SHORE
BEAUTY SCHOOL



“A Beautiful Career!”

CONSUMER INFORMATION

2026 – 2027

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I. SHORE STUDENT OUTCOMES

Not everyone is suited for the beauty profession. Our admissions process is designed to help determine if you are making the right career choice. The following statistics should provide both prospective and enrolled students information on the educational outcomes of prior students.

NJ State Licensure Pass Rates: As most recently reported by Shore Beauty School ("SHORE") to the National Accrediting Commission of Career Arts & Sciences ("NACCAS") for the 2024 calendar year, **100%** of SHORE students, who took their licensing exams with the NJ State Board of Cosmetology & Hairstyling, passed their exams. During this period, more specifically, **100%** of Cosmetology & Hairstyling, **100%** of Barbering, **100%** of Skin Care Specialty, **100%** of Teacher Trainer and **100% of** Manicuring students passed their exams.

Graduation & Retention Rates: As most recently reported to NACCAS for the 2024 calendar year, **81%** of Shore students graduated. During this period, more specifically, **71%** of Shore's Cosmetology & Hairstyling, **75%** of Barbering, **97%** of Skin Care Specialty, **100%** of Teacher Training and **100%** of Manicuring students graduated from their programs. Using a different methodology, based upon the most recent information reported to the U.S. Department of Education's Integrated Post-secondary Education Data System ("IPEDS"), **65%** of first-time, full-time SHORE students, who began their studies in the 2021-2022 academic year, graduated from their programs within 150% of normal time; and **74%** of first-time, full-time students who began their studies in Fall 2023 returned in Fall 2024. By comparison, according to similar most recently available statistics provided by the National Center of Educational Statistics (NCES), the average graduation rate within 150% of normal time for two-year public colleges was only **34%**.

On-Time Completion Rates: Cosmetology & Hairstyling students will graduate on-time in: 35 weeks for the 35-hour per weekday program and 60 weeks for the 20-hour per week part-time/night program. Barbering students will graduate on-time in: 29 weeks for the 35-hour per weekday program and 50 weeks for the 20-hour per week part-time/night program. A full-time Teacher Training student, attending the 35-hour per weekday program, will graduate on-time in 18 weeks. Skin Care Specialty students will graduate on-time in: 18 weeks attending the 35-hour per weekday program and 30 weeks attending the 20 hours per week part-time program. Manicuring students, attending classes part-time, 20 hours per week, will graduate on-time in 15 weeks. SHORE defines normal time to graduation, according to U.S. Department of Education standards, as 100% of normally scheduled program hours. Because on time completion requires virtually 100% attendance, our students very rarely complete on time.

Job Placement Rates: As most recently reported to NACCAS by SHORE for the 2024 calendar year, **100%** of SHORE's graduates were placed in beauty-related jobs following graduation. During this period, more specifically, **100%** of Cosmetology & Hairstyling, **100%** of Barbering and **100%** of Skin Care Specialty, **100%** Teacher Trainer and **100%** of manicuring graduates were placed in fields corresponding to their related programs of study.

We can prepare you for a cosmetology career and assist you in identifying career opportunities, but it is ultimately your responsibility to secure your employment. Work hard toward achieving your career goals!

SHORE has used its best and most reasonable efforts to accurately collect and calculate the aforementioned outcome data according to regulatory guidelines. Certain such data relies upon the accuracy of input from our graduates, which SHORE can neither control nor guarantee. As such, SHORE does not guarantee the accuracy of any of the aforementioned data and disclaims any liability associated with any inaccuracies in this data. Licensure pass, graduation and job placement rates have been

calculated according to NACCAS standards and guidelines. It should be further noted that student outcomes can be calculated in a variety of ways, often showing varying results. SHORE has used its best efforts to comply with and conform to the regulatory and accreditation guidelines in calculating outcomes for its students. SHORE makes no guarantees that its graduates will graduate from their programs, pass state licensure or secure jobs in the beauty industry.

II. STUDENT BODY DIVERSITY

SHORE is proud of the diversity of its student body. Through the Integrated Post-secondary Education Data System (IPEDS), each year SHORE, as all Title IV eligible schools are required, provides the U.S. Department of Education with a host of statistics describing our school diversity. Included in those statistics is the following information representative of SHORE's student body. Based upon statistics from the Fall of 2024, SHORE's student population was 82% female and 18% male, with 68% being 24 years old and under, and 32% 25 years old and older. 72% were full-time and 28% were part-time students. During this same period, the school's ethnicity, as defined by the U.S. Department of Education, was 37% White, 30% Black/African American, 33% Hispanic/Latino, 0% Asian and 1% other. As a measure of need-based financial aid, during the 2023-2024 academic year, 94% of our full-time, first-time undergraduate students qualified for some level of financial aid, with 80% of our full-time, first-time students qualifying for Federal Pell grants, and 88% receiving federal student loans. During this academic year, the average Pell grant received by full-time, first-time, undergraduate Pell eligible students was $5,941. During this academic year, the average amount of federal student loans for full-time, beginning students was $7,614. SHORE has used its best efforts to collect the aforementioned information as accurately as possible and believes that it sufficiently represents the profile of our student body during the identified time periods. However, SHORE neither makes any guarantees as to the accuracy of such data nor whether such data will represent the profile of SHORE students in future years.

III.NEW JERSEY STATE LICENSING REQUIREMENT

In order to work legally in the cosmetology profession in the State of New Jersey, you must earn a license from the New Jersey State Board of Cosmetology and Hairstyling. After graduating in good standing from a program in Cosmetology and Hairstyling, Beautician, Barbering, Skin Care Specialty, Teacher Training or Manicuring, you must pass the NJ State Board licensing examination to qualify for your NJ State license. The examination includes separate theory and practical components, each of which you must pass with a minimum 75% grade. SHORE requires all students to take the theory licensing examination prior to graduating. Students who do not pass either licensing exam may return to school for up to one year, at no additional charge, and train until such time as they are able to pass the exam. A NJ licensed cosmetologist is licensed only to work as a cosmetologist in NJ and no other state.

IV. EMPLOYMENT OUTLOOK

Historically, job opportunities have been available to cosmetology professionals in both good and bad economic times in this multi-billion dollar industry. For further information on cosmetology, hairstyling, barbering, skin care specialty, manicuring, teacher training and related careers taught by SHORE, we refer our students to the following Websites containing various studies and occupational statistics by the U.S. Bureau of Labor Statistics on such careers. Please note that each career segment is classified according to the Classification of Instructional Programs (CIP Codes) and Standard Occupational Classifications (SOC Codes).

For U.S. Bureau of Labor Statistics information on **Cosmetology and Hairstyling** careers (SOC Code: 39-5012 and CIP Code: 12.0401) go to http://www.onetonline.org/link/summary/39-5012.00 and Hairdressers, Hairstylists, and Cosmetologists.

For U.S. Bureau of Labor Statistics information on **Beautician** careers (SOC Code: 39-5012 and CIP Code: 12.0407) go to http://www.onetonline.org/link/summary/39-5012.00 and Hairdressers, Hairstylists, and Cosmetologists.

For U.S. Bureau of Labor Statistics information on **Barbering** careers (SOC Code: 39-5011 and CIP Code: 12.0402) go to http://www.onetonline.org/link/summary/39-5011.00 and https://www.bls.gov/ooh/personal-care-and-service/barbers-hairstylists-and-cosmetologists.htm.

For U.S. Bureau of Labor Statistics information on **Skin Care Specialty** careers (SOC Code: 39-5094 and CIP Code: 12.0409) go to http://www.onetonline.org/link/summary/39-5094.00 and http://www.bls.gov/ooh/personal-care-and-service/skincare-specialists.htm.

For U.S. Bureau of Labor Statistics information on **Manicuring** careers (SOC Code: 39-5092 and CIP Code: 12.0410) go to http://www.onetonline.org/link/summary/39-5092.00 and http://www.bls.gov/ooh/personal-care-and-service/manicurists-and-pedicurists.htm.

For U.S. Bureau of Labor Statistics information on **Teacher Training**/Post-Secondary Vocational Instructor Careers (SOC Code: 25-1194 and CIP Code: 12.0413) go to http://www.onetonline.org/link/summary/25-1194.00 and Career/Technical Education Teachers, Secondary School.

For each of the aforementioned occupations, New Jersey State wage and employment information is collected and published by the New Jersey State Department of Labor and Workforce Development and may be found at https://nj.gov/labor/lpa/employ/oeswage/oeswage_index.html. SHORE recommends that students check these sites for the most recently available data on national and state industry employment and wage trends.

Students should always keep in mind that job demand varies according to geography and economic cycles. There can be no assurances that future demand will reflect past demand for cosmetology professionals. SHORE assists its graduates in achieving gainful employment in the cosmetology industry. However, **SHORE makes no assurances that our graduates' future wages will reflect industry averages as described in Bureau of Labor Statistics. In fact, it is likely that student wages will differ from those published by the Bureau of Labor Statistics. Moreover, SHORE cannot guarantee job placements, job demand, wages, the type of job opportunities, or the quality of job opportunities for its students.**

Opportunities in the beauty industry are diverse, including the following career focuses:

Barber
Hairstylist
Hair color specialist
Facial and skincare specialist
Medical esthetician
Makeup artist
Manicurist and pedicurist
Nail arts specialist
Beauty care product sales

Salon trainer
Salon/spa management
Salon or day spa owner
Beauty school educator (with an additional 630 hours of training)

However, we cannot guarantee that the aforementioned types of positions will be available to our graduates.

Historically, many of our graduates have secured part-time work as Senior students, which have transitioned to full-time positions or helped facilitate further employment following graduation. SHORE makes no assurances that Senior students will secure part-time work during school, but encourages them to work with our administrative office and educational staff in identifying such positions. SHORE encourages all students and graduates to seek assistance from the school in identifying a job relating to their program of study. Since a great majority of beauty professionals are compensated on a commission basis, your skills, experience and hours worked will dictate how much you earn. In addition to monetary compensation, you can enjoy the personal satisfaction stemming from a profession focused on making people look and feel good. **SHORE neither guarantees our students jobs nor any specific level or range of compensation before or upon graduation.**

V. PHYSICAL DEMANDS OF COSMETOLOGY

Your long-term prospects may be great as a cosmetologist, but be prepared to work hard for your living. You will be on your feet almost all day long, with your arms and hands reaching out to your patrons. SHORE recommends that prospective students with back, neck, shoulder, hand and/or arm disorders, or who have difficulty standing for long durations in one place, seek advice from a physician to determine whether SHORE's programs represent practical career choices. Cosmetologists should have good eye-hand coordination and finger dexterity. You should also be aware that certain people may experience skin irritations and/or allergic reactions to chemicals used in hair, skin or nail products; and such people should consult physicians before pursuing a cosmetology career. You will have to develop the physical stamina needed to stand on your feet while working for long periods of time. You will always need to be safety conscious to protect yourself and your clients. You will be working with sharp tools and strong chemicals. Learn to use them properly! Accidents may be unavoidable. You will have to learn how to protect yourself and your patrons from various diseases, like AIDS and hepatitis, which can be transmitted through blood-to-blood contact. Your teachers will help you learn what you need to know about the risks of your chosen profession.

VI. NEW JERSEY STUDENT WORK PERMIT

The New Jersey State Board of Cosmetology and Hairstyling issues students work permits upon reaching senior status; or, for example, in the case of the Cosmetology and Hairstyling program, after completing 600 class hours of training. Copies of the issued permits must be made available both at the school and in the salon where a student works. Student permits remain valid only during the period of time that the student is enrolled in an approved cosmetology training program. The permit automatically expires upon a student's graduation or if the student should withdraw from school. Student work permits are not valid during leave of absences, suspensions or scheduled class hours.

Prior to obtaining your senior student status, you will receive a New Jersey State Board "Application for Student Permit" which will require a physician's signature declaring a student free of any infectious,

contagious or communicable diseases which could reasonably be expected to be transmitted during the course of rendering cosmetology and hairstyling, beauty culture, barbering, skin care specialty or manicuring services. The signature of the physician must be current and expires after 3 months. Permits will not be granted by the State to students whose physicians' signatures are more than 3 months old. Students without permit paperwork submitted will not be permitted to work on clients. Students who fail to submit paperwork in a timely manner will be suspended from school until the paperwork has been submitted. The State Board requires a $5.00 student permit fee.

Upon completion and submission to the administrative office, SHORE will promptly send your registration form to the New Jersey State Board. However, SHORE is not responsible for any delays on the part of the New Jersey State Board to process your registration form. Students are responsible for contacting the State Board about any delays in the processing of their registrations and work permits.

VII. NEW JERSEY STATE BOARD LICENSING

In order to qualify for State licensure, a beauty school graduate must complete: (i) 1,200 clock hours in a State-approved Cosmetology & Hairstyling Program; (ii) 1,100 clock hours in a State-approved Beautician Program; (iii) 900 clock hours in a State approved Barbering Program; (iv) 600 clock hours in a State approved Skin Care Specialty Program; (v) 500 clock hours in a State approved Teacher Training Program; or (vi) 300 clock hours in a State approved Manicuring Program. Note, SHORE's Barbering and Teacher Training Programs exceed State Board licensing requirements each by 100 clock hours of training (totaling 1,000 and 600 clock hours, respectively). The State Board requires beauty school graduates to pass both written and practical examinations (with scores of 75 or better on each exam) to qualify for State licensing in a given cosmetology discipline. SHORE requires that its graduates sit for the written portion of their State Licensing Exams prior to their graduation date at SHORE (which may not be before completing 960, 880, 800, 480, 500 and 240 clock hours of study, respectively, for Cosmetology & Hairstyling, Beautician, Barbering, Skin Care Specialty, Teacher Training and Manicuring). The State Board will not schedule the practical portion of licensing exams until the written exam has been passed. The State Board administers its theory examination through computer-based testing, which is administered by Prometric. Students must register for theory testing through SHORE. The theory exam testing fee is $53.

