

Institute of Advanced Medical Esthetics Informational Disclosure – 5 2 19

Net Price Calculator

[For your convenience and to help you determine the Cost of Attendance please click on the Net Price Calculator button below](#)

[NetPrice Calculator](#)

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EXCLUSIONS AND CALCULATIONS OF RATES (GE disclosure requirement)

Graduation & Employment Assistance

GRADUATION REQUIREMENTS

In order for students to receive graduate status and receive a diploma, they must have taken and passed all practical and theory exams for online topics, completed all contracted hours, and performed all of their service requirements by the program completion date. A grade point average of 75% or higher is required to graduate from the program. Tuition and fees must have been paid in full. All payments must be paid in full prior to the school releasing any transcripts or diplomas or verification of training for licensure or other documents. 85% on all parts of finals are required.

For ability to examine paperwork to be released, (paperwork enables the student to sit for state board examination), a score of 85% or greater must be achieved on the school's written and practical mock state board exams as well as having met all other financial and graduation requirements. Signup for the exams must be done with the appropriate staff. The school requires that payments must be paid in full prior to the school releasing any school documents, official transcripts, certificates of completion, or verification of training paperwork to enable the student to sit for the state board examination. Transcripts will be released providing that all payments have been met. Transcripts will note graduation date or last date of attendance if the student has not graduated.

STUDENT TRACKING AFTER GRADUATION

The Student agrees to provide the school with information regarding the student's employment immediately after graduation, at six months after graduation and one year after graduation via email to the registrar. Information should include: Name of business, address, number and contact at the place of employment.

The school will contact students or employers via email or social media to also track employment.

EMPLOYMENT ASSISTANCE

Job and career placement assistance is available to any graduate who has successfully graduated. The school cannot and does not promise or guarantee employment to anyone. The school maintains a list of potential employers and the names of resources with additional information on job listings.

LICENSING REQUIREMENTS AND RECIPROCITY

To become licensed to practice esthetics in Virginia, students must complete state mandated training and pass the Virginia Esthetics licensure examination. Students are responsible for any fees associated with the state board examination and licensure. The entity responsible for state board examinations is PCSHQ.com

Students must use this site to register for the examination and develop a username and password and upload a photo and the required DPOR forms & applications and pay the required fees.

On the above listed website you will find the following:

- Candidate Information Bulletin - that provides the supplies needed for your state board examination, site conduct at the testing center, policies and procedures and fees for the examination, theory and practical subject for which you are responsible. Students must assemble their kit in the required format with the required supplies and demonstrate practical skills as well as pass a theory examination.
- Practical test scripts.
- Exam location & Exam Dates.
- DPOR forms & application.

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Inclement Weather Policy or Emergency Class Cancellation

The school will not usually cancel classes due to inclement weather. The school does not follow any public school or community college schedules. We make our decisions independently. If a student feels that traveling to school is not safe for them, the student may use a day from his/her attendance bank. In the event that the city in which the school is located declares a state of emergency and discontinues public transportation, the school would not consider that day as a scheduled day and the anticipated graduation date will be extended accordingly. Hours completed on these days by students wishing to attend would be considered make up/additional hours. Students not planning on attending class are required to call in an absence. The School will email or text if the school is to be closed unexpectedly, the first line of notice is the text list or email, followed by Facebook post.

Copyrighted Material Disclosure

H.R 4137, the Higher Education Opportunity Act (HEOA), is a reauthorization of the Higher Education Act. It includes provisions that are designed to reduce the illegal uploading and downloading of copyrighted works through peer-to-peer (P2P) file sharing. These provisions include requirements that: Institutions make an annual disclosure that informs students that the illegal distribution of copyrighted materials may subject them to criminal and civil penalties and describes the steps that institutions will take to detect and punish illegal distribution of copyrighted materials.

Institutions certify to the Secretary of Education that they have developed plans to "effectively combat" the unauthorized distribution of copyrighted material. Institutions, "to the extent practicable," offer alternatives to illegal file sharing. Institutions identify procedures for periodically reviewing the effectiveness of the plans to combat the unauthorized distribution of copyrighted materials. This document outlines the school plan to comply with these requirements.

What Students Need To Know About Peer-To-Peer File Sharing

The unauthorized distribution of copyrighted material, including through peer-to-peer file sharing, may subject you to criminal and civil penalties. Although using peer-to-peer file sharing technology in itself is not illegal, what you share and how you share it may violate the law. The laws that govern copyright are not specific to any one technology; you can violate the rights of a copyright holder using many different types of technology. Both uploading and downloading of files can pose a violation of the copyright law, and the law applies for songs, videos, games, textbooks, and any other type of creative content.

Before you download anything for free, you should research whether that source provides material licensed by the copyright owner. Individuals who violate the copyright law, even unintentionally, by illegally uploading or downloading may be subject to civil penalties of between \$750 and \$150,000 per song! These penalties are established by federal law.

Content owners actively monitor file sharing networks and may issue takedown notices to Internet Service Providers requesting that the school remove these files or subpoenas requesting that the school turn over your contact information for the purpose of filing a lawsuit. Pursuant to state and federal law, the school must comply with all valid subpoenas. In the past, pre-litigation settlements offered by copyright owners prior to filing lawsuits against students have ranged from \$3,000 to \$4,000 and up, while juries have issued verdicts against illegal file sharers of hundreds of thousands and even millions of dollars.

Federal law lays out criminal penalties for intentional copyright infringement which can include fines and jail time. It is generally accepted in copyright law that you may rip a CD that YOU purchased onto your own computer for personal use. Distributing files to anyone on a disc (CD, DVD, or other portable media) is as much a violation of copyright laws as it is using peer-to-peer software to share the file.

In addition to following the law, you must also follow the School's policy (see below). That policy states that when you use IT services, you agree to respect the legal protection provided by copyright and licensing of programs and data. Respect for copyright and intellectual property is an important aspect of academic integrity.

Video Taping or Tape recording on school premises is prohibited. Video Taping or Tape Recording of school transmitted lectures is prohibited. School policy prohibits recording and transmission of student and staff meetings, classroom lectures and discussions by students and staff unless written permission from the school director had been obtained as well permission from the staff member / class instructor has been obtained and all students in the class as well as guest speakers have been informed that audio/video recording may occur. Students are required to sign a confidentiality agreement stating that: All daily operations, events during the daily operation of the school, courses, conversations, meetings, events, and general or specific information is not to be disclosed. The school and staff members as well as students have a reasonable expectation of privacy as noted in our policy, catalog and confidentiality contract. As stated in the school's confidentiality contract - non disclosure section;... trade secrets, confidential business information, lectures, materials, and coursework are the Intellectual property of the school and may be property of staff or an individual faculty member and such recording or distribution is a violation of copyright laws. The school reserves the right to terminate violators of this policy and seek damages.

Clock hour Structure, Credit Transfer & Exemption Credit

We are a clock hour school. In accordance with Virginia law, the school may evaluate previous

transcripts and award credit at the sole discretion of the school. In accordance with Virginia law, if transferable coursework is determined to be applicable there is a retention examination.

Immunization Policy

The School does not require proof of immunization in order to enroll in classes or programs. However, proof of immunization may be required prior to beginning a program. Internships will be based on the policies of the internship sites.

Student Lending Code of Conduct

The school is committed to providing students and their families with the best information and processing alternatives available regarding student borrowing. In support of this and in an effort to rule out any perceived or actual conflict of interest between the school, employees or agents and education loan lenders, has adopted the following:

Institute of Advanced Medical Esthetics:

- does not participate in any revenue-sharing arrangements with any lender.
- does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any gifts of greater than a nominal value from any lender, guarantor or servicer.
- does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept any fee, payment or other financial benefit (including a stock purchase option) from a lender or affiliate of a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to education loans.
- does not permit any officer, employee or agent of the school who is employed in the financial aid office or is otherwise involved in the administration of education loans to accept anything of value from a lender, guarantor, or group of lenders and/or guarantors in exchange for service on an advisory board, commission or other group established by such a lender, guarantor group of lenders and/or guarantors. South Hills does allow for the reasonable reimbursement of expenses associated with participation in such boards, commissions or groups by lenders, guarantors, or groups of lenders and/or guarantors.
- does not assign a lender to any first-time borrower through financial aid packaging or any other means.
- recognizes that a borrower has the right to choose any lender from which to borrow to finance his/her education.

- will not refuse to certify or otherwise deny or delay certification of a loan based on the borrower's selection of a lender and/or guarantor.
- will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with a specified number or volume of Title IV loans, or a preferred lender arrangement for Title IV loans.
- will not request or accept any assistance with call center or financial aid office staffing.

Student Voter Registration

Current students who are United States citizens and are of voting age can find voter information specific to their state of residence by visiting: [Election Assistance Commission](#)

[VOTER REGISTRATION APPLICATION FOR VIRGINIA - CLICK HERE](#)

Services Available to Students with Disabilities

The school will make reasonable accommodations for students with disabilities. A reasonable accommodation is a modification or adjustment to a program, service, or activity that provides a qualified student with a disability an equal opportunity to participate in the school's programs. Reasonable accommodations are individualized and developed on a case-by-case basis. Identifying an appropriate accommodation requires an exchange of information and flexibility. Eligibility for reasonable accommodations is determined on an individual basis based on documented need.

A student's decision about whether to self-identify as a person with a disability is a personal one. Individuals with disabilities are welcome to discuss their concerns with the staff. The decision not to self-identify as disabled is understood and respected. It is each student's responsibility to ask for and make use of these accommodations. Each student is ultimately responsible for his or her academic success. Each student must take the initiative to use time, facilities, and support services in a productive manner.

Reasonable Accommodations Policy

It is the policy of the school to respond to requests for reasonable accommodations in accordance with Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. 794) or section 202 of the Americans with Disabilities Act of 1990 (2 U.S.C. 12132), which states in part, "no qualified individual with a disability shall, by reason of such disability, be excluded from participation in or be denied the benefits of the services, programs, or activities of a public entity, or be subjected to discrimination by any such entity."

Reasonable accommodation shall refer to modification or adjustment to a job, an academic program, or work or learning environment to enable a qualified individual with a disability to enjoy an equal employment or educational opportunity. An equal employment or educational opportunity means an opportunity to attain the same level of performance or to enjoy equal benefits and privileges of employment or education available to similarly-situated staff, faculty, or students without a disability. The Americans with Disabilities Act requires reasonable accommodations in three aspects of employment and education:

- To ensure equal opportunity in the application process;
- To enable a qualified individual with a disability to perform the essential functions of a job or to benefit from an educational program; and
- To enable staff, faculty, or students with disabilities the opportunity to enjoy equal benefits and privileges of employment and education

The school is obligated to provide reasonable accommodations, adjustments, and/or auxiliary services only to the known limitations of an otherwise qualified individual with a disability. It is the responsibility of the individual with a disability to inform school staff and to provide documentation (from an appropriate professional) of a disability and demonstrate or document how the disability limits participation in employment programs, services, or activities at the time of admission.

When a qualified individual with a disability requests an accommodation, the school will make a reasonable effort to provide an accommodation, adjustment, and/or auxiliary service that is effective for

the individual. Appropriate accommodations or modifications will be provided to ensure that the evaluation of performance represents achievement rather than reflecting the impact of disability. The school defines accommodation as measures taken to supplement or modify instruction during the student's tenure at the school, the costs of which shall not exceed 10 percent of the cost of the course tuition.

Family Education Rights and Privacy Act (FERPA)

In compliance with Public Law 93-380, "The Family Educational Rights and Privacy Act" (FERPA), the Academy has adopted policies and procedures which give students the opportunity to view their educational records upon request. Educational records mean those files, documents, and other material that contains information directly related to a student. Educational records do not include working papers concerning students, such as informal notes and other temporary notes of a similar nature that are in the sole possession of the faculty or staff and are not accessible or revealed to any other person. The College will not permit access to, or the release of, confidential information to any individual or agency without the express written consent of the student except as follows:

- to other school officials who have educational interest in the information
- to officials or another school where the student seeks or intends to enroll or is enrolled, representatives of the Comptroller General of the United States, the Secretary of Education or State and local educational authorities relating to financial aid and is necessary to determine eligibility for aid, determine amount of aid, determine conditions for the aid, enforce the terms and the conditions of the aid
- to State officials if required by State statute
- to organizations , conducting studies for educational agencies or institutions to develop, validate, or administer student aid programs or improve instruction. No personally identifiable information will be released except to representatives of the organization and the information provided to the organization will be destroyed when no longer needed for the study
- to accrediting agency to carry out accrediting functions
- to parents of a dependent student
- to comply with a judicial order or subpoena
- to meet a health or safety emergency
- to an alleged victim of a crime or violence regarding the final results of disciplinary proceedings against the alleged perpetrator of the crime

All disclosures of information will be recorded in the file and will include parties receiving information and the legitimate interests of the parties for inspection of the records.

Personally identifiable information which is designated as directory information includes a student's name, address, telephone listing, date and place of birth, major field of study, participation in officially recognized activities, degrees and awards received and the most recent previous educational agency of institution attended.

Such Directory Information may be disclosed by the School for any purpose, at its discretion. Currently enrolled students may withhold the disclosure of any category of information under the Family Educational Rights and Privacy Act of 1974, as amended. To withhold disclosure, written notification must be received in the Campus Director's office prior to the end of the second week in which the student begins classes.

Institute of Advanced Medical Esthetics assumes that failure on the part of any student to specifically request the withholding of Directory Information indicates individual approval for disclosure. For additional information regarding the Family Educational Rights and Privacy Act of 1974, please contact the

Family Policy Compliance Office
U.S Department of Education
400 Maryland Avenue
Washington, D.C 20202-5901

Students may request to inspect and review his or her education records in writing to the Campus Director. They may also request, in writing to the Campus Director, if they are seeking amendments of their student records.

High School Diploma-Determining the Validity

The Institute of Advanced Medical Esthetics requires all students to provide evidence that the applicant possesses one of the following (including but not limited to): a High School Diploma, a GED equivalent, a home-study certificate or transcript from a home-study program that is equivalent to high school level and is recognized by the student's home state. An applicant to any program who has not yet obtained a GED or who cannot provide proof of graduation may obtain GED testing information from the Admissions Department.

In the event that the validity of a high school diploma is questioned, these guidelines should be followed to help determine whether Institute of Advanced Medical Esthetics may accept the diploma.

'Diploma Mill' is a term that refers to any entity that offers, for a fee, degrees, diplomas, or certificates, that may be used to represent to the general public that the individual possessing such a degree, diploma, or certificate has completed a program of education or training; and requires such individual to

complete little or no education or coursework to obtain such degree, diploma , or certificate; and lacks accreditation by an accrediting agency or association that is recognized as an accrediting agency.

Institute of Advanced Medical Esthetics keeps a record of any institutions known to be diploma mills to ensure its practices result in fair and impartial assessments. If a high school's validity is in question either by the Secretary of Education or the institution, Institute of Advanced Medical Esthetics will consider the following factors:

- The institution's website: are there indicators of education for a fee, correspondence (mail-in) training and testing as well as any other unusual inconsistencies? Does the institution require little coursework or little attendance to obtain a credential?
- Does the institution provide information about its corporation's location, its governance, or ownership
- Does the institution provide little or no contact information other than a telephone number or email address?
- Does the institution publish false or exaggerated claims of external quality review?
- If the institution does not have a website, the institution will need to be contacted by phone. If the institution cannot be contacted by internet or phone, this is an indication that the high school diploma is valid;
- Review high school transcripts to verify the extent of the coursework involved for the diploma the applicant is presenting;
- Determine the length of time to completion. How does this time frame correlate to the amount of coursework needed to complete high school?

The determination of the validity of a high school diploma is a collective effort based on a variety of factors. The Campus Director and the Director of Compliance & Oversight will make the final decision after taking into account the results of the research, including the use of outside agencies.

Foreign Diplomas - updated 7/1/15

We require edperspective.org or equivalent to validate our foreign diploma's. A foreign diploma must be translated, a foreign diploma in English must also be evaluated for US equivalency.

"For our files, we require copies of the official foreign diploma or transcripts, a translation of the documents and the Educational Perspectives evaluation, stating that this document is in fact equivalent to a United States High School Diploma."

How to withdraw:

Notify the school in writing you wish to withdraw.

REFUND POLICY - Contracts after 6/23/15

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

Rejection: An applicant rejected by the school is entitled to a refund of all monies paid.

Notice of Cancellation: The student may only cancel his or her enrollment by giving Notice of Cancellation prior to the beginning of the course of study for which the Student has enrolled under this agreement. A student is considered to have begun the course of study under this agreement upon the earliest of the following events: (1) the Student's using the enrollment key in the online course management system for On-line education; (2) the first day of any live class in which the student is enrolled.

Notice of Cancellation must be sent by United States Postal Service certified mail to the School at:
Institute of Advanced Medical Esthetics
405 England Street Ashland VA 23005

The school will not accept delivery of the Notice of Cancellation by hand, by courier, or by any means other than United States certified mail. Notice of Cancellation must be *either*:

(1) postmarked no later than three business days (weekends and Federal holidays excluded) from the date of this agreement; *or*

(2) received by the School prior to the beginning of the course of study for which the Student has enrolled under this agreement.

Three Day Cancellation: An applicant who provides written notice of cancellation within three (3) business days excluding weekends and holidays, of executing the enrollment agreement is entitled to a refund of all monies paid, excluding the \$100 non-refundable registration fee.

Other Cancellations: An application requesting cancellation more than three (3) days after executing the enrollment agreement and making an initial payment, but prior to the first day of class is entitled to a refund of all monies paid, less a maximum tuition fee of 15% of the stated cost of the program or \$100, whichever is less.

Termination by the School: The date the student is terminated by the school will be used to calculate the refund. (See termination policy.)

Withdrawal Procedure:

A. A student choosing to withdraw from the school after the commencement of classes is to provide a written notice to the Director of the school. The notice must include the expected last date of attendance and be signed and dated by the student. This notice of withdrawal must be sent by United States Postal Service certified mail to the School at:

Institute of Advanced Medical Esthetics
405 England Street Ashland VA 23005

The school will not accept delivery of the Notice of Cancellation by hand, by courier, or by any means other than United States certified mail.

B. If special circumstances arise, a student may request, in writing, a leave of absence, which should include the date the student anticipates the leave beginning and ending. The withdrawal date will be the date the student is scheduled to return from the leave of absence but fails to do so. (The school must approve this request.)

C. A student will be determined to be withdrawn from the institution if the student misses seven consecutive instructional days and all of the days are unexcused.

D. All refund will be submitted within 45 days of the determination of the withdrawal date.

E. Any non refundable fees will be stated as such.

Proportion of Total Program

Taught by Withdrawal Date	Tuition Refund
Up to 25%	75% of program cost
26-50%	50% of program cost
51-75%	25% of program cost
76% or more	No Refund

- a. A student who enters the school but withdraws or is terminated during the first quartile (25%) of the program shall be entitled to a minimum refund amounting to 75% of the cost of the program.
- b. A student who withdraws or is terminated during the second quartile (more than 25% but less than 50%) of the program shall be entitled to a minimum refund amounting to 50% of the cost of the program.
- c. A student who withdraws or is terminated during the third quartile (more than 50% but less than 75%) of the program shall be entitled to a minimum refund amounting to 25% of the cost of the program.
- d. A student who withdraws after completing more than three quartiles (75%) of the program shall not be entitled to a refund.

