

Catalog for



**1152 Vestal Avenue
Binghamton, NY 13903
607-238-7736**

"I certify this catalog/brochure to be true and correct in content and policy."

 Director

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Signature of Certifying Official

Title

Date

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ANOUSHEH SCHOOL OF HAIR CATALOG

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WELCOME

You are embarking on a journey into the world of beauty and hair design through an exciting education program offered by the **Anousheh School of Hair**. The approach used at our school brings together the science and art of cosmetology and barbering using a proven educational methodology. The principles established in this program teach how to work with hair in the most efficient way, allowing students to explore their own creativity as they apply those principles.

The world of cosmetology and barbering is bigger than ever, and the need for creative, well-trained stylists is growing every day. This field needs motivated students who enjoy working with people and are willing to devote the time and energy necessary for real success. Under the umbrella of cosmetology are many career paths, your possibilities are unlimited with a winning attitude and a solid foundation through **Anousheh School of Hair**! You are on your way!

OUR MISSION

Our mission at the **Anousheh School of Hair** is to provide every student with the tools needed to successfully become licensed professionals and find gainful employment in the field of cosmetology and barbering.

ANOUSHEH SCHOOL OF HAIR IS UNIQUE

The **Anousheh School of Hair** teaches cosmetology and barbering through a proven approach of breaking down the learning and reinforcing each bite of information with hands-on experience. Our philosophy ensures that students apply the full range of technical skills, learning from masters in the business. Our Standard Cosmetology and Standard Barbering programs curricula are based on educational principles that impart elements of art and science as they apply to the professions of cosmetology and barbering. These two disciplines blend to form a practical educational framework beyond that of many cosmetology and barbering courses.

WHAT TO EXPECT

Students can expect an education that extends beyond the typical "how to" of cosmetology and barbering into the "why"—the science of what we do, as well as the art of how we do it. At **Anousheh School of Hair**, we offer more than the education necessary to pass the state board examination and become a practicing cosmetologist. We offer a 1250-hour Standard Cosmetology curriculum and a 600-hour Standard Barbering curriculum, encompassing the fundamental principles of cosmetology and barbering, along with the business of cosmetology and barbering, incorporating classroom instruction with practical application.

AT THE ROOT OF IT ALL

Science and art provide the basics for our educational system. The principles of science define the "why" behind what we do, and the art is in the "how" we do it. Artistically we look to create a total fashion image by applying each individual's creative process, which we share with students in a hands-on experience that combines design, decision-making, and proven techniques.

LOOK AT HAIR A WHOLE NEW WAY

Hair is the stylist's canvas with the ability to take on various colors, forms, and designs. Hair, as a canvas, offers a great capacity for interpretation of change and the wide range of expression to the stylist.

EMPLOYMENT OPPORTUNITIES

The School maintains contacts in the cosmetology and barbering profession to assist students in job placement. Employers are encouraged to interview students, and every effort is made to secure a position for each graduate by announcing and posting job opportunities. While the School cannot guarantee employment for graduates, assistance in finding suitable employment is provided by posting area job openings on a career opportunities bulletin board for students to review. Students also receive training in how to seek employment that includes how to write a resume, complete an employment application and prepare for an effective interview. The School places a great deal of emphasis on how to obtain and retain employment after graduation. Employment opportunities may include beauty salons, spas, and other related businesses as a stylist, color stylist, or focused on skin or nails. With continued training and experience, future opportunities in cosmetology and barbering may include an educator, platform or make-up artist, manufacturer's representative, cosmetic salesperson, and more.

REGULATORY AGENCY INFORMATION

We are licensed by the New York State Education Department, Bureau of Proprietary School Supervision, New York State Education Building, 89 Washington Avenue, Albany, NY 12234, (518) 474-3852, <http://www.acces.nysed.gov/bpss/welcome-career-training-proprietary-schools>, and we are accredited by NACCAS, 3015 Colvin Street, Alexandria, VA 22314, and (703) 600-7600.

GRADUATION, LICENSURE, AND PLACEMENT RATES

2018 NACCAS Annual Report

| Graduation Rate | Licensure Rate | Placement Rate |
|-----------------|----------------|----------------|
| 85.71% | 100% | 100% |

EDUCATIONAL FACILITIES

Our classrooms are spacious, well-lit and ventilated with plenty of desk space for each student, ergonomic considerations and proximity to all audio/visual tools. The classroom is equipped with a large screen TV/DVD player and internet access. Our curriculum has power point presentations and DVD's that support each chapter in our textbooks.

The Student Clinic is divided into sections, similar to a salon, and the large, well-ventilated, and properly lighted area includes hydraulic chairs at each station, a shampoo area, a lab dispensary, reception desk and reception seating. We also have designated rooms for facials/skin care and waxing, manicures, and pedicures.

Our school also includes a student locker area with individual lockers and tables for eating lunch or taking a break, and is handicapped accessible with ramp, and lift chair on the stairs.

REFERENCE LIBRARY

The **Anousheh School of Hair** maintains a library of materials. It includes audio/visual programs, magazines, and books, which are available for student research. You may refer to these programs to extend your knowledge or brush up on a past lesson. If you wish to view any additional educational material, inform your instructor and they will advise you on the policy and procedure for signing out materials.

ADMINISTRATIVE OFFICES

Administrative offices include Admissions, Student Records, Advising, and Director. Financial Aid is available for those who qualify. Please make an appointment with our Financial Aid Advisor.

THE STANDARD COSMETOLOGY COURSE PROGRAM AND OBJECTIVES

- Perform the skills necessary to excel in the industry by focusing on the key subject areas:
 - Safety and Health
 - Anatomy and Physiology
 - Trichology—Hair Analysis and Hair and Scalp Disorders and Diseases
 - Chemistry as Applied to Cosmetology
 - Shampoos, Rinses, Conditioners and Treatments
 - Hair Cutting and Shaping
 - Chemical Restructuring
 - Professional Requirements
 - Hair Coloring and Lightening
 - Skin Care and Procedures
- Perform the basic manipulative skills in the areas of hair styling, hair coloring, texture services, scalp and hair conditioning, skin and makeup, and nail care.
- Present attributes and techniques that instill confidence in the clients.
- Demonstrate a code of ethics and professionalism that will ensure respect and success.
- Assess client needs, and advise clients accordingly for a total look.
- Demonstrate integrity by delivering value-added service to all customers.
- Obtain employment in the cosmetology industry.
- Communicate effectively and appropriately with colleagues, management, and clients.

THE STANDARD COSMETOLOGY COURSE CURRICULUM

The complete Standard Cosmetology Course consists of 1250 hours of instruction and practical experience, 250 hours beyond the required 1000 hours for New York State. **Anousheh School of Hair** recognizes that it takes many hours to become proficient in any field, and we want to offer highly trained professionals to employers. The course extends 40 weeks. Throughout this education, there will be theory, audiovisual presentations, lectures, demonstrations, and practical hands-on experiences. Our program exceeds state board minimum requirements; giving employers more confidence in the student's ability to provide quality services to customers; increasing student's confidence in proficiency and techniques; and providing students with a job placement advantage within New York or outside the state should a position be offered, as **Anousheh School of Hair** is on the border of New York and Pennsylvania. The program is taught in English, and all textbooks and course materials are only offered in that language.

The instruction covers the following areas:

PROFESSIONAL PRACTICES—50 Clock Hours

Professional Requirements – 24 hours
Safety and Health – 26 hours

SCIENCES—150 Clock Hours

Anatomy and Physiology – 50 hours
Trichology—Hair Analysis – 20 hours
Trichology—Hair and Scalp Disorders and Diseases – 30 hours
Chemistry as Applied to Cosmetology – 50 hours

COSMETOLOGY SKILLS—1050 Clock Hours

Shampoos, Rinses, Conditioners and Treatments – 50 hours
Hair Cutting and Shaping – 205 hours
Hair Styling – 245 hours
Chemical Restructuring – 180 hours
Hair Coloring and Lightening – 200 hours
Nail Care and Procedures – 40 hours
Skin Care and Procedures – 60 hours
Removal of Superfluous Hair – 20 hours
Client Consultation – 15 hours
Pedicuring – 20 hours
Business Practices, Job Skills, and NYS Rules and Regulations – 15 hours

Junior and Senior hours will be in the student salon, performing work on clients and demonstrating their ability to execute lessons learned. **Anousheh School of Hair** maintains a 20:1 student to teacher ratio for theory, and a 10:1 student to teacher ratio for practical/hands-on.

THE STANDARD BARBERING COURSE PROGRAM AND OBJECTIVES

- Perform the skills necessary to excel in the industry by focusing on the key subject areas:
 - Safety and Health
 - Anatomy and Physiology
 - Trichology—Hair Analysis and Hair and Scalp Disorders and Diseases
 - Chemistry as Applied to Cosmetology
 - Shampoos, Rinses, Conditioners and Treatments
 - Hair Cutting and Shaping
 - Professional Requirements
 - Hair Coloring and Lightening
- Perform the basic manipulative skills in the areas of hair styling, hair coloring, texture services, scalp and hair conditioning.
- Present attributes and techniques that instill confidence in the clients.
- Demonstrate a code of ethics and professionalism that will ensure respect and success.
- Assess client needs, and advise clients accordingly for a total look.
- Demonstrate integrity by delivering value-added service to all customers.
- Obtain employment in barbering.
- Communicate effectively and appropriately with colleagues, management, and clients.

THE STANDARD BARBERING COURSE CURRICULUM

The complete Standard Barbering Course consists of 600 hours of instruction and practical experience, 60 hours beyond the required 540 hours for New York State. **Anousheh School of Hair** recognizes that it takes many hours to become proficient in any field, and we want to offer highly trained professionals to employers. The course extends 25 weeks. Throughout this education, there will be theory, audiovisual presentations, lectures, demonstrations, and practical hands-on experiences. Our program exceeds state board minimum requirements; giving employers more confidence in the student's ability to provide quality services to customers; increasing student's confidence in proficiency and techniques; and providing students with a job placement advantage within New York or outside the state should a position be offered, as **Anousheh School of Hair** is on the border of New York and Pennsylvania. The program is taught in English, and all textbooks and course materials are only offered in that language.

The instruction covers the following areas:

PROFESSIONAL PRACTICES—55 Clock Hours

SAFETY AND HEALTH—40 Clock Hours

SCIENCES—60 Clock Hours

Anatomy and Physiology – 20 hours

Trichology—Hair and Scalp Disorders and Diseases – 30 hours

Chemistry as Applied to Cosmetology – 10 hours

BARBERING SKILLS—445 Clock Hours

Shampoos, Rinses, Conditioners and Treatments – 20 hours

Hair Cutting and Shaping – 200 hours

Hair Styling – 45 hours

Shaving and Facial Massage – 70 hours

Hair Coloring – 50 hours

Artificial Hair Procedures – 30 hours

Business Practices, Practical Exam, and NYS Rules and Regulations – 30 hours

Junior and Senior hours will be in the student salon, performing work on clients and demonstrating their ability to execute lessons learned. **Anousheh School of Hair** maintains a 20:1 student to teacher ratio for theory, and a 10:1 student to teacher ratio for practical/hands-on.

ADMISSIONS

The first step in registering for the **Anousheh School of Hair**, contact our Admissions Office at (607) 238-7736, or e-mail us at lbschool52@gmail.com, or write us at, **Anousheh School of Hair**, 1152 Vestal Avenue, Binghamton, NY 13903. We will set up an appointment to tour our facilities, answer all questions, and review school catalog. Once you agree that **Anousheh School of Hair** meets your needs, complete an application. Together we will select a start date and a \$100.00 Non-Refundable Registration Fee is due.

Upon acceptance of your application, we will finalize the necessary paperwork and set a firm start date. The first day will be an Orientation Program. This will provide you with information about the course, goals, policies and procedures, and introduce you to staff and students. The Book and Kit Fee and Tuition down payment is due on or before the first day of class. When you complete your enrollment requirements, you are on your way to an exciting and rewarding career!

STARTING DATES

Classes begin approximately every eight weeks for both the Standard Cosmetology and Standard Barbering programs. For specific start dates, please refer to the catalog, page 7 entitled "Starting Dates, Non-Refundable Registration Fees, Tuition and Kit Costs".

ENROLLMENT REQUIREMENTS

All programs offered by the **Anousheh School of Hair** are instructed in the English language only. The School does not discriminate in its employment, admission, instruction, or graduation policies on the basis of sex, age, race, color, religion, or ethnic origin. The School does not recruit students already attending or admitted to another school offering similar programs of study. The School requires that each student enrolling at **Anousheh School of Hair** must submit the following:

- ✓ Driver's license or government issued photo ID (proof of at least 17 years of age)
- ✓ High school diploma, GED/TASC certificate or transcript verifying high school graduation
Note: Foreign diplomas must be authenticated and translated as equivalent to a high school diploma of graduation in the United States prior to enrollment. Students must provide evidence of evaluations of their education via an outside agency who specialized in authenticating and translating educational credentials and documentation.
Anousheh School of Hair will do their due diligence to resolve any instances where the school has reason to believe the validity of a diploma because of the growing concerns around diploma mills, both in country and internationally.
- ✓ Completed Enrollment Application and payment of all required fees.
- ✓ A signed, complete Enrollment Agreement.

Anousheh School of Hair reserves the right to deny admission to any applicant on the basis of background, record, and statements or conduct during the admissions process, and/or if the candidate is determined to be less than qualified to succeed in, or benefit from, the academic program offered. Providing false information for the purposes of gaining admission could result in denial or termination from our school. **Anousheh School of Hair** teaches all programs in English, and all textbooks and course materials are only offered in that language.

ENROLLMENT PROCESS

- Schedule a visit and tour
- Complete enrollment application
- Pay the non-refundable registration fee (\$100.00) to The School
- Learn about the curriculum, books and kits, code of conduct, and payment plans.
- Provide a copy of high school diploma or transcripts, and a driver's license or other government issued photo ID.
- Sign enrollment agreement.

TRANSFER STUDENTS POLICY AND PROCEDURE

Anousheh School of Hair may accept transfer hours from other licensed schools for previous education. Students must provide a copy of the previous school official transcript, including hours and subject areas completed. After a review of the transcript of hours, the institution will determine how many hours will be accepted. **Anousheh School of Hair** does not guarantee transferability of its credits to other institutions.

RE-ENTRY STUDENT POLICY AND PROCEDURE

Students wishing to re-enter are considered on a case-by-case basis and may re-enter a program after they have withdrawn at the discretion of school director. Re-entry requests are reviewed to determine whether the circumstances that prevented the student from committing to their schedule have been resolved and additionally are subject to class availability at the requested time of re-entry. Additional tuition charges will not be assessed if the student re-enrolls within 180 days from their Last Date of Attendance. Students wishing returning more than 180 days after their Last Date of Attendance: must have a zero balance with the school prior to being able to return and the tuition rates current at the time of re-entry will apply to the balance of training hours needed for unless other arrangements have been approved by the school director. This additional tuition charge will be assessed at the time of re-enrollment. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal regardless of when the student re-enrolls.

NON-DISCRIMINATION

Anousheh School of Hair is committed to equal educational opportunity and does not discriminate in its employment, admissions, instruction, career services or graduation policies or any other activity on the basis of gender, sex, race, age, color, religion, ethnic origin, pregnancy, disability, marital or veteran status, sexual orientation or financial status, as required by Section 504, 34 Code of Federal Regulations. The school owner/administration is designated to coordinate the school compliance with the requirements of Section 504, as required by 34 Code of the C.F.R. § 104.7(a). Applicants will not be denied admission on the basis of any of the foregoing factors, and applicants must meet all requirements specified for admission.

SATISFACTORY ACADEMIC PROGRESS POLICY

The satisfactory academic progress policy is consistently applied to all students enrolled in the school, whether receiving Federal Title IV funds, partial funding assistance, or self-paying. Satisfactory Academic Progress in attendance and academic work is a requirement. Students must maintain Satisfactory Academic Progress to continue eligibility for Title IV funding. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education. This policy is printed in the school catalog to ensure that it is provided to all applicants prior to enrollment.

Evaluation Periods:

Students will be evaluated for satisfactory academic progress status based on ACTUAL hours completed at the following points:

| PROGRAM | 1 ST EVALUATION | 2 ND EVALUATION | 3 RD EVALUATION | Academic Year Length |
|-----------------------------------------|----------------------------|----------------------------|----------------------------|----------------------|
| Standard Cosmetology - 1250 clock hours | 450 | 900 | 1075 | 900 clock hours |
| Standard Barbering - 600 clock hours | 300 | 517 | N/A | 600 clock hours |

*Transfer Students- Midpoint of the contracted hours or the established evaluation periods, whichever comes first.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint of the academic year or program, whichever occurs sooner. All periods of enrollment are included in the SAP calculation for Title IV eligibility and otherwise.

Attendance Progress

Students are required to attend a minimum of 70% of hours possible based on applicable attendance schedule to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met minimum requirements. The attendance percentage is determined by dividing total hours accrued by total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 70% cumulative attendance since the beginning of the course, indicating, given the same attendance rate, the student will graduate within the maximum time frame allowed.

Maximum Time Frame

The maximum time that a student must complete the program is 143% of the programs published length.

| PROGRAM | PROGRAM LENGTH | MAXIMUM TIME FRAME |
|----------------------|------------------|---------------------|
| Standard Cosmetology | 1250 Clock Hours | 1787.50 Clock Hours |
| Standard Barbering | 600 Clock Hours | 858 Clock Hours |

The maximum time allowed for transfer students needing less than the full course requirements will be determined based on 70% of the scheduled hours. Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis.

All courses offered by the institution are clock hour programs and all students attend on a continuous basis. Therefore, we do not offer term or credit hour-based programs. Enrollment is based on one period of continuous enrollment which counts towards satisfactory academic progress and maximum time-frame, including any time in that period where a student would not receive Title IV, HEA program funds. The period of enrollment includes, fall, winter, spring, and summer, as applicable to the student’s enrollment agreement.

Academic Policy:

Students are required to maintain a 70% or C average. Written and practical tests are given throughout the course. Educators sign off on all theory and practical work. Practical assignments are evaluated and counted towards course completion as graded. Practical skills are evaluated according to text procedures, state licensing agency requirements, and using criteria accepted by the school. If absent, all assignments can be made up, and it is the student’s responsibility to make up missed assignments. Incomplete assignments will be graded as received. Students are graded on the following scale:

Grading Scale:

- 90-100 or A—Excellent
- 80-89 or B—Good
- 70-79 or C—Satisfactory,
- Below-70 or F—Failing

Determination of Progress:

Students meeting requirements at the end of each evaluation period will be considered making Satisfactory Progress. In order for a student to be considered making Satisfactory Progress, the student must meet both attendance (70 %) and academic (70%) minimum requirements. Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination Report at the time of each of the evaluations. This report notifies the student of any evaluation that may impact the student’s eligibility for Title IV aid. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning.

Warning:

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she will be determined as NOT making satisfactory academic progress, will be deemed ineligible to receive Title IV funds, as applicable, and will be terminated from the program unless financial arrangements are made with the school.

Re-establishment of Satisfactory Academic Progress:

A student determined NOT to be making Satisfactory Progress may reestablish Satisfactory Progress by: 1) Making up missed tests and assignments and increasing cumulative grade average to 70% or better, and 2) Increasing cumulative attendance to a minimum of 70%. Make-up hours and work are available upon request by making an arrangement with an instructor.

Reinstatement of Financial Aid:

Title IV aid will be reinstated to students who have reestablished Satisfactory Progress at the next scheduled evaluation.

Re-Entry Students/ Withdrawals:

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same satisfactory academic progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student’s contract period and maximum time frame by the same number of calendar days taken in the leave of absence and will not be included in the student’s cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal. If a student is considering pursuit of a second program, they must graduate or withdraw from the current program. If a student decides to switch a program, the current SAP will start over with the new program. The old program SAP will no longer apply.

Course Incompletes, Repetitions and Non-Credit Remedial Courses

Course incompletes, repetitions and non-credit remedial courses do not apply to this institution. Course incomplete, repetitions and non-credit remedial courses have no effect on the institution’s Satisfactory Academic Progress Policy.

