ul> <li>For undergraduate students with financial need</li> <li>For loans first disbursed on or after July 1, 2022, and before July 1, 2023, the interest rate is 4.99%</li> <li>You're not usually charged interest on the loan during certain periods, such as when you're in school at least half-time</li> <li>The U.S. Department of Education (ED) is the lender; payment is owed to ED</li> </ul>	Up to \$5,500 depending on grade level and dependency status <sup>*</sup> For total lifetime limit, go to <u>StudentAid.gov/sub-</u> <u>unsub</u>
Direct Unsubsidized Loans	<ul> <li>For undergraduate, graduate, and professional degree students; financial need isn't required</li> <li>For loans first disbursed on or after July 1, 2022, and before July 1, 2023, the interest rate is         <ul> <li>4.99% for loans made to undergraduate students, and</li> <li>6.54% for loans made to graduate and professional degree students</li> </ul> </li> <li>You're responsible for paying the interest during all periods</li> <li>ED is the lender; payment is owed to ED</li> </ul>	Up to \$20,500 (less any subsidized amounts received for same period) depending on grade level and dependency status' For total lifetime limit, go to <u>StudentAid.gov/sub-</u> <u>unsub</u>
Direct PLUS Loans	<ul> <li>For parents who are borrowing money to pay for their dependent undergraduate child's education, and for graduate or professional degree students; 'financial need isn't required</li> <li>For loans first disbursed on or after July 1, 2022, and before July 1, 2023, the interest rate is 7.54%</li> <li>You must not have an adverse credit history (unless you meet certain additional eligibility requirements) "</li> <li>ED is the lender; payment is owed to ED</li> </ul>	Maximum amount is the cost of attendance (determined by the school) minus any other financial aid the student receives

\*Learn about dependency status at <u>StudentAid.gov/dependency</u>. \*\*Learn about PLUS loans and adverse credit at <u>StudentAid.gov/plus</u>.

Note: Find interest rates on loans disbursed before July 1, 2022, at StudentAid.gov/interest.

For more information on loans, visit <u>StudentAid.gov/loans</u>. Find this fact sheet at <u>StudentAid.gov/resources#loan-programs</u>.

June 2022

Federal Student Aid | StudentAid.gov

Page 2 of 2



# What's an aid offer and how much aid will I get?

If you applied for admission to a college or career school you listed on your FAFSA form, that school will get your FAFSA information. The school will calculate your aid and send you an aid offer (often electronically).

Most schools will wait to send you an aid offer only after they accept you for admission. The aid offer will tell you how much aid you're eligible to receive at that school and will include the types and amounts of financial aid you may receive from federal, state, private, and school sources. This combination of help from different sources is your financial aid package. How much aid you receive depends on some factors, including

- cost of attendance (for each school);
- Expected Family Contribution (EFC)—the EFC does not represent a dollar amount but, instead, it's a number used to calculate how much and types of financial aid you're eligible to receive based on your FAFSA information;
- year in school; and
- enrollment status (e.g., full-time, half-time, etc.).

You can compare school aid offers and see which school is most affordable once financial aid is taken into account. Contact the school's financial aid office if you have any questions about the aid being offered to you. For more information on how aid is calculated, visit <u>StudentAid.gov/how-calculated</u>.

6

### How will I receive my aid?

Your college or career school—not the U.S. Department of Education—will distribute your aid. In most cases, your federal student aid will be applied directly to your school account. The financial aid staff at your school will explain exactly how and when your aid will be disbursed (paid out).

Federal Student Aid | StudentAid.gov

Page 7



# What else do I need to remember when applying for federal student aid?

Only borrow what you need and what you can afford to pay back.

Your FAFSA information has to be correct to ensure that you receive your aid promptly and in the right amount. Always respond to (or act upon) any correspondence your school sends you—and meet all deadlines.

Contact the school if you're interested in school or state grants.

#### Free Help Is Available

Free help is available any time during the application process. Online help is available while you complete your application at fafsa.gov. You can also get free information and help from your school counselor, the financial aid office at the school you plan to attend, or the U.S. Department of Education at <u>StudentAid.gov</u> or 1-800-4-FED-AID (1-800-433-3243). You should never have to pay for help!