Federal Return of Title IV Funds Policy

For each Title IV aid recipient who terminates/withdraws, the school must calculate the amount of Title IV assistance the student has earned which is determined on a pro rata basis. The amount of aid that was disbursed or could have been disbursed for the payment period (or the period of enrollment) is multiplied by the percentage of scheduled clock hours up to the last date of attendance (date of withdrawal) divided by the clock hours in the payment period or period of enrollment. Once the student has completed 60 percent of the payment period or period of enrollment, the student has earned 100 percent of the assistance. If the amount earned is greater than the amount disbursed or could have been disbursed, the student may be eligible for a post-withdrawal disbursement. If a student is eligible for a post-withdraw disbursement, the school will confirm with the student or parent in the case of a PLUS loan, that they want a portion or all of the post-withdraw disbursement of the loan. If the amount earned is less than the amount disbursed or could have been disbursed, then the school and perhaps the student will be required to return Title IV funds back to the federal account(s). If the student is required to return loan funds (or the parent, in the case of a PLUS Loan), the student/parent must repay any unearned funds that the school did not return in accordance with the terms and conditions of the Master Promissory Note. If the student is required to return grant funds, he/she must return any grant funds that are in excess of 50 percent of the amount of grant(s) received. Federal regulations require the return of Title IV funds in the following order, as applicable:

1. Unsubsidized Direct Stafford Loans (other than PLUS loans)

2. Subsidized Direct Stafford Loans

3. Direct Plus Loans

If any funds remain after repaying all loan amounts, those remaining funds must be credited in the following order:

1. Federal Pell Grants for which a return of funds is required

2. Federal Supplemental Educational Opportunity Grant (FSEOG) for which a return of funds is required.

3. Other assistance under this title for which a return of funds is required.

**Satisfactory
Academic
Progress**

Satisfactory progress in attendance and academic work is a requirement for all students enrolled, whether scheduled for a full time or part time attendance. These written expectations are provided prior to enrollment. Federal regulations require all schools participating in state and federal financial aid programs monitor Satisfactory Academic Progress (SAP). The grading and attendance standards are applicable to all students participating in Title IV programs. Only students who maintain satisfactory academic progress are eligible to receive Title IV assistance.

A. Qualitative Requirement:

This institution expects all of its regular students to maintain Satisfactory Academic Progress (SAP) as outlined below.

1. Theory is evaluated after each unit of study. Practical performances are evaluated as completed and counted toward program completion ONLY when rated as satisfactory. If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. Practical skills evaluations will be conducted during the program of study. Practical skills are evaluated according to procedures as noted in the lab manual, performance standards established by the state licensing agency, and set forth in practical skills evaluation criteria adopted by the School (lab manual). Students must maintain a cumulative theory grade average of at least 75% and pass a written and practical final exam prior to graduation. Students must make up missed tests and incomplete assignments or zeros will be assigned. Written and practical numerical grades are given on this scale:

Grades shall be given on the following scale: A = 100-90; B = 89-80; C = 79-75; and F = 74 or below. (75 is minimum needed to graduate)

Students in 600 hour Basic OR Master Esthetics are evaluated in both attendance and academic progress (SAP) at 300 scheduled hours. Students in the Esthetics Instructor course are evaluated at 200 scheduled hours.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. Students are made aware of evaluations by a written progress evaluation. This includes any notification that could impact a student's eligibility for financial aid, if applicable.

2. Students are required to attend a minimum of **90% attendance** schedule in order to be considered maintaining SAP. Students in 600 hour Basic Esthetics OR Master Esthetics are evaluated in both attendance and academic progress (SAP) at 300 scheduled hours and at scheduled 200 hours for Esthetics Instructor. These evaluation periods allow for the first evaluation to occur no later than the midpoint of the academic year or course, whichever occurs sooner.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least **90%** cumulative attendance since the beginning of the program which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed (**111%**). Students are made aware of evaluations by a written progress evaluation.

3. If the student exceeds the maximum time frame, this could impact Title IV funds, if applicable. Student would then be required to find other measures to pay for his or her education.
4. Students meeting the minimum requirements for attendance and academic progress at any evaluation point will be considered to be making satisfactory progress until the next progress reporting period.

B. Quantitative Requirement:

Student must complete his/her educational program in no longer than **111%** of the published length of the program as stated below:

Maximum Time Frame

111% of the contracted program length is considered the maximum time frame for completion. Maximum time frame terms are calculated as follows for students enrolled in a 600 hour Basic Esthetics, Master Esthetics program:

Basic Esthetics Full time students = 26.64 weeks (660 Hours)

Master Esthetics Full time students = 26.64 weeks (660 Hours)

Basic Esthetics Full time students = 19.5 weeks (440 hours)

The maximum time allowed for transfer students who needs less than the full program requirements will be determined based on the scheduled hours for that student. Transfer hours from another institution that are accepted toward the

student's educational program are counted as both attempted and completed hours for the purpose of determining the allowable maximum time frame that has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

Losing and Regaining Eligibility:

C. Warning and Probation

Students who fail to meet SAP standards (due to either lack of attendance and/or low grades) during a given evaluation period will be placed on a *warning* status until the following evaluation period. Students will be considered to be making SAP and remain eligible to receive aid during the warning period. The student will be told how to re-establish satisfactory academic progress (by attaining a 90% cumulative attendance or a 75% minimum grade) and be notified if the evaluation impacts financial aid eligibility, if applicable.

The student will be counseled by the instructor and notified of the actions required to attain satisfactory requirements by the next evaluation. This will be documented. If at the end of the warning period, the student has still not met both the attendance and academic progress requirements, he/she will be determined not making satisfactory progress. Prior to being placed on probation, the student must prevail upon appeal of a negative progress determination. The appeal must include the following:

- The reasons for which a student may appeal would be such as death of a relative, an injury or illness, or other allowable special circumstance.
- The student must submit documentation that validates the appeal. Documentation could include, but is not limited to, an obituary, doctor's note, accident report, etc.
- The student must also clarify what has changed in his/her circumstance that would allow for achieving satisfactory progress at the next evaluation.
- The written/documentated appeal will be maintained in the student's file. The results of the appeal will be maintained with the appeal.

A student will be given the steps necessary during the probation period to achieve a cumulative academic or cumulative attendance satisfactory rating at the end of the subsequent evaluation. If it is not possible for the student to attain those measures set forth, the appeal cannot be accepted. . Students who do not achieve the minimum standards are no longer eligible for Title IV, HEA program funds, if

applicable, unless the student is on warning or has prevailed upon appeal of the determination that has resulted in the status of probation.

D. Leave of Absence/Re-Entry

All students who have withdrawn or taken a leave of absence and choose to re-enter into a program will be placed under the same satisfactory or unsatisfactory progress status prevailing at the time of the withdrawal or leave. The leave will extend the student's contract period and maximum time frame by the same number of 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 program and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal. The Leave of Absence and any additional approved leaves of absence may not exceed a total of 180 days in any twelve month period.

E. Program incompleteness, repetition, non-credit remedial courses do not apply to this institution and therefore have no effect on SAP as this school does not offer any non-credit remedial courses.

Financial Aid Disclosures

Each school must make available to prospective and enrolled students information regarding how and where to contact individuals designated to assist enrolled or prospective students in obtaining the institutional or financial aid information

Financial Aid school contact: Laura Todd 804-908-3223

Each school must make available to prospective and enrolled students information about:

- All the need-based and non-need-based federal, state, local, private and institutional student financial assistance programs available to students who enroll at the school
- Terms and conditions of the Title IV, HEA loans (see below)
- Criteria for selecting recipients and for determining award amount (see EFC & COA)
- Eligibility requirements and procedures for applying for aid (see FAFSA.gov)
- Methods and frequency of disbursements of aid (see below)

- Rights and responsibilities of students receiving Title IV, HEA student Financial Aid, including criteria for continued student eligibility and standards for Satisfactory Academic Progress (see below)
- Terms of any loan received as part of financial aid package, sample loan repayment schedule, and the necessity for repaying loans (see below)

Aid Available to those who qualify: **Pell Grants, Stafford Loans, PLUS loan (for parents of students under 24)**

Understanding your financial aid award.

-Financial aid is awarded to students based on merit, financial need or both.

-Merit-based scholarships are awarded based on academic achievement, particular skills or special characteristics.

-Need-based aid is given to students who demonstrate financial need, based on [Free Application for Federal Student Aid \(FAFSA\)](#) results. There are three kinds of need-based aid:

- Grants and scholarships are gifts that do not have to be repaid.
- Federal Work Study funding is money you earn by working at a part-time job.
- Loans are borrowed money that must be repaid over a period of time.

Rights and Responsibilities

As a student you have the right to:

- know what financial assistance is available to you, including all federal, state, and institutional financial aid programs.
- know the deadlines for submitting applications for applicable financial aid programs and the process required.
- know how your financial need is determined, including how cost of attendance budgets are developed.
- know what resources are considered in the calculation of your financial need, and how much of your need as determined has been met.
- an explanation of the types of aid contained in your financial aid award as well as how to retain eligibility for those funds (if applicable).
- request a review of your current financial situation if you meet certain criteria based on changes since filing the current aid year FAFSA application.
- know what portion of your aid package is grant or gift aid, and what portion must be repaid. In addition, you have the right to know interest rates, total amount to be repaid, procedures for repayment, when repayment begins, and how long you have to repay the loan.
- know the criteria for continued financial aid eligibility, including guidelines for the determination of Satisfactory Academic Progress as defined by the Department of Education.
- know the method and frequency of financial aid disbursements.

Please see your award letter and ask the financial aid department any questions you may have.

Additional Information see:

SAP policy

Understanding Your Financial Aid Award

Direct Loan Terms & Conditions

Direct Loan Exit Counseling

Loan Repayment Information

As a student you have the responsibility to:

- be aware of your ability to pay any institutional charges based on your available financial aid and personal resources.
- review and understand the terms and conditions of your financial aid award.
- complete all requirements accurately, in a timely manner, and by the appropriate deadlines.
- inform us if you intend to enroll less than full time for any given term so that your aid can be properly adjusted and disbursed.
- inform us of any outside scholarships, assistantships, or additional resources that you receive.
- fill out the FAFSA application completely and accurately. If selected for verification you will provide all requested documents in a timely manner, and ensure that all submitted materials are complete and accurate. Falsification of information on application forms for federal financial assistance is considered a criminal offense, and you may be subject to penalties under the U.S. Criminal Code.
- read and understand all forms that you are asked to submit or sign, realizing that you are legally responsible for all agreements that you sign.
- know and comply with all policies and procedures of the school
- manage your financial aid experience.

How funds are applied

All financial aid funds, are applied directly to your account. The account includes educational fees and related charges.

Requirements

In order for your financial aid funds to be applied to your account, you must have: (see below)

- Met enrollment requirements for your aid
- Completed all verification documents if you were selected
- Completed all loan promissory notes
- Completed the loan entrance counseling if you are a first-time student borrower

Apply To All

Financial aid will automatically apply toward current tuition, required fees. As a service and convenience to students, the school can apply any excess federal financial aid to other current charges (such as school related charges, etc...). You may choose this as an option through your initial enrollment paperwork by signing your application of aid form. This will happen after you accept or decline your financial aid awards. If this service is declined, the student is still responsible for outstanding charges. In accordance with federal regulations, financial aid will not pay outstanding charges from a prior academic

year.

Excess funds

If your financial aid exceeds your school charges, the balance is paid to you by check within 14 days or returned to the department if the student chooses.

Enrollment requirements

Financial aid awards are based on the assumption of full-time enrollment in a degree-seeking program every semester. To be eligible for aid, students must meet minimum enrollment requirements.

Enrollment is verified each payment period prior to disbursement of funds. A change of enrollment status could result in a revision of the financial aid package.

Esthetics & Master Esthetics students

- Full-time enrollment: 25 hours per week

Course Repeats and Financial Aid Eligibility

According to federal legislation, effective July 1, 2011, repeat classes may only count towards financial aid eligibility if (a) the course was previously failed or (b) the course was previously passed only once. This means a student who fails a class may repeat a class and have it count as credit toward the determination of enrollment status for financial aid purposes but a student who has already passed a class may only repeat the class once more (i.e., to receive a better grade) and have these credits count toward financial aid eligibility. The Financial Aid Office does not determine if you may repeat a class, only whether you may be eligible for financial aid for a repeat class.

Verification

Forms & Documentation for Verification

- Contact the school for forms needed for verification.

Each year, the federal government requires schools participating in the distribution of financial aid to verify the accuracy of data submitted on the [Free Application for Federal Student Aid \(FAFSA\)](#).

To complete verification, applicants are asked to submit federal tax documents and/or complete some forms and submit them to the Office of Student Financial Aid.

Your financial aid funds cannot be applied to your account until verification has been completed. Return the requested documents WITH IN 7 DAYS OF REQUEST.

Who is selected

Any student who completes a FAFSA may be chosen for verification.

Timeline and deadline

Please allow two weeks for the verification process to be completed. The process might take longer if we receive incomplete documents or require additional information. Sometimes, we require clarification on forms you submit, which could also delay processing if you do not respond in a timely manner. Your financial aid funds cannot be applied to your account until verification has been completed. Return the requested documents WITH IN 7 DAYS OF REQUEST.

Documents

Some applicants will be required to submit copies of IRS Tax Return Transcripts and W-2s. This is a requirement from the U.S. Department of Education to guarantee the accuracy of the information reported on the FAFSA to ensure federal aid is awarded properly.

To obtain a copy of your IRS Tax Return Transcript you can call the IRS at 1-800-908-9946. You can either request that the IRS send the transcript directly to the school or have it mailed to your home. For instructions on how to request a Tax Return Transcript online or how to request a Tax Return Transcript by mail, go to: <http://www.irs.gov/transcript>. If you filed your return electronically, you should be able to request a copy within 2-3 weeks. If you filed a paper return, you should be able to request a copy within 8-10 weeks.

Applicants required to submit IRS federal tax information have the option of logging back into their FAFSA and using the IRS Data Retrieval Tool. This will fulfill the IRS federal tax information request. However, not all applicants can use the IRS Data Retrieval Tool. If any of the following apply to the applicant, then he/she cannot use the IRS Data Retrieval Tool and will have to submit an IRS Tax Return Transcript to the Office of Student Financial Aid.

- Parents with all zeros for SSN
- Any student or parent with a marital status date of January 1, 2014 or later
- Any student or parent who indicates they have not already filed a tax return or will not file a tax return
- A married independent applicant and spouse who filed separate returns
- Parents of a dependent student who filed separate tax returns
- The applicant, parent, or spouse, as applicable, who have filed an amended return

If you use the IRS Data Retrieval Tool and alter the data, you will be required to submit a copy of the IRS Tax Return Transcript.

After the initial verification document request has been met, the Office of Student Financial Aid will compare the information provided on the FAFSA and might ask for additional information if we find discrepancies that cannot be explained.

Processing

The Office of Student Financial Aid will correct any inaccuracies and resubmit your FAFSA to the Central Processing System (CPS). CPS will then send you an updated Student Aid Report (SAR). If you have received a financial aid package before completing verification, your aid eligibility will be reevaluated by

your financial aid adviser after verification has been completed. You will be notified if your awards change after verification.

Promissory Notes

Students are required to complete all promissory notes:

<https://studentloans.gov/myDirectLoan/index.action>

NSLDS

If a student or parent have a Title IV HEA loan, the loan will be submitted to the National Student Loan Database System and will be accessible by guaranty agencies, lenders and schools to determine to be authorized users of the system.

Loan Entrance and Exit Counseling

Students are required to complete all entrance and exit counseling:

<https://studentloans.gov/myDirectLoan/index.action>

The school keeps documentation it has provided exit counseling to the student via written or electronic material.

Definition of need

Financial need is the difference between the cost of attendance (COA) and the expected family contribution (EFC).

Usually the cost of attendance (COA) refers to the total amount of education expenses (tuition, books and supplies, room and board, personal expenses, transportation expenses, etc.).

The EFC is the number used to determine your eligibility for federal, state and institutional need-based aid programs. This number results from the financial information provided in your [Free Application for Federal Student Aid \(FAFSA\)](#).

Cost of attendance

Investing in higher education is a major financial decision, and many students need to look beyond their own resources for assistance. At the Office of Student Financial Aid, our goal is to help students and their families secure the resources necessary to fund education. We can help you calculate the cost of your education. We'll point you to resources to help you plan for higher-education costs. You can also use our net price calculator.

Expected Family Contribution

The Expected Family Contribution (EFC) is a number schools use to evaluate your eligibility to receive federal, state and institutional financial aid.

Before you can get an EFC, you must complete and submit the [Free Application for Federal Student Aid](#)

[\(FAFSA\)](#). Once your FAFSA has been processed, you will receive your official EFC number. The financial aid office uses the EFC to determine financial need, which is defined as the difference between the cost of attendance and your EFC.

If a student is enrolled, the EFC will be given on their award letter. Any aid amounts change will be given in an award letter.

How the EFC is calculated:

- Based on a formula established by the federal government
- Takes into account factors such as family income, assets, household size and the number of family members attending college

How the EFC is used:

- Determines eligibility for federal financial aid, such as Pell Grants, federal loans and federal Work Study programs
- Used by institutions and the state to determine a student's eligibility for other aid programs

The EFC is *not*:

- The amount of money your family will have to pay for college
- The amount of student aid you will receive

Financial planning for college

Hey, parents!

Planning for college? Wondering how you'll pay for it? Get facts and tips from government agencies, nonprofit organizations and news media resources.

- [College.gov](#)
The U.S. Department of Education's go-to site about planning, preparing and paying for postsecondary education.
- [Smart Money: College Planning](#)
The latest news on education and finances.
- [U.S. News & World Report: Paying for College](#)
Financial aid news, savings-plan tips, a recession guide and rankings of the best values in education.
- [CNN Money: College](#)
CNN's wellspring of tips, trends, news and calculators related to funding an education.
- [New York Times: Paying for College](#)
Commentary, news, charts and blogs from *New York Times* contributors.
- [College Savings Plans Network](#)
National Association of State Treasurers-affiliated guide to 529 savings plans.

- [MSN Money: Saving for College](#)
The basics, the latest and some fast answers about saving for higher education.
- [Student Aid on the Web](#)
Loan information, a FAFSA guide and a glossary of financial-aid terms from Federal Student Aid, an office of the U.S. Department of Education.

Special circumstances & Economic hardship

On a case-by-case basis, a financial aid adviser may review family changes after the FAFSA has been submitted with the previous year's information. If a major change occurs in your financial situation, you may submit an appeal for our office to review your situation. Examples include a change in income, a change in marital status or major medical expenses.

Submit the Special Circumstances Form (contact FA office) with accompanying documentation. Include your name and ID number on all documents. Submission of documentation does not guarantee a change will be made. Appeals are reviewed by a committee process and are handled on a case-by-case basis, with the judgment of the administrator serving as the final decision. Requests may also be denied for other reasons such as excessive requests, or excessive student loan debt.

Basic Financial Aid Information Need-based and non-need based Federal Programs

TYPES OF FEDERAL AID

Options that may be available to you.

- Pell Grants
- Stafford Loans
- PLUS loan (for parents of students under 24)
- NO SCHOOL PAYMENT PLANS ARE OFFERED. All checks must be certified checks.

The loans and grant programs are offered by the U.S. Department of Education to those who qualify. The school does not currently offer any scholarships.

How students apply for Federal Student Aid and how eligibility is determined

Financial Aid using the Free Application for Federal Student Aid (FAFSA) on the web:

<http://www.fafsa.ed.gov/>

A student's financial aid package may include a Federal Pell Grant and Federal Stafford Direct Loan. You should use FAFSA4caster to learn more about the financial aid process and get an early estimate of your eligibility for federal student aid. You can access the FAFSA4caster at:

<http://www.fafsa4caster.ed.gov/F4CApp/index/index.jsf>

High school seniors in the last semester of school must fill out a FAFSA to determine their eligibility for financial aid. This will give them an estimate of their eligibility and may need to be verified if chosen by DOE.

Why should a student consider using the FAFSA4caster?

1. The Site will help students understand Federal Student financial aid.
2. It will assist students in determining how they can apply for Federal student aid and who qualifies?
3. It allows students to get an early start on the financial aid process by learning the basics.

How the school distributes aid among students

Most Federal Financial Aid is awarded on the basis of financial need. Need is the difference between your cost of education (educational expenses such as tuition, room board, books, supplies and other expenses) and the amount you and your family are expected to contribute toward your education.

A standard formula is used for all applicants to determine this amount, which is called the expected family contribution (EFC). If there is anything left over after subtracting the expected family contribution from your cost of education you are then considered to have financial need.