Transfer Hours

A student’s transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted. Satisfactory Academic Progress evaluations periods are based on actual contracted hours at the institution.

Note: *Withdrawal passing/withdrawal failing and appeals are not applicable to this institution.*

Clock Hour Definition

A clock hour is a period of time consisting of a 50 to 60-minute class, lecture, or recitation in a 60-minute period; and/or a 50 to 60-minute faculty supervised laboratory.

PROGRESSIVE GRADING SYSTEM

A progressive grading system is part of our curriculum. To graduate from **Anousheh School of Hair** students take written and practical examinations throughout the entire education curriculum. This system of grading allows the instructor to see that all students' progress and complete the requirements necessary to graduate. It also tests the ability of the student to execute the learned techniques on actual clients.

We evaluate on practical knowledge for the various levels of training and convey this grading system to potential salon owners.

Competitions are additional opportunities, not just for student participation, but also as a means of evaluation. Students need accumulative grade of 70%, combined academic and practical evaluations, to graduate and receive a diploma from the school.

The grading system for the **Anousheh School of Hair** is base percentage. All students must maintain Satisfactory Academic Progress, a grade average of 70%, to continue with the program. Additionally, senior hours will be spent:

- participating in lectures and discussion sessions focused on resume writing, interview tips, and various career opportunities;
- practicing Mock State Board Examinations, simulating the actual state examination required for licensing.

NY ACADEMIC STANDING POLICY

Any student who is absent more than 15 % of the total number of instructional hours offered during each marking period and who has not maintained academic progress shall be placed on academic probation. Any student who fails to meet academic progress at the end of any marking period, regardless of attendance will also be placed on academic probation. For Cosmetology students, including transfers with more than 900 hours remaining in a program, the first marking period will end at 450 scheduled clock hours. The second marking period will be completed at 900 scheduled clock hours. For cosmetology transfer students with less than 900 hours remaining in a program, there may be two marking periods with the first marking period ending at the mid-point of the program.

For Barbering students, the first marking period will end at 300 scheduled clock hours. The second marking period will be completed at 517 scheduled clock hours.

Acceptable academic progress is defined as a minimum cumulative grade average of 70%. A student placed on academic probation who fails to raise his or her cumulative grade average to 70% and who fails to maintain attendance for at least 85% of the instructional hours offered during the probationary period shall be dismissed.

Note: In addition to the requirements for NY Academic Standing, students are also required to maintain overall Standards of Satisfactory Academic Progress (SAP) to maintain eligibility for Federal Financial Assistance from Title IV HEA funds. Those Standards require a cumulative rate of attendance of 70% (regardless of attendance during a marking period), and a cumulative grade average of 70% at the end of each evaluation cycle. A full description can be found in Satisfactory Academic Progress (SAP) Policy.

ATTENDANCE

The classes at the **Anousheh School of Hair** are from 8:45 a.m. to 3:30 p.m., Monday – Friday. Students are informed about the attendance policy and procedures at orientation. This policy appears in the Rules and Regulations #4.

The instructor maintains the attendance roster, and attendance will be taken at the beginning and end of class. The attendance roster is kept at the school at all times. In the event that a substitute is used, the substitute must initial the day's attendance. Students are required to attend a minimum of 70% of the cumulative scheduled hours to ensure the most from their education, and avoid paying extra charges, should they extend their education beyond the contract date.

For the first three unexcused absences the student will be contacted by phone and the results will be recorded on the Absent & Drop Record form. With the fourth and fifth unexcused absence, the student will be contacted by telephone, in writing, and will be advised of consequences. A copy of the same letter will be given to the student the next time they attend class. The student must sign the letter acknowledging its receipt.

If absent a sixth time, the student will be informed in writing that the class content may need to be repeated, and the student will be subject to paying additional fees for the repeat. The student will also be required to meet with the Director, given a warning, and they will discuss the probation process.

TARDINESS POLICY & PROCEDURE

Any student more than 15 minutes late is considered tardy for the session. Attendance is recorded to the nearest quarter hour. Five late arrivals will equal one absence and will be recorded on the Absent & Drop Record form. All students must be in attendance by 11:30 and remain for a total of 3 hours in order to receive credit for those hours. Students who must leave early due to illness or emergency will receive credit for the hours attended. Students unable to attend classes must call in one hour before the scheduled start.

An absence due to weather, illness, death in the immediate family and/or any other unavoidable circumstance must be reported to the school. Unreported absences are considered "unexcused".

ABSENCES

Student absences are tracked as excused and unexcused and work must be made up. Excused absences are defined as:

1. Death in the "immediate family"
2. Illness with a doctor's note
3. Mandatory Appointments (Example: Court Hearing)
4. Weather Conditions (See Student Code of Conduct/Rules and Regulations #25 Weather Policy)

LEAVE OF ABSENCE POLICY

Students must follow this policy in requesting a LOA. A student who must take an approved Leave of Absence (LOA) or must withdraw from training will return to school in the same satisfactory academic progress status as prior to the leave of absence. A student may be granted a LOA for any of the following reasons and where there is a reasonable expectation that the student will return from the LOA: an accident, prolonged illness, the death of a relative or maternity leave.

The LOA must be requested and approved in writing prior to LOA occurring. In addition, the student is required to complete an LOA form, list the reason for the LOA, and their signature is required on the LOA form. Emergency LOA, without prior written request, may be granted provided the student completes the LOA form and returns it to the school via mail or in person within reasonable resolution of the emergency. In an emergency instance, the beginning date of the LOA will be determined to be the first date that the student was absent due to the emergency. The institution will document the reason for the grant of an emergency LOA.

A student who is granted a LOA that meets the above-mentioned criteria is not considered to have withdrawn from the school and a refund calculation is not required.

The minimum time allowed for an approved leave of absence is 5 consecutive calendar days; the maximum is 45 consecutive calendar days, with the allowance for students to return earlier than planned. The Director will review the request with the student, and not all leave requests will be granted. Only one LOA will be granted per enrollment.

If the student does not return from the LOA by the expiration of the approved leave of absence the student will be withdraw. The school is required to take attendance and therefore the withdrawal date for the purpose of calculating a refund will be the student's last date of attendance. Additionally, the student's loans will go into repayment after 180 days from the last date of attendance.

The student's contract end date and maximum time frame will be extended for the same number of days the student was on LOA without any additional institutional charges or penalty to the student. Changes to the contract period on the enrollment agreement must be initialed by all parties or an addendum must be signed and dated by all parties.

If a student is absent 14 consecutive calendar days without being on an approved Leave of Absence, they will be considered withdrawn.

The institution is not responsible for any equipment left at the school.

MAKE-UP HOURS/WORK

All assignments should be made up following an absence. Make up hours and work are available upon request by making an arrangement with an instructor. Make up work is not permitted for the purpose of receiving Veterans Affairs training allowances.

TERMINATIONS/WITHDRAWALS/COURSE INCOMPLETES

Anousheh School of Hair may terminate Student for failure to maintain satisfactory academic progress, and/or for any violation of the rules and regulations as outlined in the school catalog.

Any student who misses 14 consecutive calendar days without notifying the office and providing proper documentation will be terminated. A student, who has been terminated or withdraws and wishes to return to school, shall be reinstated in the same satisfactory academic progress status as at time of withdrawal.

START DATES, NON-REFUNDABLE REGISTRATION FEES, TUITION AND KIT COSTS FOR 2020-2021

Standard Cosmetology Class Dates 2021-2022

January 11, 2021, March 3, 2021, May 5, 2021, July 12, 2021, September 13, 2021, November 8, 2021, January 3, 2022, March 7, 2022

Cost Breakdown Effective: May 1, 2020 to June30, 2021, 1250 Hours Standard Cosmetology Course

1250 hours x \$15.00 =

\$16,000.00 Tuition

\$100.00 Non-Refundable Registration Fee—Non-Refundable

\$2,000.00 Books/Kits

\$18,100.00 Total Cost

Payment Options—Standard Cosmetology

- Initial down payment of 25% with 4 monthly payments—**Initial** payment: prior to start date includes \$4,000.00 + \$2,000.00 books and kits + \$100.00 Non-Refundable Registration Fee = \$6,100.00, **Second** payment 30 days after start date = \$3,000.00 days later, **Third** payment 60 days after start date = \$3,000.00, **Fourth** payment 90 days after start date \$3,000.00, **Last** payment 120 days after start date = \$3,000.00.
- Tuition Payment in full (discount does not apply to materials or Non-Refundable Registration Fee) cash or check with 3% processing discount—\$15,520.00 + Non-Refundable Registration Fee and materials = \$17,620.00 (\$480.00 savings).
- Title IV Funding, for those who qualify.

Standard Barbering Class Dates 2021-2022

February 2, 2021, April 6, 2021, June 8, 2021, August 3, 2021, October 5, 2021, December 7, 2021, February 7, 2022, April 4, 2022

Cost Breakdown Effective: May 1, 2020 to June30, 2021, 1250 Hours Standard Barbering Course

600 hours x \$15.00 =

\$9,000.00 Tuition

\$100.00 Non-Refundable Registration Fee—Non-Refundable

\$1,000.00 Books/Kits

\$10,100.00 Total Cost

Payment Options—Standard Barbering

- Initial down payment of 25% with 4 monthly payments—**Initial** payment: prior to start date includes \$2,250.00 + \$1,000.00 books and kits + \$100.00 Non-Refundable Registration Fee = \$3,350.00, **Second** payment 30 days after start date = \$1,425.00 days later, **Third** payment 60 days after start date = \$1,425.00, **Fourth** payment 90 days after start date \$1,425.00, **Last** payment 120 days after start date = \$1,425.00.
- Tuition Payment in full (discount does not apply to materials or Non-Refundable Registration Fee) cash or check with 3% processing discount—\$8,730.00 + Non-Refundable Registration Fee and materials = \$9,830.00 (\$270.00 savings).
- Title IV Funding, for those who qualify.

Anousheh School of Hair is a private institution. We are approved to offer Title IV federal financial aid, to those who qualify. You will be responsible to pay the fees as stated on your Enrollment Agreement. Methods of payment include cash, money order, check, or Title IV funding (for those who qualify)

- All returned checks for insufficient funds will be subject to a \$25 fee.
- The student will be charged a late fee of \$20 each time the institution does not receive payment by the due date. Extra Instructional Charges: School will charge additional tuition for hours remaining after the contract ending date stated on the enrollment contract at the rate of \$15.00 per hour, or any part thereof, payable in advance until graduation. The contract end date is calculated based on a 100% attendance rate, plus all scheduled holidays and school closures as well as ten (10) additional school days to allow for absences.
- The student will be charged to replace any kit items.
- The school may charge a \$10.00 transcript fee for transcript requests. Progress records are maintained for a minimum of three years and additional transcripts are furnished upon request.

HOURS OF OPERATION AND VACATION DAYS

Day Classes for Standard Cosmetology – 8:45 a.m. to 3:30 p.m. – Monday through Friday. School operation hours are 8:30 a.m. to 5:00 p.m.
Evening Classes for Standard Barbering ONLY – 4:00 p.m. to 10:00 p.m. – Tuesday through Friday.

Anousheh School of Hair will be closed on the following days ONLY unless notified by the school for snow days or other emergencies:

- New Year's Day
- Memorial Day
- July 4th week
- Labor Day
- Thanksgiving Day and the day after Thanksgiving
- Christmas week

GRADUATION REQUIREMENTS

The school will grant a diploma and an official transcript of grades and hours for the applicable course when the student has successfully completed all phases of study and met graduation requirements. In order to qualify for graduation from the **Anousheh School of Hair** and receive a diploma, you must complete the following requirements:

- Complete 1250 documented actual clock hours for the Standard Cosmetology Course, or 600 documented actual clock hours for the Standard Barbering in the specific areas of training required by the State of New York.
- Complete all of the curriculum requirements.
- Pay all debt owed the school prior to graduation.

STUDENT SERVICES

Students are encouraged to seek guidance from instructors and administrative personnel. **Anousheh School of Hair** has an open-door policy and students are encouraged to seek assistance for any issues that may be interfering with their having a successful education experience. As this interference pertains to a student's academics, the instructor will meet with the student one-on-one, offer their counsel by reviewing the student's progress and discussing opportunities for improvement, or any other issues the student may have.

We evaluate Standard Cosmetology students for satisfactory academic progress at 450 and 900 hours, and evaluate Standard Barbering students at 300 and 517 hours. These evaluations record our student's progress as they continue their education, and identify any educational gaps that need to be addressed, and may indicate an overarching downturn in the student's work, signaling some other crisis requiring intervention.

When problems arise, academic, financial, or personal, and get in the way of the student's education the instructor or Director will complete a Counseling Report with the student. Should a student need to seek referral to a professional, this will also be recorded on the counseling report. All students are very important to us and we look forward to serving each on an individual basis.

Academic Assistance

A student's academic progress is tested at 450, 900, and 1075 hours for Standard Cosmetology, 300 and 517 hours for Standard Barbering, by instructors to ensure practical and cognitive skills are where they need to be for success throughout the program. These periodic reviews may lead to a developmental plan specific to the student. When a student is deemed deficient in skills for their ongoing success, the student and instructor will meet to establish a plan that:

1. outlines areas for improvement
2. defines performance objectives and a checklist of items to put the student back on track
3. identifies resources and offers tutoring for those needing such services
4. establishes a time frame for further evaluation

Employment Assistance

Anousheh School of Hair provides assistance in developing resumes and introducing fundamental job interview skills. Senior hours will include participating in lectures and discussions focused on resume writing, interview tips and techniques, and various career opportunities. An up-to-date log of employment opportunities will be maintained and available. A staff member meets with each student prior to graduation to make appropriate job recommendations. Students may contact the school at any time after graduating to get further employment assistance.

Although the school cannot guarantee employment, every effort is made to place our students.

Financial Assistance

Anousheh School of Hair is approved for participation in federal financial aid programs, to those who qualify.

High School Equivalency Assistance

During the inquiry process students will be advised that a high school diploma, GED/TASC certificate or transcript verifying high school graduation is necessary to begin at the **Anousheh School of Hair**. If a student does not have their GED/TASC and has questions about obtaining one, the Director will provide the applicant with information and a list of websites.

FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT OF 1974 (FERPA)—POLICY RELEASE OF INFORMATION

FERPA is a Federal law designed to protect the privacy of a student’s education records. The law applies to all schools receiving funds under an applicable program from the U.S. Department of Education. FERPA gives certain rights to parents regarding their children’s education records. These rights transfer to the student, or former student, who has reached 18 or is attending any school beyond high school. Students and former students to whom rights have transferred are called eligible students.

Parents or eligible students have the right to request a school correct records believed to be inaccurate or misleading. If the school refuses, the parent, or eligible student, has the right to a formal hearing. After the hearing, if the school still refuses to make corrections, the parent, or eligible student, has the right to place a statement in the record commenting on the contested information.

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:

- School employees who have a need-to-know.
- Other schools to which a student is transferring.
- Parents when a student over 18 is still dependent.
- Certain government officials in order to carry out lawful functions.
- Appropriate parties in connection with financial aid to a student.
- Organizations doing certain studies for the school.
- Accrediting organizations.
- Individuals who have obtained court orders or subpoenas.
- Persons who need to know in cases of health and safety emergencies.
- State and local authorities to whom disclosure is required by state laws adopted before November 19, 1974.

Schools may also disclose, without consent, “directory” information such as 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 the information designated as directory information and provide a reasonable amount of time to allow the parent or eligible student to request the school not disclose that information about them. Schools must notify parents and eligible students of their rights under this law. The actual means of notification is left to each school. If you wish to see your records, you should contact the school for the necessary procedure. Any questions or concerns under this act should be directed to: Family Policy Compliance Office, Dept. of Ed., 400 Maryland Avenue, SW, Room 3017, Washington D.C. 20202-4605 or you may call (202) 401-2057.

Each student enrolled or graduated from **Anousheh School of Hair** (or parent/guardian, if dependent minor) can have access to the academic file. In an instance, where it is impossible to personally inspect records, the school will provide copies (by written request). Once a student is 18, the parents only have access with written consent from the student regardless of the student’s “dependent” status. Eligible students or parents/guardians have the right to request the school correct inaccurate or misleading information. The school provides a Release form giving written permission for the school to release information from a student record. The State Education Department has a right to review.

Note: **Anousheh School of Hair** provides access to student and other school records as required for any accreditation or licensing process initiated by the School or by the National Accrediting Commission of Career Arts and Sciences, or in response to a directive of the Commission or New York State.

REFUND POLICY

For applicants who cancel enrollment or students who withdraw, 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.

1. A student who cancels within 7 days of signing the enrollment agreement, and before instruction begins, receives all monies returned with the exception of the non-refundableregistration fee.
2. Thereafter, a student will be liable for:
 - ❖ the non-refundable registration fee, plus;
 - ❖ the cost of any textbooks or supplies accepted, plus;
 - ❖ tuition liability as of the student's last date of physical attendance. Tuition liability is divided by the number of quarters in the program. Total tuition liability is limited to the quarter the student withdrew or was terminated, plus any previous completed quarters.

All refunds are based on scheduled hours. The following schedule of tuition refund will apply:

(a) First Quarter

| If termination occurs | School may keep |
|-----------------------------------|-----------------|
| Prior to or during the first week | 0% |
| During the second week | 25% |
| During the third week | 50% |
| During the fourth week | 75% |
| After the fourth week | 100% |

(b) Subsequent Quarters

| If termination occurs | School may keep |
|------------------------|-----------------|
| During the first week | 25% |
| During the second week | 50% |
| During the third week | 75% |
| After the third week | 100% |

3. The cancellation date will be determined by the last date of attendance.
4. If a student on an approved leave of absence does not return on the designated return date, they will be terminated and the refund schedule above will apply.

5. Enrollment time is defined as the time scheduled between the actual starting date and the date of the student's last day of physical attendance at the school. Any monies due the applicant or student shall be refunded within 45 days of the formal cancellation date as defined above, or formal termination by the school, which shall occur no more than 14 consecutive calendar days from the last day of physical attendance, or in the case of a leave of absence, the earlier of the dates, when the student notifies the institution that they will not be returning or the documented return date.
6. In the case of disabling illness or injury or other documented mitigating circumstances, a reasonable and fair refund settlement may be made at the school's discretion. If the school is 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. If the course is cancelled subsequent to a student's enrollment, the school will either provide a full refund of all monies paid or complete the course at a latertime.
7. This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (such as, kit, 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 the enrollment agreement.

Student must notify the Director either in writing or orally, of intent to withdraw. The date of the termination for return and refund purposes will be based on the date the student provided official withdrawal notification.

REFUND PROCESS

Upon receipt of the withdrawal information, the Director will complete the following:

1. Determine the student's last date of attendance based from the school's Attendance Record Form.
2. Calculate the school's refund requirement using the Refund Calculation Form.

The failure of a student to notify the Director in writing of withdrawal may delay refund pursuant to Section 5002 of the Education Law.

If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of Title IV funds will be completed and any applicable returns by the school shall be paid. The order of returns is: Unsubsidized Federal Stafford Student Loan; Subsidized Federal Stafford Student Loan; Parent Loan for Undergraduate Students (PLUS); Federal Pell Grant; and, Other Federal, State, Private, and Institutional student assistance programs; and last to the student. After all applicable returns to Title IV aid have been made, this refund policy will apply to determine the amount earned by the school and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

Return of Title IV Funds Policy

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants.

Determination Date/Withdrawal Date (Official/Unofficial Withdrawal): The last date of attendance would be the last day the student was physically in attendance at the school. A withdrawal date on a student who had been previously attending could be up to, but not to exceeding, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

When you withdraw during your payment period the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The institution determines the earned and unearned portions of Title IV aid as of the last date of attendance based on the amount of time the student was scheduled to be in attendance. The percentage of the period completed is determined by dividing the number of hours the student was scheduled to complete in the payment period, as of the last date of attendance, by the total number of clock hours in the payment period.

Up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. The amount of Title IV aid earned by the student is determined by multiplying the percentage of Title IV aid earned by the total of Title IV aid disbursed or the Title IV aid that could have been disbursed to the student or on the student's behalf.