Stay Connected

**Contact Us** 

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StudentAid.gov/help-center/contact

/FederalStudentAid

J IFAFSA

Access your federal student aid information at StudentAid.gov/login.

Federal Student Aid | StudentAid.gov

Page 8

# Financial Aid and College Preparation Resources for Native Americans

# Native Americans & College

Research has found that American Indians and Alaska Natives have a much lower rate of college completion than the population as a whole.

Why go to college? A degree or certificate from a college or trade school is a great advantage, leading to a much wider choice of occupations and, therefore, more likelihood of a fuffiling career and a chance to make a difference in your community.



In this fact sheet, we suggest some places to find information about preparing for college and paying for college.

# Learn about financial aid offered by the U.S. Department of Education.

Education

For Students

· Get information about repaying student loans.

At StudentAid.gov, you can do the following:

· Explore colleges to help you decide where to go.

Information From the U.S. Department of

 And more! We hope you enjoy taking a look around. (And don't forget to check out the links we've compiled for you on page 2 of this fact sheet.)

#### For Parents

Use StudentAid.gov to help you prepare for your child's college education:

- Learn about college savings plans and education tax credits.
- See what classes your child should take in high school.
- Find out about PLUS loans so you can help your child pay for college.

#### For Counselors and Other Mentors

Explore our resources just for you at FinancialAidToolkit.ed.gov:

- Plan a financial aid night and download PowerPoint presentations, handouts, videos, and other resources to enhance your outreach.
- Find a TRIO program (Upward Bound, Talent Search, etc.).
- Order free publications (including our "We have a bright future" poster for Native students).
- · Find free in-person or online training.

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Federal

Page 1 of 2

# Information From Other Federal Agencies and From Nonprofit Organizations

### Government Scholarships:

- Bureau of Indian Education scholarships—www.bie.edu/ParentsStudents/Grants/index.htm
- Morris K. Udall Scholarship Program—udall.gov
- Indian Health Service Scholarship Program—www.ihs.gov/scholarship/index.cfm
- Scholarship for Service program—www.sfs.opm.gov
- NIH Undergraduate Scholarship Program—www.training.nih.gov/programs/ugsp
- Harry S. Truman Scholarship-www.truman.gov
- Benjamin A. Gilman International Scholarship—www.ile.org/en/Programs/Gilman-Scholarship-Program

#### Other Education Resources that Might Interest You:

- U.S. Department of Education Office of Indian Education www2.ed.gov/about/offices/list/oese/oie/index.html
- Resources for tribal college students—students.aihec.org/Pages/Students\_Home.aspx
- American Indian College Fund—www.collegefund.org
- American Indian Graduate Center-www.aigcs.org
- American Indian Education Foundation—www.aiefprograms.org
- National Indian Education Association—www.niea.org
- American Indian Science and Engineering Society-www.aises.org
- Tribal Education Departments National Assembly—www.tedna.org

February 2015

Federal Student Aid | StudentAid.gov

Page 2 of 2

#### EMERGENCY EXITS

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- 1. FORM A LINE AND IMMEDIATELY EVACUATE THE SCHOOL BUILDING IN AN ORDERLY FASHION.
  - A. STUDENTS AND CLIENTS IN TANNING ROOM, SPOO ROOM AND WORK AREA ARE TO EXIT OUT TO THE PATIO.
  - B. STUDENTS AND CLIENTS IN DISPENSARY, REST ROOMS, STUDENT LOUNGE, AND CLASSROOMS ARE TO EXIT OUT THE LOUNGE EXIT DOOR.
  - C. STUDENTS AND CLIENTS IN THE NAIL AREA, FACIAL AREA, CLINIC AREA OR RECEPTION ARE TO EXIT OUT THE FRONT DOORS.

WALK, DO NOT RUN. DO NOT WORRY ABOUT PERSONAL BELONGINGS, SILENCE MUST BE OBSERVED.

3. WE WILL MEET IN THE FRONT OF THE SCHOOL IN THE PARKING LOT. ROLL WILL BE TAKEN.