It is the student's responsibility to:

- Review and consider all the information about the school's program before enrolling.
- Pay special attention to the application process for Federal student financial aid, complete it accurately, and submit it on time to the right place. Errors on the FAFSA can delay or prevent your receiving aid timely
- Know and comply with all deadlines for applying and reapplying for aid.
- Provide all enrollment and verification documentations, corrections, and/or new information requested by either the financial aid officer or the agency to which you submitted the application.
- Notify the school of any information that has changed since you applied.
- Read, understand, and keep copies of all forms you were asked to sign.
- Ensuring you are aware that you must start making monthly repayment on your student loan after your grace period ends, unless you have a deferment or forbearance. When you sign your master promissory note (MPN), you are agreeing to repay your loan.
- Attend an exit interview at the time you leave the school to determine the net balance of your account with the school as well as the net balance of any student loan or ask for this information to be sent in writing.
- Notify the school of a change in your name, address, phone number, or attendance status (full/part-time student). If you have student loans, you must notify your lender of these changes.
- Understand your school's refund policy.
- Understand and comply with the enrollment status, financial charges, financial terms, time allowed to complete, refund policy and termination procedures as specified in the enrollment contract you will be asked to sign.
- Understand that you may be responsible and have liability for portions of Title IV funds returned by the institution on your behalf.
- Understand that there could be liabilities when errors are made as a result of inconsistent information provided by the student that results in funds being awarded that a student was not eligible for that were advanced to you or credited to your school account.

How and when will financial aid be disbursed?

Financial Aid and Title IV funds will be disbursed at 0, 300 hours for Basic Esthetics & Master Esthetics. Students must meet these clock hour requirements in order to be eligible for Title IV funding disbursement. Each student will be evaluated on an individual basis to determine eligibility based on total cumulative hours and weeks in each payment period. Students who are subject to SULA may have disbursements at 150 hours.

The terms and conditions of any employment that is part of the financial aid package

The school does not have Title IV work study programs.

The terms of, the schedule for, and the necessity of loan repayment and required loan exit counseling.

The formula for determining the amount of loans is:

(Cost of Attendance) – Minus (EFC) – Minus (estimated financial assistance)
= (Need for subsidized Stafford)

An unsubsidized loan can replace the EFC.

Application for Loan:

To receive a Stafford Direct Loan, a student must complete a Free Application for Federal Student Aid and a Master Promissory Note. (MPN)

In the traditional paper process, the MPN might be completed at the school by the student and submitted to the lender or school. In other cases the school certifies the loan based on the student's acceptance of the aid package, and the lender or the school's servicer sends the MPN to the student for signature. Regardless of how this is done, the Borrowers' Rights and Responsibilities Statement must be provided to the borrower with the MPN.

Required borrower information on the MPN:

The MPN contains identifying information including name, permanent address, a date of birth, social security number, driver's license number, and two personal non-student adult references with U.S. addresses. The borrower must read, sign and date the MPN.

Adverse Credit History of Borrowers of Plus (Loan)

The parent may not have adverse credit to borrow a PLUS. This is defined in the regulations as the applicant being 90 days or more delinquent on a debt or having been subject in the last five years to a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment or write off of an FSA debt. The absence of any credit history is not considered adverse credit. Lenders may

establish more restrictive credit standards for determining adverse credit. If the parent borrower has an adverse credit history the applicant has the option of receiving a PLUS using a creditworthy endorser. If an endorser is used a separate Endorser Addendum is required for each PLUS loan. If an endorser is involved a new MPN must be used. The endorser is only liable for the specific loan or loans he/she has agreed to endorse.

School Certifies/Originates the Loan:

The school's primary responsibilities in the loan application process are to ensure the completeness and accuracy of the MPN based on information it has available.

A separate PLUS MPN is required for each dependent student or if both parents want to borrow individually on behalf of the student.

Additional Unsub Direct Stafford:

Dependent students whose parents are unable to borrow PLUS loans due to adverse credit or other exceptional circumstances may receive additional unsubsidized amounts at the same level as independent undergrad students. The amounts are limited.

Guidelines for determining student's eligibility:

- Parent's unwillingness to borrow a PLUS does not make the dependent student eligible

- The aid administrators belief that a parent should not borrow a PLUS does not make the student eligible

- Only one parent must apply for a PLUS and be denied based on adverse credit history. However if both parents apply independently and one is approved and one denied, the student is not eligible for increased loan amounts.
- The parents denied of PLUS based on adverse credit in one year does not support the dependent's eligibility in subsequent years.
- The dependent student may become eligible at any time during an academic year if the parent has been approved and later denied.
- The dependent student may be eligible for increased unsubsidized loan amounts if you determine and document that other exceptional circumstances exist that will prevent a student from borrowing:
 - The parent is incarcerated and therefore ineligible
 - Parent's whereabouts are unknown
 - Parents income limited to Public Assistance or disability and you have evidence that the lender that makes loans to students and parents at the school has denied a PLUS loan or will not make a PLUS loan to a parent under its lending policy due to the parent's existing debt burden, income to debt ratio, likely inability to repay or other credit standards.

Scheduling Disbursements:

Disbursements will be established with the lender. This is the date that the funds are disbursed to the student. In keeping with the three day turnaround time for payment of FSA funds to the student. For Stafford Direct Loans the school may request the Stafford Direct funds may be provided on the thirty first day of classes for the first payment period for a first year, first time Stafford Direct Loan borrower

Exit Counseling

All students who are graduating or withdrawing from school must receive exit counseling. Counseling will be provided in writing and students will be directed to online counseling via the Department of Ed. As with entrance counseling, exit counseling is offered on the Web by guarantors and lenders. Student borrowers should be advised to complete online exit counseling or come to the counseling session at the school shortly before graduating, or ceasing at least half-time enrollment. Financial Aid Staff are reasonably available to answer questions from student borrowers. One of the borrowers' obligations is to participate in an exit counseling session. Some of the same material presented at the entrance counseling session will in the exit counseling. The emphasis shifts to more specific information about loan repayment and debt-management strategies.

The following information will be provided as part of exit counseling (may be given electronic format):

1. Exit counseling emphasizes the seriousness and importance of the repayment obligation.
2. The lender sends payment coupons or billing statements as a convenience for the borrowers. Not receiving them does not relieve the borrower of his or her obligation to make payments.
3. Many lenders encourage borrowers to set up electronic debiting of bank accounts to repay their loans.

The regulations require that exit counseling describes the likely consequences of default, including adverse credit reports, and litigation. Students will be informed of the charges that might be imposed for delinquency or default, such as lenders or guarantor's collection expenses (including attorney's fees). Defaulters often find that repayment schedules for loans that have been accelerated are more stringent than the original repayment schedule. A defaulter is no longer eligible for any deferment provisions, even if he or she would otherwise qualify. The defaulter's federal and state tax refunds may be seized and wages garnished, and the borrower loses eligibility or any further funding from the FSA programs. The student will receive an explanation of the use of the Master Promissory Note. The student will be advised to read carefully the MPN and the Borrowers Rights and responsibilities statement again.

Emphasis will be given that repayment is required, regardless of educational outcome or subsequent employability. The student borrower will be informed that they are obligated to repay the full loan even if they did not finish the program, cannot obtain a job after graduation, or is dissatisfied with the school's educational program or other services. Sample monthly repayment accounts will be provided. The borrower will be given an estimate of the average anticipated monthly payments based on their indebtedness (or the average indebtedness of Stafford borrowers at our school or in the same program). The borrower will receive a sample loan repayment schedule based on their total indebtedness. A loan repayment schedule will usually provide more information than just the expected monthly payment. For instance, it would show the varying monthly amounts expected in a graduated repayment plan.

The lending organization is not required to send the repayment schedule to the student until the grace period. Repayment options will be reviewed with the student. The counseling will review the payment options, such as the standard, extended, graduated and income-contingent income sensitive plans. The option of consolidating loans will also be discussed. Consolidation loans are available through the Federal Direct Student Loan Program.

Debt Management Strategies will be discussed. It is important to develop a realistic budget, based on the student's minimum salary requirements. It is helpful to have the student's budget reflect the loan payment as a fixed cost, like rent and utilities.

The terms and conditions under which students receiving federal education loans may obtain deferments

The following lists of deferments are available to students who have federal student loans.

Deferment Definitions

- Action Programs Deferment Borrowers may postpone payments with this deferment type while serving full-time in the Action Programs for at least one year.
- Armed Forces Deferment This deferment type may be used to postpone payments for a borrower serving in the military on active duty status.
- Dependent Student Enrolled at Least Half-time Deferment Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is enrolled at least half-time at an eligible school.
- Dependent Student Enrolled Full-time Deferment Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is enrolled full-time at an eligible school.
- Dependent Student in a Full-time Rehabilitation Training Program Deferment Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is engaged in a full-time rehabilitation training program.

- Economic Hardship Deferment This deferment postpones payments for a borrower during times of financial difficulty where the borrower receives public assistance, serves in the Peace Corps, receives the deferment on a Direct or Perkins loan, or meets specific income criteria.
- Full-time Student Deferment Any borrower who is certified by an eligible school as enrolled on a full-time basis may receive this deferment.
- Graduate Fellowship Deferment This deferment type postpones payments for borrowers engaged in a full-time course of study in a Graduate Fellowship program.
- Internship/Residency Deferment This deferment type postpones payments for a borrower engaged in an Internship/Residency program.
- Less than Full-time but at Least Half-time Student In order to qualify for this deferment, an eligible school must certify that the borrower is enrolled at least half-time.
- National Oceanic and Atmospheric Administration (NOAA) Deferment Borrowers serving in the National Oceanic and Atmospheric Administration (NOAA) on active duty status may use this deferment type to postpone payments.
- Parental Leave Deferment This deferment type may postpone payments for a pregnant borrower or one caring for a newborn child or a newly adopted child.
- Peace Corps Deferment Borrowers may postpone payments with this deferment type while serving in the Peace Corps for at least one year.
- Public Health Service Deferment This deferment type postpones payments for borrowers serving full-time as an officer in the Commissioned Corps of the Public Health Service.
- Rehabilitation Training Deferment This deferment type is available for borrowers engaged in a full-time rehabilitation training program.
- Tax-exempt Organization Deferment This deferment type may postpone payments for full-time paid volunteers in a tax-exempt organization.

- Teacher Shortage Area Deferment This deferment type is available to borrowers when teaching in a designated teacher shortage area.
- Temporary Total Disability Deferment This deferment type may postpone payments for a borrower with a condition that prevents them from working or going to school, or who is caring for a disabled person.
- Unemployment Deferment
 - This deferment type postpones payments for borrowers who are seeking full-time employment through registry with an employment agency or are receiving unemployment benefits.
- Working Mother Deferment
 - This deferment type may postpone payments for mothers who recently re-entered the workforce.

The student will be informed of the Availability of Loan Information on NSLDS and the availability of the FSA Ombudsman's Office. The borrower's loan history can be reviewed on NSLDS (PIN required for access). Students without Internet access can identify their loan holder by calling 1-800-4-fed-aid. The borrower will be made aware that the information on the NSLDS site is updated by lenders and guarantors and may not be as current as the latest information from the loan holder. The Ombudsman's office is a resource for borrowers when other approaches to resolving student loan problems have

failed. Normally the bank and/or guarantor can help with any problem.

Review the Student's Rights and Responsibilities: The student received this with the MPN at the beginning of the loan process and it should be reviewed again at the exit interview. The importance of keeping loan records will be reinforced with the student. The borrower should keep the loan repayment schedule provided by the lender when repayment begins as well as records of loan payments—including cancelled checks, money order receipts. The student should keep copies of any requests for deferment or forbearance, or any other correspondence with the loan holder.

The School will collect and update personal and contact information: During exit counseling, the aid office will obtain the borrower's expected permanent address after leaving school, the address of the borrower's next of kin, and the name and address of the borrower's expected employer (if known). A school will correct its records to reflect any changes in the borrower's name, address, Social Security Number, or references and will obtain the borrower's current driver's license number and state of issue. Within 60 days after the exit interview, the financial aid office will provide this information to the loan vendor.

The student will also be provided with the current name and address of the borrower's lender (or Federal Vendor), based on the latest information. An explanation will be given of how to complete deferment forms and how to prepare correspondence to the lender or vendor will also be included. Emphasis will be made that the borrower should always keep copies of all correspondence from and to them about their loans. It will be stressed that a borrower must make payments on their loans even if the borrower does not receive a payment booklet or a billing notice.

If the student borrower drops out without notifying the school, we will confirm that the student has either completed online counseling, or exit counseling material will be mailed to the borrower at their last known address. The material must be mailed within 30 days of learning that a borrower has withdrawn or failed to participate in an exit counseling session. When we mail these exit materials, we are not required to use certified mail with a return receipt requested, but we must document in the student's file that the materials were sent. If the student fails to return the Exit Counseling material including the contact information, we are not required to take any further action.

Grace Period: Once the student withdraws, leaves school or graduates on the subsidized loans there is a grace period of six months. During this time no interest accrues on the subsidized loan. On an unsubsidized loan the interest is paid during the loan period but the principal is not paid until after the grace period. The borrower has a choice of paying the interest or having it capitalized – adding the accrued interest to the original loan principal. PLUS loan repayment begins sixty days after the second disbursement and interest begins at that point.

Repayment on all loans is up to ten years with a minimum repayment of \$50.00 per month.

Loan Repayment Examples and Calculations

Loans accumulate over the years you attend school. Once you have an idea of the total amount of federal student loans you may be taking, you can estimate your monthly payment amounts.

- [Payback Smarter](#)
- [Repayment Plans & Calculators](#)

Loan Repayment Examples

Below are samples of an undergraduate student who borrow the maximum loan amounts over five years. The monthly payments are estimates. A servicer, contracted by the Department of Education, will notify borrowers when their monthly payments are due and will advise them of the exact amount.

Undergraduate student

An undergraduate student completes a degree in four years and borrows the maximum per year.

Subsidized or unsubsidized Direct Loan – \$3500

Unsubsidized Direct Loan - \$2000

Total borrowed = \$5500

Subsidized or unsubsidized Direct Loan - \$4500

Unsubsidized Direct Loan - \$2000

Total borrowed = \$6500

Subsidized or unsubsidized Direct Loan - \$5500

Unsubsidized Direct Loan - \$2000

Total borrowed = \$7500

Subsidized or unsubsidized Direct Loan - \$5500

Unsubsidized Direct Loan - \$2000

Total borrowed = \$7500

Total borrowed = \$27,000

Calculator results:

Interest Rate: 6.8 %

Loan amount: \$27,000

Repayment Plan Term (in months)

Initial Monthly Payments

Total Payments (Interest + Principal)

Standard

120

\$ 310.72

\$ 37,286.40

Extended - *This payment plan is only available for amounts greater than \$30,000.*

Graduate (see note below)

120

\$ 213.35

\$ 39,300.01

Note: This an estimated monthly repayment amount for the first two years of the term and total loan payment. The monthly repayment amount will generally increase every two years based on the graduation factor in the graduated repayment rules.

[William D. Ford Federal Direct Loan Program Direct Subsidized Loan and Direct Unsubsidized Loan Borrower's Rights and Responsibilities Statement](#)

[Addendum to the Direct Subsidized Loan/Direct Unsubsidized Loan Master Promissory Note William D. Ford Federal Direct Loan Program](#)

EMERGENCY RESPONSE AND EVACUATION PROCEDURES- STATEMENT OF POLICY

Institute of Advanced Medical Esthetics has the following security policies and procedures in place:

The campus takes various precautionary measures to protect the students, faculty, staff and campus visitors. Nevertheless, unavoidable emergencies may occur at extreme situations. Therefore, the Institute has a Campus Response Team (CRT) and serve as the Campus Security Authority (CSA) which consists of The Patricia Heinig, President & Financial Aid Director; that implements and oversees the campus response to a crisis situation. The CRT receives training in dealing with crisis situations and will primarily direct the immediate response to a crisis situation until the arrival of law enforcement and emergency response personnel.

In an emergency or a dangerous situation, upon confirmation with the CRT of the need for mass notification, the CRT will, without delay, taking into account the safety of the community, determine the content of the notification and initiate the notification system, unless issuing a notification will, in the professional judgment of the responsible authorities, compromise efforts to assist a victim or to contain, respond to, or otherwise mitigate the emergency.

In an event of an emergency or a dangerous situation that poses an immediate threat to the campus community, the Institute may utilize some or all of its mass notification capabilities to notify its campus community. These capabilities include text messages to alert the instructors, students, and patrons of

the situation and place an immediate call to 911, In addition, members of the command center will post relevant updates and advisories on Facebook.

Members of the community at large who are interested in receiving updates during an emergency can call the Institution, (Phone 804-908-3223).

Training, exercises, and tests will be conducted annually by the CRT on the campus level and by the individuals relevant to mass notification at the command center level. The Coordinator of the Crisis Management Department, Laura Todd, will document each test conducted by all relevant entities.

If you have any questions or need clarification, do not hesitate to contact the Coordinator.

Safety and security guidelines for students, staff and faculty are provided at orientation, and posted on the institution website.

Any scheduled evening or weekend meetings require a member of the staff or faculty to be present and responsible for the maintenance of all security procedures.

Crime Prevention

The following crime prevention measures are recommended by the Institute.

- Stay alert and know your surroundings.
- Lock your car and do not leave any valuables in your car.
- Park in well lighted areas.
- At night avoid dark and isolated areas. If possible do not walk to your car alone.
- Do not leave your personal property unattended. Personal Property brought into the facility for personal or business use is not covered under Institute's Insurance policy.

***** In case of emergency - dial 911*****

Personal Property brought into the office for personal or business use is not covered under (Institution)'s Insurance Policy. Therefore, be aware that personal property is brought into the office at your own risk. Cars parked in the parking lot should be locked as a matter of routine.

EMERGENCY PROCEDURES

Fire Evacuation Procedures

STUDENTS IN CLASS

- When a fire alarm alert is sounded, your teacher will tell you to get ready to leave the building. If the alarm continues to ring, follow your instructor out of the building.
- Do not try to go to your locker or try to get the things you own.
- Do not run.
- Do not return to your classroom for any reason.
- Stay with your class and instructor and listen for instructions.
- Your instructor will lead you to the assembly point (fire hydrant in front parking lot) where it is safe. Stay together so the instructor can take attendance.
- Do not stand near the building, road or entrances—emergency vehicles may be moving quickly. Wait at the assembly point. Your instructor will take you back to the classroom.
- Do not get in your car and drive away before you are told to do so. (Cars leaving the parking lot in mass will make it difficult for emergency vehicles to get to the building.)
- Don't panic!

STUDENTS NOT IN CLASS

- When a fire alarm alert is sounded, get ready to leave the building.
- If the alarm continues to ring, leave the building. Take the shortest safe route. Join any group with an instructor.
- Do not try to go to your locker or try to get the things you own.
- Do not run.
- Do not return to the school for any reason.
- Do not stand near the building, road or entrances—emergency vehicles may be moving quickly.
- Wait at the assembly point. You will be instructed when you can go back to the school.
- Do not get in your car and drive away before you are told to do so. (Cars leaving the parking lot in mass will make it difficult for emergency vehicles to get to the building.)
- Don't panic!

Fire

- 1. Know the location of fire extinguishers, fire exits, and alarm systems in your work area and know how to use them.**
- 2. If a fire appears, immediately call 911.**
- 3. Evacuate immediately. Exit through the nearest exit using all available doors. Smoke is the greatest danger in a fire, so stay near the floor where air will be less toxic.**
- 4. Once outside, move to a clear area at least 500 feet away from the affected building. Keep parking lots, streets, fire lanes, fire hydrants, and walkways clear for emergency vehicles and crews. Assemble at the designated host site.**
- 5. Emergency personnel will set up an Emergency Command Post near the emergency site. Keep clear of the Command Post unless you have official business.**
- 6. DO NOT RETURN TO AN EVACUATED BUILDING unless told to do so by the emergency crew.**
- 7. If you become trapped in a building during a fire and a window is available, place an article of clothing (shirt, coat, etc.) outside the window as a marker for rescue crews. If there is no window, stay near the floor where the air will be less toxic. Shout at regular intervals to alert emergency crews of your**

location. DO NOT PANIC!

Medical Emergency

1. If serious injury or illness occurs at school, immediately call 911. Give your name; describe the nature and severity of the medical problem and the school location of the victim. Serious illness and injuries include seizures, fainting, cuts, falls, parking lot accidents, chest pain, stomach pain, vomiting, bleeding, difficulty breathing, and may include nausea, fever, chills, pale or bluish coloring, dilated or constricted pupils, and slurred speech.
2. In case of serious illness or injury, trained personnel (Red Cross, First Aid, etc) should quickly perform the following steps:
 - a. CALL 911
 - b. Keep the victim comfortable and still. Do not move the victim.
 - c. Ask victim "Are you okay?" and "What is wrong?"
 - d. Check breathing and give artificial respiration if necessary.
 - e. Continue to assist the victim until help arrives.
 - f. Look for emergency medical I.D., question witnesses and give all information to the paramedics.
3. Notify "Emergency Contact" of the nature and extent of the injury.
4. File a written report as soon as possible.