After passing your theory examination, you must complete and submit concurrently to the State Board, through SHORE, both the "Application for Authorization to Sit for the Practical Examination" (currently a salon attestation in lieu of a practical examination per below) and the "Application for a Temporary Permit." These joint applications are necessary to register for your practical exam (or, as the case may be, salon attestation), apply for your NJ State license and obtain an out-of-school temporary working permit (see further below). SHORE will process a student's applications for a $60 processing fee payable by cash, check, credit card or money order. If the graduate insists on sending the applications directly to The State Board, he/she/they must include a nonrefundable application filing fee of $50.00 plus a two-year licensing fee of $90.00 (note: in State Board renewal years, which is every other year, the licensing fee is reduced to $45) and a temporary permit fee of $20.00 (totaling $160.00), payable by check or money order and accompanying the aforementioned application.

Like the prior application for a student permit, this application requires a physician's signature declaring an applicant free of any infectious, contagious or communicable diseases which could reasonably be expected to be transmitted during the course of rendering cosmetology and hairstyling, beauty culture, barbering, skin care specialty or manicuring services. The signature of the physician must be current and expires within 90 days from the date of signing. Permits will not be granted by the State to students whose physicians' signatures are past 90 days old.

Please Note: The State Board is currently not offering practical exams to students who completed their program after 2018. Instead, students, with valid temporary permits, are required to submit completed salon attestation forms to the State Board after working at a licensed salon for no less than 30 days. The attestation forms must be verified and signed by experienced practicing licensees who have been licensed for over 3 years. Should you be required to take a practical examination, the State Board will contact you to schedule a practical exam date. Assuming all documentation is complete and approved, you can expect to receive your license directly from the State Board.

The above fees are subject to change at the direction of State Board.

VIII. TEMPORARY WORK PERMIT

A "temporary work permit" is available to cosmetology graduates after they pass the written portion of their State licensing exam. Temporary work permits will not be granted to graduates who have not passed the written licensing exam. According to the guidelines described above, Cosmetology & Hairstyling, Beautician, Barbering, Skin Care Specialty, Teacher Training and Manicuring students must take their written exams prior to graduating. The temporary work permit allows graduates to work in a salon for six months following graduation, while they wait to qualify for their licenses. Only one temporary work permit will be issued to each student.

As is the case for student work permits, once submitted, SHORE is not responsible for delays on the part of the New Jersey State Board in scheduling your licensing exam or issuing your temporary work permit.

IX. FINANCIAL AID INFORMATION

Right now, as you consider an exciting career in the field of cosmetology, you are probably wondering how you will be able to pay for your education. Fortunately, The U.S. Department of Education, our State and several other agencies recognize that the absence of financial resources should not prevent you from getting the education you seek.

The purpose of this section is to assist you in learning about and applying for financial aid to help pay the cost of attending school. It contains information which will be useful to you throughout the process of applying for aid, being evaluated for your eligibility, receiving your awards, maintaining your eligibility, and even about repaying your loan obligation. But please remember, "**FINANCIAL AID IS AVAILABLE TO ONLY THOSE WHO QUALIFY."**

Currently, Shore Beauty School ("SHORE") participates in the U.S. Federal Government's Direct Lending Program and does not actively source Federal Student Loans for its student through private lenders. The school believes that this Direct Lending Program offers its students the best combination of interest rates, fees, payment terms, flexibility and services. SHORE adheres to the highest standards and ethical principles in managing its Direct Lending Program, avoiding any conflict of interest, disclosing complete information and respecting student privacy.

The following is just an overview of the process of accessing financial aid. We advise all students to seek further information on Federal Financial Aid directly from the U.S. Department of Education. You may find such information at https://studentaid.gov, or just call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

The information regarding financial aid, as provided in this Consumer Information, is not intended to be complete or all encompassing. Students must schedule appointments with the office of financial aid to seek further guidance and information in the funding of your education at SHORE. We hope the information in this consumer information serves as an introduction to financial aid. We stand ready to discuss your particular needs in a personal counseling session. Just call me at (609) 645-3635 to arrange a convenient day and time.

Sincerely,

Gregory White
Financial Aid Director

A. What is Financial Aid?

Financial aid includes grant and lending programs designed to assist a student fund education-related expenses, including: tuition, education fees, books and supplies; room and board; transportation; and other living expenses required to fund a post-secondary education. Financial aid may be sourced through the Federal government's Direct Loan and Pell Grant programs; State grants such as Vocational Rehabilitation and the Workforce Investment Board (One Stop); State lending programs such as new Jersey College Loans to Assist Students Program ("NJCLASS") and Keystone Student Loan Program; grants through the Department of Veteran Affairs (GI Bill®); and a host of scholarship programs (found at Scholarships - Shore Beauty School - Egg Harbor Township, NJ). SHORE can also structure monthly payment plans for its students, which must be paid in full prior to graduation. SHORE does not maintain exclusive relationships with private lenders; but when requested or helpful may provide students information about lenders that offer loan programs for career training. When necessary, students are encouraged to explore multiple lending alternatives available to them, while prioritizing the Federal government's Direct Loan program. SHORE's goal is to provide students the most attractive means of funding their education, at the lowest cost and with the greatest flexibility available. SHORE considers the Federal Financial Aid programs the most attractive to students in terms of cost, availability and flexibility; hence, Federal Financial Aid is the predominant form of funding for our students. Once again, **FINANCIAL AID IS AVAILABLE TO ONLY THOSE WHO QUALIFY** and is not guaranteed.

B. The Concept of Financial Need

Most people are eligible for financial aid for college or career school, and there is no age limit or cut-off to receive student aid. Different types of aid (private scholarships, state grants, etc.) have different rules, called eligibility criteria, to determine who gets the aid.

Some general eligibility requirements to receive federal student aid include being a U.S. citizen or eligible noncitizen, being enrolled in an eligible degree or certificate program. For more information on eligibility criteria, go to www.StudentAid.gov/eligibility for detailed information.

How much financial aid can I get?

Your eligibility for financial aid depends on your

- Cost of attendance (COA);
- Student Aid Index (SAI);
- Enrollment status (that is, full-time, half-time, etc.)

The financial aid office at SHORE will help you determine how much financial aid you are eligible to receive.

What does cost of attendance (COA) mean?

Your COA is the amount it will cost you to go to school. The COA will include tuition, fees, books, supplies, room and board, and personal expenses. In addition to the costs for your tuition and fees, books and supplies, which can be found in this Consumer Information, financial aid programs also estimate how much it costs to live under various circumstances (i.e., whether you live with your parents or in a separate dwelling). The budgets also differ if you have other dependents. This amount is called the "student expense budget."

What is the Student Aid Index (SAI)?

Your SAI is an index number, as determined by the U.S. Department of Education, that will determine how much financial aid you will receive if you were to attend school. The lower your SAI, the greater your financial aid eligibility. The information you report on your FAFSA is used to calculate your SAI. The SAI is calculated according to a formula established by law. Your family's taxed and untaxed income, assets and benefits (such as unemployment or Social Security) all could be considered in the formula. Also considered are your family size and number of family members who will attend college or a career school like SHORE during the year.

Calculating Your Financial Need

	Cost of Attendance
-	Student Aid Index
=	Financial Need

For more information on how aid is calculated, go to https://studentaid.gov/complete-aid-process/how-calculated.

C. Typical Student Expenses:

Each school and each program within a school will have a different student expense budget. This will depend upon the tuition, as well as the length of the course, since student expense budgets include the costs of tuition and fees, books and supplies, a monthly allowance for room and board, transportation to and from school, and personal expenses such as clothes and entertainment. While your tuition and fee costs are fixed, the amount you spend on living costs will depend largely on your own actions as well as your individual circumstances, such as whether or not you have other dependents. In order to estimate what these living expenses might be, we have prepared the following chart based on U.S. Department of Education guidelines. (The cost of tuition, fees, books and supplies will vary based upon the program in which you intend to enroll.)

2026-2027 SUGGESTED BUDGET FIGURES*

For Cosmetology & Hairstyling Student

Student living at Home with No Dependents **9-Month Average for Full-Time Student**	
Tuition & Fees	$21,225
Living Expenses*	$20,591
Other/Kit	$1,421
Loan Fees (est.)	$100

Student living Away from Home or With Dependents **9-Month Average for Full-Time Student**	
Tuition & Fees	$21,225
Living Expenses*	$30,734
Other/Kit	$1,421
Loan Fees (est.)	$100

* Living expense budgets based upon data from College Board estimates of Philadelphia and Camden cost of livings. Developed from Consumer Expenditure Survey and the Indexes of Comparative Costs, both produced by the U.S. Department of Labor's Bureau of Labor Statistics.

D. Federal Student Aid

Federal Pell Grants

Grants are free money to help pay for college or career school. A grant is financial aid that doesn't have to be repaid. Grants are need based. Federal Pell Grants usually are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. The total amount of grants may not exceed the equivalent of six years of Pell Grant funding.

William D. Ford Federal Direct Loan (Direct Loan) Program

Federal student loans help cover the cost of higher education at a college or career school and are an investment in your future. These loans must be paid back according to a repayment plan selected by the borrower prior to graduation. Four types of Direct Loans are available:

- **Direct Subsidized Loans** are loans made to eligible undergraduate students who demonstrate financial need. The U.S. Department of Education pays the interest on a Direct Subsidized Loan

- while you're in school at least half-time,
- for the first six months after you leave school (referred to as a *grace period*), and
- during a period of *deferment* (a postponement of loan payments).

- **Direct Unsubsidized Loans** are loans made to eligible undergraduate, graduate and professional degree students. Students are not required to demonstrate financial need to be eligible for these loans. You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.
  - If you choose not to pay the interest while you are in school and during grace periods and deferment or *forbearance* periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

- **Direct PLUS Loans** are loans made to graduate or professional students, and parents of dependent undergraduate students, to help pay for education expenses not covered by other financial aid. Parents' eligibility for PLUS loans will depend upon their ability to pass a credit check. Since the PLUS loan will be based upon your parent's credit, it is considered a loan made to your parent and your parent will be responsible for its repayment. The maximum loan amount is the student's cost of attendance (determined by the school) minus any other financial aid received.

- **Direct Consolidation Loans** allow you to combine all your eligible federal student loans into a single loan with a single loan servicer. Borrowers should contact their loan servicer or go to https://studentaid.gov/manage-loans/consolidation to explore this option.

Payment Plans

Payment plans are available to student who may not be eligible for or are only partially eligible for Federal funding. Students should discuss their monthly payment schedule and options with their Financial Aid Officer. Typically, payment plans are designed to fund the gap between a student's cost of attendance and available financial aid. Payment plans are structured as monthly obligations to be paid at the beginning of each month, with full payment made (with no further balance due) no later than thirty days prior to your graduation date.

All students who complete a Free Application for Federal Student Aid (as described below) will be considered for financial aid eligibility, provided that the student is current with any previous student loans and not in default status.

What are the current interest rates for Direct Loans?

The following table shows interest rates for new Direct Loans made on or after July 1, 2025, and before July 1, 2026. Visit https://studentaid.gov/understand-aid/types/loans/interest-rates for more information on interest rates and fees.

TYPE OF LOAN	INTEREST RATE
Direct Subsidized	6.52%
Direct Unsubsidized	6.52%
Direct Plus	9.07%

As of October 1, 2025, loan origination fees will amount to 1.057% for Direct Subsidized and Unsubsidized loans and 4.228% for Direct PLUS Loans, as a percentage of total amounts borrowed.

E. How to Apply for Financial Aid

FAFSA: Applying for Federal Student Aid

The Free Application for Federal Student Aid (known as the FAFSA) is a form that can be submitted annually by current and prospective post-secondary education students (undergraduate and graduate) in the United States to determine their eligibility for student financial aid (including the Pell Grant and Federal student loans). If you wish to apply for financial aid, please go to https://studentaid.gov/h/apply-for-aid/fafsa to complete your FAFSA online. Please note, in order for SHORE to receive and process your federal financial aid, you will need to include SHORE's Federal School Code: "**015759**" when completing the application. Contact SHORE's financial aid office if you need help filling out the FAFSA.

The FAFSA may need to be completed more than once if your education extends across more than one financial aid award year. The award year extends from July 1 to June 30 of each year.

Federal Student Aid ID

You will need to register for a Federal Student Aid ID (or FSA ID) that allows you to access your FAFSA and sign it electronically. The FSA ID consists of a user-created username and password. Your FSA ID will also be used to sign loan contracts and to access all your financial aid information online. You can get your FSA ID as you fill out the FAFSA, but you also have the option to get it ahead of time. Find out how to get a FSA ID and what to do if you forget it at www.studentaid.gov/FSAID. We urge students to save their FSA ID usernames and passwords privately and securely.

Do You Have to Provide You Parents' Information on the FAFSA?

All applicants for federal student aid are considered either "independent" or "dependent." Dependent students are required to include information about their parents on the *FAFSA*. By answering a few questions, you can get a good idea of which category you fit into.

- Will you be 24 or older by Dec. 31 of the school year for which you are applying for financial aid?
- Will you be working toward a master's or doctorate degree (such as M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., etc.)? Answer: no, in the case of SHORE students.
- Are you married or separated, but not divorced?
- Do you have children who receive more than half of their support from you?
- Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?
- At any time since you turned age 13, were both of your parents deceased, were you in *foster care*, or were you a ward or dependent of the court?
- Are you an emancipated minor or are you in a legal guardianship as determined by a court?
- Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a veteran of the U.S. armed forces?