For example: 450 hours in the payment period

- The student was scheduled to complete 225 hours as of the student's last date of attendance
- Percentage of Aid earned equals 50%. This is calculated by dividing the scheduled hours as of the last date of attendance divided by total hours in the payment period. (225/450)
- Amount Title IV Financial Aid Earned equals \$1250. This is calculated by multiplying the total aid disbursed or could be disbursed by the percentage of aid earned \$1250 (2500x50%)

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

If the post-withdrawal disbursement includes loan funds, the School must get the student's permission before it can disburse the loan. Students may choose to decline some or all of the loan funds so that s/he does not incur additional debt. A notice will be sent out to the student, and the signed, original document must be returned to the School within 14 days.

Any amount of unearned grant funds that you must return is called an overpayment. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any Institutional Refund Policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return.

Return of Funds by the School

The school will make the refund determination within thirty (30) days from the date of withdraw/termination and return the unearned funds for which the School is responsible as soon as possible, but no later than 45 days after the date of student withdraw/termination. The school must return the unearned aid for which the school is responsible by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

STUDENT GRIEVANCE POLICY & PROCEDURE

We at the **Anousheh School of Hair** take pride in providing excellent educational staff, facilities, equipment and supplies. Our staff is willing to resolve any problems our students may encounter during their education here. In some cases, students may feel the instructor did not answer a concern to their satisfaction. If they feel they did not receive a satisfactory answer, they should follow the procedure below:

1. Write a complaint and submit it to the school Director. Outline the nature of the complaint and the steps taken to date.
2. The Director will meet with the complainant within 10 days of receipt of the written complaint. If after careful evaluation, the problem cannot be resolved through discussion, we will refer the complaint to a committee for review.
3. The complaint committee will meet within 21 calendar days of receipt of the complaint and review the allegations. If more information from the complainant is needed a letter is sent outlining required additional information.
4. If no further information is needed the complaint committee will act on the allegations and a letter will be sent to the complainant within 15 calendar days stating the steps taken to correct the problem, or provide information indicating the allegations were not warranted or based on fact.

We feel all problems can be resolved through our school's complaint process. If students still believe, after exhausting the schools grievance policy, that their complaint is valid and wish to pursue the matter further, this procedure does not in any way limit a student's right to exercise their legally protected rights to take any complaint to the State Education Department or the school's accrediting agency. We are licensed by the New York State Education Department, Bureau of Proprietary School Supervision, New York State Education Building, 89 Washington Avenue, Albany, NY 12234, (518) 474-3852, <http://www.acces.nysed.gov/bpss/welcome-career-training-proprietary-schools>, and we are accredited by NACCAS, 3015 Colvin Street, Alexandria, VA 22314, and (703) 600-7600.

STATE LICENSING INFORMATION

To receive your license, you must satisfy the requirements of both the **Anousheh School of Hair** and the New York State Education Department, Bureau of Proprietary School Supervision. At our school, students must complete 1250 hours of Standard Cosmetology or 600 hours of Standard Barbering, and all required units of education within the curriculum. Students are required to pass all examinations during these training periods, including practical evaluations, where we provide testing on theoretical and practical standards of New York State. To fulfill the requirements of the State Board Test, students are required to pay all fees for issuance of licensing and testing, pay for exam supplies, bring a mannequin head for the practical portion of the test, and have a passing grade of 70% or higher to receive a license.

Below is a reference list of specific areas of the NY State website. We recommend the use of this information to know the obligations to being a licensed cosmetologist in New York State.

General Licensing Information

<http://www.dos.state.ny.us/licensing/>

License Application

<http://www.dos.state.ny.us/forms/licensing/0034-a.pdf>

National Centre for Education Statistics (CIP Code) Classification of Instructional Programs

<http://nces.ed.gov/pubs2002/cip2000/cip2000.asp?CIP2=12.0401>

NYS Cosmetology page

<http://www.dos.state.ny.us/licensing/cosmetology/cosmetology.html>

Standard Occupational Code (SOC Code) Hairdressers, Hairstylists and Cosmetologists

<http://www.onetcodeconnector.org/ccreport/39-5012.00>

States NY Has Reciprocity With

<http://www.dos.state.ny.us/licensing/cosmetology/cosmetreciprocity.html>

Written Exam Information and Dates

<http://www.dos.ny.gov/licensing/exams/Jan-June2013/cosmet.html>

Note: The cost of tuition does not include the New York State Examination fee or license.

Disclosure: (Reasons why an individual may be denied licensure and therefore unable to become licensed professionals in this State)

Child Support Statement: A Child Support Statement is mandatory in New York State (General Obligations Law) regardless of whether or not you have children or any support obligation. Any person who is four months or more in arrears in child support may be subject to having his or her business, professional and driver's licenses suspended. The intentional submission of a false written statement for the purpose of frustrating or defeating the lawful enforcement of support obligations is punishable under §175.35 of the Penal Law. It is a class E felony to offer a false instrument for filing with a state or local government with the intent to defraud.

ANOUSHEH SCHOOL OF HAIR TEACHING AND ADMINISTRATIVE STAFF

Our employees are highly trained and dedicated individuals willing to use their expertise to assist every student. **Anousheh School of Hair** Staff includes:

Anousheh Salimi–Instructor/Director

Lisa Burke-Director/Agent

Samantha Solak-Instructor

John Steele-Instructor

Joseph Becker-Instructor

Donna Wells–Financial Aid Administrator/Director

Lisa Conn–Bookkeeper/Administrative

EDUCATIONAL COMMUNICATION

We solicit feedback from current students annually using an evaluation form that seeks feedback concerning your education and your experience in the previously completed term. We will use your feedback to help us continuously improve our school. The faculty members are interested in your opinions. We work hard to make all content clear and interesting.

During your education the instructor will complete evaluation forms on your progress, which will then become part of your student record. These evaluations are the best way to connect with your needs and goals.

STUDENT CODE OF CONDUCT/RULES AND REGULATIONS

At the **Anousheh School of Hair**, we are preparing students for their profession and we expect students to maintain a professional standard of conduct while attending school.

Students have put their trust in us to give them the skills and knowledge necessary to make them a success. A key to success is professionalism, so throughout their time at our school we expect students to conduct themselves like the professionals they are striving to be. Anything less is unacceptable. Tardiness, discourtesy, and improper grooming are not traits of a professional. The following rules reflect the type of conduct and appearance we expect. Violation of these rules may result in the student's dismissal.

1. Students have two 10 minutes breaks, and 30 minutes for lunch each day at their scheduled time.
2. Students must wear clean, professional clothing daily. Female students may wear pants with no holes or skirts to the knee with shirts or blouses that cover them, are not sheer, and without holes. advertising or slogans. Hair, makeup, and nails must be professional looking. Male students must wear trousers and shirts without holes, advertising or slogans.

All students on the practical floor must wear the "**Anousheh School of Hair**" smock at all times, identifying them as a student and keeping a professional appearance.

Professional Appearance

This "uniform" must be worn at all times, with no modifications or alterations. Any damaged smocks or clothing must be replaced within 24 hours at the student's expense. Suitable closed-in footwear must be worn to comply with health and safety rules and regulations. Additionally, and for the same reasons, no jewelry is allowed while attending practical class.

Hair must be clean, styled and neat at all times. This is an environment dedicated to appearance and the promotion of beauty related services. For health and safety, certain classes may require longer hair back from the face and neck. Fingernails must be a workable length, neat, and clean; with neutral nail polish.

Personal Hygiene

All students must be aware of their personal hygiene. A daily bath or shower must be taken; teeth and mouth must be clean with fresh breath. Students who smoke or drink coffee are expected to use regular mints/mouthwash. **Anousheh School of Hair** reserves the right to instruct students with regard to appearance and hygiene issues at any time.

Professional Conduct

Every client must be treated courteously at all times no matter the circumstances. Client confidentiality must be maintained, and never should any client be discussed with peers in or outside the school.

All students are responsible for arranging their own models for practical classes. Remember to be prepared for the unexpected and have a backup arranged for emergencies.

Personal Belongings

Students must bring their kits to every practical lesson clean, safe, and sanitized. It is the student's responsibility to replace any missing or damaged items, and all tools and equipment must be used only for their specified purpose. All belongings are the responsibility of the individual, and **Anousheh School of Hair** bears no responsibility for items lost on school property. Lockers are provided for student use.

3. We will ask any students found loitering in the hallways, locker area, break room, or restrooms to leave the premises. We do not permit visitors in the break room.
4. If students miss scheduled classes, it is their responsibility to meet with instructors, to see what was missed.
Note: See Make-Up Policy on page 6.
5. Students must complete a minimum of 20 minutes of sanitation procedures daily. Each student is responsible for his/her work area.
6. Students must attend theory classes each week.
7. All students must have approved equipment and textbooks with them at all times. **Anousheh School of Hair** is not responsible for lost or stolen property. All equipment should be marked. We provide students with a locker; they must provide their own lock. All kits must remain in the school. Students without equipment or books cannot attend class.
8. Coats and boots do not belong in the classroom and should be left in the locker area.
9. We will not tolerate profanity in the classrooms or on the clinic. It may result in lost time.
10. Students cannot perform services without a signed release form. We offer services and products to them at discounted rates. Instructors will initial these slips.
11. Junior students are required to complete three services daily. Senior students are required to complete five services daily. Students must be able to perform their services in a classroom or in the clinic, if for any reason these requirements cannot be met; students are not permitted to attend class.
12. **Anousheh School of Hair** complies with all federal, state and local laws, including those that regulate the possession, use, or sale of alcoholic beverages, and controlled substances. State of New York law states that you must be at least 21 years of age in order to purchase, sell, possess, or consume alcoholic beverages. The use, possession, purchase, and/or sale of illicit drugs on campus poses a threat to the health and safety of all members of the **Anousheh School of Hair** and it is not permitted on campus property or as part of campus activities. Violations will be investigated and criminal prosecution may result.

Every student and employee are informed that this is a Drug-Free School/Workplace. New York does not permit drugs or alcoholic beverages on the premises of any cosmetology school. We will send any student suspected of being under the influence while on the premises for a blood test at their expense. We will dismiss any student refusing to follow this procedure.

Note: A student in violation of drugs or alcohol will undergo a locker search, permitted by law.

13. Smoking is not permitted in the school.
14. Any student involved in stealing from the school, staff or fellow student will result in immediate dismissal.
Note: If suspected, the law permits a locker search.
15. Any student guilty of willful destruction of school property will result in immediate dismissal.
16. Disrespect or direct violation of an instructor's directions is cause for suspension.
17. During a leave of absence, students must vacate their locker and instructor will check that locker. The school is not responsible for any belongings left in lockers 30 days after a leave of absence.
18. Students must pay tuition promptly according to their contracted enrollment agreement. All students must pay their account in full before reaching 1100 hours or they are ineligible for completing the required hours necessary to take the State Board Exam.
19. In order to file for the State Board exam, you must meet the following requirements:
 - Complete 1250 of documented training in the correct areas required by the State of New York.
 - Submit fees with the Application and payable in the form of a cashier's check, money order only. No personal checks accepted.
20. All students must complete their hours stated in their contract to graduate.
21. After graduating, students may continue to attend school for theory and practice at no charge for 3 months in preparation for the Boards. All students must be in uniform.
22. No student can take personal telephone calls during school hours. In case of emergency, the desk receptionist will take messages and immediately give messages to students. The office personnel are very busy so please do not abuse this privilege. Cell phones must be off; students cannot use them during class.
23. We request that the students use the rear entrances to enter the school. Parking in a reserved area will result in towing.
24. Students need make an appointment should they need to see anyone in the administrative offices.
25. A decision to have a late opening or early closing will be made by the Director, and students will be notified by e-mail, text, and broadcasts on both television and radio. **Anousheh School of Hair** will generally follow the Binghamton City Schools regarding weather-related conditions.

STUDENT RESOURCE WEBSITES

<http://www.youcandealwithit.com/>

This website provides practical and easy to understand advice on how to deal with financial situations facing college students and recent graduates, such as understanding student aid, repayment of student loans, money management, student aid, setting up a budget, and dealing with the dangers of credit cards. This website provides tools for parents.

<http://www.educationplanner.org/>

This website offers advice on choosing a career path, which school is the best fit for you and how to pay for your education.

<http://www.studentloan.gov/>

You will apply for your loans on this website. It offers tools to help manage loans, calculate payments, view your master promissory note or access financial aid history.

<http://www.beautyschools.org/>

AACS (scholarships) The American Association of Cosmetology Schools offers resources for both interested students and parents. Job statistics, success stories, industry news, and grant/scholarship information are all available on this website.

ANOUSHEH SCHOOL OF HAIR OWNERSHIP

The School is owned by Serene, LLC. Please see below for contact information.

President/ Substitute Instructor.....Anousheh Salimi.....info@AnoushehSchoolofHair.com

Director.....Lisa Burke.....lburke@AnoushehSchoolofHair.com

Anousheh Salimi—Mr. Salimi is a highly respected and well-regarded veteran of the hair and cosmetology industry, both in the United States and abroad. He has been practicing his art for thirty-two years. For thirty of those years he has owned his own his own salon, mentored the passions and dreams of countless new cosmetologists, and has taught even more classes.

Anousheh Salimi is himself passionate about his chosen profession, and excited to share his breadth of knowledge with the next generation of stylists ready to carry on the professionalism and integrity in an industry he loves. At the **Anousheh School of Hair**, Mr. Salimi looks forward to motivating students to reach their potential, achieve their goals, and give them the skills that set his students apart from the rest.

Lisa Burke—Ms. Burke has a Master's Degree in Education from Boston College, and has spent twenty-five years designing, developing, and delivering education to adults. She has worked for fortune 500 companies such as IBM, Price Waterhouse, GE, Ford Motor Company, and the Raymond Corporation.

During her career she has developed and implemented customer service education, technical skills for a variety of positions from sales to plant floor machine operators, executive education for succession planning and employee/ leadership development, and communications training. During her career, Ms. Burke has run internal education departments responsible for delivering education to thousands of employees. She has managed over 700 employees, handled departmental budgets in excess of 500K, worked with executive committees to ensure compliance to HR standards, and been an employee advocate. With Mr. Salimi, Ms. Burke looks forward to providing a world-class experience for our students.

SUPPLIES

Books-Cosmetology

Milady's Standard Cosmetology by Thompson Delmar Learning

Milady's Standard Cosmetology Theory Workbook by Thompson Delmar Learning Milady's Standard Cosmetology Practical Workbook by

Thompson Delmar Learning Milady's Standard Cosmetology Exam Review by Thompson Delmar Learning

Books-Barbering

Milady's Standard Barbering by Thompson Delmar Learning

Milady's Standard Barbering Exam Review Guide by Thompson Delmar Learning

Kit Contents-Cosmetology

| | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Carrying case Shampoo cape & apron for State Board Blow dryer Marcel curling iron (3/4 inch or 1 inch) 1" Flat Iron Shear Set (professional shears) Shear Set (mannequin shears) | Clipper Set Ceramic hair brushes—various sizes Vent brush Variety of cutting/styling combs Rattail combs Practice/state board mannequins Mannequin Stand Tripod | Permanent wave rods—long Smooth Rollers for State Board Duck Bill Clips Dual Purpose Clips Single Prong Clips Butterfly clips Spray Bottle |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|

Kit Contents-Barbering

| | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Carrying case Shampoo cape & apron for State Board Blow dryer Shear Set (professional shears) Shear Set (mannequin shears) Clipper Set Trimmer | Straight razor w/blades Brushes—various sizes Variety of cutting/styling combs Practice/state board mannequins Mannequin Stand Tripod Spray Bottle |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|

DISCLOSURE TO STUDENTS

Please Note: Students should be aware that some information in the catalog may change. It is recommended that students considering enrollment check with the school Director to determine if there is any change from the information provided in the catalog. In addition, a catalog will contain information on the school's teaching personnel and courses/curricula offered. Please be advised that the State Education Department separately licenses all teaching personnel and independently approves all courses and curricula offered.

Therefore, it is possible that courses/curricula listed in the school's catalog may not be approved at the time a student enrolls in the school, and/ or the teaching personnel listed in the catalog may have changed. It is again recommended that the student check with the school Director to determine if there are any changes in the courses/curricula offered or the teaching personnel listed in the catalog.

TUITION LIABILITY CHART

Quarter 1 – based on \$4,000 paid in full

| | | Total Student Refund |
|-----------|------|----------------------|
| Week 1 | 100% | \$4,000.00 |
| Week 2 | 75% | \$3,000.00 |
| Week 3 | 50% | \$2,000.00 |
| Week 4 | 25% | \$1,000.00 |
| Weeks 5-9 | 0% | \$0.00 |

Note: This chart assumes all tuition has been paid in full. Tuition will be refunded in the manner it was paid.

Quarter 2/Subsequent Quarters – based on \$4,000 paid in full

| | | Total Student Refund |
|-----------|-----|----------------------|
| Week 1 | 75% | \$3,000.00 |
| Week 2 | 50% | \$2,000.00 |
| Week 3 | 25% | \$1,000.00 |
| Weeks 4-9 | 0% | \$0.00 |

Note: This chart assumes all tuition has been paid in full. Tuition will be refunded in the manner it was paid.

PHYSICAL AND CAREER CONSIDERATIONS

Anousheh School of Hair wants to ensure that students interested in pursuing a career in hair, skin or nails, considers all aspects of such a decision. Persons who want to become professionals in this field must:

- Have finger dexterity and a sense of form and artistry
- Enjoy working with the public and be able to follow a customer's direction
- Keep abreast of the latest hair, skin and nail care techniques and technological innovations
- Work long hours while building a personal clientele in order to earn the desired income
- Make a strong commitment to the educational process and complete the program of study
- Learn the skills necessary to operate a personal business

Expect long hours, especially salon owners. Work schedules may include nights and weekends, with few breaks or lunches. Good health and stamina are a must. Most salon industry professionals may be on their feet for long periods of time. Prolonged exposure to some chemicals may cause irritation so protective clothing, facemasks, goggles, and gloves should be worn.

Applicants and students should be aware that:

- The work can be arduous and physically demanding because of long hours standing over a stylist's chair, an esthetician's treatment bed or manicurist table.
- There will be exposure to various chemicals and fumes that may cause allergic reactions or could be harmful if used incorrectly
- The practice of safety and infection control is essential for effective and successful performance within the industry
- Methods of compensation vary and may include straight salary, salary plus commission, straight commission, sliding scale commission, retail commission or independent contracting (renting space and equipment from an existing salon or spa).
- Standard Occupational Code (SOC Code) Appearance Enhancement: <http://www.onetcodeconnector.org/ccreport/39-5012.00>

To ensure continued success, students will need to continue to learn new and current information related to skills, trends, and methods for career development in appearance enhancement and related fields. Students will be required to stand for long periods of time and perform precise work with arms and hands in a raised manner. Students must be able to physically and verbally interact with clients and staff. Students must have the ability to maintain work areas and sanitize all implements, towels and sheets that may have been used during a service. Individuals who want to become cosmetologists and/or barbers must have finger and wrist dexterity, range of motion for their arms and backs and in several of the professions a sense of form and artistry. Enjoy dealing with people and have the ability to utilize basic analytical skills for safe and proper use of implements, tools, products, disinfection specifications, and able to meet patron expectations.

Standard Cosmetology students must have the skills to learn and ultimately be able to perform the following:

- Evaluate, wet, shampoo, comb, sculpt, cut, braid and dry the client's hair and/or scalp
- Evaluate, clean, file, buff, clip, massage and apply polish to a client's nails
- Evaluate a client's hair color to determine a course of action to achieve the desired result
- Evaluate, apply product and massage a client's face, hands, arms, feet and leg below knee
- Evaluate, test temperature, apply and remove wax
- Evaluate and apply product and makeup to a client's face
- Evaluate client's skin and nails

Standard Barbering students must have the skills to learn and ultimately be able to perform the following:

- Evaluate, wet, shampoo, comb, sculpt, cut dry the client's hair and/or scalp
- Evaluate a client's hair needs to determine a course of action to achieve the desired result
- Evaluate, apply product and massage a client's face prior to and after shaving.
- Evaluate client's skin and nails
- Evaluate, clean, file, buff, clip, massage and apply polish to a client's nails

SAFETY CONSIDERATIONS OF THE PROFESSION

You may work long hours, especially those who own salons. Work schedules may include nights and weekends, and may not include breaks or lunches. Good health and stamina are a must. Most salon industry professionals may be on their feet for long periods of time. Prolonged exposure to some chemicals may cause irritation so protective clothing, facemasks, goggles, and gloves should be worn.