Confrontational Person

1. Remain calm, don't argue. Use non-aggressive body language.
2. Attempt to diffuse the situation.
3. Offer to help the situation and request to continue the conversation in an appropriate location away from others.
4. Request assistance in supervising a class while you handle the situation.
5. Show interest and be a good listener. Explain the impact of the person's behavior.
6. Request that a counselor or administrator join the conversation.
7. If the situation doesn't calm down, notify the staff member in Charge who will then notify the police, or appropriate crisis response organization.
8. Caller should be prepared to remain on the line. Ask police to respond without sirens.
9. Remain with the person, speak calmly, and keep offering to help.
10. If the situation does calm down, do not leave the person unsupervised or return them to class until all faculty have been informed of the incident and the course of treatment.
11. An incident report including the names of witnesses and details of the situation should be completed as soon as possible.

Severe Weather

1. A severe weather alert occurs when the National Oceanic and Atmospheric Administration (NOAA) issues a severe storm warning or earthquake warning. During severe weather, the Administrator in Charge should monitor appropriate weather systems (NOAA).
2. Evacuate students to their homes if time permits.
3. If the occurrence is sudden, shelter in place.

4. Seek refuge in a doorway or under a desk or table. Stay away from glass windows, shelves, and heavy equipment.
5. Move to the lowest area on floor possible.
6. Assume a seated position on the floor, facing the wall, with head down and hands over head.
7. If wearing heavy clothing/have access to heavy clothing, use these items to cover the upper body and head.
8. During a tornado warning students and staff should avoid any room with a wide free span roof.
9. During an electrical storm stay away from metal appliances, metal pipes, televisions, and avoid drafts since electrical charges will follow air currents.
10. Teachers should check roll and note students who are absent.
11. When the evacuation alarm is sounded, walk to the nearest marked exit and ask others to do the same.
12. Assist persons who are unable to evacuate independently. Do not use the elevator. Do not panic.
13. Once outside move to a clear area 500 feet from the building. Keep parking lots, streets, fire lanes, fire hydrants and walkways clear for emergency vehicles and crews. Assemble at the designated host site.
14. If requested, assist emergency crews as necessary.

Hazardous Material

A hazardous material is any substance chemical, biological, radiological, or explosive in a quantity or form which may be harmful to humans, domestic animals, wildlife, economic crops or property when released into the environment.

Hazardous materials are commonly used and transported; therefore, hazardous materials accidents may occur as the result of human error or natural disaster. Disasters involving hazardous materials are likely to occur without warning. They are usually confined to a localized area and action should be taken to contain resultant spills as promptly as possible.

On Property Hazardous Materials Release

Evacuate the building and call 911 to report a hazardous materials emergency. Follow the directions of the emergency crew. Do not approach the hazardous materials area.

Off Property Hazardous Materials Release

1. Call 911. Make sure the 911 operator understands that there is a hazardous materials emergency. If possible stay on the line until you are instructed to disconnect by the 911 operator.
2. The staff member in Charge will initiate shelter in place. The alert signal is "Please keep all students in your classroom until further notice."
3. Tune into the emergency radio system regarding any type of emergency situation.
4. Close all windows and doors. Stay in the building. Disable heating, ventilating, and air conditioning, including the exhaust system in the kitchen.
5. Do not proceed outside unless directed. If instructed, take action to evacuate the building and if necessary, the school site. Stay upwind of the hazardous materials.
6. First aid providers will render first aid if necessary.

7. Do not approach a hazardous material area until a positive identification of material has been made.
8. The site of the hazardous materials incident is to be isolated to the extent necessary as soon as possible.

If positive identification of the material cannot be made, assume the material to be dangerous.

Altercation

An altercation occurs when there is a fight between two or more individuals. The fight might include fist fighting or the use of weapons. The school will enforce a zero tolerance policy concerning violence and threats of violence.

1. Notify the staff member in Charge immediately.
2. Contact police by calling 911. Be prepared to stay on the line until help arrives.
3. Send someone to the parking lot to escort police to the location of the assault.
4. Walk briskly to the fight-do not run, do not try to break up a fight alone!
5. Ask for assistance from nearby staff members.
6. Instruct students to disperse.
7. Yell the combatants' names loudly and order them to stop. Use ladies or gentlemen if students' names are not known.
8. Approach students from the side (never do this alone). Do not step between combatants. Restrain and separate immediately.
9. Separate all combatants to different rooms and assign two staff members to each. Do not leave students unsupervised or send back to class until situation has been resolved and all faculty have been informed.
10. Be prepared to provide first aid procedures to stop bleeding, etc.
11. A written account of the incident should be completed and filed as soon as possible.

Intruder

1. Potentially an intruder is any unidentified individual in the building not accompanied by a known individual and without apparent business in the building. Staff should stop strangers, and, in a courteous way, inquire as to their business in the building. If the stranger refuses to cooperate, break contact and notify the Administrator in Charge.
2. The staff member in Charge will try to resolve the situation. If the stranger remains uncooperative, call 911. Make sure the operator understands that there is an intruder inside the school, whether the person is armed, his/her last location, a description, and any other pertinent information. Be prepared to stay on the phone until you are instructed to disconnect by the 911 operator.
3. Notify all teachers that you have an emergency situation. The emergency signal is "Please keep all students inside you classroom until further notice."
4. Teachers will lock doors, post look out, and take role.
5. Notify all students outside the building to report to the nearest safe classroom.
6. Teachers and students should move away from the door and windows and remain seated and quiet until the all clear signal is given or other instructions are forthcoming.

Weapon Found On Property

1. Don't handle unless necessary.
2. If necessary to handle, do so with care. Wear rubber gloves or use a cloth to touch the weapon.
3. Notify the Staff member in Charge who will call the police and report the found weapon.
4. Cover the weapon from view (cloth, wastepaper basket, box, etc.)
5. Close traffic to the area.
6. Assign someone to meet police and lead to the area.
7. Complete a report as soon as possible.

Psychological Crisis/Drug Use

1. A psychological crisis may exist when an individual is threatening harm to himself/herself or others, or appears to be out of touch with reality, complains that they can't eat or sleep, just can't seem to cope, collapse in tears, or exhibits uncontrolled anger.
2. Never try to handle a situation that you feel is dangerous on your own.
3. Notify the staff member in Charge of the situation.
4. If possible, remove the student to a private office.
5. You can also call 911, if needed, describe the situation and the operator will direct you.
6. Follow the instructions from the professionals, who are trained to handle the situation.

Rape

1. Get the victim to a private office free from any distractions.
2. Do not leave the victim alone.
3. Remain calm, offer to help the situation.
4. Notify the Staff member in Charge who will: (1)contact the appropriate county organization and (2) Report the incident to the police. The victim does not need to report to the police if he/she does not choose to do so, however, school officials who are aware of the crime are obligated to report.
5. Do not attempt to interview the victim, but do make notes of any statements made by the victim.
6. Do not allow the victim to wash or remove any items of clothing. If victim has removed clothing, bag each piece in its own paper bag/envelope using latex gloves if possible.
7. A written account of the incident should be kept in a confidential file.

Suicide (Thoughts of or Threatened)

1. If the person is not in immediate danger but has expressed the thought of suicide, ask someone to stay with the person while you contact the staff member in Charge.
2. Follow the instructions you are given. Any of these choices will likely want to talk to the individual. That is fine. Encourage the person to talk and offer to help in any way you can.
3. If the person is threatening suicide, ask someone to inform the staff member in Charge who will call 911. Keep the person talking until help arrives. Do not become confrontational or make any sudden movements toward the individual.
4. Caller should be prepared to stay on the line until help arrives. Ask that emergency personnel response be made without sirens. Send someone to the parking lot to meet emergency personnel, take building floor plan if possible.
5. Employees and students should stay put. Announce "Please keep all students in their classrooms until

further notice.” The presence of others may exacerbate the situation.

6. When trained personnel arrive, defer to their judgment on the course of action to be taken. Complete a detailed report as soon as possible.

7. In no case should a suicidal/seriously depressed/emotionally distraught student be returned to class without notifying the teacher of his/her condition and course of treatment.

Death at School

The Staff member in Charge will call 911.

Make sure the 911 operator understands that there has been a death at school. Ask emergency personnel to respond without sirens.

1. Caller should be prepared to stay on the line until help arrives.

2. The President should be notified as soon as the death occurs and should document all information as soon as it is available.

3. The President will notify the deceased person’s next of kin.

4. The President will be responsible for controlling the release of all information concerning death of staff member or student.

5. The details of the funeral should be shared with the entire staff.

6. The deceased family’s wishes should be followed and the school liaison appointed by the President should be in direct contact with the family.

7. Issues regarding confidentiality and student’s right to privacy should be maintained.

8. Designated individuals should secure the area and clear the affected classroom/hallway of students.

9. The personal belongings of the deceased should be removed and protected so they can be given to the family at a later date.

10. Dispel rumors and refer all rumors to the staff member in Charge so they can be addressed at the debriefing session.

11. Evacuate the immediate area, segregate witnesses and protect the scene of the event.

Hostage Situation

Hostage taking is a violent criminal offense involving the holding of an individual(s) hostage or attempting to exercise control over the individual(s) by the use of force or threat, or by violent behavioral/verbal actions, which if carried out, would result in a departure of the organization’s normal course of action by using the threat of violence to secure the fulfillment of certain demands. These situations are probably the least predictable and the most dangerous of the emergency situations.

If Taken Hostage:

a. Get word out if possible via note, signal, passerby, electronic signal.

b. If possible, remove students from the area.

c. Do not try to disarm the intruder.

d. Keep calm.

e. Direct students to be quiet and sit away from the intruder, windows and exits. Police may be able to hear what is taking place and may enter the room, or target the intruder at any time.

If Notified of a Hostage Situation:

1. Notify the Administrator in Charge immediately.
2. Call 911. Make sure the 911 operator understands that there is a hostage situation. Stay on the line until you are instructed to disconnect by the emergency operator. Ask Police to respond without sirens. Send someone to the parking lot to escort police to the office and provide building floor plan.
3. Give the lock down signal, "Please keep all students in your classroom until further notice."
4. Students and staff should move away from all windows and doors.
5. Notify all students outside their classrooms (including those outside the school building) to report to the nearest safe classroom or office. All students should be brought into a locked area.
6. Teachers should take roll and note absent students.
7. If the hostage taker or armed person can be contained in one section of the building, police will direct the evacuation of other parts.
8. Students and staff will not re-enter the building until it has been determined safe by the police department.
9. Do not attempt to negotiate with the hostage taker, leave this to the professionals.

Death of Student or Employee (Outside the School)

1. The President or his/ her designee should initiate a chain phone calling system to inform all faculty and staff members of the tragedy and schedule an early morning meeting (faculty and staff). The phone call and the morning meeting will reduce the risk of faculty arriving at school uninformed. The meeting should cover; (a) the facts surrounding the incident, (b) plan student support, and (c) announce any special scheduling and/or events for the day. The personal belongings of the deceased should be removed and protected for the family.
2. Although distraught, faculty and staff members should remain as calm as possible and serve as a "source of strength" for students. Teachers dealing with their own grief may not know what responses to offer or may try to do too much. Students rarely expect perfect answers or controlled indifference, but find teachers most helpful as emphatic listeners. Do not attempt to explain why a person dies (or has committed suicide).
3. In the case of a suicide simply say, "Sometimes, a person becomes distraught and depressed. When this occurs, he/she oftentimes can't see a resolution to a problem (or situation) other than taking his or her own life. There is an overwhelming feeling of hopelessness. This is tragic. If you are ever in a similar situation, discuss your problem(s) with someone you trust, preferably an adult with counseling training. No problem is so great that you should consider committing suicide."
4. Refer all rumors to the Administrator in Charge so that they can be addressed in the debriefing session.
5. Not all students will respond to death/suicide in the same manner. Some will want to relieve the hurt by discussion, others by avoiding the issue. Each person will experience a grieving process that is "normal" for him or her. These reactions are typical and should be affirmed by teachers/counselors. Time should be allowed to express their grief reactions in the classrooms and discussions. Students should be allowed to express their grief and discuss openly their feelings, fears, and concerns that surround the event.
6. Teachers should refer to the crisis counseling team any student who appears to have difficulty coping.
7. Funeral arrangements should be explained and students should be informed that they will be allowed

to attend. The administration might consider having a memorial program. (Some authorities do not support having a memorial ceremony when death results from suicide. If a program is conducted, emphasis should focus on how to develop appropriate coping strategies. The act of suicide should not be glorified).

8. The school should return to its regular schedule as soon as possible. It is necessary for students and counselors to be alert for months following a suicide. Students who show signs of depression should be referred to the counseling team.

Weapon/Armed Offender

A weapon is any instrument which may produce bodily harm or death. Weapons include, but are not limited to, any knife, firearm, air gun, sword, spear, ax, tomahawk, club, explosive device, fireworks, throwing instrument, firearm silencer, ammunition, blackjack, night stick, screwdriver, or any other device classified as an unlawful weapon, or which may produce bodily harm or death, or any instrument possessed with the intent to use for the above purpose.

An armed offender is a person possessing a weapon capable of deadly force, whose intent is to pose a threat, inflict harm, or carry out a personal objective. When faced with a weapon carrier;

1. Immediately report the situation to the Administrator in Charge who will investigate. If the carrier is a cooperative student, remove them to a safe location, and confiscate the weapon. Carrying a weapon may be grounds for immediate expulsion. However, safety of students and staff is always first. Apprehension of violators and weapon retrieval is secondary. All actions should be planned with this in mind. Do not put anyone in harms way. Inform the person that weapons are not allowed on the premises. Do not try to stop the person from leaving the building. Avoid confrontation.
2. If the carrier is not cooperative, call 911. Make sure the operator understands that there is an armed person inside the school; give his or her last known location; give description and any other information you may have. Stay on the line until you are instructed to disconnect by the emergency operator.
3. Do not try to disarm any individual with a weapon.
4. Do not panic. Establish a psychological advantage by remaining calm.
5. Do not make threats, challenges, or in any way antagonize the person in possession of the weapon.
6. Pass the emergency signal for lock down by announcing, "Please keep all students inside your classroom until further notice." All classroom doors should be locked with this signal.
7. Move away from doors and windows.
8. Notify all students outside their classroom to move to the nearest safe classroom. All students should be brought into a locked area.
9. In a calm voice and mannerism, try to talk to the individual. Make reasonable suggestions, for example, if other individuals are present, request that they be allowed to leave the area.
10. Observe the weapon and the individual carefully so that a description can be given to law enforcement officers.
11. Move slowly and with confidence. Comply with the individual's demands as long as they are reasonable.
12. Attempt to isolate the individual if possible.
13. The police will direct apprehension and building evacuation.

Bomb Threat

A bomb threat usually occurs when the school receives an anonymous telephone message advising that a bomb has been placed somewhere on the school site. A bomb threat may be a prelude to attempted robbery, hostage taking, or just a student trying to get out of a test. However, a threat must be taken seriously at all times. Most bomb threat telephone calls are very brief; the message is stated in a few words and then the caller hangs up the telephone.

1. Every effort should be made to obtain detailed information from the caller, such as the five questions listed below;
 - a. When is the bomb going to explode?
 - b. Where is the bomb located?
 - c. What kind of bomb is it?
 - d. What does it look like?
 - e. Why did you place the bomb?
2. Keep talking to the caller as long as possible, record the following;
 - a. Time of the call.
 - b. Age and sex of the caller.
 - c. Speech pattern, accent, possible nationality, etc.
 - d. Emotional state of the caller.
 - e. Background noise.
3. Immediately notify the police to report the incident-Dial 911.
4. If you observe a suspicious object or potential bomb on campus do not handle the object!! Clear the area and immediately call 911.
5. If the bomb location is known, do not touch the object!! Do not open drawers, cabinets, or turn lights on or off.
6. Do not use cell phones or building fire alarm systems.
7. Activate an evacuation signal without using the fire alarm.
8. When the evacuation alarm is sounded, walk quickly to the nearest marked exit and alert others to do the same.
9. Assist any persons unable to evacuate independently in exiting the building. Do not panic.
10. Once outside, move to a clear area at least 500 feet away from the affected building. Keep parking lots, fire lanes, fire hydrants, and walkways clear for emergency vehicles and crews.
11. If requested, assist emergency crews as necessary.
12. Do not return to an evacuated building unless told to do so by a school official.

DRUG-FREE SCHOOLS AND COMMUNITIES ACT

Drug Free Schools and Communities Act (DFSCA) The Drug-Free Schools and Communities Act (DFSCA) of 1989 - also known as the Drug-Free Schools and Campuses Act - requires institutions of higher education to establish policies that address unlawful possession, use, or distribution of alcohol and illicit drugs. The DFSCA also requires the establishment of a drug and alcohol prevention program.

See associated policy below.

DRUG AND ALCOHOL PREVENTION PROGRAM:

Since Institute is eligible to participate in Federal Title IV Financial Aid programs, the school certifies to the Department of Education that it operates an alcohol and drug-free campus. The Institute fully supports the prevention of alcohol and drug abuse by employees and students. Drug abuse affects all aspects of American life. It threatens the workplace, our homes, our schools and our community. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees through the Safe and Drug Free Schools and Communities Act. All students are expected to conduct themselves as mature adults and as members of an academic community. The consumption of alcohol or drugs while attending class is prohibited and may be subject to disciplinary action.

Health Risks Associated with the use of Illicit Drugs and the Abuse of Alcohol

IAME provides assistance to employees or students dealing with drug and/or alcohol abuse, as well as referrals to outside agencies and programs. The effects of drugs and alcohol can be devastating and affect not only ourselves but also our loved ones. The use and abuse of drugs and alcohol can lead to physical and psychological health problems such as liver damage and psychotic behavior. As well, substance abuse impairs coordination and thinking. Long-term use can result in permanent damage to the brain, elevated blood pressure and heart rate, risk of stroke, heart failure, respiratory depression and failure, pneumonia, tuberculosis, lung abscesses, increased risk of mouth and throat cancer, alcoholic fatty liver, hepatitis, and cirrhosis, duodenal ulcers, reflux, diarrhea, impaired judgment and verbal ability, apathy, introversion, antisocial behavior, inability to concentrate, and deterioration of relationships with family, friends, and co-workers. The severity of health problems depends on the type, intensity, and longevity of the drug or alcohol use. Even short term use runs the risk of overdose and possible death. Prolonged, excessive drinking can shorten life span 10-12 years. Drinking or using illegal drugs while pregnant can cause pre-term health problems as well as permanent birth defects post-term.

All drug and alcohol information is contained in our School Handbook/Catalog and discussed during orientation for every class. IAME maintains drug and alcohol education information and a list of

counseling and support services in the administration office as well as in the common areas in the school. All students and staff are made aware of the following information:

Drug and Alcohol Counseling

Institute provides assistance to employees or students dealing with drug and/or alcohol abuse, as well as referrals to outside agencies and programs.

Social Service Organizations **Henrico County Social Services & Department of Human Services**
8600 Dixon Powers Drive.Henrico, VA 23228 (804) 501-4001

Alcoholics Anonymous Virginia Area

5310 Markel Rd #108 Richmond, VA 23230 (703) 281-7501

National Clearinghouse for Drug Abuse Info.

11426 Rockville Pike, Suite 200 Rockville, MD 20852 (301) 468-2600 (800) 729-6686

Richmond Area of Narcotics Anonymous

PO Box 26249 Richmond, VA 23260 (804) 965-1871

National Domestic Violence Hotline

PO Box 161810 Austin, TX 78716 (800) 799-SAFE

VA Family Violence and Sexual Assault Hotline: 1-800-838-8238

Standards of Conduct

The Institutional community must adhere to a code of conduct that recognizes the unlawful manufacture, sale, delivery, unauthorized possession or use of any illicit drug is prohibited on property owned or otherwise controlled by the Institute. If an individual associated with the Institution is apprehended for violating any drug-or alcohol-related law when on Institution property, or participating in an Institution activity, the Institution will fully cooperate with all law enforcement agencies. Underage possession or consumption of alcoholic beverages is not permitted on property owned or controlled by the Institute and the state laws will be enforced. Intentionally or knowingly selling, or intentionally or knowingly furnishing alcoholic beverages to persons under the age of 21, or to persons obviously inebriated, is not permitted on property owned or controlled by the Institute.