If you answered "yes" to any of these questions, then you are an *independent student* and not required to provide parental information on your FAFSA. If none of the criteria listed above apply to you, you are a *dependent student* and required to provide your parents' financial information when completing the

FAFSA.

Your dependency status determines whose information you must report on the FAFSA.

- If you're a dependent student, you will report you and your parents' information (even if your parents are NOT married but are living together).
- If you're an independent student, you will report your own information (and, if you're married, that of your spouse)

If you have questions about your *dependency status* or need more information, please visit StudentAid.gov/dependency.

Other Eligibility Requirements:

For all of the Federal Aid programs, students must have "need" in order to qualify. But in addition to the requirement of "need," there are several other eligibility factors you must meet:

- You must be a U. S. citizen, a permanent resident, or in the United States for other than temporary purposes. Acceptable visas would include the 1451, 1-551, or 1-94, if it is stamped "refugee", "indefinite parole," "asylum granted" or "Cuban-Haitian" entrant. If you have another visa type, the financial aid administrator will be able to help you in determining whether or not you are eligible.
- Be enrolled in an eligible program (SHORE is eligible).
- Be scheduled to attend at least twelve clock hours per week of class time.
- Not to be in default on a Federal Loan (Guaranteed Student Loan, Stafford Loan, or Federal Direct Student Loan) received at any institution or owe a refund on a Supplemental Educational Opportunity Grant, Federal Pell or State Grant.
- Be making satisfactory academic progress. A discussion of the definition of satisfactory academic progress can be found in the school catalog.
- Effective as of the 2023-2024 Award Year, male students are no longer required to register with the Selective Service to qualify for Federal Financial Aid.
- For the Federal Pell Grant, you may not have previously received a bachelor's degree or have reached 600 percent lifetime eligibility usage.
- For all Title IV programs, you may not currently be enrolled in high school.

FAFSA Submission Summary?

The office of Federal Student Aid at the U.S. Department of Education will send you a FAFSA Submission Summary Report (this replaces the SAR), which is a summary of the FAFSA data you submitted. You will get your FAFSA Submission Summary within three days to three weeks after you submit your FAFSA. Be sure to review your FAFSA Summary to make sure you didn't make an entry mistakes on your FAFSA.

Professional Judgment

Under Professional Judgment standards, the school's financial aid officer has the authority to adjust, on a case-by-case basis with adequate documentation, certain elements of the FAFSA which could potentially increase a student's qualification for financial aid. Such adjustments are based upon special or unusual circumstances that demonstrate the additional need for financial aid. Such circumstances could include, but are not limited to, financial hardship owing to job loss, loss of financial support, estranged parental relationships for a dependent student, or other financial losses or hardships. For example, the school may

change the status of a dependent student to an independent student increasing the availability of federal loans. The reasons for dependency overrides may include, but do not necessarily be limited to, when a student cannot contact a parent owing to: human trafficking, legally granted refugee or asylum status, parental abandonment or estrangement, and incarceration. Unusual circumstances do not include parental: refusal to contribute to a student's education, refusal to provide information for the FAFSA or verification, failure to claim student as a dependent for income tax purposes; or a student demonstrating total self-sufficiency. Dependency overrides will carry-over to a subsequent award year provided the circumstances requiring an override remain the same. Students must provide independent documentation to validate the need for professional judgment. SHORE's decision regarding adjustments to your financial aid application, based upon Professional Judgement is final and cannot be appealed to the U.S. Department of Education. The school will use its reasonable best efforts to execute a dependency override or adjustments to data elements in the FAFSA in a timely manner, which should not exceed 30 calendar days from the time student has fulfilled all information requested by school to substantiate an increase to the student's qualification for financial aid.

F. Verification Policy and Procedure

The U.S. Department of Education, at its sole discretion, may require a student applying for financial aid to confirm information provided in a FAFSA. Only those students selected for verification by the U.S. Department of Education or those with conflicting information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed Verification Worksheet and if the FUTURE Act Direct Data Exchange (FA-DDX) was not used then additionally a Federal Tax Return Transcript or a signed copy of the actual 1040 Form (and an IRS Form 1040X if an amended tax return was filed) from the prior year (e.g., 2022 calendar year for the 2024-2025 processing year, etc.). Students are expected to provide promptly all required documentation at financial aid's request. Students can obtain an official Federal Income Tax Return Transcript from the Internal Revenue Service Website at www.irs.gov, by clicking on "Get Transcript of your tax records" under "tools" or by visiting a local IRS office (in the case of Atlantic County, located at 5218 Atlantic Avenue in Mays Landing, NJ or by phone at 609-625-0678).

No Federal Pell Grant or Direct Loan funds will be disbursed prior to completing a verification. Students who do not submit verification documentation according to the following procedure and who do not have sufficient alternative financial aid sources to fund their educations (e.g., scholarships) will be placed on a payment plan to fund the full amount of their cost of education prior to graduation. Those selected for verification and in need of federal aid are required to submit requested verification documentation within seven (7) calendar days of SHORE's request. After fourteen (14) calendar days of non-submission, the student will be placed on a payment plan to fully fund her/his education by graduation, with an assumption of no financial aid (or until remedied). Failure to submit verification documents within fourteen (14) days can also result in late payment fees of $50. Any student failing to satisfy verification requirements within twenty-one (21) calendar days of her/his start date may be terminated, unless she/he has an alternative source to fully fund her/his education.

It is our policy to provide you, during the financial aid counseling, a clear understanding of the forms and other documentation needed to verify your application. If submitted data fails to meet documentation requirements, we will contact you either by phone or by asking you to come to the financial aid office. If you are at all unsure of what is needed, be sure you request another explanation until you understand! You will know that your verification has been completed when financial aid notifies you of a completed verification and/or the subsequent disbursement of your financial aid.

SHORE is required by Federal regulations to inform both the U.S. Department of Education and Office of Inspector General when it suspects that federal financial aid has been requested under a false pretense. If the student receives an overpayment based on inaccurate or conflicting information on any application

and refuses to correct the information or repay the Federal funds after being counseled by the institution, the school will refer the case to the U.S. Department of Education for resolution. Unless required by the Department of Education, no further Federal aid will be disbursed to the student. Be forewarned, the school takes very seriously the proper stewardship of Federal funds and will cooperate with government agencies in the full prosecution of students who were found to provide incorrect data.

G. Payment Periods

Financial aid is disbursed according to payment periods, which are based upon class hours attended. Application and registration fees are charged upfront in the first payment period. Books, Kits and Tuition are prorated according to class hours attended in each payment period. Payment periods are defined as follows for each program:

- Cosmetology & Hairstyling
  - First Payment Period: 1 – 450 clock hours
  - Second Payment Period: 451 – 900 clock hours
  - Third Payment Period: 901 – 1200 clock hours
- Beautician
  - First Payment Period: 1 – 450 clock hours
  - Second Payment Period: 451 – 900 clock hours
  - Third Payment Period: 901 – 1100 clock hours
- Barbering
  - First Payment Period: 1 – 450 clock hours
  - Second Payment Period: 451 – 900 clock hours
  - Third Payment Period: 901 – 1000 clock hours
- Skin Care Specialty
  - First Payment Period: 1 – 300 clock hours
  - Second Payment Period: 301 – 600 clock hours
- Teacher Training
  - First Payment Period: 1 – 300 clock hours
  - Second Payment Period: 301 – 600 clock hours
- Manicuring
  - First Payment Period: 1 – 150 clock hours
- Brush-up
  - First Payment Period: 1 – 125 clock hours

Please note, while Title IV funds are disbursed and charges are booked to the ledger according to the payment periods defined immediately above, student payment obligations to SHORE are determined by the Total Cost of Education, monthly payment plan and refund policy listed in the Student Enrollment Contract.

H. Funds Disbursement

As we noted earlier, financial aid funds must be used only for educational and related purposes. Federal Financial aid is disbursed by payment period. Aid disbursements exceeding institutional charges for the payment period (i.e., tuition, books, kit and fees) will be allocated to cost of living expenditures and refunded to the student.

Pell Grant funds for tuition payments are applied to your account twice during the academic year. (Our definition of an academic year for Federal Aid purposes is 900 clock hours, and thus differs from your total course length.)

Under the Federal Direct Student Loan program, the loan payments are applied to your account twice during the academic year. The first payment may be as early as within the first 30 days after you begin school. The second payment will be made at approximately the mid-point of the academic year. Remember, that the disbursement received may not be for the full amount of the loan you borrowed, since an origination fee will have been subtracted from the disbursement amount. Moreover, the timing of your second disbursement will depend upon your actual hours of class attended, not the scheduled hours; so class absences can delay your disbursements.

A credit balance remaining after all SHORE obligations have been met, which results from Federal Financial Aid, grants, or loans, will be refunded to you within 14 days. When a Federal PLUS Loan creates a credit balance on a student's account, this refund will be payable to the borrower (the parent). All other refunds will be payable to the student.

It is important to understand that although you do not actually see all of the aid dollars awarded to you, they are doing their work behind the scenes enabling you to pursue the education and learn a career for the future.

What must I do to continue receiving Federal Financial Aid?

Once your aid has been determined for the year, you have two major responsibilities: apply yourself and make satisfactory academic progress.

Apply Yourself:

Apply yourself, study diligently and learn as much as you can. Part of applying yourself is abiding by all school policies, rules and regulations. This will not only help you in your career later, but is also a condition for you continuing to receive financial aid.

Make Satisfactory Academic Progress:

In order to continue receiving financial aid funds, you must be making "satisfactory academic progress." Satisfactory academic progress is based upon your grades and attendance, and is evaluated in consecutive periods, which vary by program. Before funds are disbursed to you each period, the Financial Aid Officer must verify that you are making satisfactory academic progress. See your School Catalog for your "satisfactory academic progress" requirements.

Reapplication for Federal Financial Aid:

You must also meet all deadlines in reapplying for financial aid funds.

Generally, if eligible, you will need to reapply for continued financial aid each academic year. An academic year for a full-time cosmetology student extends typically over an eight or nine-month period. In the case of the Federal Pell Grant Program, all students eligible for a second financial aid disbursement crossing over July 1st, must resubmit a FAFSA application for continued aid disbursements. Be sure to contact the Financial Aid Officer about two months prior to reapplying for aid.

I. Entrance and Exit Counseling

The Department of Education requires that Direct Loan borrowers complete Entrance Counseling prior to their first disbursement of loan funds. Entrance Counseling addresses the borrower's rights, responsibilities, loans terms and loan conditions. Entrance Counseling is completed at

https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance by signing in with your FSA ID. All students seeking federal financial aid are required to complete Entrance Counseling no later than the first week of their start date and prior to receiving financial aid. Financial aid students are required to complete Exit Counseling prior to graduation or if they are terminated from the program, immediately thereafter. A student who is required to complete Exit Counseling will not graduate until counseling is completed. The goals of Entrance and Exit Counseling are to assure that students understand their responsibilities as a borrower and the terms of their loans that they will be held accountable for paying back to the Department of Education. Parent PLUS Loan borrowers are required to complete PLUS Loan Counseling as well.

J. Repayment of Federal Student Loans

Loan Repayment

Understanding the repayment process for your federal student loans can go a long way toward building a solid financial foundation. Federal student loans are real loans, just like car loans or mortgages. You must repay a student loan even if your financial circumstances become difficult. Visit https://studentaid.gov/repay-loans for detailed information on student loan repayment.

Loan Servicers

The U.S. Department of Education uses multiple loan servicers to handle the billing and other services for the Direct Loan Program. The loan servicers will help you choose a repayment plan and will assist you with other tasks related to your federal student loans. It is important to maintain contact with your loan servicer. If your circumstances change at any time during the repayment period, your loan servicer will be able to help. Visit www.studentaid.gov and login with your FSAID. This login will bring you to your Dashboard where you will be able to view information about all the federal student loans you have received and find the necessary contact information for the loan servicer or lender for your loans. Reminder, you will need your Federal Student Aid ID each time you access your information, so save it in a secure place.

Choosing a Repayment Plan

You have a choice of several repayment plans that are designed to meet your needs. The amount you pay and the length of time to repay your loans will vary depending on the repayment plan you choose and your loan amount.

To get an early look at the plans for which you may be eligible and see different plans, go to https://studentaid.gov/manage-loans/repayment/plans.

The Office of Financial Aid will help explain the details of your individual loan program. Of particular importance to you should be the repayment schedule you will need to follow in repaying the loan. To give you an idea of the total amount you will need to repay under the Direct Loan Program, we have prepared the following chart for loans with a 6.52% interest rate (to estimate your payments, as your rate may vary) and based upon a standard 10-year, monthly payment schedule, which is typical of students at your school.

Amount Borrowed	Total Number of Payments	Monthly Payment	Total Interest Charges	Total Payments
$3,500	120	$40	$1,274	$4,774
$5,000	120	$57	$1,818	$6,818
$5,500	120	$63	$2,001	$7,501
$7,500	120	$85	$2,728	$10,228
$10,500	120	$119	$3,819	$14,320

If your parent borrows under the FEDERAL DIRECT PLUS program at 9.07% (to estimate your payments, as your rate may vary) and based upon a standard 10-year, monthly payment schedule, the following is information on amounts you (or your parents) would repay.