Safety suggestions with this profession would include wearing shoes that would not be slippery when walking on a damp floor. All hair needs to be swept up following each haircut, and all water must be wiped up to minimize accidents. It is the responsibility of each student to promote a safe work environment. Gloves should be worn during chemical services to reduce any allergic reaction an individual may have to certain chemicals. Any product gotten in eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

The institution educates students on the following physical demands essential to the beauty industry. Students must be able to perform these demands, with or without reasonable accommodations (as appropriate), to participate in the program and become a graduate. Students must understand, as part of the program, there may be other necessary physical and safety requirements. If you require reasonable accommodation to perform these demands, you must direct a written request with documentation, to the Director prior to enrollment.

Some products used in the cosmetology industry may cause an allergic reaction. If you have encountered allergic reactions or are concerned about a reaction, you should consult with your physician. In addition, the profession requires working with sharp and/or hot instruments which could cause injury. During instruction, students will be educated on how to work with instruments, and the procedures to care for conditions when blood may become present.

DRUG FREE WORKPLACE & INSTITUTION

The institution has a zero tolerance for drugs and alcohol. No student, educator or employee may be on the institution premises or affiliate clinic under the influence of any substance. As a drug free work environment, individuals under the influence may be subject to immediate dismissal and/or removal. Students may request counseling for substance abuse and will be referred to community resources.

SEXUAL HARASSMENT; ANTI-BULLYING; ANTI-HAZING POLICY

The institution is committed to ensuring an educational environment free of sexual harassment, sexual violence or harassment based on sexual orientation. The institution believes that all students have a right to a safe school environment. The institution, its staff and students have an obligation to promote mutual respect, tolerance and acceptance.

The institution will not tolerate behavior that infringes on the safety of any student or staff member. A student/staff shall not intimidate, harass or bully another student/staff through words or actions. Such behavior includes: direct physical contact, such as hitting or shoving; malicious gossip, verbal assaults, such as teasing or name-calling; and social isolation or manipulation.

Definition of Sexual Harassment: Unwelcome sexual advances, requests for sexual favors and other verbal or physical conduct of a sexual nature may constitute sexual harassment when:

- a. 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 the institution.
- b. Submission to or rejection of such conduct by an individual is used as the basis for academic decisions or other decisions about participation in student activities or other events/activities sanctioned by the institution.
- c. Such conduct has the purpose or effect of threatening an individual's academic performance; or creating an intimidating, hostile or offensive educational environment.

Sexual Harassment is a violation of Section 703 of Title VII of the Civil Rights Act of 1964 as amended in 1972, (42 U.S.C. §2000e, et, Sequa.) and is punishable under both federal and state laws.

Definition of Sexual Violence or Assault: acts of sexual violence, such as rape, acquaintance rape, or other forms of nonconsensual sexual activity or violence or harassment based on sexual orientation. These acts will not be tolerated at the institution as such acts are inappropriate and create an environment contrary to the goals and mission of the institution. Any such acts will be thoroughly investigated and will subject an individual to appropriate disciplinary sanctions and/or possible action by appropriate law enforcement agencies.

It is the responsibility of all persons within the institution to ensure an educational environment free from sexually violent and/or harassing behavior. All members of the institution (student and staff) are expected to report incidents of sexual harassment, sexual violence or assault and harassment based on sexual orientation.

The institution's administration is the designated Sexual Harassment Officer responsible for investigating complaints of sexual harassment, sexual violence, harassment based on sexual orientation, and alleged sexual harassment which has not resulted in a complaint.

Students 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 investigation.

Efforts shall be made to protect the privacy of the complainants within the constraints of the law. Complainants shall be protected, to the extent possible, from retaliation. Appropriate and immediate attention will be given to complaints.

For all formal complaints of sexual harassment, sexual violence or violence based on sexual orientation, the director shall determine the action to be taken, implement the action and notify both parties of the action. A memorandum of such action will be sent to the institution's Human Resources Department. Individuals found in violation of these policies will be subject to appropriate disciplinary sanctions, including possible expulsion.

If the perpetrator of a sexual violence/assault is a student, the student will be subject to disciplinary measures by the institution. In the program of any sexual violence/assault proceedings, the victim, the victim's support person of choice, or attorney may be present.

The institution's Administration, in cooperation with the appropriate law enforcement authorities and at the victim's request, shall shield the victim from unwanted contact with the alleged assailant, including transfer of the victim to alternate classes, if alternative classes are available and feasible.

Consensual romantic/sexual relations between staff and student are not allowed and disciplinary action will result. Substantial risks are involved even in seemingly consensual sexual relationships where a power differential exists between the involved parties.

Claims of consensual romantic/sexual relationship will not protect individuals from sexual harassment charges nor guarantee a successful defense if charges are made. It is the staff member who will bear the burden of accountability because of his/her special power and responsibility and it will be exceedingly difficult to use mutual consent as a defense.

RETALIATION PROHIBITED

Employees and students are protected by law from retaliation for reporting alleged unlawful harassment or discrimination or for otherwise participating in processes connected with an investigation, proceeding or hearing conducted by the institution or a government agency with respect to such complaints. The institution will take disciplinary action up to and including the immediate termination or expulsion of any employee or student for engaging in any of these protected activities.

FALSE REPORTS

The institution recognizes that sexual harassment frequently involves interactions between persons that are not witnessed by others or cannot be substantiated by additional evidence. Lack of corroborating evidence or "proof" should not discourage individuals from reporting sexual harassment under this policy. However, making false charges of sexual harassment is a serious offense. If a report is found to have been intentionally false or made maliciously without regard for truth, the claimant may be subject to disciplinary action. This provision does not apply to reports made in good faith, even if the facts alleged in the report cannot be substantiated by an investigation.

SERVICES TO STUDENTS WITH DISABILITIES

The School will provide reasonable accommodations to any student with a disability. The student should discuss the disability with an Instructor. The student should explain in writing what accommodations are required, and the Instructor and owner will develop and implement a plan to accommodate the student. All facilities at The School are handicap accessible.

AMERICANS WITH DISABILITIES ACT

The school does not discriminate in admission or access to our program on the basis of age, race, color, sex, disability, religion, sexual orientation, financial status, veteran status or national origin. You may request academic adjustments or auxiliary aids at any time. The school is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990. Applicants who are persons with disabilities, as defined under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The Academy will work with the applicant or student to determine whether reasonable accommodations can be effective and/or are available.

Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should follow this procedure:

- Notify the Director of Education in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least four weeks in advance of the date needed.
- The Director will respond within 1 week of receiving the request.
- If you would like to request reconsideration of the decision regarding your request, please contact the Director within one week of the date of the response. Please provide a statement of why and how you think the response should be modified.

DISCLAIMER

Students should be aware some information herein may change, and to check with the school director about any changes to information. In addition, a catalog will contain information on the school’s teaching personnel and courses/curricula offered. Please be advised the State Educational Department separately licenses all teaching personnel and independently approves all courses and curricula offered. Therefore, it is again recommended students check with the school director regarding any changes in the courses/curricula offered or the teaching personnel listed in the catalog.

ADDITIONAL INFORMATION FOR STUDENTS WHO ARE ELIGIBLE FOR VETERAN’S EDUCATIONAL BENEFITS

Anousheh School of Hair does not use erroneous, deceptive, or misleading practices.

Eligibility: Students who are eligible for VA benefits must provide a copy of their VA Certificate of Eligibility letter or Entitlement Information print-out from “eBenefits” (for Chapter 33) or form 28-1905 (for Chapter 31) on or before the first day of Class to have their VA Educational Benefits included in their Estimated Financial Plan.

DELAY OF VA DISBURSEMENT

Due to a delay in disbursement funding from VA under Chapter 31 or 33, *Anousheh School of Hair* will not:

- Prevent a student from enrolling
- Impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities
- Require a covered individual borrow additional funds because of the student’s inability to meet his/her financial obligations to the school

VETERAN’S CREDIT FOR PREVIOUS EDUCATION OR TRAINING

Students must report all education and training. The schools will evaluate and grant credit, if appropriate, with the training time shortened, the tuition reduced proportionately, and the VA and student notified.

CONSUMER DISCLOSURE INFORMATION General Consumer Information to all Students

The *Anousheh School of Hair* (herein after known as "The School") is providing consumer information about the School to all current and incoming students through the means of this Consumer Information document. It is imperative for students to understand all aspects of this Consumer Information document including: Satisfactory Academic Progress Policy (SAP) and the relation to any federal student aid that the student may apply for and / or consequences that could result from early withdrawal due to unsatisfactory progress. Federal aid students must carefully read the information provided in this document to understand the rights and responsibilities as a recipient of federal student aid.

Contact Personnel to Assist with Consumer Information

Our Financial Aid Officer (FAO) and Director is knowledgeable of information contained within this document and are readily available to assist prospective/enrolled students and/or their parents during normal business hours. Our business hours are 8:45 a.m. – 5:00 p.m. Monday-Friday.

Financial Aid

For financial aid information contact Donna Wells, at (607) 238-7736, or email at donnaash23@gmail.com.

General Information

For general School information contact Lisa Burke, Admissions Director, at (607) 238-7736, or email at lbschool52@gmail.com.

Student Right to Know (Pre-enrollment Information)

The most current pre-enrollment information is provided upon enrollment, and will include the graduation, placement, and licensure rates for the most recent award year. This information may also be found on the website <https://anoushehschoolofhair.com/policies-and-forms/GE Template>.

Vaccination Policy

The School does not require vaccination records for admittance. Because we respect the rights and decisions of all parties concerning childhood vaccines, we do not require these records for admittance.

Voter Registration

In compliance with the United States Department of Education, voter registration applications (and/or the web address where the student can download a voter registration card) are distributed to students during the orientation conducted on the first day of class.

Constitution Day

President George W. Bush signed a bill on December 8, 2004 (Public Law 108-447) that designates every September 17 as Constitution Day. All institutions of higher education that receive federal funding are required to prepare a program to inform students about the U.S. Constitution. When Constitution Day falls on a weekend or another holiday, *Anousheh School of Hair* will observe the holiday on an adjacent weekday. <https://www.constitutionday.com/> Section 111 requires Constitution Day be held September 17th annually, commemorating September 17, 1787 Constitution signing. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day will be the preceding or following week. Some informational resources pertaining to the Constitution are listed in Consumer Information Activity 1.

Programs Offered, Hours to Completion, Fees for Tuition & Textbook/Kits

Hours -The School is open Monday - Friday. Classes are scheduled from 8:45 a.m. – 3:30 p.m. Monday-Friday. One half hour is scheduled for lunch daily.

| Program | # of Weeks | Clock Hours | Days Scheduled | Total Hours p/Week |
|----------------------|------------|-------------|--------------------------------------------------------------------------------------|--------------------|
| Standard Cosmetology | 40 | 1250 | Full-Time Schedule: Monday through Friday of each week from 8:45 a.m. to 3:30 p.m. | 31.25 |
| Standard Barbering | 25 | 600 | Full-Time Schedule: Tuesday through Friday of each week from 4:00 p.m. to 10:00 p.m. | 24 |

Tuition

| Program | Tuition | Books/Kits | Registration Fee | Total |
|----------------------|-------------|------------|------------------|-------------|
| Standard Cosmetology | \$16,000.00 | \$2,000.00 | \$100.00 | \$18,100.00 |
| Standard Barbering | \$9,000.00 | \$1,000.00 | \$100.00 | \$10,100.00 |

Textbook and Kits

The School books and kits items are available through suppliers that sell to licensed professionals/cosmetology schools only. The textbook and kit items are non-refundable. The School reserves the right to change books and kit costs as needed. Students provide their own stationary supplies.

Textbooks and Kit Disbursement Policy

For those students using Title IV funds, charges for textbooks and kit items can be added to the institution charges, and funds are disbursed by payment period. The textbook and kit costs are payable in first academic year. Students who use Title IV are considered to have authorized use of Title IV funds to cover costs of textbooks and kit items, and will not have to give written authorization for this purpose. **Note:** Students using Title IV funds only receives funds if they are making satisfactory progress or have been placed on financial aid warning For students on cash payment plan, a down payment of 25% tuition, plus books, kit and fees are paid prior to the first day of class and remaining balance is paid prior to graduation. The textbook and kit items are non-refundable.

| Program Books: | Type | ISBN# | Cost |
|---------------------------------------------------|-------------|-------------------------|----------|
| Milady Standard Professional Cosmetology Textbook | Textbook | ISBN# 13:9781439059296 | \$139.95 |
| Milady Standard Cosmetology Practical Workbook | Workbook | ISBN# 13:9781439059227 | \$56.95 |
| Milady Standard Cosmetology Theory Workbook | Workbook | ISBN# 13:9781439059234 | \$56.95 |
| Milady Standard Cosmetology Exam Review | Exam review | ISBN# 13: 9781439059210 | \$43.95 |
| Milady Standard Barbering Textbook | Textbook | ISBN# 9781305100558 | \$149.95 |
| Milady Standard Barbering Exam Review | Exam review | ISBN# 978-1305100671 | \$50.95 |

Additional Costs

Student books and kit are a required purchase by the student from the School. Students are responsible their own stationary school supplies, licensing and testing fees, and all testing supplies. Students are responsible for taking care of all tools and will be responsible/charged to replace broken or lost items.

Compensation Expected

In the State of New York, appearance enhancement graduates can earn minimum wage or greater, paid from hourly or from salary and gratuities in an entry-level position, depending on the work schedule and the area population. A commission scale is commonly used to pay graduates, resulting in much higher pay after an introductory period of several months. Retail commission is also common. Some salons / spas now offer benefits resulting in higher earnings. The U.S. Department of Labor provides current job information at Bureau of Labor Statistics. This website includes information by job position to include state and national wages, occupation profiles/descriptions, state and national trends, knowledge, skills, and abilities needed for each position.

Bureau of Labor and Statistics

<http://www.bls.gov/ooh/occupation-finder.htm?pay=&education=Postsecondary+non+degree+award&training=None&newjobs=&growth=&submit=GO>

UNITED STATES DEPARTMENT OF LABOR
BUREAU OF LABOR STATISTICS
OCCUPATIONAL EMPLOYMENT STATISTICS
OCCUPATIONAL EMPLOYMENT AND WAGES

39-5012 Hairdressers, Hairstylists, and Cosmetologists

<http://www.bls.gov/oes/current/oes395012.htm>

O*NET Resource Center

The O*NET program is the nation's primary source of occupational information. Central to the project is the O*NET database, containing information on hundreds of standardized and occupation-specific descriptors. The database, which is available to the public at no cost, is continually updated by surveying a broad range of workers from each occupation.

O*NET CODES

Appearance Enhancement:

<http://www.onetonline.org/link/summary/39-5012.00>

IPED Statistics

The College Navigator website (<http://nces.ed.gov/collegenavigator>) provides current and prospective students information about student body diversity, including the percentage of enrolled, full-time students in the following categories:

- Male / Female
- Self-identified members of a major racial or ethnic group
- Federal Pell Grant recipients

The College Navigator website also gives information concerning student services, students with disabilities, career placement during and after enrollment, and transfer of credit from other academies, retention, licensure, graduation and placement rates.

National Center for Education Statistics (CIP Code 2020) Cosmetology and Related Personal Grooming (12.04):

<http://nces.ed.gov/ipeds/cipcode/cipdetail.aspx?y=55&cipid=87771>

Copyright Infringement Policy

The purpose of the Copyright Infringement Policy is to comply with copyright law for the use of copyrighted material. In addition, this policy seeks to make aware to all users the seriousness as well as possible consequences for unauthorized use of copyrighted material. The School strictly prohibits any and all of the following: copyright, trademark, patent, trade secret or other intellectual property infringement, including but not limited to using any copyrighted names, text or images, offering pirated computer programs or links to such programs, serial or registration numbers for software programs, copyrighted music, etc., as policy on the use of copyrighted material on the School's computer system and network.

The School respects the copyrights of those involved in creating and distributing copyrighted material, including music, movies, software, and other literary and artistic works. It is the policy of the School to comply with copyright law. If users utilize copyrighted materials for educational, instructional, research, scholarship and like areas, the School will follow the legal doctrine of fair use currently a part of the copyright law. The School's students and staff will not make unauthorized copies of copyrighted material on or using the School's computer system, network or storage media. Also, the School's staff and students will not store unauthorized copies of copyrighted works using The School's system, network and/or storage media. The School's staff and students should not download, upload, transmit, make available or otherwise distribute copyrighted material without authorization using the School's computer system, network, and Internet access or storage media. This is inclusive of utilizing unlicensed/unauthorized peer-to-peer file services that would promote copyright infringement. The School reserves the right to monitor its computer systems, networks and storage media for compliance with this policy, at any time, without notice, and with or without cause. Additionally, the School reserves the right to delete from its computer systems and storage media, or restrict access to, any seemingly unauthorized copies of copyrighted materials it may find, at any time and without notice. Users who violate this policy are subject to disciplinary action as appropriate under the circumstances. Such disciplinary action may include termination, expulsion and other legal actions. For more information, please see the website of the US Copyright Office, www.copyright.gov.

Misrepresentation Policy

Anousheh School of Hair and its' employees are prohibited, under federal regulations, from making any false, erroneous, or misleading statement directly or indirectly to a student, prospective student, member of the public, accrediting agency, state agency, or to the Department of Education. Misleading statement includes any statement that are likely or have a tendency to deceive or confuse. A statement is any communication made in writing, visually, orally, or through other means. This includes student testimonials given under duress or because such testimonial was required to participate in a program. Federal regulations further provide that substantial misrepresentation is any misrepresentation on which the person to whom it was made could reasonably be expected to rely, or has reasonably relied, to that person's detriment. The regulations regarding misrepresentation describe misrepresentation with respect to:

- Nature of the education program
- Nature of financial charges
- Employability of graduates

Anousheh School of Hair provides information to faculty, staff, and students about the educational program, financial charges and employability of graduates through the school's website, catalog, and in-person trainings to guard against the release of false, erroneous, or misleading information about the Institution. The School takes violations of this policy seriously. Employee(s) who fail to adhere to this policy will receive disciplinary action appropriate to the nature and extent of the violation up to and including termination. Violations of this policy could jeopardize the School's eligibility to participate in Title IV Programs.

Campus Security Act Information Disclosure

Under the Crime Awareness Campus Security Act of 1990 (Title II of Public Law 101-542), which amended the Higher Education Act of 1965 HEA. This act required all postsecondary institutions participating in HEA's Title IV student financial assistance programs to disclose campus crime statistics and security information. The act was amended in 1992, 1998 and 2000. The 1998 amendments renamed the law the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act in memory of a student who was slain in her dorm room in 1986. It is generally referred to as the Clery Act. On Aug. 14, 2008, the Higher Education Opportunity Act or HEOA (Public Law 110-315) reauthorized and expanded the Higher Education Act of 1965, as amended. HEOA amended the Clery Act and created additional safety- and security-related requirements for institutions. We are required to provide the School staff, faculty, and students with safety information about our campus prior to October 1st each year.

The School is committed to providing safety to all of its students, faculty, and staff. If a crime happens to the student or the student's property or if there is an emergency occurring on campus, report the incident to an instructor, director, or owner immediately. That individual will assist the student or guest in reporting the crime to the local police or other appropriate security force.

The School will provide students, faculty, and staff with a copy of this crime report from the previous calendar year by October 1st of the following year. Statistics will be gathered from the local police and compiled in the annual report. The report will show the number of incidents on campus, including The School parking lot and adjacent streets. At any time, statistics can be accessed from The School Admissions Office. Although the School does not employ security officers, the School has a working relationship with the local police who are able to support and provide services promptly in the event of an incident. We encourage accurate and prompt reporting of all crimes to the local police.