ALCOHOL

The possession, sale or the furnishing of alcohol anywhere on the campus, parking areas or while attending a school related function of the school is prohibited by both students and staff. It is unlawful to sell, furnish or provide alcohol to a person under the age of 21. Laws regarding the possession, sale, consumption or furnishing of alcohol are controlled by the Virginia ABC Board, however, the enforcement of alcohol laws on-campus is the primary responsibility of the local or State Police once the offense has been reported. A violation of any state or federal law regarding alcohol is also a violation of the Institute's Standards of Conduct and will be treated as a separate disciplinary matter by the Institute.

ILLICIT / ILLEGAL DRUGS

The possession, sale, manufacture or distribution of any controlled substance is prohibited anywhere on the campus, parking areas or while attending a school related function of the school by both students and staff. It is also illegal under both state and federal laws. Furthermore, Marijuana and synthetic marijuana are controlled substances under federal law. State laws decriminalizing or allowing use of "medical" marijuana do not change this. It is also unlawful and against school policy to possess drug paraphernalia that is used for packaging, manufacturing, injecting, ingesting, inhaling or otherwise introducing into the human body a controlled substance. All students and staff must comply with the Drug Free Campuses and Schools regulations. Students and staff are subject to School disciplinary action, criminal prosecution, fine and/or imprisonment.

Institutional Sanctions for Alcohol and Drug Violations

Any member of the Institute's community found consuming or selling drugs on Institution property shall be subject to discipline on a case-by-case basis.

- Discipline will be based on the seriousness of the situation.
- A case may result in dismissal from the Institution.
- In all cases, the Institution will abide by local, state and federal sanctions regarding unlawful possession of drugs and the consumption of alcohol.
- Additional state penalties and sanctions may also apply.
- The Institution has adopted a zero-tolerance policy regarding underage drinking.

Federal Financial Aid Penalties for Drug Violations

In addition to Institute of Advanced Medical Esthetics' own disciplinary procedures, for drug and alcohol related matters, serious state and federal penalties may occur.

Pell Grant

Federal guidelines state the grantee must certify that he or she will not engage in unlawful activities related to controlled substances during the period covered by the grant.

Federal Financial Aid Penalties for Drug Violations

Federal guidelines focus strongly on illicit drug use and distribution. The Higher Education Opportunity Act states students convicted of an illicit drug violation can be denied federal financial aid for a specific period, in addition to other legal penalties. The Free Application for Federal Student Aid (FAFSA) asks students if they have been convicted of a drug-related offense: "Have you ever been convicted of possessing or selling illegal drugs?" If you answer "yes," the Institute will send a worksheet in the mail to determine if your conviction affects your eligibility for aid. Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines up to \$20,000, imprisonment or both.

Title IV DRUG AND ALCOHOL PENALTIES

A conviction for any offense, during a period of enrollment (the student is enrolled in a program) for which the student was receiving Title IV, HEA program funds, or G.I. Veteran's funds, under any local, federal or state law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV or G.I. funding based on the following chart:

1st offense: Possession=1 year from date of conviction, Sale= 2 years from date of conviction (This also includes conspiring to sell)

2nd offense: Possession=2 years from date of conviction, Sale= indefinite period (This also includes conspiring to sell)

3rd offense: Possession or Sale= indefinite period (This also includes conspiring to sell)

If convicted of both possession and sale, the longer of the two periods of ineligibility will apply. A description of federal penalties for drug violations can also be found at

<http://www.justice.gov/dea/agency/penalties.htm>. The period of ineligibility begins on the date of conviction and lasts until the end of a statutorily specified period.

Penalties for Drug Convictions

If the student was convicted of both possessing and selling drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

How to Regain Eligibility

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program that must:

- Include at least two unannounced drug tests;

AND

- Have received or be qualified to receive funds directly or indirectly under a federal, state or local government program.

Students denied eligibility for an indefinite period can regain it after successfully completing a rehabilitation program, passing two unannounced drug tests from such a program, or if a conviction is reversed, set aside or removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record.

In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. The student is responsible to certify that a rehabilitation program was successfully completed. As with the conviction question on the FAFSA, the Institute is not required to confirm the reported information unless conflicting information is determined.

Convictions During Enrollment

Federal regulations require enrolled students convicted of a drug offense after receiving federal financial aid to notify The Institute immediately. The student will then become ineligible for further federal financial aid and must repay federal financial aid received after the conviction.

Local State & Federal Laws for Drugs & Alcohol

Virginia State Statutes

The Commonwealth of Virginia and the Virginia State Alcoholic Beverage Control Board have enacted a variety of laws and regulations that govern alcoholic beverages. They are summarized as follows:

1. Persons under the age of 21 are prohibited from possessing or consuming beer, wine, liquor, or other alcoholic beverages. Persons found in violation of this statute may be fined up to \$2500 and imprisoned for a period of not more than 12 months. In addition, such person's Virginia driver's license may be suspended for a period of not more than 1 year.

2. Persons may be fined up to \$100 for drinking in public.

3. Persons found in possession of a false driver's license may be fined up to \$1000 and imprisoned for a period not to exceed 12 months. Driving privileges may be revoked for 30 to 365 days.

4. It is illegal for intoxicated persons, regardless of age, to purchase or to possess alcoholic beverages. Persons in violation of this statute may be fined up to \$1000 and imprisoned for a period not to exceed 12 months.

5. It is illegal to serve or sell alcoholic beverages to persons who are intoxicated or suspected of being under the legal drinking age. It is also illegal to purchase alcoholic beverages for such persons. Individuals believed to be intoxicated are prohibited from remaining in an area where alcoholic beverages are served. Persons found in violation of these statutes may be fined up to \$1000 and imprisoned for a period not to exceed 12 months.

6. It is illegal to drive while under the influence of alcohol. Individuals are considered impaired if their blood alcohol content (BAC) exceeds .08. Persons under the age of 21 who drive with a BAC of at least .02 but less than .08 may be fined up to \$500 and have their driver's license suspended for up to six months. Persons with a BAC of .08 or higher or persons refusing a breath test will have their driver's license automatically revoked.

7. It is illegal to purchase alcoholic beverages from any person not licensed to sell them, to sell alcoholic beverages without the appropriate license, and to consume alcoholic beverages in any unlicensed public area.

Controlled Substances - CSA Schedule

In compliance with the Drug-Free Workplace Act of 1988, the Drug-Free Communities and Schools Act Amendments of 1989, and the Commonwealth of Virginia's Policy on Alcohol and Other Drugs of 1991, the following summary is provided for your information. Controlled substances are classified under the Controlled Substances Act into "schedules" that indicate their relative medicinal use and probability of

abuse and dependence (addiction). The Institute's policy addresses these controlled substances.

Controlled Substances Schedules

Schedule I: The drug or other substance has a high potential for abuse. The drug or other substance has no currently accepted medical use in treatment in the United States. There is a lack of accepted safety for use of the drug or other substance under medical supervision. Some Schedule I substances are heroin, LSD, marijuana, GHB, MDMA (Ecstasy), and methaqualone.

Schedule II: The drug or other substance has a high potential for abuse. The drug or other substance has a currently accepted medical use in treatment in the United States or a currently accepted medical use with severe restrictions. Abuse of the drug or other substance may lead to severe psychological or physical dependence. Schedule II substances include morphine, PCP, cocaine, methadone, Ritalin, and methamphetamine.

Schedule III: The drug or other substance has a potential for abuse less than the drugs or other substances in Schedules I and II. The drug or other substance has a currently accepted medical use in treatment in the United States. Abuse of the drug or other substance may lead to moderate or low physical dependence or high psychological dependence. Anabolic steroids, codeine and hydrocodone with aspirin or Tylenol, Ketamine, and some barbiturates are Schedule III substances.

Schedule IV: The drug or other substance has a low potential for abuse relative to the drugs or other substances in Schedule III. The drug or other substance has a currently accepted medical use in treatment in the United States. Abuse of the drug or other substance may lead to limited physical dependence or psychological dependence relative to the drugs or other substances in Schedule III. Included in Schedule IV are Darvon, Talwin, Equanil, Valium, Rohypnol, and Xanax.

Schedule V: The drug or other substance has a low potential for abuse relative to the drugs or other substances in Schedule IV. The drug or other substance has a currently accepted medical use in treatment in the United States. Abuse of the drug or other substances may lead to limited physical dependence or psychological dependence relative to the drugs or other substances in Schedule IV. Over-the-counter cough medicines with codeine are classified in Schedule V.

Federal Penalties:

The law prescribes ranges of permissible penalties upon conviction. As required by the Federal Safe and Drug-Free Communities and Schools Act of 1994, the pertinent state laws, including sanctions for their violation, are summarized below:

1. Possession of a controlled substance classified in Schedule I or II of the Drug Control Act, upon conviction, exposes the violator to a felony conviction for which the punishment is a term of

imprisonment ranging from one to ten years, or in the discretion of the jury or the court trying the case without a jury, confinement in jail for up to twelve months and a fine up to \$2,500, either or both.

2. Possession of a controlled substance classified in Schedule III of the Drug Control Act, upon conviction, exposes the violator to a misdemeanor conviction for which the punishment is confinement in jail for up to twelve months and a fine up to \$2,500, either or both.

3. Possession of a controlled substance classified in Schedule IV of the Drug Control Act, upon conviction, exposes the violator to a misdemeanor conviction for which the punishment is confinement in jail for up to six months and fine up to \$1,000, either or both.

4. Possession of a controlled substance classified in Schedule V of the Drug Control Act, upon conviction, exposes the violator to a misdemeanor conviction for which the punishment is a fine up to \$500.

5. Possession of a controlled substance classified in Schedule I or II of the Drug Control Act with the intent to sell or otherwise distribute, upon conviction, exposes the violator to a felony conviction for which the punishment is imprisonment from five to forty years and a fine up to \$500,000. Upon conviction, the violator must be imprisoned for not less than five years, but may suffer life imprisonment, and a fine up to \$500,000.

6. Possession of a controlled substance classified in Schedules III, IV, or V of the Drug Control Act or an imitation controlled substance which imitates a controlled substance classified in Schedule III, IV, or V, except for an anabolic steroid classified in Schedule III constituting a violation of Virginia Code §18.2-248.5, with the intent to sell or otherwise distribute, upon conviction exposes the violator to a misdemeanor conviction for which the punishment is confinement in jail for up to one year and a fine up to \$2,500, either or both.

7. Possession of marijuana, upon conviction, exposes the violator to a misdemeanor conviction for which the punishment is confinement in jail for up to thirty days and a fine up to \$500, either or both. Upon a second conviction, punishment is confinement in jail for up to one year and fine up to \$2,500, either or both.

8. Possession of less than one-half ounce of marijuana with the intent to sell or otherwise distribute, upon conviction, exposes the violator to a misdemeanor conviction for which the punishment is confinement in jail for up to one year and a fine up to \$2,500, either or both. If the amount of marijuana involved is more than one-half ounce to five pounds, the crime is a felony with a sanction of imprisonment from one to ten years, or in the discretion of the jury or court trying the case without jury, confinement in jail for up to one year and a fine up to \$2,500, either or both. If the amount of marijuana involved is more than five pounds, the crime is a felony with a sanction of imprisonment from five to thirty years.

9. Notwithstanding the previously mentioned provisions, Rohypnol shall be deemed to be listed on

Schedule I for the purposes of penalties for violations of the Drug Control Act. Any person knowingly manufacturing, selling, giving, distributing, or possessing Rohypnol shall be punished under the penalties prescribed for other Schedule I controlled substances

STUDENT SPECIFICS

CONDUCT POLICY/RULES & REGULATIONS (excerpt specific to alcohol/drugs)

Codes of Practice are guidelines designed to promote an efficient, effective, and pleasant educational atmosphere. By becoming aware of what we expect from you and what you can expect from us, we hope to eliminate any misunderstanding that would serve to make your tenure with us any less than the great experience we know it can be.

I. **Alcohol/Drugs:** All students must be in fit mental and physical condition to perform the work required. No alcohol or drugs are tolerated anywhere on the premises. Possession or use of either will be grounds for immediate dismissal. The Institute prohibits the unlawful possession, use, or distribution of illicit drugs and alcohol by students and employee on campus or attending a school function. Immediate dismissal for the day and possible probation or termination will occur. Severity of charges will be determined by Campus Director. Do not store alcohol, illegal or prescription drugs in your locker or personal work stations. We reserve the right to perform announced or unannounced locker searches at any time during business hours if a student is suspected of violating any of the Standards of Conduct. Violation will result in immediate termination.

DISCIPLINARY POLICIES

Students and Staff must understand that any infraction of the Standards of Conduct, General Policies or the Enrollment Agreement could result in any of the following disciplinary actions:

GENERAL PROBATION: This is separate from Federal Financial Aid SAP probation. A Student may be placed on a specified time of probation for any infraction of the Standards of Conduct, General Policies or the Enrollment Agreement. If the Student does not correct the problem, he/she will be placed on a second probation. If the problem is not corrected during the second probationary period, he/she may be suspended for three days or dismissed permanently at the discretion of the Director of School.

SUSPENSION: Enrollment may be immediately suspended for up to three days for infraction of the Standards of Conduct or General Policies or the Enrollment Agreement at the discretion of the school administration. The suspension time allotted for any violation will not extend the Student's contract end date. This could result in extra instructional charges for the Student.

DISMISSAL - TERMINATION: Enrollment may be terminated at the discretion of school administration for any reason deemed necessary to maintain the positive educational environment and general objectives of the institution or for reasons list under immediate termination – including but not limited to: Engaging in the manufacture, distribution, dispensation, possession or use of prescription or illegal drugs or alcohol

EMPLOYEE/STAFF SPECIFICS

As a condition of employment, every employee shall abide by the terms of this and all policies pertaining to the School. Any employee who violates this or any policy is subject to Institute sanctions, including immediate termination of employment, as well as criminal sanctions from federal, state, or local law if applicable. An employee may be required to participate in a drug abuse or drug rehabilitation program. An employee must notify Director of Schools of any criminal drug or alcohol conviction for a violation occurring in the Institute workplace no later than 5 days after such conviction. It is also a condition of employment that employees understand and support all policies for the prevention of drug and alcohol abuse on Campus.

BIENNIAL REVIEW

Institute conducts a biennial review of its drug and alcohol prevention policy to first, determine its effectiveness, secondly, implement changes to the program as they are needed and lastly, to help determine the number of drug and alcohol-related violations and fatalities that occur on or near our campus's.

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The reports are written and filed by the Director of School or assigned coordinator, and are maintained in the Administration office for full view to interested parties upon request.

This process also ensures that the disciplinary sanctions described in the ASR are consistently enforced. Any Student or Staff member who violates this or any policy is subject to Institute sanctions, including immediate termination of enrollment/employment, as well as criminal sanctions from federal, state, or local law if applicable.

The possession, use or distribution of potentially harmful drugs such as marijuana, hallucinogens, amphetamines, barbiturates and opiates is illegal and subject to very harsh penalties. Although Institute

does not assume the responsibility of acting as an arm of the law, members of our Campus's have no immunity from enforcement of the law. Use of many of these drugs may threaten the physical and mental health of the user. Use by one student may also threaten the welfare of other students. Distribution by any student clearly threatens the welfare of the entire community.

Campus sexual assault prevention programs

TITLE IX COMPLIANCE

TITLE IX POLICY STATEMENT

Title IX of the Education Amendments of 1972 ("Title IX") protects people from discrimination based on sex in education programs or activities that receive Federal financial assistance. Title IX states:

No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

Institute of Advanced Medical Esthetics not only complies with the letter of Title IX's requirements but also endorses the law's intent and spirit. The Institution is committed to compliance in all areas addressed by Title IX, including access to higher education, career education, math and science, standardized testing, athletics, education for pregnant and parenting students, learning environment, and technology, as well as sexual harassment.

The purpose of this policy is to ensure that the Institution's policies are applied and interpreted in ways consistent with Title IX and other applicable law.

It is the policy of the Institution to provide educational, preventative and training programs regarding sexual or gender-based harassment; to encourage reporting of incidents; to prevent incidents of sexual and gender-based harassment from denying or limiting an individual's ability to participate in or benefit from the Institute's programs; to make available timely services for those who have been affected by discrimination; and to provide prompt and equitable methods of investigation and resolution to stop discrimination, remedy any harm, and prevent its recurrence. Violations of this Policy may result in the imposition of sanctions up to, and including, termination, dismissal, or expulsion, as determined by the appropriate officials at the Institute.

Discrimination

The Institute prohibits discrimination and harassment based on race, color, creed, religion, sex, gender, national origin, citizenship, ethnicity, marital status, age, disability, sexual orientation, gender identity and gender expression, genetic information, veteran status, or any other status protected by applicable law to the extent prohibited by law.

INSTITUTE OF ADVANCED MEDICAL ESTHETICS TITLE IX OFFICER

The Institute appoints Title IX Officers. The Institution's Title IX Officers are: Laura Todd, Policy Coordinator, at 405 England Street Ashland VA 23005. Phone: 804-908-3223

Sexual Harassment

The Institute defines sexual harassment as unwelcome behavior of a sexual nature that relates to the gender or sexual identity of an individual and that has the purpose or effect of creating an intimidating, offensive or hostile environment for study. This policy applies to all interactions between students and Institute of Advanced Medical Esthetics faculty members and other faculty, staff, and administrative personnel, and other students.

Conduct alleged to be sexual harassment will be evaluated by considering the totality of the particular circumstances, including the nature, frequency, intensity, location, context, and duration of the questioned behavior. Repeated incidents or a pattern of harassing behavior may be cause for serious corrective action. However, a more serious incident, even if isolated, may be sufficient cause for action under this policy including referral to law enforcement when applicable.

Quid pro quo sexual harassment can occur whether a person resists and suffers the threatened harm, or the person submits and avoids the threatened harm. Both situations could constitute discrimination on the basis of sex. A hostile environment can be created by persistent or pervasive conduct or by a single severe episode. The more severe the conduct, the less need there is to show a repetitive series of incidents to prove a hostile environment. Sexual violence, including rape, sexual assault, and domestic and dating violence, is a form of sexual harassment. In addition, the following conduct may violate this Policy:

1. Observing, photographing, videotaping, or making other visual or auditory records of sexual activity or nudity, where there is a reasonable expectation of privacy, without the knowledge and consent of all parties.
2. Sharing visual or auditory records of sexual activity or nudity without the knowledge and consent of all recorded parties and recipients.

3. Sexual advances, whether or not they involve physical touching.
4. Commenting about or inappropriately touching an individual's body.
5. Requests for sexual favors in exchange for actual or promised job benefits, such as favorable reviews, salary increases, promotions, increased benefits, or continued employment.
6. Lewd or sexually suggestive comments, jokes, innuendoes, or gestures.
7. Stalking

Other verbal, nonverbal, graphic, or physical conduct may create a hostile environment if the conduct is sufficiently persistent, pervasive, or severe so as to deny a person equal access to the Institute's programs or activities. Whether the conduct creates a hostile environment may depend on a variety of factors, including: the degree to which the conduct affected one or more person's education or employment; the type, frequency, and duration of the conduct; the relationship between the parties; the number of people involved; and the context in which the conduct occurred.

Unwelcome Conduct

Conduct is unwelcome if a person (1) did not request or invite it and (2) regarded the unrequested or uninvited conduct as undesirable or offensive. That a person welcomes some sexual contact does not necessarily mean that person welcomes other sexual contact. Similarly, that a person willingly participates in conduct on one occasion does not necessarily mean that the same conduct is welcome on a subsequent occasion.

Whether conduct is unwelcome is determined based on the totality of the circumstances, including various objective and subjective factors. The following types of information may be helpful in making that determination: statements by any witnesses to the alleged incident; information about the relative credibility of the parties and witnesses; the detail and consistency of each person's account; the absence of corroborating information where it should logically exist; information that the Respondent has been found to have harassed others; information that the Complainant has been found to have made false allegations against others; information about the Complainant's reaction or behavior after the alleged incident; and information about any actions the parties took immediately following the incident, including reporting the matter to others.