Amount Borrowed	Total Number of Payments	Monthly Payment	Total Interest Charges	Total Payments
$2,500	120	$32	$1,312	$3,812
$5,000	120	$64	$2,623	$7,623
$7,500	120	$95	$3,934	$11,435
$10,000	120	$127	$5,247	$15,247
$15,000	120	$191	$7,870	$22,870

Direct Loans Repayment Plans

Tiered Standard Repayment Plans

Under Tiered Standard Repayment Plans, borrowers make fixed monthly payments that are not based on income. The repayment term varies according to the total amount borrowed, with terms ranging anywhere from 10 to 25 years for high balances. This plan is designed to provide predictable monthly payments and ensures full repayment of the loan within the established term. Unlike income-driven repayment plans, the Tiered Standard Repayment Plan does not offer payment adjustments based on a borrower's earnings and generally does not provide loan forgiveness at the end of the repayment period because the loan is expected to be fully repaid.

Repayment Assistance Program (RAP) (not available for parent PLUS Loans)

The Repayment Assistance Plan (RAP) is an income-driven repayment option for eligible Direct Loan borrowers, (not available for parent PLUS Loans). Under RAP, monthly payments are based on a borrower's adjusted gross income and family size, helping to make student loan payments more affordable. Borrowers with lower incomes may qualify for reduced monthly payments, while higher-income borrowers may pay a larger percentage of their income.

RAP includes protections designed to prevent loan balances from growing due to unpaid interest. If a borrower's required payment does not cover all accrued interest, the remaining unpaid interest is generally not added to the loan balance. The plan also provides benefits that help borrowers make progress toward reducing their principal balance over time.

Borrowers who remain enrolled in RAP and make qualifying payments may be eligible for forgiveness of any remaining loan balance after the required repayment period. Payments made under RAP may also qualify toward Public Service Loan Forgiveness for borrowers employed in eligible public service

positions. The plan is intended to provide a flexible repayment option that aligns monthly payment obligations with a borrower's financial circumstances while supporting long-term repayment success.

Loan Consolidation

If you have multiple federal student loans, you can consolidate them into a single Direct Consolidation Loan. This may simplify your payments if you are currently making separate loan payments to different loan servicers, as you would have only one monthly payment to make under consolidation. There may be tradeoffs, however, so you'll want to learn about the advantages and possible disadvantages of consolidation before you consolidate. Go to https://studentaid.gov/sa/repay-loans/consolidation for more information.

Deferment and Forbearance

A deferment is a period during which repayment of the *principal* and interest of your loan is temporarily delayed. Most borrowers are eligible for a deferment. Deferments can be up to 3 years if you are experiencing economic hardship or unemployment. During a deferment, you do not need to make loan payments. In addition, depending on the type of loan you have, the federal government may or may not pay the interest on your loan during a period of deferment. If you can't make your scheduled loan payments, but don't qualify for a deferment, your loan servicer may grant you a discretionary forbearance owing to financial hardship or illness. You may qualify for a mandatory forbearance under certain other conditions, including, but not limited to, if the total amount you owe each month for all the student loans you received is 20 percent or more of your total monthly gross income. With forbearance, you may be able to stop making payments or reduce your monthly payment for up to 12 months. Interest will continue to accrue on your subsidized and unsubsidized loans (including all PLUS loans). Deferment and forbearance offer a way for you to temporarily postpone or lower your loan payments while you're back in school, in the military, experiencing financial hardship, or in certain other situations. Find out more about deferment and forbearance at https://studentaid.gov/sa/repay-loans/deferment-forbearance.

Understanding Delinquency and Default

A loan is delinquent when loan payments are not received by the due dates. A loan remains delinquent until the borrower makes up the missed payment(s) through payment, deferment or forbearance. If the borrower is unable to make payments, he or she should contact his or her loan servicer to discuss options to keep the loan in good standing. Never ignore delinquency or default notices from your loan servicer. If you don't make your monthly loan payments, you will become delinquent on your student loan and risk going into default. Student loan defaults will hurt your personal credit rating. Contact your loan servicer immediately if you are having trouble making payments or won't be able to pay on time. To learn what may happen if you default, and what your options are for getting out of default, go to https://studentaid.ed.gov/sa/repay-loans/default.

Tax Credits for Higher Education Expenses

Did you know that the Internal Revenue Service (IRS) provides tax benefits for education? The tax benefits can be used to get back some of the money you spend on tuition or loan interest or to maximize your college savings. Two tax credits help offset the costs (e.g., tuition, fees, books, supplies and equipment) of college or career school by reducing the amount of your income tax:

- The American Opportunity Credit allows you to claim a tax credit of up to $2,500 per student per year for the first four years of school as the student works toward a degree or similar credential.

- The Lifetime Learning Credit allows you to claim a tax credit of up to $2,000 per student per year for any college or career school tuition and fees, as well as for books, supplies and equipment that were required for the course and had to be purchased from the school.

Even if you normally wouldn't file a tax return because of your income level, be sure to do so! If you don't, you'll miss out on tax credits that would put money in your pocket. You can take a tax deduction for the interest paid on student loans that you took out for yourself, your spouse, or your dependent. This benefit applies to all loans (not just federal student loans) used to pay for higher education expenses. The maximum deduction is $2,500 per year.

K. Direct Loan Disputes and Ombudsman Group

If you have a dispute about your loan, you may be able to resolve it by simply contacting your loan servicer and discussing the issue. To learn more about what you can do to be better prepared before you seek help to resolve a dispute, go to https://studentaid.gov/sa/repay-loans/disputes/prepare.

As an important reference, students should be aware that if you're in dispute about your federal student loans, the Ombudsman Group is dedicated to helping resolve disputes related to Direct Loans. You may contact the Ombudsman Group by:

Mail: U.S. Department of Education
FSA Ombudsman Group
P.O. Box 1843
Monticello, KY 42633

Phone: 1-877-557-2575

Fax: 1-606-396-4821

L. Other Sources of Government Financial Aid

Vocational Rehabilitation

The Division of Vocational Rehabilitation provides services and financial assistance for education to students with certain disabilities. Financial assistance for those who qualify comes in the form of grants amounting to approximately $4,000 per student. More information regarding Vocational Rehabilitation can be found online at https://www.state.nj.us/humanservices/cbvi/services/vocation/

Workforce Investment Board

The Workforce Investment Board provides career services and financial assistance for those seeking training in a new career. It's One Stop division focuses specifically on identifying new job opportunities and funding the retraining of displaced workers. Workforce provides financial assistance for those who qualify in the form of grants, typically $5,000 per student. Our local division, the **Atlantic Cape May Workforce Investment Board** has established partnerships with local businesses, community organizations, educational institutions and government agencies to provide a seamless system of employment, training and social services to residents and employers in Atlantic and Cape May counties. SHORE also contracts with Cumberland County Workforce for the benefit of our students residing in these counties. Further information on the Workforce Investment Board may be found at https://www.nj.gov/njsetc/njbusinesses/what/.

Veterans Administration

SHORE is approved for Veteran's Educational Benefits for Veterans, eligible dependents and eligible spouses of deceased or disabled Veterans and active status and Reserve personnel. Currently, SHORE participates in Montgomery GI Bill® – Active Duty (Chapter-30), Post-9/11 GI Bill® (Chapter-33), Dependents Educational Assistance (Chapter-35), Montgomery GI Bill® – Selected Reserve (Chapter-1606), Reserve Educational Assistance Program (REAP/ Chapter-1607). Chapter 1606 is the educational program for active members of the Selected Reserve. Selected Reserve components include Army Reserve, Naval Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, Army National Guard and Air National Guard. The Department of Defense and the Department of Homeland Security (Coast Guard) determine who is eligible for Chapter 1606. The Department of Veterans Affairs administers the program and pays benefits. Basic eligibility requires a six-year obligation to serve in the Selected Reserve and satisfactory participation in required Selected Reserve training.

Contact the Department of Veterans Affairs at 1-888-GIBILL-1, or online at www.benefits.va.gov/GIBILL/ to find out more information regarding your eligibility. Any student interested in this type of benefit must verify with the school representative that the school is eligible for benefits. Qualified Military spouses and/or dependents may also seek additional financial assistance for educational purposes via www.benefits.va.gov/GIBILL/. Coast Guard currently does not meet the requirements for eligibility.

M. Preferred Lender Arrangements and Private Educational Loans

SHORE participates in the U.S. Department of Education's Pell Grant and Direct Loan Programs as its primary source of student loans. Students are encouraged to exhaust all available federal financial aid options, grants and scholarships before considering private education loans.

If federal financial aid does not fully cover the cost of attendance, students may choose to obtain additional funding through personal resources, payment plans, scholarships, or private education loans from financial institutions such as banks or credit unions.

SHORE maintains a list of financial institutions that have historically provided private loan options for students enrolled in career training programs. This list is provided for information purposes solely to assist students in identifying potential funding sources.

SHORE does not require students and/or their families to use a lender and most specifically the Preferred Lenders listed below. Students are free to select any lender of their choice. SHORE will not deny or impede a borrower's choice of a lender or cause unnecessary delay in loan certification for borrowers who choose a lender that is not included on the Preferred Lender List.

SHORE's **Preferred Lender List,** which offers loan products to cover educational expenses are:

- New Jersey College Loans to Assist State Students Program
- Keystone Student Loans and
- Financial Resources Federal Credit Union

SHORE selected these Preferred Lenders based on one or more of the following criteria:

- Availability of loan programs for cosmetology or trade school students which is substantially limited
- Customer service and borrower support
- No financial affiliation with SHORE
- No affiliation between Preferred Lenders listed

- We believe these Preferred Lenders to be in the best interest of borrowers who may require loans in excess of those available through the Federal Direct Loan program.
- Among Preferred Lenders, SHORE will access the most favorable lending terms available to its students.

SHORE periodically reviews lender information but does not guarantee loan approval, terms, or borrower experience. SHORE Preferred Lender List is largely based upon the lender's willingness to issue educational loans to cosmetology students.

Important Borrower Information

Students should carefully review all loan terms and conditions before borrowing. Private education loans typically have:

- Higher interest rates than federal loans
- Fewer repayment protections
- Credit and co-signer requirements
- May offer more onerous terms relative to federal student loans with fewer repayment options.

Students are strongly encouraged to explore federal financial aid options first, including Direct Loans and Pell Grants.

No Financial Interest / Code of Conduct Statement

SHORE does not receive any financial benefit, compensation, or incentive from any lender listed. No employee of Shore Beauty School is permitted to accept gifts, payments, or other benefits from lenders in exchange for referrals or recommendations. SHORE does not have lender agreements in place with any private lenders

New Jersey College Loans to Assist State Students Program

SHORE is approved to participate in the New Jersey College Loans to Assist Students Program ("NJCLASS"). The NJCLASS program is intended to supplement the Federal Stafford Loan Program. The NJCLASS program was established through legislation enacted in 1991 and is administered by the New Jersey Higher Education Student Assistance Authority. In order to participate, students must be enrolled in at least a half-time basis, be making Satisfactory Academic Progress and have filed a FAFSA application. Students may access an online application at https://www.hesaa.org, where they will be instructed to receive an instant credit check to determine further eligibility. The NJCLASS program is intended to supplement the Federal Stafford Loan Program. A 10-year loan would carry a 5.95% interest rate, if repayment began while in school, or a 8.65% interest rate, if repayment was deferred until after graduation. NJCLASS loans are structured with a 0% upfront origination fee. For further details, students can call 1-800-792-8670.

Keystone Student Loans

SHORE is approved to participate in the Pennsylvania Higher Education Assistance Agency's Keystone Student Loan Program ("Keystone"). Keystone was established to offer students and families an alternative solution to cover gaps in paying for post-secondary education. Keystone provides loans to both student and parent borrowers. Financial need is calculated up to the cost of attendance minus other financial aid, as certified by SHORE. As such Keystone can only be accessed after federal loans have been exhausted. This loan program is subject to credit review, which is good for 180 days, after which must be reassessed. Go to https://keystonestudentloans.org/ for more detailed information on the Keystone loan programs.

Financial Resources Federal Credit Union

The Financial Resources Credit Union (FRCU) has indicated an interest in offering Student Loans to SHORE students. FRCU specializes in covering the cost of enrollment and fees for trade schools and has demonstrated a specific interest in funding cosmetology students. Students, who must be at least 18 years old, may borrow up to $10,000 or a minimum of $500. As FRCU is a private lending source, students may find its proposed lending terms to be less favorable than government affiliated lenders. In order to apply, students will need proof of registration, program cost, and length and dates of study. Go to www.myfinancialresources.org or call (800) 933-3280 for information on its student lending program.

N. Internet Resources for Federal Financial Aid

Important Websites:

- Complete your FAFSA at https://studentaid.gov
- Find detailed federal student aid information at https://studentaid.gov/sa/
- Loan History and Servicer information at https://nslds.ed.gov/npas/index.htm
- Complete Entrance and Exit Counseling at https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance
- For a list of videos, infographics, and other federal student aid publications, visit https://studentaid.gov/sa/resources
- Information on Veterans Assistance go to https://www.benefits.va.gov/gibill/

Helpful Videos posted on YouTube:

- About FSA
- Financial Aid Process
- Types of Federal Student Aid
- FAFSA Overview
- How to Complete the FAFSA
- Responsible Borrowing
- Repayment: What to Expect
- Repayment: How to Manage Your Loans

O. 1098-T Form to be Filed with Income Tax Return

According to the Taxpayer Relief Act of 1997, SHORE is required to provide our students a 1098-T Form near the beginning of each year. The 1098-T Form is submitted by the student to the IRS to complete his/her tax return and lists the total dollar amount paid by the student for Qualified Tuition and Related Expenses for a given tax year. This form is used to calculate the amount of allowable education credits that can be applied to a given student's tax return for the purpose of possibly lowering his/her income taxes. SHORE does not provide students tax advice, cannot calculate a student's allowable tax credits, and recommends that students work with their tax advisors and/or accountants to determine how to best use the 1098-T Form. Regardless of the information provided on the 1098-T, if a student chooses to claim an education tax credit, the student should retain documentation such as invoices and receipts of payment that support any claimed tax credits. This form is generated by the school's third-party financial aid servicer and is based upon information generated from the school's student information system. SHORE uses its best and commercially reasonable efforts to provide students with accurate information;

however, it neither guarantees the accuracy of this information nor the amount or availability of a tax credit to the student.