Timely Warning

In addition to the required annual campus security report, The School will provide a timely warning to students of any occurrences of the following crimes that are reported to local police agencies and are considered to represent a serious or continuing threat to students and employees. As soon as the school becomes aware of the crimes, students and employees will be notified via SMS notification.

- These crimes include: criminal homicide, forcible and non-forcible sex offenses, robbery, aggravated assault, simple assault, intimidation, vandalism, burglary, motor vehicle theft, larceny-theft, arson, hate crimes including crimes involving bodily injury reported to local police agencies that show evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity or disability, arrests for violations of liquor and drug law violations, and illegal weapons possession, and persons not arrested but referred for disciplinary action for liquor, drug, and weapons law violations. Other reported statistics include Domestic Violence, Dating Violence and Stalking.

Confidential Reporting

If a student wishes to report crimes on a voluntary, confidential basis for inclusion in the annual disclosure of crime statistics, [contact Lisa Burke](#).

- The facilities are open Monday through Friday according to assigned class/salon area schedules. The building may also be open for educational classes for licensed professionals in cosmetology/barbering or to groups securing the use of the facilities through the owner. Only owners and staff members have keys to the building and video surveillance is used throughout the building, thus preventing or minimizing internal crimes.
- We encourage students and employees to be responsible for their own security and the security of others.
- The School does not provide any programs on campus regarding security or prevention of crimes. If students wish to learn more about personal security or prevention of crimes, contact the local Police Department.
- The School does not have any off-campus locations and therefore all monitoring and recording of any criminal activity is conducted on campus and the surrounding accessible areas. (See Campus Geography)

Note: See the Violence Against Women (VAWA) in the report for additional Confidentiality Reporting Information.

Drug Prevention Program

The School distributes this policy to all staff members at the start of employment and to all students at the start of their enrollment. The policy is available via the school website at <https://anoushehschoolofhair.com/policies-and-forms/>

The School prohibits the unlawful possession, use or distribution of illicit drugs and alcohol by students and staff on the property or as part of any School activities. The School will immediately contact law enforcement officials to report all unlawful activities. The health risks of the use of illicit drugs and alcohol abuse require providing education and referral for students and staff. The School provides education annually and refers students and staff to local services. Area drug abuse information, counseling, referral and treatment centers information is made available to students or staff members. The School will expel students and terminate staff involved in unlawful possession, use or distribution of illicit drugs and alcohol. The School will refer such cases to the proper authorities for prosecution. Students and staff may be reinstated upon completion of an appropriate rehabilitation program.

As a condition of employment, employees must notify The School of any criminal drug statute conviction for a violation occurring in the workplace not later than five days after such conviction. There are serious legal sanctions for illegal use of drugs and/or alcohol. There are serious health risks associated with such use. Health risks associated with the use of illicit drugs and the abuse of alcohol include: impaired mental and physical health, neurological disease/damage, memory and intellectual performance interference, mental and physical depression, uncontrollable violence, impulsive behavior, convulsive seizures, homicide, suicide, cardiac disease or damage, cardiovascular collapse or heart failure, gastrointestinal disease or damage, ulcers or erosive gastritis, anemia, liver and pancreatic disease, liver failure or pancreatitis, deteriorating relationships, and death. All students and/or staff at The School must understand The School's policies as stated above and recognize their impact if the law is broken in relation to drug and/or alcohol use.

The School reviews its Drug Prevention Policy and effectiveness of sanctions imposed every **two** years, which includes:

- Dismissal may occur following a final determination of the said proceedings regarding The School Drug Policy, which prohibits the possession, use, and sale of alcoholic beverages to anyone on our property or as part of any of our activities.
- The School policy also prohibits the possession, use, and sale of illegal drugs.
- The School policy supports and enforces state underage drinking laws. Students caught in any of the above situations will be dismissed from the program and will be reported to the authorities.
- In some cases, conviction of drug-related offenses could result in the student's ineligibility of Title IV funding or other forms of financial assistance.

Sex Offenses

If you are a victim of a sexual assault at this institution, your first priority should be to get to a place of safety. The School strongly advocates that a victim of sexual assault report the incident in a timely manner. Time is a critical factor for evidence collection and preservation. An assault should be reported directly to a member of Emergency Decision Team (EDT). Filing a police report will not obligate the victim to prosecute, nor will it subject the victim to scrutiny or judgmental opinions from officers. 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, use the toilet, or change clothing prior to a medical/legal exam);
- Assure the victim has access to free confidential counseling from counselors specifically trained in the area of sexual assault crisis intervention.

Various counseling options are available throughout the county and can be found through the Police Department. Per the Department of Education, the accused and the victim will each be allowed to choose one person who has had no formal legal training to accompany them throughout the hearing. Both the victim and accused will be informed about the outcome of the hearing. A student found guilty of violating the School sexual misconduct policy could be criminally prosecuted in the state courts and may be suspended or expelled from the School for the first offense. Student victims have the option to change their academic and/or on-campus living situations after an alleged sexual assault, if such changes are reasonably available. Both the accused and the victim will be notified of the results of the hearing.

Sex Offender Registration

In accordance to the Campus Sex Crimes Prevention Act of 2000, the Clery Act, and the Family Rights and Privacy Act of 1974, **Anousheh School of Hair** are providing information for where students and employees may obtain information regarding registered sex offenders.

The Campus Sex Crimes Prevention Act requires institutions of higher education to provide a statement advising the campus community where law enforcement information provided by a state concerning registered sex offenders can be obtained. A complete list of Sex Offenders can be found at www.familywatchdog.us.

Hate Crime Definition

The Clery Act requires institutions collect crime statistics for hates crime associated with either the commission of a primary crime or the lesser offenses of larceny-theft, simple assault, intimidation, destruction of or vandalism of a buildings or property.

A Hate Crime is a criminal offense that manifests evidence that the victim was intentionally selected because of the perpetrator's bias against the victim.

Under the *Clery Act*, Hate Crimes include any of the following offenses motivated by bias: Murder and Non-negligent Manslaughter, Sexual Assault, Robbery, Aggravated Assault, Burglary, Motor Vehicle Theft, Arson, Larceny-Theft, Simple Assault, Intimidation, Destruction/Damage/Vandalism of Property. Larceny-Theft, Simple Assault, Intimidation, and Destruction/Damage/Vandalism of Property are included in your *Clery Act* statistics only if they are Hate Crimes.

Larceny-theft

The unlawful taking, carrying, leading, or riding away of property from the possession or constructive possession of another.

Simple Assault

An unlawful physical attack by one person on another where neither the offender displays a weapon, nor the victim suffers obvious severe or aggravated bodily injury involving apparent broken bones, loss of teeth, possible internal injury, severe laceration, or loss of consciousness.

Intimidation

To unlawfully place another person in reasonable fear of bodily harm through the use of threatening words and/or conduct, but without displaying a weapon or subjecting the victim to actual attack. Includes cyber-intimidation if victim is threatened on Clery geography.

Destruction, damage or vandalism of property

To willfully or maliciously destroy, damage, deface, or otherwise injure real or personal property without the consent of the owner or the person having custody or control of the property.

Violence Against Women (VAWA)

Title IX Coordinator

The Title IX Coordinator is responsible for monitoring and overseeing *Anousheh School of Hair* compliance with Title IX and the prevention of sex harassment, sexual misconduct and discrimination. The Title IX Coordinator is:

- Knowledgeable and trained in *Anousheh School of Hair* policies and procedures and relevant state and federal laws;
- Available to advise any individual, including a complainant, respondent, or a third party, about *Anousheh School of Hair* and community resources and reporting options;
- Available to provide assistance to *Anousheh School of Hair* employee regarding how to respond appropriately to a report of Title IX-related prohibited conduct and related retaliation;
- Participates in ensuring the effective implementation of this Policy, including monitoring compliance with all procedural requirements, record keeping, and timeframes; and
- Responsible for overseeing training, prevention, and education efforts and annual reviews of climate and culture.

Inquiries about Title IX may be referred to the Title IX Coordinator: **Donna Wells, 1152 Vestal Avenue, Binghamton, NY 13903, donnaash23@gmail.com**

Reporting to the Institute

An incident of sexual misconduct may be reported directly to the school Title IX Coordinator. If the school Title IX Coordinator is the alleged perpetrator of the sexual misconduct, the report should be submitted to the *Anousheh School of Hair* Owner. Filing a report with a school official will not obligate the victim to prosecute, nor will it subject the victim to scrutiny or judgmental opinions from officers. An individual who has experienced an incident of sexual misconduct may report the incident at any time, regardless of how much time has elapsed since the incident occurred. *Anousheh School of Hair* is committed to supporting the rights of a person reporting an incident of sexual misconduct to make an informed choice among options and services available. *Anousheh School of Hair* will respond to all reports in a manner that treats each individual with dignity and respect, and will take prompt responsive action to end any misconduct, prevent its recurrence, and address its effects.

Note: any campus crime needs to be reported in writing within 24 hours. The report form is located on the wall beside the main office* If you yourself are filing the report please remember to keep as much evidence as possible. *Anousheh School of Hair* will review all forms of evidence; however, it will be up to the authorities as to which types of evidence would be admissible.

Reporting to Law Enforcement

An incident of sexual misconduct can be reported to law enforcement at any time, 24 hours a day/7 day a week, by calling 911. At the complainant's request, *Anousheh School of Hair* will assist the complainant in contacting law enforcement. If the complainant decides to pursue the criminal process, the school will cooperate with law enforcement agencies to the extent permitted by law. A complainant has the option to decide whether or not to participate in any investigation conducted by law enforcement. Filing a police report will:

- Ensure that a victim of sexual assault receives the necessary medical treatment and tests
- 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)
- Assure the victim has a referral to confidential counseling from counselors specifically trained in the area of sexual assault

Reporting of Crimes & Annual Security Reports

Campus safety and security are important issues at *Anousheh School of Hair*. Our goal is to provide students with a safe environment in which to learn and to keep students, parents, and employees well informed about campus security. The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, or 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 *Anousheh School of Hair* prepares this report to comply with the Clery Act. This report is prepared in cooperation with the local law enforcement agencies around our campus. Each year notification is made to all enrolled students and employees that provides the web site to access this report. Copies of the report may also be obtained in person from or by calling the School Director. All prospective employees may obtain a copy from the School Director.

Domestic and Dating Violence, Sexual assault, and Stalking Policies

Please be advised *Anousheh School of Hair* strictly prohibits any of the following and also holds an annual class/PowerPoint in order to educate students on each of the following topics in hopes to help prevent the following"

- **Domestic Violence:** Acts of violence or abuse against a person living in one's household, especially a member of one's immediate family. Also, any type of abuse between a couple.

Although *Anousheh School of Hair* cannot control what goes on in the homes of our students /staff and are also not responsible for what occurs in the homes of our students / staff we will not allow domestic violence of any form to take place inside the building or on the premises of *Anousheh School of Hair*. We will immediately contact the police in order to resolve the issue.

- **Dating Violence: Dating abuse or Dating Violence** is defined as the perpetration or threat of an act of violence by at least one member of an unmarried couple on the other member within the context of [dating](#) or [courtship](#). It is also when one partner tries to maintain power and control over the other through abuse/violence. This abuse/violence can take a number of forms: sexual, [sexual harassment](#), threats, physical violence, [verbal](#), mental, or [emotional abuse](#), social sabotage, and [stalking](#). It can include [psychological abuse](#), [emotional blackmail](#), [sexual abuse](#), [physical abuse](#) and [psychological manipulation](#).¹¹

Although *Anousheh School of Hair* cannot control what goes on in our student's/staff personal lives we will not allow dating violence of any type to occur on the premises or inside the building at any time. We do not allow the institution or its premises to be used for anything other than education. If at any time we learn that this has occurred or taken place we will immediately speak with the student, encourage them to receive counseling, and possibly contact the police in order to resolve the issue if deemed necessary. Any reports or claims of this nature will be written down and kept in student's file.

- **Sexual Assault:** A statutory offense forcible or non-forcible that provides that it is a crime to knowingly cause another person to engage in an unwanted sexual act by force or threat;
No forms of assault including sexual are allowed within the intuition or on the premises. We will have zero tolerance for this and if at any time a member of staff or students has been proven to sexually assault anyone, the police will be called, and the person who committed the assault will be automatically terminated. Again, this will be documented and maintained in the student's file.
- **Consent:** To permit, approve, or agree; comply or yield. In reference to sexual activity is extremely important. NO means NO! If an individual at any time for any reason says no, this means that they are not consenting, or agreeing to the activity or activities that are taking place.
- **Stalking:** The act or an instance of [stalking](#), or harassing another in an aggressive, often threatening and illegal manner: No forms of stalking will be allowed within the institution or on the premises. We will have zero tolerance for this and if any time a member of staff or students has been proven to stalk another individual, or if they themselves have been stalked we will immediately contact the police, and if the person stalking another individual happens to be one of our students or staff they will be automatically terminated. This again will be documented and maintained in student's file.
- **Bystander Intervention:** If you are a bystander and you know of or you witness any of the above taking place, or know that it took place it is important for you to bring it to the attention of the school staff immediately and complete a campus crime report. If the act is in progress, it's important that you contact the police immediately. You can do this anonymously. Do NOT put yourself or your safety at risk. Notify someone. More information about bystander intervention will be provided in the annual class/PowerPoint.

Risk Reduction (Behavior)

It is also important that we are able to recognize risk, as well as warning signs of abusive behavior. Males and females alike can be abusive or abused. Signs of an abusive person could be past abuse, threats, breaking objects, use of force during an argument, jealousy, controlling behavior, quick involvement, isolation, blaming others, hypersensitivity, cruelty to animals or children, force or rigid sex roles during intimacy, Jekyll and Hyde personalities. Signs of a person being abused could be: Physical Signs of Abuse

- Bruises (old and new, clustered on one part of body, or on both upper arms)
- Burns
- Cuts or scars
- Marks left by a gag (or some form of restraint)
- Imprint injuries (e.g., marks shaped like fingers, thumbs, hands, belts or sticks)
- Missing teeth
- Spotty balding (from pulled hair)
- Eye injuries (black eyes or detached retinas)
- Broken bones
- Sprains
- Abrasions or scrapes
- Vaginal or rectal pain
- Bleeding from the ears, nose or mouth
- Frequent urinary tract infections or yeast infections
- Painful urination
- Abrasions, bleeding, or bruising in the genital area
- Incontinence in someone who was previously toilet-trained
- Frequent sore throats
- Sudden onset of psychosomatic complaints (males most frequently report stomach aches while females most frequently report headaches)
- Sudden difficulty walking or sitting

If you see any of the above listed in an individual it's important to recognize them for what they are. Don't get involved in a relationship with an abuser, and don't turn your back when you know someone is being abused.

School Policy on Confidentiality

Anousheh School of Hair encourages victims of sexual misconduct to talk to somebody about what happened –so victims can get the support they need, and so the school can respond appropriately. This policy is intended to make students aware of the various reporting and confidential disclosure options available to them so they can make informed choices about where to turn should they become a victim of sexual misconduct. **Anousheh School of Hair** encourage victims to talk to someone identified in one or more of these groups.

Privilege and confidential communication— Professional & Pastoral Counselors

Professional, licensed counselors and pastoral counselors who provide mental-health counseling to members of the community (and including those who act in that role under the supervision of a licensed counselor) are not required to report any information about an incident to the Title IX coordinator without a victim's permission. **Anousheh School of Hair** does not provide professional or pastoral counseling, there is assistance for a victim of sexual misconduct in obtaining support services. Contact information for support organizations is listed in Section 4 of this Policy. A victim who at first requests confidentiality may later decide to file a complaint with **Anousheh School of Hair** or report the incident to local law enforcement, and thus have the incident fully investigated. **Note:** While these professional and pastoral counselors and advocates may maintain a victim's confidentiality vis-a-vis **Anousheh School of Hair**, they may have reporting or other obligations under state law.

Also Note: If **Anousheh School of Hair** determine that the alleged perpetrator(s) pose a serious and immediate threat to the school community, the School Director may be called upon to issue a timely warning to the community. Any such warning should not include any information that identifies the victim.

Reporting to Title IX Coordinator

When a victim tells the Title IX Coordinator about an incident of sexual misconduct, the victim has the right to expect **Anousheh School of Hair** to take immediate and appropriate steps to investigate, and to resolve the matter promptly and equitably. To the extent possible, information reported to the Title IX Coordinator will be shared only with people responsible for handling the school's response to the report. The Title IX Coordinator should not share information with law enforcement without the victim's consent or unless the victim has also reported the incident to law enforcement.

Before a victim reveals any information to the Title IX Coordinator, the Coordinator should ensure that the victim understands the Coordinator's reporting obligations –and, if the victim wants to maintain confidentiality, direct the victim to confidential resources. If the victim wants to tell the Title IX Coordinator what happened but also maintain confidentiality, the Coordinator should tell the victim that **Anousheh School of Hair** will consider the request but cannot guarantee that the school will be able to honor it.

The Title IX Coordinator will not pressure a victim to request confidentiality, but will honor and support the victim's wishes, including for **Anousheh School of Hair** to fully investigate an incident. By the same token, the Title IX Coordinator will not pressure a victim to make a full report if the victim is not ready to.

Requesting Confidentiality: How the School Will Weigh the Request and Respond.

If a victim discloses an incident to the Title IX Coordinator but wishes to maintain confidentiality or requests that no investigation into a particular incident be conducted or disciplinary action taken, **Anousheh School of Hair** must weigh that request against the school's obligation to provide a safe, non-discriminatory environment for all students, including the victim. If **Anousheh School of Hair** honor the request for confidentiality, a victim must understand that the school's ability to meaningfully investigate the incident and pursue disciplinary action against the alleged perpetrator(s) maybe limited. Although rare, there are times when **Anousheh School of Hair** may not be able to honor a victim's request in order to provide a safe, non-discriminatory environment for all students. The Title IX Coordinator will evaluate requests for confidentiality. When weighing a victim's request for confidentiality or that no investigation or discipline be pursued, the Title IX Coordinator will consider a range of factors, including the following:

- The increased risk that the alleged perpetrator will commit additional acts of sexual misconduct or other violence, such as:
- whether there have been other sexual misconduct complaints about the same alleged perpetrator;
- whether the alleged perpetrator has a history of arrests or records from a prior school indicating a history of violence;
- whether the alleged perpetrator threatened further sexual misconduct or other violence against the victim or others;
- whether the sexual misconduct was committed by multiple perpetrators;
- Whether the sexual misconduct was perpetrated with a weapon;
- Whether the victim is a minor;
- Whether **Anousheh School of Hair** possess other means to obtain relevant evidence of the sexual misconduct (e.g., security cameras or personnel, physical evidence);
- Whether the victim's report reveals a pattern of perpetration (e.g., via illicit use of drugs or alcohol) at a given location or by a particular group.

The presence of one or more of these factors could lead **Anousheh School of Hair** to investigate and, if appropriate, pursue disciplinary action. If none of these factors is present, the school will likely respect the victim's request for confidentiality.

If *Anousheh School of Hair* determines that it cannot maintain a victim's confidentiality

The school will inform the victim prior to starting an investigation and will, to the extent possible, only share information with people responsible for handling the school's response. *Anousheh School of Hair* will remain ever mindful of the victim's well-being and will take on going steps to protect the victim from retaliation or harm and work with the victim to create a safety plan. Retaliation against the victim, whether by students or school employees, will not be tolerated. *Anousheh School of Hair* will also:

- Assist the victim in accessing other available victim advocacy, academic support, counseling, disability, health or mental health services, and legal assistance;
- Provide other security and support, which could include issuing a no contact order, helping arrange a change of course schedules (including for the alleged perpetrator pending the outcome of an investigation) or adjustments for assignments or tests; and
- Inform the victim of the right to report a crime to local law enforcement –and provide the victim with assistance if the victim wishes to do so.