In addition, when a person is so impaired or incapacitated as to be incapable of requesting or inviting the conduct, conduct of a sexual nature is deemed unwelcome, provided that the Respondent knew or reasonably should have known of the person's impairment or incapacity. The person may be impaired or incapacitated as a result of drugs or alcohol or for some other reason, such as sleep or unconsciousness. A Respondent's impairment at the time of the incident as a result of drugs or alcohol does not, however, diminish the Respondent's responsibility for sexual or gender-based harassment under this Policy.

Gender-Based Harassment

Gender-based harassment is verbal, nonverbal, graphic, or physical aggression, intimidation, or hostile

conduct based on sex, sex-stereotyping, sexual orientation or gender identity, but not involving conduct of a sexual nature, when such conduct is sufficiently severe, persistent, or pervasive that it interferes with or limits a person's ability to participate in or benefit from the Institute's education or work programs or activities. For example, persistent disparagement of a person based on a perceived lack of stereotypical masculinity or femininity or exclusion from an activity based on sexual orientation or gender identity also may violate this Policy.

INVESTIGATIONS OF COMPLAINTS

A complaint that a student, staff or faculty member has committed sexual harassment or engaged in nonconsensual sexual activity may be made to the Title IX Compliance Officer, or a staff or faculty member. The Institute will conduct an investigation, as appropriate under the circumstances.

The investigative process involves interviewing the parties involved and any witnesses while gathering documentary or other evidence. In cases involving alleged criminal conduct, the complainant may file a criminal complaint with the local police department. A complainant need not pursue a criminal complaint in order to seek or to hold the accused responsible through the Institution's Student Code of Conduct. As soon as possible, the complainant and the accused will be offered appropriate assistance, and our Academic Affairs department will be contacted if course adjustments are required.

Based on the outcome of the investigation, the Title IX Officer or their designee will determine if there is sufficient cause to proceed with the complaint. If so, the Title IX Officer or their designee will arrange for an informal resolution conference with the accused. (Complainants do not attend informal resolution meetings but are apprised of the meeting's outcome.) If the accused does not accept responsibility for the allegations and/or the proposed sanction, the Title IX Officer or their designee will determine if the evidence warrants a formal hearing before the Grievance Committee.

The exact nature of the responsive action depends on the circumstances, but may include discipline up to and including suspension or dismissal from the Institution for a student, staff or faculty who is found to have violated Institutional policies.

Implementing Provisions/Policies

The Institution will take appropriate action (i.e., an investigation, adjudication and disciplinary and remedial/corrective steps) in response to a complaint made pursuant to the complaint policies/procedures listed above. The Institution will make every effort to handle complaints and investigations with sensitivity to both the rights of the person who complains and the rights of the accused.

The Institution handles complaints discreetly and attempts to maintain privacy throughout the

investigative process, to the extent practicable and appropriate under the circumstances. However, in order to conduct an investigation, it is generally necessary to discuss the allegations with the accused and other potential witnesses. Additionally, the Institute may have legal obligations to disclose information to law enforcement or in the context of legal proceedings.

Complaints may be made anonymously. While the Institution endeavors to investigate all complaints, including anonymous complaints, the nature of anonymous complaints makes investigation, determination, and remediation more difficult and, at times, impossible. Further, while the Institution attempts to protect the identity of complainants who do not wish to be identified, this may not always be possible.

In appropriate cases as determined by the Institution, conflict resolution may be possible. This is permitted only where both the complainant and accused voluntarily agree to participate, and either party may terminate informal resolution attempts and commence formal Grievance procedures at any time prior to reaching a mutually acceptable resolution. Depending on the circumstances, a mediated resolution may not necessarily involve face-to-face discussions between the complainant and the accused. Certain cases are not appropriate for conflict resolution, such as complaints of particularly egregious sexual harassment or cases involving sexual assault or violence.

Occasionally, an individual makes a complaint and later wishes to revoke or discontinue the investigation or adjudication process. Similarly, it may occur that someone other than the victim reports an incident, and the victim declines to participate in the investigation or adjudication process. In other instances, complaints may be received anonymously and/or the victim may not wish to be personally identified. The Institution endeavors to respect the wishes of a victim to either not be identified and/or not participate in the process. In these situations, the Institute attempts to investigate and address complaints in accordance with the victim's wishes.

If a victim wishes to talk about an incident with the assurance that the discussion will be confidential and will not result in an investigation or follow up action, the Institution offers confidential resources through the President. Contact with the President that does not result in a complaint being filed with the Institute or result in action being taken by the Institute. Anyone wishing to have an incident investigated, mediated or adjudicated must make a complaint either orally or in writing in accordance with the procedures described above.

In determining whether sex discrimination, sexual harassment or sexual misconduct occurred, the Institute does not apply the criminal standard of "beyond a reasonable doubt," nor do formal court rules of evidence apply. Instead, the Institute uses a "preponderance of the evidence" standard, and the Institution may consider any evidence it deems relevant. A "preponderance of the evidence" means the evidence which is of greater weight or is more convincing than opposing evidence such that it is "more likely than not" that an act occurred.

If the applicable investigative or adjudication process allows for parties to offer witnesses and evidence,

the complainant and the accused will have an equal opportunity to do so. The complainant and the accused will be informed in writing of the outcome of the complaint, to the extent permitted by law. An accused that is a student may appeal the outcome to an impartial decision maker. An employee who is deemed guilty shall have whatever rights granted under law. The particular method and grounds for appeal are explained in the student policies listed above.

The Institution endeavors to resolve complaints promptly. Ordinarily, the investigative stage will take no longer than 60 calendar days from the time the complaint is received. In exceptional circumstances (including but not limited to especially complex cases or when the Institution is not in session), it may be necessary to extend these timelines. If that occurs, the parties will be informed of the expected timeline for completion.

The Institution prohibits retaliation against any individual who in good faith makes a complaint of sex discrimination, sexual harassment, or sexual misconduct or participates as a witness in a proceeding under this or any other Institute policy. Retaliation is also unlawful pursuant to Title IX and other laws.

A STATEMENT OF CURRENT POLICIES CONCERNING THE SEXUAL ASSAULT PREVENTION PROGRAM AND THE PROCEDURES THAT ARE FOLLOWED Male Victims While most victims of sexual assault are women, some men are also victims and will be treated the same as female victim and have the same rights, resources and access to help.

Institutional Notice of Petitioners Rights Under the Violence Against Women Act

No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

Institute of Advanced Medical Esthetics not only complies with the letter of Title IX's requirements but also endorses the law's intent and spirit. The Institution is committed to compliance in all areas addressed by Title IX including access to higher education, career education, math and science, standardized testing, athletics, education for pregnant and parenting students, learning environment, and technology, as well as sexual harassment.

Sexual harassment and sexual violence are types of sex discrimination. Other acts can also be forms of

sex-based discrimination and include dating violence, domestic violence, and stalking. As such should you report a form of sex-based discrimination, The Institution wants to inform you of our policy and procedures that address sexual assault, domestic violence, dating violence, and stalking, whether the incident occurs on or off campus as well as your rights, and the Institute's responsibilities.

As a petitioner of sexual assault, dating violence, domestic violence or stalking, you will receive a full copy of our institution's Title IX Policy. This policy has procedures in place that serve to be sensitive to those who report sexual assault, domestic violence, dating violence, and stalking. These procedures include our right to inform you of your rights to file criminal charges as well as the availability of medical, counseling, and support services. We also offer additional remedies to prevent contact between a complainant and an accused party. The policy also addresses possible sanctions and interim and/or long-term protective measures that the Institute may impose.

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Definitions

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Consent is defined in Virginia as "intelligent, knowing, and voluntary consent and does not include coerced submission. Consent shall not be deemed or construed to mean the failure by the alleged victim to offer physical resistance to the offender."

Sexual Assault is defined as an offense classified as a forcible or non-forcible sex offense under the uniform crime reporting system of the Federal Bureau of Investigation.

Sexual violence includes any one incident of:

1. Sexual battery, as defined in A lewd or lascivious act, as defined in upon in the presence of a person younger than 16 years of age.
2. Luring or enticing a child, as described in
3. Sexual performance by a child, as described in
4. Any other forcible felony wherein a sexual act is committed or attempted regardless of whether criminal charges based on the incident were filed, reduced, or dismissed by the state attorney.

Domestic Violence includes felony or misdemeanor crimes of violence committed by a current or former spouse of the victim, by a person with whom the victim shares a child in common, by a person cohabitating with or has cohabitated with the victim as a spouse, or by any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction.

Domestic violence means any assault, aggravated assault, battery, aggravated battery, sexual assault, sexual battery, stalking, aggravated stalking, kidnapping, false imprisonment, or any criminal offense resulting in physical injury or death of one family or household member of another family or household member. A family or household member means spouses, former spouses, persons related by blood or marriage, persons who are presently residing together as if a family or who have resided together in the past as if a family, and persons who are parents of a child in common regardless of whether they have been married. With the exception of persons who have a child in common, the family or household members must be currently residing or have in the past resided together in the same single dwelling unit.

Dating Violence: Means violence committed by a person--

(a) Who is or has been in a social relationship of a romantic or intimate nature with the victim; and

(b) where the existence of such a relationship will be determined based on a consideration of the following factors:

(i) The length of the relationship

(ii) The type of relationship

(iii) The frequency of interaction between the persons involved in the relationship

Dating violence means violence between individuals who have or have had a continuing and significant relationship of a romantic or intimate nature. The existence of such a relationship shall be determined based on the consideration of the following factors:

1. A dating relationship must have existed within the past 6 months.
2. The nature of the relationship must have been characterized by the expectation of affection or sexual involvement between the parties.

3. The frequency and type of interaction between the persons involved in the relationship must have included that the persons have been involved over time, and on a continuous basis during the course of the relationship.

The term does not include violence in a casual acquaintanceship or violence between individuals who have engaged in ordinary fraternization in a business or social context.

Stalking: Means engaging in a course of conduct directed at a specific person that would cause a reasonable person to fear for his or her safety or the safety of others; or suffer substantial emotional distress.

“Credible threat” means a verbal or nonverbal threat, or a combination of the two, including threats delivered by electronic communication or implied by a pattern of conduct, which places the person who is the target of the threat in reasonable fear for his or her safety, or the safety of his or her family members or individuals closely associated with the person, and which is made with the apparent ability to carry out the threat to cause such harm. It is not necessary to prove that the person making the threat had the intent to actually carry out the threat. The present incarceration of the person making the threat is not a bar to prosecution under this section

“Cyber stalk” means to engage in a course of conduct to communicate, or to cause to be communicated, words, images, or language by or through the use of electronic mail or electronic communication, directed at a specific person, causing substantial emotional distress to that person and serving no legitimate purpose. A person who willfully, maliciously, and repeatedly follows, harasses, or cyber stalks another person commits the offense of stalking, a misdemeanor of the first degree, punishable as provided in A person who willfully, maliciously, and repeatedly follows, harasses, or cyber stalks another person and makes a credible threat to that person commits the offense of aggravated stalking, a felony of the third degree, punishable as provided in

Bystander Intervention: A bystander is someone other than the victim who is present when an act of dating violence, domestic violence, stalking, or sexual assault is occurring or when a situation is occurring in which a reasonable person feels as though some protective action is required to prevent sexual assault, dating violence, domestic violence, or stalking. Bystanders, if active, can prevent harm or

intervene before a situation gets worse.

Reporting sexual assault, dating violence, domestic violence, or stalking

After an incident of sexual assault or domestic violence, the victim should consider seeking medical attention as soon as possible at a local hospital that will supply a physical evidence recovery collection kit. In Virginia evidence may be collected even if you chose not to make a report to law enforcement. A victim's name and identifying information will be withheld from the public and press in accordance with the Public Records Law. It is important that a victim of sexual assault not bathe, douche, smoke, change clothing or clean the bed/linen/area where they were assaulted if the offense occurred within the past 96 hours so that evidence as may be necessary to the proof of criminal activity may be preserved. In circumstances of sexual assault, if victims do not opt for forensic evidence collection, health care providers can still treat injuries and take steps to address concerns of pregnancy and/or sexually transmitted disease.

Victims of sexual assault, domestic violence, stalking, and dating violence are encouraged to also preserve evidence by saving text messages, instant messages, social networking pages, other communications, and keeping pictures, logs or other copies of documents, if they have any, that would be useful to the Institution's hearing boards/investigators or police. Although the institution strongly encourages all members of its community to report violations to law enforcement, it is the victim's choice whether or not to make such a report, and victims have the right to decline involvement with the police.

To report an incident involving a sexual assault, domestic violence, stalking or dating violence, contact

Laura Todd, Policy Coordinator, at 405 England Street Ashland VA 23005. Phone: 804-908-3223, The purpose and authority of the Institute staff is limited to the enforcement of campus rules and regulations. Incidents that go beyond this scope are referred and investigated by the Henrico County Police Department.

A victim of domestic violence, dating violence, sexual assault or stalking has the following rights:

- (1) A law enforcement officer who investigates an alleged sexual battery shall:
 - (a) Assist the victim in obtaining medical treatment, if medical treatment is necessary as a result of the alleged incident, a forensic examination, and advocacy and crisis-intervention services from a certified rape crisis center and provide or arrange for transportation to the appropriate facility.
 - (b) Advise the victim that he or she may contact a certified rape crisis center from which the victim may receive services.
 - (c) Prior to submitting a final report, permit the victim to review the final report and provide a statement as to the accuracy of the final report.
- (2) The law enforcement officer shall give the victim immediate notice of the legal rights and remedies available to a victim on a standard form developed and distributed in conjunction with the Department of Law Enforcement. The notice will include the resource listing, including telephone number, for the area certified rape crisis center as designated by the State.

A person who is the victim of sexual violence or the parent or legal guardian of a minor child who is living at home who is the victim of sexual violence has standing in the circuit court to file a sworn petition for an injunction for protection against sexual violence on his or her own behalf, or on behalf of the minor child if:

1. The person has reported the sexual violence to a law enforcement agency and is cooperating in any criminal proceeding against the respondent, regardless of whether criminal charges based on the sexual violence have been filed, reduced, or dismissed by the state attorney; or
2. The respondent who committed the sexual violence against the victim or minor child was sentenced to a term of imprisonment in state prison for the sexual violence and the respondent's term of imprisonment has expired or is due to expire within 90 days following the date the petition is filed.

Further, the Institution complies with State law in recognizing orders of protection for dating violence, domestic violence, repeat violence, and sexual violence. Any person who obtains an order of protection from the State or any reciprocal state should provide a copy to the President/Academic Advisor. A petitioner should then meet with President/Academic Advisor to develop a Safety Action Plan, which is a plan to reduce risk of harm while on campus, or coming and going from campus. This plan may include, but is not limited to escorts, special parking arrangements, or other measures to assist the petitioner.

To the extent of the victim's cooperation and consent, all Institutional offices will work cooperatively to ensure that the petitioner's health; physical safety, work and academic status are protected, pending the outcome of a formal Institution investigation of the complaint. Additionally, personal identifiable information about the victim will be treated as confidential and only shared with persons with a specific need to know who are investigating/adjudicating the complaint or delivering resources or support services to the complainant. The Institution does not publish the name of crime victims nor publish any identifiable information regarding victims in the crime logs.

Disciplinary Procedures Following a Complaint

The investigative process involves interviewing the parties involved and any witnesses while gathering documentary or other evidence. In cases involving alleged criminal conduct, the complainant may file a criminal complaint with the local police department. A complainant need not pursue a criminal complaint in order to seek, or to hold the accused responsible through the Institution's Student Code of Conduct. As soon as possible, the complainant will be offered appropriate assistance.

Based on the outcome of the investigation, the assigned Title IX Officer or their designee will determine if there is sufficient cause to proceed with the complaint. If so, the Title IX Officer or the designee will arrange for an informal resolution conference with the accused. Complainants do not attend informal resolution meetings but are apprised of the meeting's outcome. If the accused does not accept responsibility for the allegations and/or the proposed sanction, the Title IX Officer or their designee will determine if the evidence warrants a formal hearing before the Grievance Committee. The exact nature of the responsive action depends on the circumstances, but may include discipline up to and including suspension or dismissal from the Institute for a student, staff or faculty who is found to have violated Institutional policies.

The Institution will take appropriate action i.e., an investigation, adjudication and disciplinary and remedial/corrective steps in response to a complaint made pursuant to the complaint policies/procedures listed above. The Institute will make every effort to handle complaints and investigations with sensitivity to both the rights of the person who complains, and the rights of the accused.

The Institution handles complaints discreetly and attempts to maintain privacy throughout the investigative process, to the extent practicable and appropriate under the circumstances. However, in order to conduct an investigation, it is generally necessary to discuss the allegations with the accused

and other potential witnesses. Additionally, the Institution may have legal obligations to disclose information to law enforcement or in the context of legal proceedings.

Complaints may be made anonymously. While the Institution endeavors to investigate all complaints, including anonymous complaints, the nature of anonymous complaints makes investigation, determination, and remediation more difficult and, at times, impossible. Further, while the Institution attempts to protect the identity of complainants who do not wish to be identified, this may not always be possible.

In appropriate cases as determined by the Institution, conflict resolution may be possible. This is permitted only where both the complainant and accused voluntarily agree to participate, and either party may terminate informal resolution attempts and commence formal Grievance procedures at any time prior to reaching a mutually acceptable resolution. Depending on the circumstances, a mediated resolution may not necessarily involve face-to-face discussions between the complainant and the accused. Certain cases are not appropriate for conflict resolution, such as complaints of particularly egregious sexual harassment or cases involving sexual assault or violence.

Occasionally, an individual makes a complaint and later wishes to revoke or discontinue the investigation or adjudication process. Similarly, it may occur that someone other than the victim reports an incident, and the victim declines to participate in the investigation or adjudication process. In other instances, complaints may be received anonymously and/or the victim may not wish to be personally identified. The Institution endeavors to respect the wishes of a victim to either not be identified and/or not participate in the process. In these situations, the Institution attempts to investigate and address complaints in accordance with the victim's wishes.

If a victim wishes to talk about an incident with the assurance that the discussion will be confidential and will not result in an investigation or follow up action, the Institution will also proceed in this regard.

In determining whether sex discrimination, sexual harassment or sexual misconduct occurred, the Institute does not apply the criminal standard of "beyond a reasonable doubt," nor do formal court rules of evidence apply. Instead, the Institution uses a "preponderance of the evidence" standard, and the Institution may consider any evidence it deems relevant. A "preponderance of the evidence" means the evidence which is of greater weight, or is more convincing than opposing evidence such that it is "more likely than not" that an act occurred.

If the applicable investigative or adjudication process allows for parties to offer witnesses and evidence, the complainant and the accused will have an equal opportunity to do so. The complainant and the accused will be informed in writing of the outcome of the complaint, to the extent permitted by law. An accused that is a student may appeal the outcome to an impartial decision maker. An employee who is deemed guilty shall have whatever rights the law grants. The particular method and grounds for appeal are explained in the student policies listed above.

The Institution endeavors to resolve complaints promptly. Ordinarily, the investigative stage will take no longer than 60 calendar days from the time the complaint is received. In exceptional circumstances (including but not limited to especially complex cases, or when the Institute is not in session), it may be necessary to extend these timelines. If that occurs, the parties will be informed of the expected timeline for completion.

The Institution prohibits retaliation against any individual who in good faith makes a complaint of sex discrimination, sexual harassment, or sexual misconduct or participates as a witness in a proceeding under this or any other Institution policy. Retaliation is also unlawful pursuant to Title IX and other laws.

The Institution engages in educational programming to prevent domestic violence, dating violence, sexual assault and stalking. Educational programming consists of primary prevention and awareness programs for all incoming students and new employees and ongoing awareness and prevention campaigns for students and faculty that:

- a. Identifies domestic violence, dating violence, sexual assault and stalking as prohibited conduct;
- b. Defines what behavior constitutes domestic violence, dating violence, sexual assault, and stalking;
- c. Defines what behavior and actions constitute consent to sexual activity in the Commonwealth of Virginia
- d. Provides safe and positive options for bystander intervention that may be carried out by an individual to prevent harm or intervene when there is a risk of domestic violence, dating violence, sexual assault, or stalking against a person other than the bystander;
- e. Provides information on risk reduction so that students and employees may recognize warning signs of abusive behavior and how to avoid potential attacks.
- f. Provides an overview of information contained in the Annual Security Report in compliance with the Clery Act.