X. FINANCIAL AID CODE OF CONDUCT

The Higher Education Opportunity Act (HEOA) requires educational institutions to develop and comply with a code of conduct that prohibits conflicts of interest for financial aid personnel [HEOA § 487 (a)(25)]. Any Shore Beauty School ("SHORE") officer, employee, or agent who has responsibilities with respect to student educational loans must comply with this code of conduct. The following provisions bring Shore Beauty School into compliance with the federal law [HEOA § 487 (e)].

1. Neither Shore Beauty School as an institution nor any individual officer, employee or agent shall enter into any revenue-sharing arrangements with any lender. A revenue-sharing arrangement means an arrangement between SHORE and a lender under which the lender provides or issues loans to students attending SHORE or to the families of such students; and SHORE recommends the lender or the loan products of the lender and in exchange, the lender pays a fee or provides other material benefits, including revenue or profit sharing, to SHORE or its agent.

2. No officer or employee of SHORE who is employed in the financial aid office or who otherwise has responsibilities with respect to education loans, or agent who has responsibilities with respect to education loans, or any of their family members, shall solicit or accept any gift from a lender, guarantor, or servicer of education loans. For purposes of this prohibition, the term "gift" means any gratuity, favor, discount, entertainment, hospitality, loan, or other item having a monetary value of more than a de minimums amount.

3. An officer or employee of SHORE who is employed in the financial aid office or who otherwise has responsibilities with respect to education loans, or an agent who has responsibilities with respect to education loans, shall not accept from any lender or affiliate of any lender any fee, payment, or other financial benefit (including the opportunity to purchase stock) as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.

4. SHORE shall not: a) for any first-time borrower, assign, through award packaging or other methods, the borrower's loan to a particular lender; or b) refuse to certify, or delay certification of, any loan based on the borrower's selection of a particular lender or guaranty agency.

5. SHORE shall not request or accept from any lender any offer or funds or be used for private education loans, including funds for an opportunity pool loan, to students in exchange for the institution providing concessions or promises regarding providing the lender with: a) a specified number of private educational loans (non-Title IV loans) or loans made, insured, or guaranteed under Title IV; b) a specified loan volume of such loans; or c) a preferred lender arrangement for such loans.

6. SHORE shall not request or accept from any lender any assistance with call center staffing or financial aid office staffing.

7. Any employee who is employed in the financial aid office, or who otherwise has responsibilities with respect to education loans or other student financial aid, and who serves on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors, shall be prohibited from receiving anything of value from the lender, guarantor, or group of

lenders or guarantors, except that the employee may be reimbursed for reasonable expenses incurred in serving on such advisory board, commission, or group.

8. In SHORE's Preferred Lender arrangements, it will not agree to a lender's use of the name, emblem, logo, or other words, pictures or symbols readily identified with SHORE in the marketing of private education loans to students in any way that implies that the loan is offered or made by SHORE.

9. Under no circumstance will any employee employed in either the office of financial aid or the office of admissions receive any form of incentive compensation tied to increases in student enrollments and/or the amount of financial aid awarded to students.

XI. CAMPUS SECURITY, CRIME STATISTICS, EMERGENCY RESPONSE & SAFETY

SHORE attempts to provide a safe, secure educational environment for all students, employees, patrons and visitors. In compliance with public law 102-26 and the Higher Education Opportunity Act (Public Law 110-315), Shore Beauty School is making the following Campus Security, Crime Statistics, Emergency Response and Safety information available for your review. SHORE is a non-residential institution and does not have a campus police force or security guards. Campus Security and Crime Statistics are updated annually no later than September 30 of each year. SHORE requests that all students review our Website for updated information by accessing "Disclosures and Consumer Information" at https://shorebeautyschool.edu/about-us/catalog-consumer-information/. Any student who wishes a paper copy of this report or a copy of a separate police report of crimes on or within the vicinity of the campus may request such reports from the Rachel Damico, the school Dean and Crime Coordinator (or "Clery Coordinator"). The Clery Coordinator may be contacted in person or in writing at 3003 English Creek Avenue, Egg Harbor Township, NJ 08234, by phone at (609) 645-3635 or by email at dean@shorebeautyschool.com.

A. Annual Disclosure of Crime Statistics:

Campus crime data is gathered the same day that it is reported. Data is obtained annually from local law enforcement and compared with the data gathered at SHORE. The following SHORE's on campus and public property Criminal Offenses, Hate Crimes, Violence Against Women Act ("VAWA") Offenses, Arrests, Disciplinary Actions and Unfounded Crimes, as reported to school officials or local police.

Reported Crime Statistics 2023-2025

Criminal Offense	On Campus			Public Property		
	2023	*2024*	*2025*	*2023*	*2024*	*2025*
a. Murder/Non-Negligent Manslaughter	0	0	0	0	0	0
b. Negligent Manslaughter	0	0	0	0	0	0
c. Rape	0	0	0	0	0	0
d. Fondling	0	0	0	0	0	0
e. Incest	0	0	0	0	0	0
f. Statutory Rape	0	0	0	0	0	0
g. Robbery	0	0	0	0	0	0
h. Aggravated Assault	0	0	0	0	0	0
i. Burglary	0	0	0	0	0	0
j. Motor Vehicle Theft	0	0	0	0	0	0
k. Arson	0	0	0	0	0	0

Hate Crimes	On Campus			Public Property		
	2023	*2024*	*2025*	*2023*	*2024*	*2025*
a. Murder/Non-Negligent Manslaughter	0	0	0	0	0	0
b. Manslaughter by Negligence	0	0	0	0	0	0
c. Rape	0	0	0	0	0	0
d. Fondling	0	0	0	0	0	0
e. Incest	0	0	0	0	0	0
f. Statutory Rape	0	0	0	0	0	0
g. Robbery	0	0	0	0	0	0
h. Aggravated Assault	0	0	0	0	0	0
i. Burglary	0	0	0	0	0	0
j. Motor Vehicle Theft	0	0	0	0	0	0
k. Arson	0	0	0	0	0	0
l. Simple Assault	0	0	0	0	0	0
m. Larceny-theft	0	0	0	0	0	0
n. Intimidation[1]	0	0	0	0	0	0
o. Destruction/damage/vandalism of prop.	0	0	0	0	0	0

Hate crimes are motivated by the offender's category of bias, therefore: race, religion, sexual orientation, gender, gender identity, disability, ethnicity and national origin. There were no hate crime reported on campus from 2023-2025. Had there been other hate crimes, such crimes would be reported according to the category of bias (i.e., race, religion, sexual orientation, gender, gender identity, disability, ethnicity and national origin) as described above.

VAWA Offenses	On Campus			Public Property		
	2023	*2024*	*2025*	*2023*	*2024*	*2025*
a. Domestic Violence	0	0	0	0	0	0
b. Dating Violence	0	0	0	0	0	0
c. Stalking	0	0	0	0	0	0

Arrests	On Campus			Public Property		
	2023	*2024*	*2025*	*2023*	*2024*	*2025*
a. Weapons: carrying, possessing, etc.	0	0	0	0	0	0
b. Drug Abuse Violations	0	0	0	0	0	0
c. Liquor Law Violations	0	0	0	0	0	0

Disciplinary Actions	On Campus			Public Property		
	2023	*2024*	*2025*	*2023*	*2024*	*2025*
a. Weapons: carrying, possessing, etc.	0	0	0	0	0	0
b. Drug Abuse Violations	0	0	0	0	0	0
c. Liquor Law Violations	0	0	0	0	0	0

Unfounded Crimes	On Campus			Public Property		
	2023	*2024*	*2025*	*2023*	*2024*	*2025*
Total Unfounded Crimes	0	0	0	0	0	0

These Crime Statistics are updated on an annual basis by October 1, reported to the U.S. Department of Education and are available to students, employees and applicants through this Website, with paper copies available upon request from the Administrative Office. You may request further information on crime statistics in the vicinity of the school from the Administrative Office, which can also furnish you with a local police crime report. Any crimes classified, as above, would be reported by the school or students to the local police station immediately by filing a police report. For our Crime Statistics as published on the U. S. Department of Education 's College Navigator, got to: College Navigator - Shore Beauty School.

B. Campus Law Enforcement Policies:

Campus Security Authority and Jurisdiction

The school's Clery Coordinator and School Director monitor all criminal activities on campus. All criminal activity should be reported immediately to the Clery Coordinator, your instructor or the Office of Administration. The Clery Coordinator will evaluate and gather documentation for all reported crimes. If required, the coordinator may form a special committee to determine if a crime has been committed and whether it is necessary to report it to the local police department. SHORE's authority, with regard to crime, is limited to securing the school premises, notifying the municipal police and school administrative action if the perpetrator is a student at the school. The ultimate authority for law enforcement at the school is the local police department. SHORE does not have any written agreements with a police department for the investigation of alleged criminal offenses. The Clery Coordinator and Director have the authority to contact the local police to request assistance in preventing or reacting to crime within or in the

immediate vicinity of school facilities. The Clery Coordinator and Director may suspend and ultimately terminate any student involved in criminal activity.

Clery Geography

The Campus Law Enforcement Policies cover the school's Clery Geography, which encompasses SHORE's entire interior, the sidewalks bordering school premises and the parking lot extending from the immediate front and back of the school.

Security and Access to Campus Facilities

The school is open to students who are scheduled for classes Monday through Friday from 8:30 am to 5:00 pm, except on those holidays when the school is closed for business. Students who are not scheduled for classes during any of the aforementioned hours may only visit the facility by appointment with Shore staff, for pre-scheduled makeup hours or for patron services. Access to the school is not allowed outside these hours and guidelines. Students may not enter administrative areas (including the admission office) without the permission of and being accompanied by SHORE staff.

Student Reporting of Crimes

Students who witness or are the victims of any crime on the SHORE campus (which includes the school facility, parking directly in front of and behind the premises, and sidewalks bordering the premises and parking lot) are to report the crime in writing to their instructor, Clery Coordinator or the Administrative Office. Students should also report crimes that may occur at off-campus school related activities. Documentation of the crime (using Crime Reporting Form) should include the time and date of the crime, the perpetrator(s), the victim(s), description of the crime and the extent of the damage or harm incurred. The School Director and Cleary Coordinator will act as the school's law enforcement authority in determining the necessary action in response to any school-based crimes. The School Director and Cleary Coordinator will evaluate reported crimes and determine whether a crime report should be filed with the police. The school will report or encourage the affected student(s) to report any crimes, including, but not necessarily limited to, criminal homicide, sex offenses, robbery, aggravated assault, burglary, motor vehicle theft, arson, liquor law violations, drug violations, weapons possessions, larceny-theft, simple assault, intimidation, destruction/damage/vandalism of property and any other crime involving bodily injury.

Timely Warnings & Emergency Notifications

SHORE will issue ***timely warnings*** and ***emergency notifications*** to students and employees of crime events on campus. ***Timely warnings*** will be issued for crimes that represent an ongoing threat to the safety and/or welfare of students and/or faculty. Further, SHORE will issue ***emergency notifications*** upon the confirmation of a significant emergency or dangerous situation threatening the health or safety of students or employees occurring on campus. Warnings and notifications will be issued through the most effective and efficient means available, which may include in-person communications, intercom announcements, text messaging and emailing to students and school employees. SHORE will, without delay, and taking into account the safety of the community, determine the content of the notification or warning and initiate the communication, unless the notification or warning will, in the professional judgment of the administration, compromise efforts to assist victims or to contain, respond to, or otherwise mitigate the emergency. At times when the school is closed, students and faculty should report crimes on campus directly to the municipal police by calling "911."

Investigating Criminal Offenses

To ensure accurate and prompt reporting of all crimes, the Cleary Coordinator or Director will take a full written statement from all involved parties and witnesses for all reported emergencies and crimes. Such statements will be reviewed by a special committee (consisting of the Director, Cleary Coordinator and an additional staff member) to determine any necessary administrative action if the perpetrator is a student at the school. Reports will also be made available to law enforcement agencies to aid in the investigation of the crime.

SHORE, upon written request, will disclose to an alleged victim of a crime of violence or a sex offense on school premises, the results of any disciplinary hearing conducted by the school against the student who is the alleged perpetrator of the crime or offense. If the alleged victim is deceased as a result of the crime or offense, the school will provide the results of the disciplinary hearing to the victim's next of kin, if so requested in writing.

Anti-Hazing Policy

Hazing is prohibited on SHORE premises and off premises during school endorsed educational activities. The Jeanne Clery Campus Safety Act was signed into law in December 2024 prohibiting hazing at Title IV post-secondary institutions. Hazing is defined as any intentional, knowing, or reckless act committed by a person (whether individually or in concert with other persons) against another person or persons regardless of willingness of such other person or persons to participate, that: (i) is committed in the course of an initiation into, an affiliation with, or the maintenance of membership in, a student organization; and (ii) causes or creates a risk, above the reasonable risk encountered in the course of participation in the institution of higher education or the organization (such as the physical preparation necessary for participation in an athletic team) of physical or psychological injury. A student organization is defined as an organization at an institution of higher education (such as a club, society, association, or student government) in which two or more of the members are students enrolled at SHORE, whether or not the organization is established or recognized by the institution.