Anousheh School of Hair may not require a victim to participate in any investigation or disciplinary proceeding. Because *Anousheh School of Hair* is under a continuing obligation to address the issue of sexual violence campus-wide, reports of sexual violence (including non-identifying reports) will also prompt the school to consider broader remedial action—such as increased monitoring, supervision or security at locations where the reported sexual violence occurred; increasing education and prevention efforts, including to targeted population groups; conducting climate assessments/ victimization surveys; and/or revisiting its policies and practices. If *Anousheh School of Hair* determines that it can respect a victim's request for confidentiality, the school will also take immediate action as necessary to protect and assist the victim.

Miscellaneous

Take Back the Night and other public awareness events. Public awareness events such as "Take Back the Night," the Clothesline Project, candlelight vigils, protests, "survivor speak outs" or other forums in which students disclose incidents of sexual violence, are not considered notice to *Anousheh School of Hair* of sexual misconduct for purposes of triggering its obligation to investigate any particular incident(s). Such events may, however, inform the need for campus-wide education and prevention efforts.

Off-campus Counselors and Advocates

Off-campus counselors, advocates, and health care providers will also generally maintain confidentiality and not share information with *Anousheh School of Hair* unless the victim requests the disclosure and signs a consent or waiver form. Contact information for these off-campus resources can be found in Section 4 of this Policy. Investigation Procedures and Protocols the Title IX Coordinator oversees the Institute's investigation, response to, and resolution of all reports of prohibited sexual misconduct, and of related retaliation, involving students, faculty, and staff. The Title IX Coordinator will designate a specially trained investigator (or team of investigators) to interview the complainant, respondent and any witnesses. The investigator will also gather pertinent documentary materials (if any) and other information.

Notice of Investigation

The Title IX Coordinator will inform the complainant before starting an investigation. The complainant may request that an investigation not be undertaken. The Title IX Coordinator will consider such a request in light of *Anousheh School of Hair* commitment to provide a safe and non-discriminatory environment for all students. If the Title IX Coordinator determines not to investigate, she will notify the complainant in writing, including that the determination was made at the complainant's request. At the complainant's request, the Title IX Coordinator will also notify the respondent in writing, including that the complainant asked *Anousheh School of Hair* not to investigate. The investigator will direct the complainant, respondent, witnesses and other interested individuals to preserve any relevant evidence. If an investigation proceeds, *Anousheh School of Hair* will notify the respondent in writing that a report has been filed. The notice will describe the allegations in the report. The complainant and respondent will be given the opportunity to meet separately with the Title IX Coordinator to review the Policy and these Procedures.

Investigation Process

Anousheh School of Hair process for responding to, investigating and adjudicating sexual misconduct reports will continue during any law enforcement proceeding. The investigator may need to temporarily delay an investigation while the police are gathering evidence but will resume the investigation after learning that the police department has completed evidence-gathering and will generally not wait for the conclusion of any related criminal proceeding. The investigator will interview the complainant, respondent and any witnesses. They will also gather pertinent documentary materials (if any) and other information. Investigation Report The investigator will prepare a report detailing the relevant content from the interviews and the documentation gathered. The report will include the assessment of individual credibility and recommended findings of responsibility. The respondent and complainant will each have the opportunity to review a copy of the investigative report and any other information that will be used during the disciplinary proceedings. The names and other identifying information of other students will be redacted from such materials in accordance with the Family Educational Rights and Privacy Act (FERPA), except to the extent that doing so would interfere with the purpose of Title IX to eliminate sex-based discrimination. The Title IX Coordinator will supervise this review and ensure that reasonable time is afforded for review prior to the hearing. Time Frame for Investigation Consistent with the goal to maximize educational opportunities and minimize the disruptive nature of the investigation and resolution, the Title IX Coordinator seeks to resolve all reports in a timely manner. In general, an investigation may last up to 30 days, from receipt of written notice from the complainant of the intent to proceed with an investigation. Adjudication will generally take up to 30 days from the date the investigative report is provided to both the complainant and the respondent. The Title IX Coordinator may set reasonable time frames for required actions under the Policy. Those time frames may be extended for good cause as necessary to ensure the integrity and completeness of the investigation, comply with a request by external law enforcement, accommodate the availability of witnesses, accommodate delays by the parties, account for school breaks or vacations, or address other legitimate reasons, including the complexity of the investigation (including the number of witnesses and volume of information provided by the parties) and the severity and extent of the alleged conduct. Any extension of the timeframes, and the reason for the extension, will be shared with the parties in writing. Best efforts will be made to complete the process in a timely manner by balancing principles of thoroughness and fundamental fairness with promptness. Where necessary, *Anousheh School of Hair* will take immediate steps to protect complainant pending the final outcome of an investigation, including academic accommodations and other interim measures. These steps may include the ability to change class schedules; withdraw from/retake a class without penalty; access academic support, such as tutoring; issue no contact orders; and change the alleged perpetrator's class schedule.

Impact of Victim's Confidentiality

Request a victim's request for confidentiality will likely limit *Anousheh School of Hair* ability to investigate a particular matter. The school may take steps to limit the effects of the alleged sexual misconduct and prevent its recurrence without initiating formal action against the alleged perpetrator or revealing the identity of the student complainant. Examples include providing increased monitoring, supervision, or security at locations or activities where the misconduct occurred; providing training and education materials for students and employees; revising and publicizing *Anousheh School of Hair* policies on sexual misconduct; and conducting climate surveys regarding sexual misconduct.

Voluntary Resolution

Voluntary resolution, when selected by the complainant and deemed appropriate by the Title IX Coordinator, is a path 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 *Anousheh School of Hair* community. Voluntary resolution is not appropriate for all forms of conduct under the Policy. *Anousheh School of Hair* 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 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 a 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 for relevant 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 remedies imposed will focus on supporting the complainant with no participation or involvement by the respondent. In other forms of voluntary resolution, the respondent may agree to participate. Depending on the type of remedy used, it may be possible for a complainant to maintain anonymity. Voluntary resolution may also include restorative principles that are designed to allow a respondent to accept responsibility for conduct and acknowledge harm to the complainant or to the *Anousheh School of Hair* 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 a restorative approach.

Anousheh School of Hair 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 misconduct 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 of resolution and pursue an investigation and adjudication at any time, including if voluntary resolution is unsuccessful at resolving the report. Similarly, a complainant can request to end an investigation and pursue voluntary resolution at any time.

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

Grievance/Adjudication Procedures

Hearing Panel

If voluntary resolution is not available, *Anousheh School of Hair* will convene a hearing panel following the end of the investigation. The hearing panel determines whether the respondent is responsible or not responsible for a violation of the Policy. If the respondent is determined to be responsible, the matter proceeds to the sanctions stage. The hearing panel will generally include the Title IX Coordinator and two additional members who will be individuals associated with *Anousheh School of Hair*. These additional hearing panel members may include administrators, officers, lawyers or other individuals with relevant experience and special training. Panel members may participate remotely so long as the hearing room is equipped with telephone equipment that allows the panel member to hear all the participants and to be heard by all the participants throughout the hearing proceedings. All panelists will receive training from experts in the field at least once a year. In addition to training on how the adjudicatory process works, the training will include specific instruction about how to approach students about sensitive issues that may arise in the context of sexual misconduct. The complainant and respondent will be informed of the panel's membership before the hearing process begins.

Advisors

Both the complainant and the respondent are entitled to be accompanied to any meeting or proceeding relating to the allegation of sexual misconduct by an advisor or support person of their choice, provided the involvement of such advisor or support person does not result in the postponement or delay of such meeting as scheduled.

Written Submissions

Both the complainant and respondent will have the opportunity to submit written responses to the investigation report and other relevant information to the hearing panel. Each of the complainant and respondent will have the opportunity to review any written submissions by the other. The hearing panel may set reasonable parameters for these written submissions. The hearing panel will review the investigation report and written submissions.

Hearing Procedures

The Title IX Coordinator will, whenever possible, give the complainant and respondent at least five days' advance notice of the hearing. The Title IX Coordinator will arrange to hold the hearing at an off-campus location. The hearing is a closed proceeding, meaning that no one other than the panel members, the complainant and respondent, their respective advisors, witnesses (when called), and necessary *Anousheh School of Hair* personnel may be present during the proceeding. The School Director will work with school staff so that any student whose presence is required may participate in the hearing.

In general, hearings will proceed as follows:

- The Title IX Coordinator may set reasonable time limits for any part of the hearing. Each of the complainant and respondent will have the opportunity to present witnesses and other information consistent with the Policy and these Procedures. The panel may determine the relevance of, place restrictions on, or exclude any witnesses or information. When the complainant and respondent are not able to be present for the hearing panel, arrangements will be made for participation via alternate means.
- In cases where either the complainant or respondent opts not to participate in the hearing, the panel may still hear from the other. Additional hearing rules include:
- Questioning. Only the panel may ask questions of the complainant and respondent and any witnesses. Both the complainant and respondent will have the opportunity to suggest questions of the other and of witnesses by submitting suggested questions to the panel in writing. The panel may revise or not ask any or all submitted questions.
- Information Regarding Romantic or Sexual History. The panel will not consider the romantic or sexual history of either the complainant or respondent in cases involving allegations of sexual misconduct, except for testimony offered by one or the other about the complainant's and respondent's shared sexual history that the panel deems relevant. If such information is offered by the complainant or respondent, the other has the right to respond. The existence of a prior consensual dating or sexual relationship between the complainant and respondent by itself does not support an inference of consent to alleged sexual misconduct.
- Prior Conduct Violations. The hearing panel will not consider the respondent's prior conduct violations, unless the investigator provided that information to the hearing panel because the respondent was previously found to be responsible, and the previous incident was substantially similar to the present allegation(s) and/or the information indicates a pattern of behavior by the respondent.

Anousheh School of Hair will keep an audio recording of the hearing for the use of the panel, for sanctioning, and for purposes of appeal. The panelists may request a transcript of the recording. Cell phones and recording devices may not be used in the hearing room(s) unless approved by the panel in advance.

Panel Determinations/Standard of Proof

The panel will use "preponderance of the evidence" as the standard of proof to determine whether a violation of the Policy occurred. Preponderance of the evidence means that a panel must be convinced based on the information it considers that the respondent was more likely than not to have engaged in the conduct at issue in order to find the respondent responsible for violating the Policy. The panel will find a student responsible, or not responsible, based on a majority vote. The panel will generally render a decision within 10 days after the conclusion of a hearing. The panel's decision will include an explanation of the basis for the decision. If the panel finds the respondent responsible, the matter will proceed to the sanctions stage.

Sanctions and Other Remedies

The Title IX Coordinator, with the advice and counsel of the other hearing panel members, shall be responsible for imposing sanctions that are:

- Fair and appropriate given the facts of the particular case;
- Consistent with *Anousheh School of Hair* handling of similar cases;
- Adequate to protect the safety of the campus community; and
- Reflective of the seriousness of sexual misconduct.

The Title IX Coordinator will consider relevant factors, including if applicable:

- (1) the specific sexual misconduct at issue (such as penetration, touching under clothing, touching over clothing, unauthorized recording, etc.);
- (2) the circumstances accompanying the lack of consent (such as force, threat, coercion, intentional incapacitation, etc.);
- (3) the respondent's state of mind (intentional, knowing, bias-motivated, reckless, negligent, etc.);
- (4) the impact of the offense on the complainant;
- (5) the respondent's prior disciplinary history;
- (6) the safety of the **Anousheh School of Hair** community; and
- (7) the respondent's conduct during the disciplinary process.

The Title IX Coordinator will render a sanctioning decision within five days following the receipt of the panel's determination. The sanctioning decision will be communicated in writing to the complainant and the respondent.

Anousheh School of Hair may impose any one or more of the following sanctions on a student determined to have violated the Policy:

- Reprimand/warning
- Changing the respondent's academic schedule
- Disciplinary probation
- Restricting access to **Anousheh School of Hair** facilities or activities
- Community service
- Issuing a "no contact" order to the respondent or requiring that such an order remain in place
- Dismissal or restriction from **Anousheh School of Hair** employment
- Suspension (limited time or indefinite)
- Expulsion

In addition to any other sanction (except where the sanction is expulsion), **Anousheh School of Hair** may require any student determined to be responsible for a violation of the Policy to receive appropriate education and/or training related to the sexual misconduct violation at issue. **Anousheh School of Hair** may also recommend counseling or other support services for the student. Whatever the outcome of the hearing process, a complainant may request ongoing or additional accommodations and the Title IX Coordinator will determine whether such measures are appropriate. Potential ongoing accommodations include:

- Providing an escort for the complainant
- Changing the complainant's academic schedule
- Allowing the complainant to withdraw from or retake a class without penalty
- Providing access to tutoring or other academic support, such as extra time to complete or retake a class

Anousheh School of Hair may also determine that additional measures are appropriate to respond to the effects of the incident on the school community.

Additional responses for the benefit of the **Anousheh School of Hair** community may include:

- Increased monitoring, supervision, or security at the school or activities where the misconduct occurred
- Additional training and educational materials for students and employees
- Revision of **Anousheh School of Hair** policies relating to sexual misconduct
- Climate surveys regarding sexual misconduct

Appeals

Either the respondent or the complainant or both may appeal the determination of the hearing panel and/or the sanctions. Appeals are decided by the Owner of **Anousheh School of Hair**. The three grounds for appeal are:

- A procedural error affecting the determination or sanction;
- New information that was not available at the time of the investigation or hearing and that may change the determination or sanction; and
- Excessiveness or insufficiency of the sanction.

Disagreement with the finding or sanctions is not, by itself, grounds for appeals.

The appealing student must submit the appeal in writing to the Owner of **Anousheh School of Hair** within five days after receiving the sanctioning notice. If either the complainant or respondent submits an appeal, the Title IX Coordinator will notify the other that an appeal has been filed and the grounds of the appeal. The non-appealing student may submit a written response within five days after notice of an appeal.

If the Owner concludes that a change in the hearing panel's determination is warranted, the Owner may enter a revised determination, reconvene the panel to reconsider the determination, or return the matter for additional investigation. After consultation with the Title IX Coordinator, the Owner may also change the sanction. If both the complainant and respondent appeal, the appeals will be considered concurrently. The Owner will notify the complainant and respondent of the final decision in writing. Appeals decisions will be rendered within 15 days after the receipt of the written appeal. All appeal decisions are final.

Education Programs

This information is published, and annually a class is held where we provide this information to promote awareness and prevention of rape, acquaintance rape, domestic violence, dating violence, sexual assault, and stalking **Anousheh School of Hair** prohibits all of the above! There is a zero-tolerance policy!

- In the event a stalking, alleged stalking, or any other crime is reported to the institution in writing in the form of a campus crime report, any evidence will be required to be submitted as well, along with any witnesses. At which point the staff, or a member of the staff will review and submit to a member of local law enforcement. This will ensure that it is investigated fairly, impartially, and by someone who receives the necessary annual training to protect the safety of the victim as well as promote accountability. Both parties may be asked to take a leave of absence until the situation is resolved unless otherwise deemed necessary.

- Once the investigation is complete the accused if found to be guilty will be called into the office and released from his or her program at the full cost of their tuition. He or she is welcome to have others present including any advisors he or she may have.

Both parties will be informed in writing of the decisions and or results of the investigation. This will include the directions for appeal for both the accuser and the accused. As well as procedures going forward for both the accuser and the accused if found guilty or not guilty.

Any meetings both accuser and accused have rights to have others present, including advisors. This does not mean however that other individuals will be allowed to speak during the meeting unless they are a witness or have proof of some type to submit. All new evidence and statuses or changes will be given to both parties at the same time. As well as the final results.

As an institution we will work hard to protect the privacy and confidentiality of the victims, as well as the accused. We will not make available public information regarding victims. We will make available the names of the accused if threat of recurrence is deemed necessary. This will be something that we will also discuss this with authorities as well.

We provided information on counseling in the consumer information handbook along with phone numbers. All students are notified of this upon enrollment by signing the internet notification disclaimer. A Few other resources can be found on:

<https://www.rainn.org/national-resources-sexual-assault-survivors-and-their-loved-ones>.

We do not offer on campus housing, or any type of housing so we cannot make changes to a students' living situation. We also do not offer school transportation. However public transportation is available in our area.

We do not have on campus jobs, so no control over working conditions.

Any student or employee who reports a campus crime of any type will be provided written explanation of his or her rights, With the offense occurred on or off campus. This document is also published on the website under student right to know. (policies related to VAWA)

No officer, employee, or agent of the institution shall retaliate, intimidate, threaten, coerce, or otherwise discriminate against any individual for exercising their rights or responsibilities. Any person or persons who are found guilty to have violated this policy shall be terminated from their program at full cost to them or employment if they are a staff member.

Emergency Notification

Immediate notification of an unforeseen combination of circumstances that calls for immediate action. Emergency Notification will be in written form, posted on the front door of the School, as well as distributed by SMS to staff members and students.

The verbal/written communication will include:

- 1) Type of emergency
- 2) Steps to be taken for the emergency situation

Emergency Response Procedures

At the time of an urgent unanticipated event, staff members will assess the situation to determine the significance of an emergency. In the event of an emergency, staff and students will be notified by either verbal communication (for students currently in the building), or written communication/ SMS (for students not in attendance) to notify them of the particular situation. A count for all staff, students and guests will be taken as soon as reasonably possible to ensure all are accounted for at the time of the emergency. Without delay, all students will receive notification of the emergency by written communication in the form of a text message from the **Emergency Decision Team (EDT)**.

The responsible members of the EDT consist of:

- 1) **The School Director – Lisa Burke**
- 2) **The School President – Anousheh Salimi**

Emergency procedures will be **tested twice a year**. Owners and staff will evaluate the testing results and implement improvements needed to secure the safety of all concerned.

Emergency Procedures Due to Criminal or Terrorists Threats:

Upon receipt of information pertaining to a threat during business hours, the person receiving the information should notify a staff member of the impending or occurring emergency. The staff member will respond to the immediate situation, when necessary, and will contact civil authorities to determine appropriate action, which may include evacuation of entire campus for a length of time to be determined based on the situation at hand. If necessary, The School will post on outside doors the time class will resume. In the event that staff, students and guest would be safer inside the building, the EDT will direct everyone to an internal room in the School.

Tornado Warning

When a tornado warning is issued:

- A tornado has actually been sighted
- Or has been indicated by radar
- Public warning will come over the radio.

Tornado Warning Procedure

- DO NOT leave the building
- Move away from the perimeter and exterior of the building
- Report to the **Reception Area**. The EDT will direct those in need of shelter to the **School Director Office or Storage Closet** as indicated on the **Tornado Safety Area** map in the break room.
 - ✓ Take shelter under tables, if possible.
 - ✓ Go to the center of the room.
 - ✓ Sit down and cover your head.
 - ✓ Make every effort to remain calm and encourage those around you to do likewise.
 - ✓ Remain in the shelter location until instructed to return to your previous activities.
 - ✓ A tornado safety map may be found in the student breakroom and near the front desk.

Fire Drills

Fire evacuation plans will be practiced with each class start and require your most serious cooperation and consideration. All exits must be in working condition and unobstructed.

In A Fire Emergency

If you smell smoke or see fire, report it immediately to an instructor. A warning will then be given. Do not panic. Proceed as follows:

- Students in the salon area exit single file out the rear doors to the parking lot. **If you have a guest at the time, the guest is your responsibility.**
- If exiting out the rear doors of the building, please report to the school parking lot and **remain there until a member of the EDT is able to take an accurate count of staff, students and guests.**
- If in a classroom, exit out the nearest emergency exit. **If possible, join the others at the school parking lot and remain there until a member of the EDT is able to take an accurate count of staff, students and guests.**
- An evacuation map may be found in the student breakroom and in the upstairs clinic.

VIOLATION OF FIRE SAFETY RULES PUTS LIVES IN JEOPARDY. TAMPERING WITH FIRE ALARMS OR FIRE EQUIPMENT CAN RESULT IN FINES AND POSSIBLE INCARCERATION ACCORDING TO STATE LAW.

In case of serious accident or illness:

- Call 9-1-1.
- Do not move sick or injured person(s).
- Be careful to avoid personal contact with any body fluids such as blood, vomit, or saliva.
- Stay with the victim and reassure her/him that help is on the way.