This educational campaign will consist of but not be limited to the distribution of educational materials to new students, participating in and presenting information and materials during student/employee orientation and through newsletters among other means of distribution through the year. The President also has a directory of services that are available to victims within the community to assist those who have suffered from a criminal act.

Risk Reduction/Warning Signs of Abusive Behavior

No victim is ever to blame for being assaulted or abused. Unfortunately, a person who is the victim of sexual or dating violence is more likely to be re-victimized. Below are some tips to help reduce your risk, to recognize warnings signs of abusive behavior and how to avoid potential attacks.

Warning Signs of Abusive Behavior

Domestic and dating abuse often escalates from threats and verbal abuse to violence. And, while physical injury may be the most obvious danger, the emotional and psychological consequences of domestic and dating violence are also severe. Warning signs of dating and domestic violence include:

- 1) Being afraid of your partner.
- 2) Constantly watching what you say to avoid a “blow up.”
- 3) Feelings of low self-worth and helplessness about your relationship.
- 4) Feeling isolated from family or friends because of your relationship.
- 5) Hiding bruises or other injuries from family or friends.
- 6) Being prevented from working, studying, going home, and/or using technology (including your cell phone.)
- 7) Being monitored by your partner at home, work, or school.
- 8) Being forced to do things you don't want to do.

Help Reduce Your Risk and Avoid Potential Attacks

If you are being abused or suspect that someone you know is being abused, speak up or intervene.

1. Learn how to look for “red flags” in relationships so you can learn to avoid some of those characteristics in future partners.
2. Consider making a report with the Campus President and ask for a “no contact” directive from the Institute to prevent future contact.
3. Consider getting a protective order or stay away order.
4. Learn more about what behaviors constitute dating and domestic violence, understand it is not your fault, and talk with friends and family members about ways you can be supported.
5. Trust your instincts—if something doesn’t feel right in a relationship, speak up or end it.

Sexual Assault Prevention (From Rape, Abuse and Incest National Network - RAINN)

- Try not to leave your drink unattended.
- Only drink from un-opened containers, or from drinks you have watched being made and poured.
- Cover your drink. It is easy to slip in a small pill even while you are holding your drink. Hold a cup with your hand over the top, or choose drinks that are contained in a bottle and keep your thumb over the nozzle.
- If you feel extremely tired or drunk for no apparent reason, you may have been drugged. Find your friends and ask them to leave with you as soon as possible.
- If you suspect you have been drugged, go to a hospital and ask to be tested.
- Keep track of how many drinks you have had.
- Try to come and leave with a group of people you trust.
- Avoid giving out your personal information (phone number, where you live, etc.). If someone asks for your number, take his/her number instead of giving out yours.

Traveling around campus

- Make sure your cell phone is easily accessible and fully charged.
- Take major, public paths rather than less populated shortcuts.
- Avoid dimly lit places and talk to an Administrator if lights need to be installed in an area.
- Avoid putting music headphones in both ears so that you can be more aware of your surroundings, especially if you are walking alone.
- Carry a noisemaker on your keychain.
- Carry a small flashlight on your keychain.

Sexual Assault Risk Reduction Strategies & Prevention

Psychological Prevention:

- Trust instincts. If you feel uncomfortable about a person or situation, remove yourself from the situation immediately.
- Learn to be assertive. Enforce your rights without violating the rights of others. Be assertive but not defensive. When you become defensive you become more vulnerable.
- Don't be predictable; remember that many sexual assaults are planned. If you must walk alone, walk a different route each time so that you don't have a fixed pattern.
- Don't be afraid to make a scene if you are confronted.

Be Alert When With Acquaintances:

- If you are at a party or other group function, don't leave with a person you don't know well.
- Remember that alcohol and drugs compromise your ability to make decisions. They lower your inhibitions and make you a more likely candidate for becoming a victim.
- If you are a female, avoid parties where men greatly outnumber women.
- Avoid secluded places where you put yourself into a vulnerable situation.
- Be careful when inviting someone to your residence or accepting an invitation to their's.
- Set sexual limits and communicate those limits. Beware of partners who disregard your requests.

Be Alert When Walking:

Avoid walking alone at night.

Travel with a friend or in a group

Be alert and aware of your surroundings

If you must walk alone, stay in well-lighted areas, away from alleys, bushes, and entryways.

Walk confidently, directly, and at a steady pace.

Keep your hands free. Avoid overloading yourself with packages and books.

Avoid dark, vacant or deserted areas; use well-lit, well-traveled routes

Dress in clothes and shoes which will not hamper movement

Be aware of your surroundings. Look, listen, and notice if someone is following you.

If You Sense You Are In Trouble:

Move away from the potential threat if possible

Join any group of people nearby; cross the street and increase your pace

If a threatening situation is imminent, and people are close by to help, yell, scream, blow a whistle or make a commotion in any way you can to get their attention. Remember that people are more likely to respond to shouts of "Fire" and "Call 9-1-1" than to shouts of "Rape."

Go to an open building or business

Be Alert Where You Live:

Do not open your door unless you know who is there.

Be sure that the doors are locked .

Avoid being in isolated areas.

Never indicate to anyone that you are alone.

Use well lighted entrances .

If anything appears out of the ordinary, go to a safe place and call the police.

Missing Persons:

Our school does not maintain school-operated student housing facilities, and is not required to publish a missing student notification policy. However, students are encouraged to contact the local police if they have information about a missing person.

Part of the Institute of Advanced Medical Esthetics's compliance with the new Campus SAVE Act requirements for prevention and awareness programs that address domestic violence, dating violence and stalking, the President at the institution receives and has available on display several relevant brochures in the (online course management system) from nationally recognized organizations and include awareness and preventive information. These brochures also include help hotlines related to these specific topics.

Institute of Advanced Medical Esthetics has a sexual assault prevention program that includes, but is not limited to the following:

- If an assault occurs, notify the Campus President immediately
- Do not disturb the crime scene
- Notify local law enforcement officials
- Secure counseling for the victim
- Change the academic schedule if victim requests
- Disciplinary actions include dismissal from the Institute

A STATEMENT OF PROGRAMS AVAILABLE TO STUDENTS AND EMPLOYEES ON CAMPUS SECURITY**PERSONAL SAFETY AND CRIME PREVENTION**

The President's office has a directory of services that are available, within the community, to assist those who have suffered from a criminal act. These services are usually free and are provided by the community.

During the orientation of students, faculty and staff, procedures are outlined to cover the reporting of

all criminal acts.

The Sexual Violence Prevention and Education Coordinator, Laura Todd, provides both prevention and awareness education on a wide range of sexual violence related issues, such as bystander behavior, stalking, interpersonal violence and sexual assault. Students, faculty and staff can contact the Sexual Violence Prevention and Education Coordinator at 804-908-3223

Sexual Assault Prevention and Response

IAME provides education for the students about sexual violence through presentations via this documentation.

Support and Advocacy for Survivors/Victims of Sexual Assault

Virginia Sexual & Domestic Violence Action Alliance

www.vsdvalliance.org

5008 Monument Ave, Richmond, VA 23230

(804) 377-0335

Medical Services for Survivors/Victims of Sexual Assault

A survivor may also receive comprehensive medical services for sexual assault WITHOUT reporting to the Police. Sexual Assault Forensic Evidence exams (SAFE kits) are available at local hospital Emergency Departments (EDs). A survivor may request for evidence to be collected ANONYMOUSLY using a SAFE kit, and may later decide to make a formal report to Law Enforcement.

Reporting Procedures

Should you need to report criminal actions or other emergencies occurring on campus, please report directly to the staff. If neither is available, please report to the instructor in charge. These officials will notify the local law enforcement agency or an emergency medical technician, depending on the seriousness of the incident. IAME does not recognize any off campus student organizations that would be covered by this act.

The purpose and authority of the IAME staff is limited to the enforcement of campus rules and regulations. Incidents that go beyond this scope are referred to and investigated by the Police Department.

To ensure accurate and prompt reporting of all crimes, IAME will take full written statements from parties involved and witnesses to all criminal or emergency incidents. The written statements are included as part of the written report and such statements may be used by the IAME staff and local/state law enforcement officials for the purpose of apprehension and/or crime prevention.

IAME strictly prohibits the possession, use, and sale of illegal drugs and will seek prosecution for a drug offense under Federal and State laws. The Academy has drug abuse information available, as required under Section 1213 of the HEA. For additional information on the IAME drug program, please see the Director.

Please refer to the Drug Free Schools and Communities Act Policy for more information.

Campus Security Report & Disclosures PDF (see below additional document)

THE ANNUAL DISCLOSURE FOR INSTITUTIONAL AND FINANCIAL ASSISTANCE INFORMATION FOR STUDENTS.

Financial Aid Disclosures

Each school must make available to prospective and enrolled students information regarding how and where to contact individuals designated to assist enrolled or prospective students in obtaining the institutional or financial aid information

Financial Aid school contact: Laura Todd 804-908-3223

Each school must make available to prospective and enrolled students information about:

- All the need-based and non-need-based federal, state, local, private and institutional student financial assistance programs available to students who enroll at the school
- Terms and conditions of the Title IV, HEA loans (see below)
- Criteria for selecting recipients and for determining award amount (see EFC & COA)
- Eligibility requirements and procedures for applying for aid (see FAFSA.gov)
- Methods and frequency of disbursements of aid (see below)
- Rights and responsibilities of students receiving Title IV, HEA student Financial Aid, including criteria for continued student eligibility and standards for Satisfactory Academic Progress (see below)
- Terms of any loan received as part of financial aid package, sample loan repayment schedule, and the necessity for repaying loans (see below)

Aid Available to those who qualify: **Pell Grants, Stafford Loans, PLUS loan (for parents of students under 24)**

Understanding your financial aid award.

-Financial aid is awarded to students based on merit, financial need or both.

-Merit-based scholarships are awarded based on academic achievement, particular skills or special characteristics.

-Need-based aid is given to students who demonstrate financial need, based on [Free Application for Federal Student Aid \(FAFSA\)](#) results. There are three kinds of need-based aid:

- Grants and scholarships are gifts that do not have to be repaid.
- Federal Work Study funding is money you earn by working at a part-time job.
- Loans are borrowed money that must be repaid over a period of time.

Rights and Responsibilities

As a student you have the right to:

- know what financial assistance is available to you, including all federal, state, and institutional financial aid programs.
- know the deadlines for submitting applications for applicable financial aid programs and the process required.
- know how your financial need is determined, including how cost of attendance budgets are developed.
- know what resources are considered in the calculation of your financial need, and how much of your need as determined has been met.
- an explanation of the types of aid contained in your financial aid award as well as how to retain eligibility for those funds (if applicable).

- request a review of your current financial situation if you meet certain criteria based on changes since filing the current aid year FAFSA application.
- know what portion of your aid package is grant or gift aid, and what portion must be repaid. In addition, you have the right to know interest rates, total amount to be repaid, procedures for repayment, when repayment begins, and how long you have to repay the loan.
- know the criteria for continued financial aid eligibility, including guidelines for the determination of Satisfactory Academic Progress as defined by the Department of Education.
- know the method and frequency of financial aid disbursements.

Please see your award letter and ask the financial aid department any questions you may have.

Additional Information see:

SAP policy

Understanding Your Financial Aid Award

Direct Loan Terms & Conditions

Direct Loan Exit Counseling

Loan Repayment Information

As a student you have the responsibility to:

- be aware of your ability to pay any institutional charges based on your available financial aid and personal resources.
- review and understand the terms and conditions of your financial aid award.
- complete all requirements accurately, in a timely manner, and by the appropriate deadlines.
- inform us if you intend to enroll less than full time for any given term so that your aid can be properly adjusted and disbursed.
- inform us of any outside scholarships, assistantships, or additional resources that you receive.
- fill out the FAFSA application completely and accurately. If selected for verification you will provide all requested documents in a timely manner, and ensure that all submitted materials are complete and accurate. Falsification of information on application forms for federal financial assistance is considered a criminal offense, and you may be subject to penalties under the U.S. Criminal Code.
- read and understand all forms that you are asked to submit or sign, realizing that you are legally responsible for all agreements that you sign.
- know and comply with all policies and procedures of the school
- manage your financial aid experience.

How funds are applied

All financial aid funds, are applied directly to your account. The account includes educational fees and related charges.

Requirements

In order for your financial aid funds to be applied to your account, you must have: (see below)

- Met enrollment requirements for your aid
- Completed all verification documents if you were selected
- Completed all loan promissory notes
- Completed the loan entrance counseling if you are a first-time student borrower

Apply To All

Financial aid will automatically apply toward current tuition, required fees. As a service and convenience to students, the school can apply any excess federal financial aid to other current charges (such as school related charges, etc...). You may choose this as an option through your initial enrollment paperwork by signing your

application of aid form. This will happen after you accept or decline your financial aid awards. If this service is declined, the student is still responsible for outstanding charges. In accordance with federal regulations, financial aid will not pay outstanding charges from a prior academic year.

Excess funds

If your financial aid exceeds your school charges, the balance is paid to you by check within 14 days or returned to the department if the student chooses.

Enrollment requirements

Financial aid awards are based on the assumption of full-time enrollment in a degree-seeking program every semester. To be eligible for aid, students must meet minimum enrollment requirements. Enrollment is verified each payment period prior to disbursement of funds. A change of enrollment status could result in a revision of the financial aid package.

Esthetics & Master Esthetics students

- Full-time enrollment: 25 hours per week

Course Repeats and Financial Aid Eligibility

According to federal legislation, effective July 1, 2011, repeat classes may only count towards financial aid eligibility if (a) the course was previously failed or (b) the course was previously passed only once. This means a student who fails a class may repeat a class and have it count as credit toward the determination of enrollment status for financial aid purposes but a student who has already passed a class may only repeat the class once more (i.e., to receive a better grade) and have these credits count toward financial aid eligibility. The Financial Aid Office does not determine if you may repeat a class, only whether you may be eligible for financial aid for a repeat class.

Verification

Forms & Documentation for Verification

- Contact the school for forms needed for verification.

Each year, the federal government requires schools participating in the distribution of financial aid to verify the accuracy of data submitted on the [Free Application for Federal Student Aid \(FAFSA\)](#).

To complete verification, applicants are asked to submit federal tax documents and/or complete some forms and submit them to the Office of Student Financial Aid.

Your financial aid funds cannot be applied to your account until verification has been completed. Return the requested documents WITH IN 7 DAYS OF REQUEST.

Who is selected

Any student who completes a FAFSA may be chosen for verification.

Timeline and deadline

Please allow two weeks for the verification process to be completed. The process might take longer if we receive incomplete documents or require additional information. Sometimes, we require clarification on forms you submit, which could also delay processing if you do not respond in a timely manner.

Your financial aid funds cannot be applied to your account until verification has been completed. Return the requested documents WITH IN 7 DAYS OF REQUEST.

Documents

Some applicants will be required to submit copies of IRS Tax Return Transcripts and W-2s. This is a requirement from the U.S. Department of Education to guarantee the accuracy of the information reported on the FAFSA to ensure federal aid is awarded properly.

To obtain a copy of your IRS Tax Return Transcript you can call the IRS at 1-800-908-9946. You can either request that the IRS send the transcript directly to the school or have it mailed to your home. For instructions on how to request a Tax Return Transcript online or how to request a Tax Return Transcript by mail, go to: <http://www.irs.gov/transcript>. If you filed your return electronically, you should be able to request a copy within 2-3 weeks. If you filed a paper return, you should be able to request a copy within 8-10 weeks.

Applicants required to submit IRS federal tax information have the option of logging back into their FAFSA and using the IRS Data Retrieval Tool. This will fulfill the IRS federal tax information request. However, not all applicants can use the IRS Data Retrieval Tool. If any of the following apply to the applicant, then he/she cannot use the IRS Data Retrieval Tool and will have to submit an IRS Tax Return Transcript to the Office of Student Financial Aid.

- Parents with all zeros for SSN
- Any student or parent with a marital status date of January 1, 2014 or later
- Any student or parent who indicates they have not already filed a tax return or will not file a tax return
- A married independent applicant and spouse who filed separate returns
- Parents of a dependent student who filed separate tax returns
- The applicant, parent, or spouse, as applicable, who have filed an amended return

If you use the IRS Data Retrieval Tool and alter the data, you will be required to submit a copy of the IRS Tax Return Transcript.

After the initial verification document request has been met, the Office of Student Financial Aid will compare the information provided on the FAFSA and might ask for additional information if we find discrepancies that cannot be explained.

Processing

The Office of Student Financial Aid will correct any inaccuracies and resubmit your FAFSA to the Central Processing System (CPS). CPS will then send you an updated Student Aid Report (SAR). If you have received a financial aid package before completing verification, your aid eligibility will be reevaluated by your financial aid adviser after verification has been completed. You will be notified if your awards change after verification.

Promissory Notes

Students are required to complete all promissory notes:

<https://studentloans.gov/myDirectLoan/index.action>

NSLDS

If a student or parent have a Title IV HEA loan, the loan will be submitted to the National Student Loan Database System and will be accessible by guaranty agencies, lenders and schools to determine to be authorized users of the system.

Loan Entrance and Exit Counseling

Students are required to complete all entrance and exit counseling:

<https://studentloans.gov/myDirectLoan/index.action>

The school keeps documentation it has provided exit counseling to the student via written or electronic material.

Definition of need

Financial need is the difference between the cost of attendance (COA) and the expected family contribution (EFC). Usually the cost of attendance (COA) refers to the total amount of education expenses (tuition, books and supplies, room and board, personal expenses, transportation expenses, etc.).

The EFC is the number used to determine your eligibility for federal, state and institutional need-based aid programs. This number results from the financial information provided in your [Free Application for Federal Student Aid \(FAFSA\)](#).

Cost of attendance

Investing in higher education is a major financial decision, and many students need to look beyond their own resources for assistance. At the Office of Student Financial Aid, our goal is to help students and their families secure the resources necessary to fund education. We can help you calculate the cost of your education. We'll point you to resources to help you plan for higher-education costs. You can also use our net price calculator.

Expected Family Contribution

The Expected Family Contribution (EFC) is a number schools use to evaluate your eligibility to receive federal, state and institutional financial aid.

Before you can get an EFC, you must complete and submit the [Free Application for Federal Student Aid \(FAFSA\)](#). Once your FAFSA has been processed, you will receive your official EFC number. The financial aid office uses the EFC to determine financial need, which is defined as the difference between the cost of attendance and your EFC.

If a student is enrolled, the EFC will be given on their award letter. Any aid amounts change will be given in an award letter.

How the EFC is calculated:

- Based on a formula established by the federal government
- Takes into account factors such as family income, assets, household size and the number of family members attending college

How the EFC is used:

- Determines eligibility for federal financial aid, such as Pell Grants, federal loans and federal Work Study programs
- Used by institutions and the state to determine a student's eligibility for other aid programs

The EFC is *not*:

- The amount of money your family will have to pay for college
- The amount of student aid you will receive

Financial planning for college

Hey, parents!

Planning for college? Wondering how you'll pay for it? Get facts and tips from government agencies, nonprofit organizations and news media resources.

- [College.gov](#)
The U.S. Department of Education's go-to site about planning, preparing and paying for postsecondary education.
- [Smart Money: College Planning](#)
The latest news on education and finances.
- [U.S. News & World Report: Paying for College](#)
Financial aid news, savings-plan tips, a recession guide and rankings of the best values in education.

- [CNN Money: College](#)
CNN's wellspring of tips, trends, news and calculators related to funding an education.
- [New York Times: Paying for College](#)
Commentary, news, charts and blogs from *New York Times* contributors.
- [College Savings Plans Network](#)
National Association of State Treasurers-affiliated guide to 529 savings plans.
- [MSN Money: Saving for College](#)
The basics, the latest and some fast answers about saving for higher education.
- [Student Aid on the Web](#)
Loan information, a FAFSA guide and a glossary of financial-aid terms from Federal Student Aid, an office of the U.S. Department of Education.

Special circumstances & Economic hardship

On a case-by-case basis, a financial aid adviser may review family changes after the FAFSA has been submitted with the previous year's information. If a major change occurs in your financial situation, you may submit an appeal for our office to review your situation. Examples include a change in income, a change in marital status or major medical expenses.