New Jersey's Timothy J. Piazza's Law establishes the scope and penalties for hazing resulting in serious bodily injury. Hazing would qualify as a person knowingly or recklessly engaging in conduct that causes, coerces or forces another person to do any of the following:

1) violate federal or state criminal law;

2) consume any food, liquid, alcoholic liquid, drug or other substance which subjects the other person to a risk of emotional or physical harm;

3) endure brutality of a physical nature, including whipping, beating, branding, calisthenics, or exposure to the elements;

4) endure brutality of a mental nature, including activity adversely affecting the mental health or dignity of the individual, sleep deprivation, exclusion from social contact, or conduct that could result in extreme embarrassment;

5) endure brutality of a sexual nature; or

6) endure any other activity that creates a reasonable likelihood of bodily injury to the person.

A person, student or fraternal organization, or institution of higher education, and another person acting in concert with the person, organization, or institution, shall be immune from prosecution if the person, or employee, officer, or other agent for the organization or institution:

1) called 9-1-1, or otherwise contacted, police, or emergency services, and reported that a person was in need of medical assistance due to an act of hazing as described in this section;

2) the caller provided the caller's name and, if applicable, the name of the person acting in concert with the caller to the 9-1-1 operator or other recipient of the emergency contact;

3) the caller was the first to make the 9-1-1 report or other emergency report; and

4) the caller and, if applicable, the person acting in concert with the caller remained on the scene with the person in need of medical assistance until assistance arrived and cooperated with the emergency services on the scene.

The person who received medical assistance as a result of the call placed shall also be immune from prosecution. In addition to any other applicable immunity or limitation on civil liability, a law enforcement officer or other official empowered to act as an officer for the arrest of offenders against the laws of New Jersey, or a prosecutor, who, acting in good faith, arrested or charged a person who is thereafter determined to be entitled to immunity from prosecution, shall not be subject to any civil liability for the wrongful arrest or charge. (cf: P.L.1980, c.169, s.1)

New Jersey mandated penalties for violation of this Hazing Policy include:

1) imposition of fines;
2) the withholding of diplomas or transcripts pending compliance with the rules or payment of fines;
3) the rescission of permission for the organization to operate on campus or to otherwise operate under the sanction or recognition of the institution; and
4) the imposition of probation, suspension, dismissal, or expulsion.

Hazing violations should be reported immediately to Rachel Damico, Dean and Clery Compliance Officer. SHORE's prevention and awareness program relating to hazing is described in Student Orientation. Reporting of incidents of hazing and the process used to investigate such incidents will follow similar grievance and investigative procedures followed for sexual harassment claims.

Prohibition of Retaliatory Behavior

SHORE prohibits retaliatory behavior by staff and students against anyone reporting a crime. A person is guilty of hazing, a disorderly person offense, or a crime of the fourth degree if the act of hazing results in bodily injury in connection with initiation of applicants to or members of a student or fraternal organization, whose membership is primarily students or alumni of the organization or institution of higher education.

Student Housing Facilities

The school does not have any school operated housing facilities. As a non-residential institution, SHORE does not have a campus police force and all crimes must therefore be reported directly to the local authorities.

Fire Safety Reporting

As a non-residential institution, the school is not required to maintain a log of any fire related incidents.

Missing Persons

Our school is not required to have a missing student notification policy, but does encourage students to contact the local police if they have knowledge that a student might be a missing person.

Programs & Community Service References Available to Students and Employees

SHORE provides information on personal safety and crime prevention at the orientation of students and faculty. Community Service References may be found at the end of this Consumer Information, which may serve to assist those who have suffered from a criminal act. These services are usually free and are provided by the community. SHORE does not utilize pastoral or professional counselors for this process. Local police departments also periodically present safety and crime prevention forums. Further, SHORE recommends that students and staff, who seek information on local crime and registered sex offenders within the vicinity of the school, to contact the Egg Harbor Police Department at 3515 Bargaintown Road, Egg Harbor Township, NJ 08234; phone: (609) 927-5200.

SHORE is in compliance with the Drug Free Schools and Communities Amendment of 1989. Please refer to the policies regarding the banned use of drugs and alcohol, which follows in this Consumer Information.

Access to the campus is permitted only during the hours of regularly scheduled classes.

C. Emergency Response and Evacuation, and Lockdown Procedures:

SHORE is committed to the safety and security of students, staff and visitors on its campus. The building is equipped with fire detection and alarm systems that are connected directly to the Egg Harbor Fire and Police Departments, respectively. The campus takes various precautionary measures to protect the students, faculty, staff, patrons and campus visitors. Nevertheless, unavoidable emergencies may occur in extreme situations. Therefore, the school has a Campus Response Team ("CRT"), who serve as the Campus Security Authority ("CSA"). The CRT include, in order of responsibility, Karlas Moctezuma, the Supervising Instructor; Rachel Damico, Dean & Chief Compliance Officer; Gregory White, the Director of Financial Aid; and Amirah Taylor, Bursar. The CRT implement and oversee the campus response to crisis situations.

In the event of any emergency threatening the well-being or health of students and staff (i.e., fire, blackout, electrical malfunction, gas leaks, health hazards, natural disaster, human threat, etc.), instructors and staff are to:

1. Immediately, contact a member of the CRT and notify him/her of the situation of concern. The Director and/or Dean must always be informed, as one of the CRT members.
2. The CRT is to confirm that there is a significant emergency or dangerous situation, the segment of the campus which is affected and the appropriate response.
3. The CRT is to determine the content of a notification and initiate the notification system. Depending upon the circumstances, the appropriate segment of or entire campus will be contacted

by phone or in person. If an evacuation of the school is necessary, the entire campus may be notified through Teams, in-person notification and/or cellphone.

4. The CRT will be responsible for assuring that the necessary authorities (i.e., fire department, police, etc.) are notified immediately to respond to the emergency situation. The CRT is responsible for overseeing all emergency response procedures.

If an emergency evacuation of the premises is required:

1. The CRT is to manage the evacuation of the premises, in an orderly manner.
2. If feasible, instructors are to take attendance sheets with them upon evacuation.
3. Students and staff are to move single file down the hallways and through the exits.
4. After complete evacuation, administrative staff must check to assure all members of administrative staff have been evacuated; supervising instructor must assure that all instructors have been evacuated; and instructors must check attendance sheets to assure that all students have been evacuated.
5. Upon evacuation and only if feasible from the standpoint of safety, teaching staff must assure that no individuals are in bathrooms, closets or teaching lounges; administrative staff must assure that all offices are vacant.
6. SHORE will, without delay, and taking into account the safety of the community, determine the content of the notification and initiate the notification system, unless the notification will, in the professional judgment of responsible authorities, compromise efforts to assist victims or to contain, respond to, or otherwise mitigate the emergency.
7. The CRT will be responsible for assuring that the necessary authorities (i.e., fire department, police, etc.) are notified immediately to respond to the emergency situation. The CRT is responsible for overseeing all emergency evacuation procedures.

Further, if there is a threat of violence or serious incident that could jeopardize the safety of students, staff and/or guest, SHORE may initiate a lockdown of the premises. The following procedures should be followed when there is a threat inside or outside of the school building:

1. The CRT orders and announces on phone speakers (33*) “Lockdown”. The announcement should be repeated several times.
2. Receptionist to push the panic button under her desk, if warranted by outside threat.
3. The CRT lock all exterior doors.
4. Students, staff and guest are directed to return to the nearest classroom and secure the doors. Clinic patrons, senior students and instructors should proceed through back of senior floor to orange classroom.
5. Clear hallways, restrooms, and other rooms that cannot be secured.
6. Secure classroom doors and cover classroom windows if possible.
7. Move all persons away from windows.
8. Do not respond to anyone at the door until “all clear” is announced.
9. Be prepared to ignore any fire alarm activation (unless there is a fear of fire), as the school will not be evacuated using this method.
10. When the threat is over the CRT will announce “all clear.”

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 via telephone, intercom, texting, alarm system, panic button, or other means, 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, SHORE may utilize some or all of its mass notification capabilities to notify its campus. These capabilities include phone calls, intercom and text messages to alert the instructors, students, and patrons of the situation and place an immediate call to 911.

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 CRT will document each test conducted by all relevant entities. Fire evacuation tests shall qualify as a general emergency evacuation procedure.

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

Safety and security guidelines for students, staff and faculty (including an emergency evacuation plan) are provided at orientation, posted in student/teach lounges and posted on the school 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.

D. Fire Prevention and Workplace Hazards

The faculty and staff are responsible for alerting the Clery Coordinator or Director of any circumstance that could pose a fire or workplace hazard in or around the facility. Smoking is prohibited in the premises. Hazardous materials are confined to and stored in a locked area, meeting all OSHA requirements. Safe practices are the responsibilities of SHORE staff and students. Waste materials are to be disposed of in trash receptacles. All aisles, doorways, hallways and exit doors are to be kept clear at all times.

E. Crime Prevention Guidelines:

The following crime prevention measures are recommended by SHORE:

- 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 institution's insurance policy.

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

The campus has an alarm system, which is activated when the building is not occupied.

F. Violence Against Women Reauthorization Act ("VAWA") Policy

In compliance with the Violence Against Women Reauthorization Act of 2013 ("VAWA"), SHORE is committed to the safety of all its students, regardless of sex, sexual orientation or sexual inclination. Within the constraints of its reasonable institutional capabilities and jurisdiction, ***SHORE's policy is to***

prohibit and thwart crimes of domestic violence, dating violence, sexual assault/violence and stalking. The Contents of SHORE's Sexual Harassment Policies and Grievance Procedures, which follows in this Consumer Information, contemplates and incorporates VAWA requirements and enforcement policies. While most victims of sexual assault are women, some men are also victims and will have the same protections as female victims and have the same rights, resources and access to help. While SHORE has no control over violence in the home or off-premises, it prohibits and discourages it to the best of its capabilities and will record any such reported violence that affects the school, as required by VAWA and, if appropriate, report it to legal authorities. Neither SHORE nor its staff has the authority to make arrests. There are no agreements between SHORE and local police agencies to investigate any alleged criminal offenses; however, SHORE will cooperate with legal authorities if requested.

XII. ANTI-HARASSMENT AND DISCRIMINATION POLICY

SHORE is committed to providing a work and school environment free of unlawful harassment or discrimination. In furtherance of this commitment, all students and employees are required to take our mandatory Sexual Harassment and Prevention Training upon starting with the school and every year thereafter. School policy prohibits harassment or discrimination in it educational programs and activities (which extends to employment and admissions) on the basis of race, religion, creed, color, national origin, ancestry, sex (including pregnancy, childbirth or related medical conditions), military or veteran status, physical or mental disability, medical condition, marital status, age, sexual orientation, gender, gender identity or expression, genetic information or any other basis protected by the federal, state or local law. Additionally, in accordance with Title IX of the Education Amendments of 1972 ("Title IX"), the school prohibits discrimination based on sex, which includes sexual harassment and sexual violence, and the school has jurisdiction over Title IX complaints.

SHORE's anti-harassment policy applies to all persons involved in the operation of the school, and prohibits unlawful harassment by any employee of the school, as well as students, customers, vendors or anyone who does business with the SHORE. It further extends to prohibit unlawful harassment by or against students. Any employee, student or contract worker who violates this policy will be subject to disciplinary action. To the extent a customer, vendor or other person with whom SHORE does business engages in unlawful harassment or discrimination, the school will take appropriate corrective action. The school will respond quickly to all reports, and will take appropriate action to prevent, to correct, and if necessary, to discipline behavior that violates this policy.

XIII. SEXUAL HARASSMENT POLICES AND GRIEVANCE PROCEDURES

1. Introduction

Shore Beauty School (the "School") is committed to providing a working and educational environment for all students, faculty and staff that is free from sex discrimination, including sexual harassment. Every member of the School community should be aware that the School is strongly opposed to sexual harassment, and that such behavior is prohibited by state and federal laws.

The School does not discriminate on the basis of sex in its educational, extracurricular, or other programs or in the context of employment. Sex discrimination is prohibited by Title IX of the Education Amendments of 1972, a federal law that provides:

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 education program or activity receiving Federal financial assistance.

As part of the School's commitment to providing a working and learning environment free from sexual harassment, this Policy shall be disseminated widely to the School community through publications, the School Website, new employee orientations, student orientations, and other appropriate channels of communication. The School provides training to key staff members to enable the School to handle any allegations of sexual harassment promptly and effectively. The School will respond promptly to all reports of sexual harassment, and will take appropriate action to prevent, to correct, and if necessary, to discipline behavior that violates this Policy.

2. Scope of the Policy

This Policy governs sexual harassment that occurs in the School's education programs or activities. This Policy applies to all students, employees, and third parties conducting business with the School, regardless of the person's gender, gender identity, sexual orientation, age, race, nationality, class status, ability, religion or other protected status. The School encourages victims of sexual harassment to talk to somebody about what happened – so victims can get the support they need, and so the School can respond appropriately. As further described in this Policy, the School will seek to respect a victim's request for confidentiality to the extent possible, while remaining ever mindful of the victim's well-being.

3. Prohibited Conduct

Sexual harassment comprises a broad range of behaviors focused on sex that may or may not be sexual in nature. Sexual harassment includes a School employee conditioning the provision of a School aid, benefit, or service on an individual's participation in unwelcome sexual conduct. Unwelcome conduct determined by a reasonable person to be so severe, pervasive, and objectively offensive that it effectively denies a person equal access to the School's education programs or activities also constitutes sexual harassment. Sexual assault, stalking, domestic violence, and dating violence are all forms of sexual harassment. Retaliation following an incident of alleged sexual harassment or attempted sexual harassment is strictly prohibited. The definitions for specific acts of sexual harassment can be found in the Definitions of Key Terms at the end of this Policy statement.