Power Failure:

- Remain calm.
- Do not move.
- Await instructions from staff personnel.
- If instructed to evacuate, use designated emergency exits ONLY.

| EMERGENCY CONTACT NUMBERS | | |
|--------------------------------------------------------|-------------------------------------------|-----------------------------------------------------------|
| Emergency (Fire, Police, Rescue): 9-1-1 | US Marshall: 607-773-2723 | National Response Center (Hazardous Spills): 800-424-8802 |
| Fire Department: 607-772-71331 | US Secret Service: 315-448-0304 | Poison Information Center: 800-222-1222 |
| Sheriff Department: 607-778-1911 | FBI: 607-722-5321 | National Runaway Switchboard: 800-RUNAWAY |
| State Police: 607-775-1241 | Alcohol, Tobacco & Firearms: 800-800-3855 | Child Abuse Hotline: 800-422-4453 |
| Police Department Non -Emergency: 607-723-5321 | Suicide Prevention Hotline: 800-273-TALK | Adult Abuse Hotline: 607-778-2635 |
| Deaf/ Hearing Impaired Emergency: 9-1-1 (call or text) | | |

Campus Crime Report

| Offense | 2016 | | | 2017 | | | 2018 | | |
|------------------------------------|-----------|---------------------|-----------------|-----------|---------------------|-----------------|-----------|---------------------|-----------------|
| | On-Campus | Non-campus Property | Public Property | On-Campus | Non-campus Property | Public Property | On-Campus | Non-campus Property | Public Property |
| Criminal homicide | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Murder/ Non-Negligent Manslaughter | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Negligent Manslaughter | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sex Offenses, Forcible | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sex Offenses, Non-Forcible | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Robbery | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Aggravated Assault | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Burglary | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Motor Vehicle Theft | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Arson | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Violence Against Women | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Hate Crimes

| Description | Bias | | | Date | | | | | |
|--------------------------------------------|-----------|---------------------|-----------------|-----------|---------------------|-----------------|-----------|---------------------|-----------------|
| Arrests/ Discipline | 2016 | | | 2017 | | | 2018 | | |
| Action | On-Campus | Non-Campus Property | Public Property | On-Campus | Non-Campus Property | Public Property | On-Campus | Non-Campus Property | Public Property |
| Arrests: Weapons | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Discipline Actions: Weapons | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Arrests: Drug Abuse | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Discipline Actions: Drugs | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Arrests: Liquor Laws | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Group B Crimes | 2016 | | | 2017 | | | 2018 | | |
| Crime | On-Campus | Non-Campus Property | Public Property | On-Campus | Non-Campus Property | Public Property | On-Campus | Non-Campus Property | Public Property |
| Larceny | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Simple Assault | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Intimidation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Destruction of Property, Damage, Vandalism | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| VAWA | 2016 | | | 2017 | | | 2018 | | |
|----------|-----------|---------------------|-----------------|-----------|---------------------|-----------------|-----------|---------------------|-----------------|
| Action | On-Campus | Non-Campus Property | Public Property | On-Campus | Non-Campus Property | Public Property | On-Campus | Non-Campus Property | Public Property |
| Domestic | n/a | n/a | n/a | 0 | 0 | 0 | 0 | 0 | 0 |
| Dating | n/a | n/a | n/a | 0 | 0 | 0 | 0 | 0 | 0 |
| Stalking | n/a | n/a | n/a | 0 | 0 | 0 | 0 | 0 | 0 |

Safeguarding Consumer Information

Procedure for Maintaining and Safeguarding Student Records

- All student financial records are kept in a locked cabinet which is located in the financial aid office.
- The financial aid office is locked when unoccupied.
- The financial aid officer and school owners are the only persons who have keys to the student files. No other employees have keys to the file cabinets.
- Student records are maintained on a computer software system called SMART. This is a live, on line system with a daily back up. All data is stored in an off-site location.

Financial Aid Professional Code of Conduct

The School is committed to ensuring the integrity of its employees and students with respect to all aspects of its schools and operations. The position you hold within the School is evidence of the trust we have in you. Compliance with all applicable laws, regulations, and Company policies and procedures, and performance of duties according to the highest standards of honesty and integrity, is expected of all of us.

This Code of Conduct for Financial aid Professionals ("Code of Conduct") applies to all of the School employees who are employed in a financial aid role (collectively "Covered Employees" or "you"). If you violate provisions of this Code of Conduct, you subject yourself to discipline, up to and including termination of your employment.

If you do not understand or if you have any questions about the School's policies and procedures, a school Catalog, or this Code of Conduct, you should contact your supervisor and/or the School compliance department at donnaash23@gmail.com. If you believe any employee is violating the School's policies or procedures, a school catalog, or a Code of Conduct, you must immediately notify your supervisor and the compliance department at donnaash23@gmail.com.

As a Financial Aid Employee, I understand that **I MUST**:

1. **BE ETHICAL** and conduct myself with **INTEGRITY**
2. **AVOID** any conflicts of interest and comply with the School's student loan code of conduct.
3. **PROVIDE** prospective and enrolled students with accurate and complete financial aid and policy information.
4. **KEEP** student information confidential and comply with the Family Educational Rights and Privacy Act (FERPA) as defined in the school catalog.
5. **COMPLY** with applicable federal and state laws and regulations, accredited rules and the School's policies and procedures.
6. **ADHERE** to all policies and procedures set forth by the School.

As a Financial Aid Employee, I understand that **I MUST NOT**:

1. **ASK** prospective, enrolled, or former students for their FAFSA PIN
2. **MAKE** statements that contradict information in the school catalog or enrollment agreement
3. **DISCUSS** financial information of a prospective, enrolled, or former student with anyone except the student unless he or she provided a release in compliance with FERPA.
4. **COMPLETE** or sign any document on behalf of a prospective, enrolled, or former student, including:
 - Initialing any document on behalf of a student
 - Using white-out on erasure material of any kind on a document and
 - Modifying or altering information provided by a student
5. **PROVIDE** inaccurate information, such as information about:
 - The school's programs, facilities, student services and jobs
 - The school's graduation and placement rates
 - Criteria for financial aid eligibility
 - Amount of financial aid funding
 - Interest rates for student loans
 - Availability of financial aid funding
 - Transfer of credits to or from other colleges or universities
 - Credentials or licensing a student may obtain
 - Potential income levels upon graduation
6. **PAY** the enrollment/application fees of a prospective or enrolled student, or **LOAN** or give money to a prospective or enrolled student.
7. **DISCUSS credit** history, credit ratings or credit standings with a student.
8. **DISCUSS** my own personal financial situation or engage in any conversations unrelated to financial aid

As a Financial Aid Employee, I further commit that **I WILL**:

1. Frequently re-read the School's policies and procedures, School Catalog, student loan code of conduct, and this Code of Conduct to ensure that I am familiar with all of their requirements and or contents
2. Immediately contact my supervisor and or Compliance Department at donnaash23@gmail.com if I have any questions about the school Catalog or this Code of Conduct
3. Immediately notify my supervisor and/or the Compliance Department at donnaash23@gmail.com if I believe any Employee is violating this Code of Conduct, the school catalog, School policies and procedures, or any code of conduct.

Title IV Funding – General Information

The School educates students and/or parents in all options of financial aid available to those who qualify. We understand that all students'/family's needs are unique. We are committed to the student's educational success, a part of which includes securing the proper funding. The information from the FAFSA, provided by the student and/or parent, in conjunction with state and federal regulations determines eligibility for available programs. Many parents borrow money to help cover educational costs and living expenses for their daughter/son.

Types of Financial Aid Available

Federal Pell Grant (Need Based Aid)

Pell Grants provide a foundation of financial assistance that may be supplemental by other resources and doesn't have to be repaid after graduation. Pell Grants are determined after the financial status of a student is fully reviewed. Based on a student's financial circumstances, a specific amount of money is disbursed annually toward the student's education through the Pell Grant. How much you can expect to receive from a Pell Grant is solely based on your financial situation and other criteria.

William D. Ford Federal Direct Loan Program (Need & Non-Need Based Aid)

Loans made through this program are referred to as Direct Loans, because eligible student and parents borrow directly from the US Department of Education. You must be enrolled at least a half-time student to be eligible for a loan. Direct Loans include the following:

Federal Direct Loans

- Direct Subsidized Loans – you must have financial need to receive a subsidized loan. The US Department of Education will pay (subsidize) the interest that accrues on your Direct Subsidized Loan during certain periods.
- Direct Unsubsidized Loans – financial need is not a requirement to obtain an unsubsidized loan. You are responsible for paying the interest that accrues on your Direct Unsubsidized Loan.
- Direct PLUS Loans (Plus Loans) are loans parents can obtain to help pay the cost of education for their dependent undergraduate children.

G.I. Bill

If you or a parent have spent time in the military, you are eligible to use your G.I. Bill toward your education. The G.I. Bill was specifically designed for college or vocational education. Certified by State Approving Agency for Veterans' Educational Benefits. *These approvals are state and school specific and may not apply to all schools. To apply go to www.gibill.va.gov. Bring certificate of eligibility to the FAO office to begin enrollment certification with VA.

State Grants

The institution is not currently participating in State grants.

For updates and more information on federal financing, go to www.studentaid.ed.gov to learn more. If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Eligibility of Title IV Aid

To be eligible for Title IV Aid, the student must:

- have a high school diploma, GED/TASC or equivalent
- complete the FAFSA for each financial aid year the student is eligible for aid
- comply with The School Satisfactory Academic Progress Policy
- not be in default on previous student loans
- not owe repayment on an adjusted Pell Grant
- not exceed the annual and aggregate loan limits
- have remaining eligibility if the student is a transfer student
- be enrolled in an eligible program
- be enrolled at least half time
- have ISIR Social Security mat successful or comment code indicates successful INS match
- if male, ages 18-25 must have registered with the Selective Service
- be a citizen or eligible non-citizen
- have resolved any drug convictions

Steps to Apply for Title IV Aid

1. The student must complete the FAFSA for each financial aid year in which the student is eligible to receive aid. The Department of Education (DOE) prefers students complete a web FAFSA at www.fafsa.ed.gov. To complete a web FAFSA, the student will need an FSA ID. This can be obtained at <https://fsaid.ed.gov/npas/index.htm>. This ID is unique to each FAFSA applicant and cannot be shared with anyone else as it acts as the student's signature required to submit a FAFSA. A parent of a dependent student must also apply for a FSA ID. The parent is required to sign the web FAFSA with their uniquely created ID.
2. Once your FSA ID has successfully been created, a web FAFSA can now be completed. Be sure to follow all instructions when completing the FAFSA. Enter the *School's Code, 042751*, for *Anousheh School of Hair*. This will allow disclosure of information from the FAFSA to The School chosen by entering the school code. In the case of a dependent student, both the student and one parent will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant. Dependency status is determined by the information that is filled out on the student's FAFSA.
3. If the parents of a dependent student refuse to provide information on the FAFSA; the student will not be eligible for Pell Grants and will only be eligible for Federal Direct Unsubsidized Loans.
4. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The Academy will be sent an ISIR (Institutional Student Information Record) for all students who list their school code. All verification and/or corrections must be completed prior to qualifying for aid.
5. If a student's FAFSA is selected for verification, the student will receive The School's verification policy and a verification worksheet. The student is required to return the verification worksheet completed, as well as provide any other requested documents. If parent information is entered in the FAFSA, or the student is a dependent, parents may need to provide additional requested documents. If selected, this verification process must be completed before a student can receive federal aid. The verification process could result in a corrected ISIR and new Expected Family Contribution (EFC) number which could affect the student's unmet need and eligibility for need based aid, Federal Direct Subsidized Loans and Pell Grants.
6. The Primary EFC provided on the student's ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet. This Primary EFC number corresponds with the number of months in each academic year. The Cost of Attendance Budget for each academic year includes the student's tuition costs per academic year. These costs include tuition, applicable fees, kit and books (per the academic year in which the cost is incurred), room and board, personal expenses and transportation costs.
7. The School utilizes the information presented on the student's ISIR and the NSLDS (National Student Loan Data System) to determine the student's eligibility and to calculate the student's unmet need for the student's grade level. This is done in compliance with the Cost of Attendance Budget grade level limits based on hours in the academic year.
8. Students who desire low interest Federal Direct Loans must complete a Master Promissory Note or Electronic Master Promissory Note (E-MPN) at www.studentloans.gov
9. Parents desiring to take out a low interest Direct PLUS Loan on behalf of their dependent daughter or son must complete a Consent to Credit Check document that is made available by the Financial Aid Office. This form must be completed by the parent requesting the loan, along with a readable copy of the parent's Driver's License or State ID.
10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal Direct Loans. For Federal Direct Loans, students may access Entrance Loan Counseling at www.studentloans.gov.
11. Students will need to accept or decline eligible aid by completing the Students Financial Aid Award Notice with the Financial Aid Administrator.
12. Accepted aid will be listed on the student's award letter.
13. Students are required to notify The School's Financial Aid Officer if they receive any additional financial assistance before or after an award letter has been issued. Scholarships or other types of financial aid could be reported throughout the year. If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.
14. Students will complete said process for the 1st academic year (1-900 hours) and 2nd academic year (901-1250 hours).

Special Circumstances – Dependency Override & Professional Judgement

Dependency Override – Students who do not meet the Federal definition of an independent, but have unusual circumstances, may appeal their dependency status to The School's Financial Aid Office. Dependency Status overrides are done on a case by case basis and a determination from one Financial Aid Administrator at one institution is not binding at another institution. Successful appeals may result in an increase in the student's eligibility for aid. The Application and Verification Guide (AVG) has identified four conditions that individually or in combination with one another, **do not qualify as "unusual circumstances" or that do not merit a dependency override**. These circumstances are as follows:

1. Parents refusing to contribute to the student's education
2. Parents unwilling to provide information on the application or for verification
3. Parents are not claiming the students as a dependent for income tax purposes
4. Student demonstrates total self-sufficiency.

Students with special circumstances should contact The School's Financial Aid Office. Those students whose appeals are determined eligible will be required to submit three letters detailing the student's situation. The first letter must be from the student detailing their situation and the other two letters must be from outside sources familiar with the student's situation (i.e.: Clergy, family friend, counsellor, etc.)

Professional Judgement – Circumstances beyond the student's control (and/or family) that affect the student's (and/or family) income during the current academic year could result in a reduced estimated family contribution (EFC). Students with special circumstances should always complete a FAFSA and then contact the Financial Aid office. If a student wishes to appeal the EFC based on special circumstances and is determined eligible to do so, the student should complete a Professional Judgement form and may be requested to supply supporting documentation of said circumstances.

Verification

Students selected by CPS (Central Processing System) for verification are frequently required to submit additional information and/or parents' financial and household information to the finance office. The verification procedures will be conducted as follows:

1. When selected by CPS for the process of verification, the student must submit all required documentation to the finance office within 14 days from the date the student is notified that the additional documentation is needed for this process.
2. If the student does not provide all of the required documentation within the 14 day time frame, the student will be required to make other payment arrangements until the documentation is received and the student's eligibility for federal student aid has been established.
3. The finance office reserves the right to make exceptions to the policy stated above on a case by case basis for extenuating circumstances.
4. The finance office will notify the student of any changes to their financial aid award resulting from corrections made due to the verification process. An adjustment will be made to the student's financial aid award as required by federal regulations and an addendum to the existing award letter or a new award letter will be issued.
5. Any student found to have provided fraudulent information for verification or in the application for Title IV funds will be referred to the Office of Inspector General under 34 C.F.R. § 668.16 (g).

Deferment

Students who are enrolled at least half time can apply for deferment of previous student loans while in attendance at The School. Please log on to www.nsls.ed.gov to find your current loan servicer and to find out more details on "in-school deferment".

Cost of Attendance Budgets (COA)

In order to determine a student's level of loan funding, the Department of Education requires us to develop annual cost of attendance budgets. These budgets include an average allowance for room & board, transportation, miscellaneous, loan fees and, if applicable, child care and expenses related to disability. The following are standard monthly allowances that make up the cost of attendance budgets.

In order to determine a student's level of loan funding, the Department of Education requires us to develop annual cost of attendance budgets. These budgets include an average allowance for room & board, transportation, miscellaneous, loan fees and, if applicable, child care and expenses related to disability.

How funds will be disbursed:

In order to receive Pell Grant, students are required to have a Satisfactory Academic Progress (SAP) cumulative average of 67% in attendance and 70% in academics. This figure is arrived at by averaging grades from the following areas: classroom work, projects, styling area performance, as well as a 67% or higher attendance requirement. The School uses a 100-point grading scale:

- 90-100 or A—**Excellent**
- 80-89 or B—**Good**
- 70-79 or C—**Satisfactory**
- Below-70 or F—**Failing/Unsatisfactory**

The actual clock hour disbursement schedule for the Standard Cosmetology student is as follows:

1. First disbursement is scheduled for 30 days of classes for Pell.
2. Second disbursement after successful completion of 450 clock hours.
3. Third disbursement after successful completion of 900 clock hours.

The actual clock hour disbursement schedule for the Standard Barbering student is as follows:

1. First disbursement is scheduled for 30 days of classes for Pell.
2. Second disbursement after successful completion of 300 clock hours.

At the time of disbursement, the student will sign a line receipt acknowledging the disbursement and the status of their account.

Disbursement of Credit Balance Refund Summary

If the student has financial aid that exceeds his or her tuition and fee charges for the academic year in which the disbursement occurred, the student will have a credit balance. All credit balance refunds will be issued by check within 14 calendar days of the date of disbursement.

A credit balance refund will be given to the parent if:

The amount of the PLUS loan is greater than the student's tuition and fees charges for the academic year in which the disbursement occurred. All credit balance refunds will be issued by check within 14 calendar days of the date of disbursement.

Effects of Student Loans

- If the student receives other forms of financial assistance such as scholarships, it may reduce the student or the student's parent eligibility for Federal Aid.
- Loans must be repaid, even if the student does not finish their education. Loan repayment begins 6 months from the date of graduation or withdrawal.
- If a student does not return from a maximum 6 month Leave of Absence, the student's loans immediately enter repayment.
- Failure to repay a student loan will leave a negative mark on the borrower's credit.
- Over borrowing of student loans may cause borrower to pay more than earning potential can handle, especially during early years of repayment.

Loan Disclosures

- Student loan information published by the US Department of Education (The Guide to Federal Student Aid) is available in the Financial Aid Office.
- NSLDS (National Student Loan Data System) – student loans will be submitted to the NSLDS and will be accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system.

Annual and aggregate loan limits for William D. Ford Federal Direct Loans

(3rd yr and beyond and maximum total Federal Direct Loan debt when you graduate can be found in "Your Federal Student Loans" guide in the FA office)

| Year | Dependent undergraduate students (except students whose parents are unable to obtain PLUS loans) | Independent undergraduate students (and dependent students whose parents are unable to obtain PLUS loans) |
|----------------------|--------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 1 st Year | \$5,500-No more than \$3,500 of this amount may be subsidized loans. | \$9,500-No more than \$3,500 of this amount may be subsidized loans. |
| 2 nd Year | \$6,500-No more than \$4,500 of this amount may be subsidized loans. | \$10,500-No more than \$4,500 of this amount may be subsidized loans. |

Student (Borrower's) Rights

You have a right to know the details of your loan (depending on your loan, some of the following might be included in entrance counseling). Below is what you need to know and must receive from your school, lender or the Direct Loan Servicing Center:

- The full amount of the loan and the current interest rate;
- The date you must start repayment;
- A complete list of any charges you must pay (loan fees) and information on how those charges are collected;
- Information about the yearly and total amounts you can borrow;
- Information about the maximum repayment periods and the minimum repayment amount;
- An explanation of [default](#) and its consequences; and
- An explanation of available options loan consolidation and a statement allowing penalty-free loan repayment anytime.

Before you leave school, you will receive the following information (as part of exit counseling) from your school, lender or the Direct Loan Servicing Center:

- A current description of your loans, including average anticipated monthly payments.
- Amount of total debt (principal and estimated interest), current interest rate and the total interest charges on your loan;
- If you have FFELSM Loans, the name of the lender or agency that holds loans, where to send payments and where to write or call with questions;
- If you have Direct Loans, the address and telephone number of the U.S. Department of Education's Direct Loan Servicing Center;
- An explanation of fees you might be charged during repayment period, such as late charges and collection or litigation costs if you're delinquent or in [default](#);
- A reminder of available options for loan consolidation and a reminder of penalty-free loan repayment.
- A description of applicable deferment, forbearance and discharge (cancellation) provisions;
- Repayment options and advice about debt management that will help you in making your payments;
- Notification to provide your expected permanent address and the name and address of your expected employer; and
- Notification that you must also provide any corrections to your school's records concerning your name, Social Security number, references and driver's license number (if you have one).