Submit the Special Circumstances Form (contact FA office) with accompanying documentation. Include your name and ID number on all documents. Submission of documentation does not guarantee a change will be made. Appeals are reviewed by a committee process and are handled on a case-by-case basis, with the judgment of the administrator serving as the final decision. Requests may also be denied for other reasons such as excessive requests, or excessive student loan debt.

Basic Financial Aid Information Need-based and non-need based Federal Programs

TYPES OF FEDERAL AID

Options that may be available to you.

- Pell Grants
- Stafford Loans
- PLUS loan (for parents of students under 24)
- NO SCHOOL PAYMENT PLANS ARE OFFERED. All checks must be certified checks.

The loans and grant programs are offered by the U.S. Department of Education to those who qualify. The school does not currently offer any scholarships.

How students apply for Federal Student Aid and how eligibility is determined

Financial Aid using the Free Application for Federal Student Aid (FAFSA) on the web:

<http://www.fafsa.ed.gov/>

A student's financial aid package may include a Federal Pell Grant and Federal Stafford Direct Loan. You should use FAFSA4caster to learn more about the financial aid process and get an early estimate of your eligibility for federal student aid. You can access the FAFSA4caster at:

<http://www.fafsa4caster.ed.gov/F4CApp/index/index.jsf>

High school seniors in the last semester of school must fill out a FAFSA to determine their eligibility for financial aid. This will give them an estimate of their eligibility and may need to be verified if chosen by DOE.

Why should a student consider using the FAFSA4caster?

1. The Site will help students understand Federal Student financial aid.
2. It will assist students in determining how they can apply for Federal student aid and who qualifies?
3. It allows students to get an early start on the financial aid process by learning the basics.

How the school distributes aid among students

Most Federal Financial Aid is awarded on the basis of financial need. Need is the difference between your cost of education (educational expenses such as tuition, room board, books, supplies and other expenses) and the amount you and your family are expected to contribute toward your education.

A standard formula is used for all applicants to determine this amount, which is called the expected family contribution (EFC). If there is anything left over after subtracting the expected family contribution from your cost of education you are then considered to have financial need.

It is the student's responsibility to:

- Review and consider all the information about the school's program before enrolling.
- Pay special attention to the application process for Federal student financial aid, complete it accurately, and submit it on time to the right place. Errors on the FAFSA can delay or prevent your receiving aid timely
- Know and comply with all deadlines for applying and reapplying for aid.
- Provide all enrollment and verification documentations, corrections, and/or new information requested by either the financial aid officer or the agency to which you submitted the application.
- Notify the school of any information that has changed since you applied.
- Read, understand, and keep copies of all forms you were asked to sign.
- Ensuring you are aware that you must start making monthly repayment on your student loan after your grace period ends, unless you have a deferment or forbearance. When you sign your master promissory note (MPN), you are agreeing to repay your loan.
- Attend an exit interview at the time you leave the school to determine the net balance of your account with the school as well as the net balance of any student loan or ask for this information to be sent in writing.
- Notify the school of a change in your name, address, phone number, or attendance status (full/part-time student). If you have student loans, you must notify your lender of these changes.
- Understand your school's refund policy.
- Understand and comply with the enrollment status, financial charges, financial terms, time allowed to complete, refund policy and termination procedures as specified in the enrollment contract you will be asked to sign.
- Understand that you may be responsible and have liability for portions of Title IV funds returned by the institution on your behalf.
- Understand that there could be liabilities when errors are made as a result of inconsistent information provided by the student that results in funds being awarded that a student was not eligible for that were advanced to you or credited to your school account.

How and when will financial aid be disbursed?

Financial Aid and Title IV funds will be disbursed at 0, 300 hours for Basic Esthetics & Master Esthetics. Students must meet these clock hour requirements in order to be eligible for Title IV funding disbursement. Each student will be evaluated on an individual basis to determine eligibility based on total cumulative hours and weeks in each payment period. Students who are subject to SULA may have disbursements at 150 hours.

The terms and conditions of any employment that is part of the financial aid package

The school does not have Title IV work study programs.

The terms of, the schedule for, and the necessity of loan repayment and required loan exit counseling.

The formula for determining the amount of loans is:

(Cost of Attendance) – Minus (EFC) – Minus (estimated financial assistance)

= (Need for subsidized Stafford)

An unsubsidized loan can replace the EFC.

Application for Loan:

To receive a Stafford Direct Loan, a student must complete a Free Application for Federal Student Aid and a Master Promissory Note. (MPN)

In the traditional paper process, the MPN might be completed at the school by the student and submitted to the lender or school. In other cases the school certifies the loan based on the student's acceptance of the aid package, and the lender or the school's servicer sends the MPN to the student for signature. Regardless of how this is done, the Borrowers' Rights and Responsibilities Statement must be provided to the borrower with the MPN.

Required borrower information on the MPN:

The MPN contains identifying information including name, permanent address, a date of birth, social security number, driver's license number, and two personal non-student adult references with U.S. addresses. The borrower must read, sign and date the MPN.

Adverse Credit History of Borrowers of Plus (Loan)

The parent may not have adverse credit to borrow a PLUS. This is defined in the regulations as the applicant being 90 days or more delinquent on a debt or having been subject in the last five years to a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment or write off of an FSA debt. The absence of any credit history is not considered adverse credit. Lenders may establish more restrictive credit standards for determining adverse credit. If the parent borrower has an adverse credit history the applicant has the option of receiving a PLUS using a creditworthy endorser. If an endorser is used a separate Endorser Addendum is required for each PLUS loan. If an endorser is involved a new MPN must be used. The endorser is only liable for the specific loan or loans he/she has agreed to endorse.

School Certifies/Originates the Loan:

The school's primary responsibilities in the loan application process are to ensure the completeness and accuracy of the MPN based on information it has available.

A separate PLUS MPN is required for each dependent student or if both parents want to borrow individually on behalf of the student.

Additional Unsub Direct Stafford:

Dependent students whose parents are unable to borrow PLUS loans due to adverse credit or other exceptional circumstances may receive additional unsubsidized amounts at the same level as independent undergrad students. The amounts are limited.

Guidelines for determining student's eligibility:

- Parent's unwillingness to borrow a PLUS does not make the dependent student eligible
- The aid administrators belief that a parent should not borrow a PLUS does not make the student eligible
- Only one parent must apply for a PLUS and be denied based on adverse credit history. However if both parents apply independently and one is approved and one denied, the student is not eligible for increased loan amounts.
- The parents denied of PLUS based on adverse credit in one year does not support the dependent's eligibility in subsequent years.
- The dependent student may become eligible at any time during an academic year if the parent has been approved and later denied.
- The dependent student may be eligible for increased unsubsidized loan amounts if you determine and document

that other exceptional circumstances exist that will prevent a student from borrowing:

- The parent is incarcerated and therefore ineligible
- Parent's whereabouts are unknown
- Parents income limited to Public Assistance or disability and you have evidence that the lender that makes loans to students and parents at the school has denied a PLUS loan or will not make a PLUS loan to a parent under its lending policy due to the parent's existing debt burden, income to debt ratio, likely inability to repay or other credit standards.

Scheduling Disbursements:

Disbursements will be established with the lender. This is the date that the funds are disbursed to the student. In keeping with the three day turnaround time for payment of FSA funds to the student. For Stafford Direct Loans the school may request the Stafford Direct funds may be provided on the thirty first day of classes for the first payment period for a first year, first time Stafford Direct Loan borrower

Exit Counseling

All students who are graduating or withdrawing from school must receive exit counseling. Counseling will be provided in writing and students will be directed to online counseling via the Department of Ed. As with entrance counseling, exit counseling is offered on the Web by guarantors and lenders. Student borrowers should be advised to complete online exit counseling or come to the counseling session at the school shortly before graduating, or ceasing at least half-time enrollment. Financial Aid Staff are reasonably available to answer questions from student borrowers. One of the borrowers' obligations is to participate in an exit counseling session. Some of the same material presented at the entrance counseling session will in the exit counseling. The emphasis shifts to more specific information about loan repayment and debt-management strategies.

The following information will be provided as part of exit counseling (may be given electronic format):

1. Exit counseling emphasizes the seriousness and importance of the repayment obligation.
 2. The lender sends payment coupons or billing statements as a convenience for the borrowers. Not receiving them does not relieve the borrower of his or her obligation to make payments.
 3. Many lenders encourage borrowers to set up electronic debiting of bank accounts to repay their loans.
- The regulations require that exit counseling describes the likely consequences of default, including adverse credit reports, and litigation. Students will be informed of the charges that might be imposed for delinquency or default, such as lenders or guarantor's collection expenses (including attorney's fees). Defaulters often find that repayment schedules for loans that have been accelerated are more stringent than the original repayment schedule. A defaulter is no longer eligible for any deferment provisions, even if he or she would otherwise qualify. The defaulter's federal and state tax refunds may be seized and wages garnished, and the borrower loses eligibility or any further funding from the FSA programs. The student will receive an explanation of the use of the Master Promissory Note. The student will be advised to read carefully the MPN and the Borrowers Rights and responsibilities statement again.

Emphasis will be given that repayment is required, regardless of educational outcome or subsequent employability. The student borrower will be informed that they are obligated to repay the full loan even if they did not finish the program, cannot obtain a job after graduation, or is dissatisfied with the school's educational program or other services. Sample monthly repayment accounts will be provided. The borrower will be given an estimate of the average anticipated monthly payments based on their indebtedness (or the average indebtedness of Stafford borrowers at our school or in the same program). The borrower will receive a sample loan repayment schedule based on their total indebtedness. A loan repayment schedule will usually provide more information than just the

expected monthly payment. For instance, it would show the varying monthly amounts expected in a graduated repayment plan.

The lending organization is not required to send the repayment schedule to the student until the grace period. Repayment options will be reviewed with the student. The counseling will review the payment options, such as the standard, extended, graduated and income-contingent income sensitive plans. The option of consolidating loans will also be discussed. Consolidation loans are available through the Federal Direct Student Loan Program.

Debt Management Strategies will be discussed. It is important to develop a realistic budget, based on the student's minimum salary requirements. It is helpful to have the student's budget reflect the loan payment as a fixed cost, like rent and utilities.

The terms and conditions under which students receiving federal education loans may obtain deferments

The following lists of deferments are available to students who have federal student loans.

Deferment Definitions

- Action Programs Deferment Borrowers may postpone payments with this deferment type while serving full-time in the Action Programs for at least one year.
- Armed Forces Deferment This deferment type may be used to postpone payments for a borrower serving in the military on active duty status.
- Dependent Student Enrolled at Least Half-time Deferment Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is enrolled at least half-time at an eligible school.
- Dependent Student Enrolled Full-time Deferment Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is enrolled full-time at an eligible school.
- Dependent Student in a Full-time Rehabilitation Training Program Deferment Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is engaged in a full-time rehabilitation training program.
- Economic Hardship Deferment This deferment postpones payments for a borrower during times of financial difficulty where the borrower receives public assistance, serves in the Peace Corps, receives the deferment on a Direct or Perkins loan, or meets specific income criteria.
- Full-time Student Deferment Any borrower who is certified by an eligible school as enrolled on a full-time basis may receive this deferment.
- Graduate Fellowship Deferment This deferment type postpones payments for borrowers engaged in a full-time course of study in a Graduate Fellowship program.
- Internship/Residency Deferment This deferment type postpones payments for a borrower engaged in an Internship/Residency program.
- Less than Full-time but at Least Half-time Student In order to qualify for this deferment, an eligible school must certify that the borrower is enrolled at least half-time.
- National Oceanic and Atmospheric Administration (NOAA) Deferment Borrowers serving in the National Oceanic and Atmospheric Administration (NOAA) on active duty status may use this deferment type to postpone payments.
- Parental Leave Deferment This deferment type may postpone payments for a pregnant borrower or one caring for a newborn child or a newly adopted child.
- Peace Corps Deferment Borrowers may postpone payments with this deferment type while serving in the Peace Corps for at least one year.
- Public Health Service Deferment This deferment type postpones payments for borrowers serving full-time as an officer in the Commissioned Corps of the Public Health Service.
- Rehabilitation Training Deferment This deferment type is available for borrowers engaged in a full-time rehabilitation training program.

- Tax-exempt Organization Deferment This deferment type may postpone payments for full-time paid volunteers in a tax-exempt organization.
- Teacher Shortage Area Deferment This deferment type is available to borrowers when teaching in a designated teacher shortage area.
- Temporary Total Disability Deferment This deferment type may postpone payments for a borrower with a condition that prevents them from working or going to school, or who is caring for a disabled person.
- Unemployment Deferment
 - This deferment type postpones payments for borrowers who are seeking full-time employment through registry with an employment agency or are receiving unemployment benefits.
- Working Mother Deferment
 - This deferment type may postpone payments for mothers who recently re-entered the workforce.

The student will be informed of the Availability of Loan Information on NSLDS and the availability of the FSA Ombudsman's Office. The borrower's loan history can be reviewed on NSLDS (PIN required for access). Students without Internet access can identify their loan holder by calling 1-800-4-fed-aid. The borrower will be made aware that the information on the NSLDS site is updated by lenders and guarantors and may not be as current as the latest information from the loan holder. The Ombudsman's office is a resource for borrowers when other approaches to resolving student loan problems have failed. Normally the bank and/or guarantor can help with any problem.

Review the Student's Rights and Responsibilities: The student received this with the MPN at the beginning of the loan process and it should be reviewed again at the exit interview. The importance of keeping loan records will be reinforced with the student. The borrower should keep the loan repayment schedule provided by the lender when repayment begins as well as records of loan payments—including cancelled checks, money order receipts. The student should keep copies of any requests for deferment or forbearance, or any other correspondence with the loan holder.

The School will collect and update personal and contact information: During exit counseling, the aid office will obtain the borrower's expected permanent address after leaving school, the address of the borrower's next of kin, and the name and address of the borrower's expected employer (if known). A school will correct its records to reflect any changes in the borrower's name, address, Social Security Number, or references and will obtain the borrower's current driver's license number and state of issue. Within 60 days after the exit interview, the financial aid office will provide this information to the loan vendor.

The student will also be provided with the current name and address of the borrower's lender (or Federal Vendor), based on the latest information. An explanation will be given of how to complete deferment forms and how to prepare correspondence to the lender or vendor will also be included. Emphasis will be made that the borrower should always keep copies of all correspondence from and to them about their loans. It will be stressed that a borrower must make payments on their loans even if the borrower does not receive a payment booklet or a billing notice.

If the student borrower drops out without notifying the school, we will confirm that the student has either completed online counseling, or exit counseling material will be mailed to the borrower at their last known address. The material must be mailed within 30 days of learning that a borrower has withdrawn or failed to participate in an exit counseling session. When we mail these exit materials, we are not required to use certified mail with a return receipt requested, but we must document in the student's file that the materials were sent. If the student fails to return the Exit Counseling material including the contact information, we are not required to take any further action.

Grace Period: Once the student withdraws, leaves school or graduates on the subsidized loans there is a grace period of six months. During this time no interest accrues on the subsidized loan. On an unsubsidized loan the interest is paid during the loan period but the principal is not paid until after the grace period. The borrower has a choice of paying the interest or having it capitalized – adding the accrued interest to the original loan principal. PLUS loan repayment begins sixty days after the second disbursement and interest begins at that point.

Repayment on all loans is up to ten years with a minimum repayment of \$50.00 per month.

Loan Repayment Examples and Calculations

Loans accumulate over the years you attend school. Once you have an idea of the total amount of federal student loans you may be taking, you can estimate your monthly payment amounts.

- [Payback Smarter](#)
- [Repayment Plans & Calculators](#)

Loan Repayment Examples

Below are samples of an undergraduate student who borrow the maximum loan amounts over five years. The monthly payments are estimates. A servicer, contracted by the Department of Education, will notify borrowers when their monthly payments are due and will advise them of the exact amount.

Undergraduate student

An undergraduate student completes a degree in four years and borrows the maximum per year.

Subsidized or unsubsidized Direct Loan – \$3500

Unsubsidized Direct Loan - \$2000

Total borrowed = \$5500

Subsidized or unsubsidized Direct Loan - \$4500

Unsubsidized Direct Loan - \$2000

Total borrowed = \$6500

Subsidized or unsubsidized Direct Loan - \$5500

Unsubsidized Direct Loan - \$2000

Total borrowed = \$7500

Subsidized or unsubsidized Direct Loan - \$5500

Unsubsidized Direct Loan - \$2000

Total borrowed = \$7500

Total borrowed = \$27,000

Calculator results:

Interest Rate: 6.8 %

Loan amount: \$27,000

Repayment Plan Term (in months)

Initial Monthly Payments

Total Payments (Interest + Principal)

Standard

120

\$ 310.72

\$ 37,286.40

Extended - *This payment plan is only available for amounts greater than \$30,000.*

Graduate (see note below)

120

\$ 213.35

\$ 39,300.01

Note: This an estimated monthly repayment amount for the first two years of the term and total loan payment. The monthly repayment amount will generally increase every two years based on the graduation factor in the graduated repayment rules.

[William D. Ford Federal Direct Loan Program Direct Subsidized Loan and Direct Unsubsidized Loan Borrower's Rights and Responsibilities Statement](#)

[Addendum to the Direct Subsidized Loan/Direct Unsubsidized Loan Master Promissory Note William D. Ford Federal Direct Loan Program](#)

ABOVE IS THE ANNUAL DISCLOSURE FOR INSTITUTIONAL AND FINANCIAL ASSISTANCE INFORMATION FOR STUDENTS.

Institute of Advanced Medical Esthetics

Policy for Safeguarding Customer Information - – ANNUAL DISCLOSURE

1/1/2017

Definitions:

Customers are prospective students and students who apply to attend Institute of Advanced Medical Esthetics and apply for private or government grants or loans to finance their educations.

Nonpublic personal information is information which is not publicly available on

- Your name, address, and social security number
- Name of your financial institution, account number
- Information provided on your application to enroll in (name of school)
- Information provided on your application for a grant or loan
- Information provided on a consumer report
- Information obtained from a website

Institute of Advanced Medical Esthetics is committed to implementing a comprehensive information security program, consonant with the size and complexity of this institution and the nature of its educational activities, to maintain and safeguard your nonpublic personal information against damage or loss. The policy covers all student records in whatever format (hard copy, electronic).

Institute of Advanced Medical Esthetics shall be responsible to coordinate the school's information security program. The coordinator shall, at least once every three years, assess foreseeable internal and external risks to the security, confidentiality, and integrity of customer information that could result in the unauthorized disclosure, misuse, alteration, destruction or other compromise of the information. The risk assessment shall cover every relevant area of school operations, including

- Employee training and management
- Network and software design, information processing, storage, transmission and disposal
- Ways to detect, prevent, and respond to attacks, intrusions or other systems failures

The coordinator shall design and implement safeguards to control identified risks and shall monitor the effectiveness of them, recommending changes when warranted.

Records for prospective students who are not accepted or who do not enroll in Institute of Advanced Medical Esthetics shall be held for 7 DAYS then destroyed in a secure manner. Records of students shall be maintained in accordance with federal and state law and accreditation requirements.

Students shall receive an initial notice of this policy at the time they submit a signed application for enrollment. All currently enrolled students shall receive an annual notice on 10/1 each year.

Institute of Advanced Medical Esthetics shall only enter into servicing agreements with service providers who also maintain appropriate safeguards for customers' nonpublic personal information.

FERPA Policy – ANNUAL DISCLOSURE

FERPA Policy

RIGHTS AND PRIVACY

It is the policy of the school to abide by the Family Educational Rights and Privacy Act of 1974. This act guarantees a student (and/or the student's parent if the student is listed as a dependent) the right to access his or her file. It also guarantees a student's rights to the privacy of that file.

If a student wishes to review their file, he or she must make an appointment with the Administrator to gain access to their records. No information from a student's file will be released to third parties unless written permission is received from the student, or, in the case of a dependent minor, a parent, or guardian. The school will request permission in writing to the student or guardian. Only once permission is granted, will the school release any information from his or her record to a third party. The school may, however, disclose records without consent, to the following:

- Government officials in order to carry out lawful functions
- Individuals holding court orders or subpoena
- Federal, State, local and accrediting agencies when disclosure is required by law

Before publishing "directory information" such as name, address and phone of student, date and place of birth, major field of study, dates of attendance, degrees and awards received, date of graduation, previous school attended, and/or date of graduation from previous school, the school will request permission in writing to the student or guardian. Only once permission is granted, will the school provide this information.