Sexual harassment can occur between strangers or acquaintances, or people who know each other well, including between people involved in an intimate or sexual relationship, can be committed by anyone regardless of gender identity, and can occur between people of the same or different sex or gender. **This Policy prohibits all forms of sexual harassment.**

4. Options for Assistance Following an Incident of Sexual Harassment

The School strongly encourages any victim of sexual harassment to seek immediate assistance. Seeking prompt assistance may be important to ensure a victim's physical safety or to obtain medical care. The School strongly advocates that a victim of sexual harassment report the incident in a timely manner. Time is a critical factor for evidence collection and preservation.

Reporting Incidents of Sexual Harassment

Victims of sexual harassment may file a report with the Egg Harbor Township Police Department. Victims may also file a report with the School's Title IX Coordinator. More information about reporting an incident of sexual harassment can be found in Section 6 of this Policy, below.

The School will respond promptly when it has actual knowledge of sexual harassment in its education programs or activities. The Title IX Coordinator will promptly contact the complainant to discuss the availability of supportive measures as described below, consider the complainant's wishes with respect to supportive measures, inform the complainant of the availability of supportive measures with or without the filing of a formal complaint, and explain to the complainant the process for filing a formal complaint. The School will also provide the complainant with written notification about assistance available both

within and outside of the School community.

A complainant may choose for the investigation to be pursued through the criminal justice system and/or through the School's disciplinary procedures by filing a formal complaint as described in this Policy. The School and the criminal justice system work independently from each other. Law enforcement officers do not determine whether a violation of this Policy has occurred. The Title IX Coordinator will guide the complainant through the available options and support the complainant in his or her decision.

Supportive Measures
The School's Title IX Coordinator will work with all students affected by sexual harassment to ensure their safety and support their wellbeing. This assistance may include providing supportive measures to support or protect a student after an incident of sexual harassment and while an investigation or disciplinary proceeding is pending. Supportive measures are non-disciplinary, non-punitive individualized services offered as appropriate, as reasonably available, and without fee or charge to the complainant or the respondent before or after the filing of a formal complaint or where no formal complaint has been filed. Such measures are designed to restore or preserve equal access to the School's education programs and activities without unreasonably burdening the other party, including measures designed to protect the safety of all parties or the School's educational environment, or deter sexual harassment.

Supportive measures may include:

- counseling,
- extensions of deadlines or other course-related adjustments,
- modifications of work or class schedules,
- campus escort services,
- mutual restrictions on contact between the parties,
- changes in work or housing locations,
- leaves of absence,
- increased security and monitoring of certain areas of the campus, and
- other similar measures.

The School will maintain as confidential any supportive measures provided to the complainant or respondent, to the extent that maintaining such confidentiality would not impair the ability of the School to provide the supportive measures. The Title IX Coordinator is responsible for coordinating the effective implementation of supportive measures.

The measures needed by each student may change over time, and the Title IX Coordinator will communicate with each student throughout any investigation to ensure that any supportive measures are necessary and effective based on the students' evolving needs. Students who report an incident of sexual harassment may also be able to obtain a formal protection order from a civil or criminal court. The School will work with the student and the applicable court to assist in the enforcement of any such protective orders.

Support Services Available
Counseling, advocacy and support services are available for complainants, whether or not a complainant chooses to make an official report or participate in the School's disciplinary or criminal process. *Shore Beauty School does not provide counseling or health care services.*

Sexual harassment crisis and counseling options are available locally and nationally through a number of agencies, including:

National Resources:

National Sexual Assault Hotline: 800-656-4673
National Domestic Violence Hotline: 800-799-7233
National Institute of Mental Health: www.nimh.nih.gov
Substance Abuse and Mental Health Administration: www.samhsa.gov/find-help/national-helpline, 1-800-662-HELP (4357)

Local Resources:

- **New Jersey Coalition Against Sexual Assault**: 609.631.4450
- **Sexual Abuse & Assault Program**: 609.494.1090
- **Center for Family Services**: 856.795.0808
- **Family and Psychological Services**: 856.229.0590
- **Choices of the Heart Network**: 856.374.2833
- **Avanzar (The Women's Center)** 609.601.9925
- **Charity Care at Lady of Lourdes**: 856.757.3683 – Financial Services
- **Covenant House Philly** (for homeless): 215-951-5411
- **Child Support Hotline**: 1.877.NJKIDS1
- **Domestic Violence**: 1.800.572.7233
- **NJ SNAP**: 1.800.687.9512
- **Work First NJ – Welfare for Families and Individuals**: 1.800.792.9773
- **Child Abuse/Neglect Hotline**: 1.877.NJABUSE
- **Family Help Line** (for stressed parents): 1.800.THE KIDS
- **TANF** (Welfare): 1.800.792.9773

Evidence Preservation

Victims of sexual assault, domestic violence or dating violence should consider seeking medical attention as soon as possible. It is important that a victim of sexual assault not bathe, douche, smoke, change clothing or clean the bed/linen where they were assaulted so that evidence necessary to prove criminal activity may be preserved. In circumstances where the victims do not opt for forensic evidence collection, health care providers can still treat injuries and take steps to address health concerns. Victims of sexual harassment 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 in connection with a School or police investigation.

5. Title IX Coordinator

The School's Title IX Coordinator is responsible for monitoring and overseeing the School's compliance with Title IX and the prevention of sexual harassment and discrimination. The Title IX Coordinator is:

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

Inquiries or concerns about Title IX may be referred to the School's Title IX Coordinator:

Ms. Rachel Damico, Dean & Director of Compliance
3003 English Creek Ave.
Egg Harbor Township, NJ 08234
Phone (609) 645-3635
Email: dean@shorebeautyschool.com

6. Reporting Policies and Protocols

Shore Beauty School strongly encourages all members of the School community to report information about any incident of sexual harassment as soon as possible. Reports can be made either to the School and/or to law enforcement.

Reporting to the School

An incident of sexual harassment may be reported to the School's Title IX Coordinator or to a designated School official as set forth in Section 7 below. No other School officials or employees have the authority to institute corrective measures under these Policies and Procedures on behalf of the School. **The School will not be deemed to have actual knowledge of alleged sexual harassment unless the School's Title IX Coordinator or a designated School official possess such knowledge.** Reports of sexual harassment to School officials or employees other than the Title IX Coordinator or a designated School official will not confer actual knowledge to the School of such allegations, unless the Title IX Coordinator or designated School official subsequently obtain such actual knowledge.

If the School's Title IX Coordinator is the alleged perpetrator of the sexual harassment, the report should be submitted to a designated School official. Filing a report with a School official will not obligate the victim to prosecute, nor will it subject the victim to scrutiny or judgmental opinions from officers.

Any person may report sex discrimination, including sexual harassment (whether or not the person reporting is the person alleged to be the victim of conduct that could constitute sex discrimination or sexual harassment), in person, by mail, by telephone, or by electronic mail, using the contact information listed in Section 5 for the Title IX Coordinator, or by any other means that results in the Title IX Coordinator or designated School official receiving the person's verbal or written report. Such a report may be made at any time (including during non-business hours) by using the telephone number or email address, or by mail to the office address, listed for the Title IX Coordinator.

While there is no time limit for reporting, reports of sex discrimination or harassment should be brought forward as soon as possible. All incidents should be reported even if significant time has elapsed, but prompt reporting will better enable the School to respond, investigate, provide an appropriate remedy, and impose discipline if appropriate. Note that if a complainant seeks to file a formal complaint for the School to initiate an investigation into allegations of sexual harassment, the complainant must be participating in or attempting to participate in the School's education programs or activities at the time of filing such formal complaint. The School is committed to supporting the rights of a person reporting an incident of sexual harassment to make an informed choice among options and services available.

The School will respond to all reports in a manner that treats each individual with dignity and respect and will take prompt responsive action to end any harassment, prevent its recurrence, and address its effects.

Reporting to Law Enforcement

An incident of sexual harassment can be reported to law enforcement at any time, 24 hours a day/7 days a week, by calling 911. At the complainant's request, the School will assist the complainant in contacting law enforcement. If the complainant decides to pursue the criminal process, the School will cooperate

with law enforcement agencies to the extent permitted by law. A complainant has the option to decide whether or not to participate in any investigation conducted by law enforcement. Filing a police report will:

- Ensure that a victim of sexual assault receives the necessary medical treatment and tests
- Provide the opportunity for collection of evidence helpful in prosecution, which cannot be obtained later (ideally a victim of sexual assault should not wash, douche, use the toilet, or change clothing prior to a medical/legal exam)

Reporting of Crimes & Annual Security Reports

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

Each year the School prepares an annual security report to comply with the Clery Act. The full text of this report can be located on the School's Website at www.shorebeautyschool.edu. This report is prepared in cooperation with the local law enforcement agencies around our campus. Each year notification is made to all enrolled students and employees that provides the web site to access this report. Copies of the report may also be obtained in person from the Director or the Dean, or by calling (609) 645-3635. All prospective employees may also obtain a copy from the Director or the Dean.

Timely Warnings

In the event that a situation arises, either on or off campus, that, in the judgment of the Director or the Dean constitutes an ongoing or continuing threat, a campus wide "timely warning" will be issued. The Director or the Dean will immediately notify the School community upon the confirmation of a significant emergency or dangerous situation involving an immediate threat to the health or safety of students or staff occurring at the School, unless issuing a notification will compromise efforts to contain the emergency. The warning will be issued through the most effective and efficient means available and may include instant messaging to students and School employees. Notices may also be posted in the common areas throughout the School. Anyone with information warranting a timely warning should report the circumstances to the Director or the Dean by phone at (609) 645-3635 or in person at the School. The School will provide adequate follow-up information to the community as needed.

Third-Party and Anonymous Reporting

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

No Retaliation

The School prohibits retaliation against any individual for the purpose of interfering with any right or privilege secured by Title IX, or because the individual has made a report or complaint, testified, assisted, or participated or refused to participate in any manner in a Title IX investigation, proceeding, or hearing. The School will take strong responsive action if retaliation occurs. Any incident of retaliation should be promptly reported to the Title IX Coordinator or the Director.

Except as may otherwise be required by law, the School will keep confidential the identity of any

individual who has made a report or complaint of sex discrimination, including any complainant, any individual who has been reported to be the perpetrator of sex discrimination, any respondent, and any witness.

Charging an individual with a violation of the School's code of conduct for making a materially false statement in bad faith in the course of a grievance proceeding does not constitute retaliation, provided, however, that a determination regarding responsibility, alone, is not sufficient to conclude that any party made a materially false statement in bad faith.

Coordination with Drug Free School Policy

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

7. School Policy on Confidentiality

The School encourages victims of sexual harassment to talk to somebody about what happened – so victims can get the support they need, and so the School can respond appropriately.

This Policy is intended to make students aware of the various reporting and confidential disclosure options available to them – so they can make informed choices about where to turn should they become a victim of sexual harassment. The School encourages victims to talk to someone identified in one or more of these groups.

Privileged and Confidential Communications – Professional & Pastoral Counselors

Professional, licensed counselors and pastoral counselors who provide mental-health counseling to members of the community (and including those who act in that role under the supervision of a licensed counselor) are not required to report any information about an incident to the Title IX Coordinator without a victim's permission. *The School does not provide professional or pastoral counseling, but can assist a victim of sexual harassment in obtaining support services from these groups or agencies*. Contact information for these support organizations is listed in Section 4 of this Policy.

NOTE: While these professional and pastoral counselors and advocates may maintain a victim's confidentiality vis-à-vis the School, they may have reporting or other obligations under state law.

ALSO NOTE: If the School determines that the alleged perpetrator(s) pose a serious and immediate threat to the School community, the Director or the Dean may be called upon to issue a timely warning to the community. Any such warning should not include any information that identifies the victim.

Reporting to a Designated School Official

A "designated school official" is a School employee who has the authority to institute corrective measures on behalf of the School upon actual notice of sexual harassment.

A designated school official will report to the Title IX Coordinator all relevant details about the alleged sexual harassment shared by the complainant – including the names of the complainant and respondent, any witnesses, and any other relevant facts, including the date, time and specific location of the alleged incident.

To the extent possible, information reported to a designated school official will be shared only with

people responsible for handling the School's response to the report. Designated school officials should not share information with law enforcement without the complainant's consent or unless the complainant has also reported the incident to law enforcement.

In addition to the Title IX Coordinator, the School's designated school officials include the School's Director and Owner, Kameron Rabenou.

Before a complainant reveals any information to a designated school official, the official should ensure that the complainant understands the official's reporting obligations – and, if the complainant wants to maintain confidentiality, direct the complainant to confidential resources.

If the complainant wants to tell the designated school official what happened but also maintain confidentiality, the official should tell the complainant that the School will consider the request but cannot guarantee that the school will be able to honor it. In reporting the details of the incident to the Title IX Coordinator, the official will also inform the Coordinator of the complainant's request for confidentiality.

Designated school officials will not pressure a complainant to request confidentiality, but will honor and support the complainant's wishes, including for the School to fully investigate an incident. By the same token, designated school officials will not pressure a complainant to make a formal complaint and initiate a School investigation if the complainant is not ready to do so.

A complainant who at first requests confidentiality may later decide to file a formal complaint with the School or report the incident to local law enforcement, and thus have the incident fully investigated.

Reporting to Title IX Coordinator

To the extent possible, information reported to the Title IX Coordinator will be shared only with people responsible for handling the School's response to the report. The Title IX Coordinator should not share information with law enforcement without the complainant's consent or unless the complainant has also reported the incident to law enforcement.