If you are attending school at least [half-time](#), you have a set period of time after you graduate, leave school or drop below [half-time](#) status before you must begin repayment. This period of time is called a grace period.

- You will receive a grace period before your repayment period begins on loans.
- Your grace period will be six or nine months depending on the type of loan.
- PLUS Loans have no grace period. For information, see "[When do parents and graduate and professional degree students begin repaying a PLUS Loan?](#)"
- If you are in active military duty for more than 30 days, the grace period will be delayed.

Your school, lender or the Direct Loan Servicing Center, as appropriate, must give you a loan repayment schedule that states:

- when your first payment is due;
- the number and frequency of payments; and
- the amount of each payment.

If you or your parents borrow under the FFEL Program, you (or your parents, or graduate and professional degree students for PLUS Loans) must be notified when the loan is sold if the sale results in making payments to a new lender or agency. Both the old and new lender must provide this notification.

You must be given:

- the identity of the new lender or agency holding the loan; and
- the address for you or your parents to send payments and the telephone numbers of both the old and new lender or agency.

Student (Borrower) Responsibilities

1. Borrower – it is the responsibility of the student to:
 - Think about how much you are borrowing: how the amount of loan will affect your future finances, and what your repayment obligation means before you take out a student loan.
 - Students will need to accept or decline eligible aid. Accepted aid will be listed on the student's award letter.
 - Sign a promissory note: you agree to repay the loan according to the terms of the note even if you do not complete your education, can't get a job after completing the program, or didn't like the education received. This is done online at www.studentloans.gov. Promissory note is signed electronically or hard copy before any loan funds can be disbursed.
 - Make payments on time: you are required to make payments on time if you don't receive a bill, repayment notice, or reminder. You must make monthly payments in the full amount required by your repayment plan. Partial payments do not fulfill obligation to repay student loan on time.
 - Continue to pay your loans while waiting for deferment or forbearance approval. Keep in touch with loan servicer: notify your servicer when you graduate; withdraw from school, drop below half-time status, change your name, address, or social security number; or transfer to another school.
2. Entrance Counseling: First-time borrowers must complete an entrance counseling session before your first loan disbursement. This session includes useful tips and tools to help you develop a budget for managing your education expenses and help you to understand your loan responsibilities. Each student will complete the Department of Education's entrance counseling online at www.studentloans.gov.
 - Review deferment
 - Importance of keeping financial aid papers
 - Reinforce the importance of repayment
 - Importance that loan repayment is required even if the student does not finish their education
 - Default and its consequences
 - How to use the MPN or E-MPN
 - Explain interest and capitalization
 - Provide sample monthly repayment amounts and the importance of not over borrowing
 - NSLDS and how to access the system
 - Contact information for questions
 - Notification of change of name or address
 - Withdrawal from the program and how the withdrawal will affect the student

3. Exit Counseling: Students must complete exit counseling before leaving school to make sure you understand rights and responsibilities as a borrower. Each student will complete the Department of Education's exit counseling online at www.nslds.ed.gov and www.studentloans.gov as well as discuss the following during your appointment with the FAO:
 - Review information concerning loans from entrance interview
 - Review repayment options including seriousness and importance
 - Review average indebtedness of student borrowers and anticipated monthly repayment amount
 - Provide information on loan consolidation (pros and cons)
 - Discuss how to contact the party servicing the student borrowers' direct loans
 - Discuss debt management strategies
 - Provide information on forbearance, deferment and cancellation options
 - Describe the likely consequences of default
 - How to access the NSLDS website and availability of FSA Ombudsman's office
 - Help the borrower understand their rights and responsibilities concerning loan repayment
 - Collect updated personal contact information for the borrower
4. Repayment of Loans: There is a set time period after a student graduates, leaves the school or drops below half-time status before the student must begin repayment of loan(s). This period of time is called a grace period and gives the student the time to get financially settled and select a repayment plan. The grace period for a Direct Stafford loan is six months. Plus Loans do not have a grace period. Depending on the type of loan a student receives and the repayment plan chosen, the student may have from 10-25 years to repay the loans. Monthly repayment amount will depend on the type of loan, size of debt, length of repayment period and repayment plan chosen. For more information, go online to www.studentaid.ed.gov/repaying.

**Sample of Schedule of Repayment
Total Monthly Payments at Various Interest Rates**

| Amount Owed | 6% | 6.80% | 7.50% | 8.25% |
|-------------|-------|-------|-------|-------|
| \$1,000 | \$50 | \$50 | \$50 | \$50 |
| \$2,000 | \$50 | \$50 | \$50 | \$50 |
| \$3,000 | \$50 | \$50 | \$50 | \$50 |
| \$4,000 | \$50 | \$50 | \$50 | \$50 |
| \$5,000 | \$56 | \$58 | \$59 | \$61 |
| \$6,000 | \$67 | \$69 | \$71 | \$74 |
| \$7,000 | \$78 | \$81 | \$83 | \$86 |
| \$8,000 | \$89 | \$92 | \$95 | \$98 |
| \$9,000 | \$100 | \$104 | \$107 | \$110 |
| \$10,000 | \$111 | \$115 | \$119 | \$123 |
| \$15,000 | \$167 | \$173 | \$178 | \$184 |
| \$20,000 | \$222 | \$230 | \$237 | \$245 |
| \$25,000 | \$278 | \$288 | \$297 | \$307 |
| \$30,000 | \$333 | \$345 | \$356 | \$368 |
| \$35,000 | \$389 | \$403 | \$415 | \$429 |
| \$40,000 | \$444 | \$460 | \$475 | \$491 |
| \$45,000 | \$500 | \$518 | \$534 | \$552 |
| \$50,000 | \$555 | \$575 | \$594 | \$613 |

This chart is intended to show monthly payments at various debt and interest rates. This chart is for a standard ten-year repayment plan. The amounts above include all outstanding loan balances at the time of entering repayment. The last payment in the ten-year cycle may be smaller than the amount listed above.

For All Students Participating in Consumer Loans or Federal Financial Aid

All students attending the School may choose to use a lender not on the School's preferred lender list and the School is required to process loan documents for any eligible lender selected by students. Students are not required to use any federal or private lender recommended by the School and may select any lender of the student's choice. Terms offered by preferred lenders are equally available to all of the School's eligible students. The School's financial aid staff shall conduct a performance review of its preferred lenders at least once every 12 months and make changes when appropriate.

The School's primary goal is to assist students in achieving the educational career goals by providing appropriate financial resources. The financial aid office is committed to:

- Making every effort to assist students and families with their financial need
- Inform students and remove financial barriers for those desiring to further their education
- Educating students and families concerning all consumer information and aid available for those who qualify
- Protecting and respecting the privacy of students
- Ensuring the confidentiality of student records and personal circumstances
- Performing a needs analysis for each student desiring to apply for financial assistance with all needs analysis performed in a consistent manner
- Providing services that do not discriminate on the basis of sex, race, gender, religion, age, economic status, ethnicity or sexual orientation
- Attending training seminars after approved for Title IV funding to stay current with all DOE regulations
- Remaining at the highest level of ethical behavior
- No Co-branding or sharing of logos with the lender(s)

The School financial aid office is expected to always maintain ideal standards of professionalism in relation to interacting with students and families while carrying out the responsibilities of their position. All School Staff involved will:

- Remain objective in making decisions and advising in relation to the student's financial aid
- Provide accurate information without any personal bias
- Abstain from taking any actions for personal benefit
- After approved for Federal funding, follow the Title IV laws and regulations
- Will keep the best interest of the student and families first and foremost
- Refrain from soliciting or accepting gifts from loan agencies, or any government agency

Code of Conduct / School Ethics

- Federal Reserve Board and Department of Education final rules for private education loans and Title IV Funding
- Replaces prior special rules for student credit extension

The Federal Reserve Board (FRB) regulates required disclosures on private education loans and defines certain key terms. The Department of Education (ED) regulates the required disclosures on Title IV Aid, HEA loans and private education loans.

The Higher Education Opportunity Act (HEOA) defines:

- Institution-affiliated organization is an entity directly or indirectly related to a covered institution that recommends, promotes, or endorses education loans.
- Lender-an eligible private education or any other person engaged in securing, making or extending education loans on behalf of the lender.
- Private education loan-is a non-Title IV loan provided by a private educational lender expressly for post-secondary educational expenses and does not include an extension of credit under an open-end consumer credit plan or secured by real property.
- The School is not considered a private lender if the extension of credit is 90 days or less, and interest will not be applied to the credit balance, and the term is one year or less, even if payable in more than 4 payments.
- Preferred lender arrangement is an arrangement or agreement between a lender and covered institution in which a lender provides education loans to students/families and the covered institution recommend, promotes or endorses the education loan products of the lender.
 - Includes arrangements between a lender and an institution-affiliated organization. Does not include:
 - Direct Loan Program Loans through the DOE,
 - Education funds covered by The School's own funds
 - Funds by donor-directed contributions
 - State funded financial aid programs if the terms and conditions of the loan include a loan forgiveness option for public service
- An Education loan is a Direct Loan, or a private education loan
- Preferred Lender Arrangement (PLA) – The School will provide disclosures annually for each type of education loan offered pursuant to the PLA before a student borrows.
 - Informational materials-publications, mailings or electronic messaging will be distributed to prospective and current students describing the available financial assistance opportunities. The disclosure will not include any co-branding and must conspicuously disclose that The School does not endorse the product in question.
 - The School has no less than two unaffiliated private education lenders. The following chart lists the lenders and the reasons The School chose lenders in respect to loan terms and conditions and the methods or criteria used to select these lenders in relation to why they are favorable to borrowers.

Code of Conduct Requirements for The School – Affiliated Organizations

- The Code of Conduct will be displayed in plain sight on The School's website and also on the preferred lenders website.
- The School will administer, enforce, and review the Code of Conduct for all School staff involved annually.
- Lenders are also required to enforce and review the same Code of Conduct with the affiliate's agents annually.
- The School prohibits a conflict of interest between The School FAO and the preferred lenders.
- The School does not promote any lender during the Entrance/Exit Interview process.
- The School does not promise any loan volume to any preferred lender.
- The Code of Conduct prohibits revenue-sharing arrangements with any lender.
 - The School will not collect a fee in exchange for promoting a lender nor collect any revenue or profit sharing.
 - The Financial Aid Department or Officer or Owner will not receive gifts from any preferred lender
 - Gifts" include: gratuity, favor, discount, entertainment, hospitality, loan, services, transportation, lodging, meal, or other items deemed as a "gift".
 - The term "Gift" does not include: food or refreshments during a professional training session meant to improve service and does not include favorable terms to student, standard marketing material, and philanthropic contributions from a lender in exchange for advantages to related loans, or any state aid.
 - The School will utilize marketing materials advantageous to the applicant from the lender(s) to counsel, aid in financial literacy and debt management as long as the lender discloses that the lender prepared the provided materials
 - The School does not hire any consultants contracted by any private lender.
 - The School does not have any affiliates of lenders serve on their Advisory Board.
 - The School owners/staff will not participate on any affiliated lenders Advisory Board.
 - The School's financial aid/assistance office is prohibited from directing borrowers to certain lenders or delaying loan certifications. The School does not assign lenders to any student's aid award package and does not refuse or delay loan certification based on the borrower's choice of lender.
 - The School is not involved in payment to any lenders, whether directly or indirectly, in exchange for points, premiums, or interest of financial support in exchange for extending credit to a student.

Schools offering Federal Aid under the Program Participation Agreement will:

- Develop, publish, and administer and enforce the code of conduct with respect to loans guaranteed under the Title IV programs or Higher Education Act (HEA) loan programs.
- Compile yearly, maintain, and make available to all students, a list of lenders for loans issued or guaranteed under the Title IV programs or HEA loan programs.
- The School, upon request from a student or prospective student, must provide a Department of Education/FRB self-certification form and information needed to complete the form.
- Self-certification form must contain disclosures stating the applicant may qualify for Federal, State, or School aid. The applicant will be encouraged to discuss available options with the Financial Aid Officer and that private education loans may affect the applicant's eligibility for Federal, State, or School aid. The School will aid the applicant in reviewing what information the applicant must provide on the self-certification form obtained in The School Financial Aid Office. Information reviewed with applicant will include Cost of Attendance
- (COA), the student's Estimated Financial Assistance (EFA), and the difference between the two.
- The lender may provide to the applicant a pre-filled self-certification form. This self-certification form must be signed by the applicant.
- The lender must obtain the signed self-certification form before consummation of the loan.
- Lender may receive the self-certification from the applicant or The School.

Administrative Capability

- When the PPA is originally signed and upon continuing to participate in Title IV or HEA programs, The School will:
 - Report annually to The Department of Education any "reasonable reimbursements" in accordance with State or Federal reimbursement policies that are paid by any private education lenders to any School employee in the Financial Aid Office who is responsible for education loans.

Right to Cancel

- The applicant may cancel within 3 business days of receipt of the lender's final disclosure form. Funds will not be disbursed until the cancellation period expires.

NYS INFORMATION PAMPHLET FOR STUDENTS- STUDENTS RIGHTS

Schools are required to give this disclosure pamphlet to individuals interested in enrolling in their school.

What is the purpose of this pamphlet?

All prospective and enrolled students in a non-degree granting proprietary school are required to receive this pamphlet. This pamphlet provides an overview of students' rights with regard to filing a complaint against a school and accessing the tuition reimbursement fund if they are a victim of certain violations by the school.

Licensed private career schools which are licensed by the New York State Education Department are required to meet very specific standards under the Education Law and Commissioner's Regulations. These standards are designed to help ensure the educational appropriateness of the programs which schools offer. It is important for you to realize that the New York State Education Department's Bureau of Proprietary School Supervision closely monitors and regulates all non-degree granting proprietary schools. The schools are required to have their teachers meet standards in order to be licensed by the Department. Schools are also required to have their curriculum approved by the New York State Education Department, at minimum, every four years, thereby helping to ensure that all curriculum offered in the schools are educationally sound.

In addition, staff members of the Bureau of Proprietary School Supervision are often in the school buildings monitoring the educational programs being offered. The interest of the New York State Education Department is to ensure that the educational program being offered meets your needs and that your financial investment is protected.

The New York State Education Department's Bureau of Proprietary School Supervision wishes you success in your continued efforts to obtain the necessary skill training in order to secure meaningful employment. In addition, Bureau staff will continue to work with all the schools to help ensure that a quality educational program is provided to you.

Who can file a complaint?

If you are or were a student or an employee of a Licensed Private Career School in the State of New York and you believe that the school or anyone representing the school has acted unlawfully, you have the right to file a complaint with the New York State Education Department.

What can a student or employee complain about?

You may make complaints about the conduct of the school, advertising, standards and methods of instruction, equipment, facilities, qualifications of teaching and management personnel, enrollment agreement, methods of collecting tuition and other charges, school license or registration, school and student records, and private school agents.

How can a complaint be filed by a student or employee?

You should try to resolve your complaint directly with the school unless you believe that the school would penalize you for your complaint. Use the school's internal grievance procedure or discuss your problems with teachers, department heads, or the school director. We suggest that you do so in writing and that you keep copies of all correspondence to the school. However, the school cannot require you to do this before you file a complaint with the New York State Education Department. If you do file a complaint with the Department, please advise the Bureau of any action that you have taken to attempt to resolve your complaint.

The steps you must take to file a complaint with the New York State Education Department are:

1. Write to New York State Education Department at:
116 West 32nd Street, 5th Floor, New York, New York 10001, or telephone the Department at (212) 643-4760, requesting an interview for the purpose of filing a written complaint. Bring all relevant documents with you to the interview, including an enrollment agreement, financial aid application, transcripts, etc. An investigator from the Department will meet with you and go through your complaint in detail.
2. If you cannot come for an interview, send a letter or call the office to request a complaint form. You must complete and sign this form and mail it to the office. Please include with it copies of all relevant documents. You should keep the originals. You must file a complaint within two years after the alleged illegal conduct took place. The Bureau cannot investigate any complaint made more than two years after the date of the occurrence.
3. The investigator will attempt to resolve the complaint as quickly as possible and may contact you in the future with follow-up questions. You should provide all information requested as quickly as possible; delay may affect the investigation of your complaint. When appropriate, the investigator will try to negotiate with the school informally. If the Department determines that violations of law have been committed and the school fails to take satisfactory and appropriate action then the Department may proceed with formal disciplinary charges.

What is the Tuition Reimbursement Fund?

The Tuition Reimbursement Fund is designed to protect the financial interest of students attending non-degree proprietary schools. If a school closes while you are in attendance, prior to the completion of your educational program, then you may be eligible for a refund of all tuition expenses which you have paid. If you drop out of school prior to completion and you file a complaint against the school with the State Education Department, you may be eligible to receive a tuition refund if the State Education Department is able to provide factual support that your complaint is valid and to determine that there was a violation of Education Law or the Commissioner's Regulations as specified in Section 126.17 of the Commissioner's Regulations. To file a claim to the Tuition Reimbursement Fund, you must first file a complaint with the State Education Department at the address included in this pamphlet. The staff of the State Education Department will assist you in the preparation of a tuition reimbursement form (a sample of this form should have been provided to you upon enrollment).

What is the tuition refund and cancellation policy?

All schools must have a tuition refund and cancellation policy for each program included in the catalog and in the student enrollment agreement. Read and understand the school's policy regarding tuition refund and cancellation before you sign the enrollment agreement. If you do not understand it, or are confused by the school's explanation, get help before you sign. You may ask for assistance from the Department at the address included in this pamphlet.

What should students know about "private school agents?"

Private School Agents are employed by schools for the purpose of recruiting or enrolling students in the school; they are not school counselors. Private school agents cannot require a student to pay a placement or referral fee. Each school agent must be licensed by the New York State Education Department, must have an Agent identification card and must be a salaried employee of the school. School agents who cannot show an Agent Identification Card are breaking the law if they try to interest students in enrolling in a particular school or group of schools. The name(s) of the agent(s) who enrolled a student must appear on that student's enrollment agreement. Therefore, you should write down the name of the agent who talked to you. Each student will be required to confirm the name(s) of the agent(s) when signing the enrollment agreement. A full refund shall be made to any student recruited by an unlicensed private school agent or even by a licensed agent if there is evidence that the agent made fraudulent or improper claims. To find out if you are eligible to receive a refund, you must follow the complaint procedures included in this page.

What should students know about "grants and guaranteed student loans"?

A grant is awarded to a student based on income eligibility, and it does not need to be repaid (for example, New York State Tuition Assistance Program (TAP) grants or Pell grants provided by the federal government).

Guaranteed student loans are low interest loans provided under the Federal Guaranteed Student Loan Program. The decision to apply for such a loan is yours-the school cannot require that you apply for a loan. You should understand that if you pay school tuition with money loaned to you from a lender you are responsible for repaying the loan in full, with interest, in accordance with the terms of the loan agreement. A failure to repay the loan can hurt your credit rating and result in legal action against you. Even if you fail to complete your educational program, you are still responsible for repaying all of the money loaned to you.

It is your right to select a lender for a guaranteed student loan. The school cannot require you to apply to a particular lender or lending institution. However, the school can recommend a lender, but if it does, the school must also provide you with a statement about your right and ability to obtain a loan from another lender and the interest charged on these loans.

Read and understand all the information and applications for financial aid grants and loans before signing.

Where can students file a complaint, file a claim to the tuition reimbursement fund, or get additional information?

Contact the New York State Education Department at:
New York State Education Department
116 West 32nd Street, 5th Floor
New York, New York 10001
Attention: Bureau of Proprietary School Supervision
(212) 643-4760

This pamphlet is provided to you by the New York State Education Department (NYSED). The NYSED regulates the operation of Licensed Private Career Schools.