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

The Title IX Coordinator will not pressure a complainant to request confidentiality, but will honor and support the complainant's wishes, including for the School to fully investigate an incident. By the same token, the Title IX Coordinator will not pressure a complainant to make a formal complaint and initiate a School investigation if the complainant is not ready to do so.

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

If a complainant discloses an incident to the Title IX Coordinator but wishes to maintain confidentiality or requests that no investigation into a particular incident be conducted or disciplinary action taken, the School must weigh that request against the School's obligation to provide a safe, non-discriminatory environment for all students, including the complainant.

If the School honors the request for confidentiality, a complainant must understand that the School's ability to investigate the incident and pursue disciplinary action against the respondent will be limited. A complainant may provide the Title IX Coordinator with confidential knowledge of alleged sexual harassment and receive supportive measures from the School without the complainant filing a formal

complaint and initiating an investigation. Although rare, there are times when the School may not be able to honor a complainant's request in order to provide a safe, non-discriminatory environment for all students.

The Title IX Coordinator will evaluate requests for confidentiality. When weighing a complainant's request for confidentiality or that no investigation or discipline be pursued, the Title IX Coordinator will consider a range of factors, including the following:

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

The presence of one or more of these factors could lead the Title IX Coordinator to file a formal complaint to investigate and, if appropriate, pursue disciplinary action. If none of these factors are present, the School will likely respect the complainant's request for confidentiality.

If the School determines that it cannot maintain a complainant's confidentiality, the School will inform the complainant prior to starting an investigation and will, to the extent possible, only share information with people responsible for handling the School's response. The School will remain ever mindful of the complainant's well-being, and will take ongoing steps to protect the complainant from retaliation or harm and work with the complainant to create a safety plan. Retaliation against the complainant, whether by students or school employees, will not be tolerated. The School will also:

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

The School may not require a complainant to participate in any investigation or disciplinary proceeding. Because the School is under a continuing obligation to address the issue of sexual harassment campus-wide, reports of sexual harassment (including non-identifying reports) will also prompt the School to consider broader remedial action – such as increased monitoring, supervision, or security at locations where the reported sexual harassment occurred; increasing education and prevention efforts, including to targeted population groups; conducting climate assessments/ victimization surveys; and/or revisiting its policies and practices.

If the School determines that it can respect a complainant's request for confidentiality, the School will also take immediate action as necessary to protect and assist the complainant. This includes the Title

IX Coordinator promptly contacting the complainant to discuss the availability of supportive measures. A complainant's request for confidentiality will limit the School's ability to investigate a particular matter. The School may take steps to limit the effects of the alleged sexual harassment and prevent its recurrence without initiating formal action against the respondent or revealing the identity of the student complainant. Examples include: providing increased monitoring, supervision, or security at locations or activities where the harassment occurred; providing training and education materials for students and employees; revising and publicizing the School's policies on sexual harassment; and conducting climate surveys regarding sexual harassment.

Off-campus Counselors and Advocates
Off-campus counselors, advocates, and health care providers will also generally maintain confidentiality and not share information with the School unless the complainant requests the disclosure and signs a consent or waiver form. Contact information for these off-campus resources can be found in Section 4 of this Policy.

8. Formal Complaint Investigation Procedures and Protocols
The School will investigate all formal complaints of sexual harassment. A formal complaint must be in writing filed by a complainant or signed by the Title IX Coordinator alleging sexual harassment against a respondent and requesting that the School investigate the allegation of sexual harassment. A formal complaint form may be obtained from the Title IX Coordinator, although no particular form is required to submit a formal complaint so long as the complaint is in writing, signed by a complainant, alleges sexual harassment against a respondent, and requests an investigation. The School's Title IX Coordinator oversees the School's investigation, response to, and resolution of all reports of prohibited sexual harassment, and of related retaliation, involving students, faculty, and staff.

As soon as practicable after receiving a formal complaint, the Title IX Coordinator will make an initial assessment of the formal complaint to determine whether the formal complaint, on its face, alleges an act prohibited by this Policy. If the Title IX Coordinator determines the formal complaint states facts which, if true, could constitute sexual harassment in violation of this Policy, the Title IX Coordinator will proceed through the formal investigation process (see below). If the Title IX Coordinator determines the complainant's report does not state facts that, if true, could constitute a violation of this Policy, the Title IX Coordinator will communicate this determination in writing to the complainant. In such circumstances the complainant may still file a report with the federal Office for Civil Rights, the police, or seek available civil remedies through the judicial system. The complainant may also re-file the report with the School upon discovery of additional facts.

The School will dismiss a formal complaint if the conduct alleged in the formal complaint would not constitute sexual harassment under Title IX even if proved, did not occur in the School's education program or activity, or did not occur against a person in the United States. ***Such dismissal does not preclude action under another provision of the School's code of conduct***. The School may dismiss the formal complaint if a complainant notifies the Title IX Coordinator in writing that the complainant would like to withdraw the formal complaint; the respondent is no longer enrolled or employed by the School; or specific circumstances prevent the School from gathering evidence sufficient to reach a determination as to the formal complaint or allegations therein. The School will promptly send written notice of the dismissal and reasons therefor simultaneously to the parties.

Notice
Upon receipt of a formal complaint, the School will provide written notice of the School's grievance process to the parties who are known. The School will also provide the parties with notice of the allegations of sexual harassment potentially constituting sexual harassment, including sufficient details known at the time and with sufficient time to prepare a response before any initial interview. Sufficient

details include the identities of the parties involved in the incident, if known; the conduct allegedly constituting sexual harassment; and the date and location of the alleged incident, if known. The written notice will include a statement that the respondent is presumed not responsible for the alleged conduct and that a determination regarding responsibility is made at the conclusion of the grievance process. The written notice will inform the parties that they may have an advisor of their choice, who may be, but is not required to be, an attorney, and may inspect and review evidence that is submitted to and/or collected by the School in connection with the investigation. The written notice will also inform the parties of any provision in the School's code of conduct that prohibits knowingly making false statements or knowingly submitting false information during the grievance process.

If, in the course of an investigation, the School decides to investigate allegations about the complainant or respondent that are not included in a prior notice provided to the parties, the School will provide notice of the additional allegations to the parties whose identities are known.

Voluntary Resolution

Voluntary resolution, when selected by all parties and deemed appropriate by the Title IX Coordinator, is a path designed to eliminate the conduct at issue, prevent its recurrence, and remedy its effects in a manner that meets the safety and welfare needs of the School community. If all parties voluntarily agree to participate in an informal resolution that does not involve a full investigation and adjudication after receiving notice of a formal complaint, and if the School determines that the particular formal complaint is appropriate for such a process, the School will facilitate an informal resolution to assist the parties in reaching a voluntary resolution. The School retains the discretion to determine which cases are appropriate for voluntary resolution.

Voluntary resolution may include: conducting targeted or broad-based educational programming or training for relevant individuals or groups; providing increased monitoring, supervision, or security at locations or activities where the harassment occurred; facilitating a meeting with the respondent and the complainant present; and any other remedy that can be tailored to the involved individuals to achieve the goals of the Policy.

Voluntary resolution may also include restorative principles that are designed to allow a respondent to accept responsibility for harassment and acknowledge harm to the complainant or to the School community. Restorative models will be used only with the consent of both parties and following a determination by the Title IX Coordinator that the matter is appropriate for a restorative approach. The School will not compel parties to engage in mediation or to participate in any particular form of informal resolution. As the title implies, participation in voluntary resolution is a choice, and either party can request to end this manner of resolution and pursue an investigation and adjudication at any time, including if voluntary resolution is unsuccessful at resolving the complaint.

In connection with any informal resolution process, the School will provide written notice to the parties disclosing the allegations and the requirements of the informal resolution process. The School will notify the parties that any time prior to agreeing to a resolution, any party has the right to withdraw from the informal resolution process and resume the grievance process with respect to the formal complaint. The School must obtain the parties' voluntary, written consent to the informal resolution process. The informal resolution process may not be utilized to resolve allegations that a School employee sexually harassed a student.

The time frame for completion of voluntary resolution may vary, but the School will seek to complete the process within 15 days of all the parties' request for voluntary resolution.

Formal Investigation Process

The burden of proof and the burden of gathering evidence sufficient to reach a determination regarding responsibility rests on the School and not on the parties. The Title IX Coordinator is responsible for the investigation of a formal complaint. The Title IX Coordinator may designate a specially trained investigator (or team of investigators) to conduct the investigation.

The School's process for responding to, investigating, and adjudicating sexual harassment reports will continue during any law enforcement proceeding. The investigator may need to temporarily delay an investigation while the police are gathering evidence but will resume the investigation after learning that the police department has completed its evidence-gathering and will generally not wait for the conclusion of any related criminal proceeding.

The investigator will interview the complainant, respondent, and any witnesses. They will also gather pertinent documentary materials (if any) and other information. The School will provide, to a party whose participation is invited or expected, written notice of the date, time, location, participants, and purpose of all hearings, investigative interviews, or other meetings, with sufficient time for the party to prepare to participate. Each party shall have an equal opportunity to present witnesses, including fact and expert witnesses, and other inculpatory and exculpatory evidence. The School will not restrict the ability of either party to discuss the allegations under investigation or to gather and present relevant evidence.

Time Frame for Investigation

Consistent with the goal to maximize educational opportunities and minimize the disruptive nature of the investigation and resolution, the Title IX Coordinator seeks to resolve all reports in a timely manner. In general, an investigation may last up to 30 days, from receipt of a formal complaint from the complainant or the Title IX Coordinator of the request to proceed with an investigation. Adjudication will generally take up to 30 days from the date the investigative report is provided to both the complainant and the respondent. The Title IX Coordinator may set reasonable time frames for required actions under the Policy. Those time frames may be extended for good cause as necessary to ensure the integrity and completeness of the investigation, comply with a request by external law enforcement, accommodate the availability of witnesses, accommodate absences or delays by the parties, the need for language assistance or accommodation of disabilities, account for School breaks or vacations, or address other legitimate reasons, including the complexity of the investigation (including the number of witnesses and volume of information provided by the parties) and the severity and extent of the alleged conduct. Any extension of the timeframes, and the reason for the extension, will be shared simultaneously with the parties in writing. Best efforts will be made to complete the process in a timely manner by balancing principles of thoroughness and fundamental fairness with promptness.

Where necessary, the School will take prompt steps to protect complainants pending the final outcome of an investigation, including the provision of supportive measures to the complainant and/or the respondent. The School may remove a respondent from the School's education programs or activities on an emergency basis, provided that the School undertakes an individualized safety and risk analysis, determines that an immediate threat to the physical health or safety of any student or other individual arising from the allegations of sexual harassment justifies removal, and provides the respondent with notice and an opportunity to challenge the decision immediately following the removal. The School may place a non-student employee respondent on administrative leave during the pendency of a grievance process.

The School will provide both parties an equal opportunity to inspect and review any evidence obtained as part of the investigation that is directly related to the allegations raised in the formal complaint, including the evidence upon which the School does not intend to rely in reaching a determination regarding responsibility and inculpatory or exculpatory evidence, whether obtained from a party or other source, so

that each party can meaningfully respond to the evidence prior to conclusion of the investigation. Prior to completion of the investigative report, the School will send to each party and the party's advisor, if any, the evidence subject to inspection and review in an electronic format or a hard copy, and the parties will have at least 10 days to submit a written response, which the investigator will consider prior to completion of the investigative report. The School will make all such evidence subject to the parties' inspection and review available at any hearing to give each party equal opportunity to refer to such evidence during the hearing, including for purposes of cross-examination

Investigation Report

The investigator will prepare an investigative report that fairly summarizes relevant evidence and, at least 10 days prior to a hearing, send to each party and the party's advisor, if any, the investigative report in an electronic format or a hard copy, for their review and written response. Such report will include a statement of the allegations and issues, the positions of the complainant and respondent, a summary of the evidence (including from interviews and documentation gathered), an explanation why any proffered evidence was not investigated, assessment of individual credibility, findings of fact, and an analysis of whether a violation of the Policy has occurred. The investigator will use "preponderance of the evidence" as the standard of proof to determine whether a violation of the Policy occurred. Preponderance of the evidence means that the investigator must be convinced based on the information it considers that the respondent was more likely than not to have engaged in the conduct at issue in order to find the respondent responsible for violating the Policy. The complainant and respondent will be simultaneously notified of the completion of the investigation and provided with the investigator's report.

9. Grievance/Adjudication Procedures

Hearing Panel

The School will convene a hearing panel following the end of the investigation. The hearing panel determines whether the respondent is responsible or not responsible for a violation of the Policy.

The hearing panel will consist of three members. The Title IX Coordinator will designate the members of the hearing panel but will not serve as a panel member. The investigator responsible for the School's investigation of the formal complaint may not serve as a panel member. The hearing panel members may include administrators, officers, lawyers, or other individuals with relevant experience and special training. Panel members may participate remotely so long as the School utilizes technology enabling the panel members and parties to simultaneously see and hear the party or witness answering questions. All panelists will receive training from experts in the field at least once a year. In addition to training on how the adjudicatory process works, the training will include specific instruction about how to approach students about sensitive issues that may arise in the context of sexual harassment. The complainant and respondent will be informed of the panel's membership before the hearing process begins. A complainant and/or respondent may challenge the participation of a panel member because of perceived conflict of interest, bias, or prejudice. Such challenges, including rationale, must be made to the Title IX Coordinator at least three days prior to the commencement of the hearing. At its discretion, the Title IX Coordinator will determine whether such a conflict of interest exists and whether a panel member should be replaced. Postponement of a hearing may occur if a replacement panelist cannot be immediately identified.

Advisors

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

Written Submissions

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

Hearing Procedures

The Title IX Coordinator will give the complainant and respondent at least 10 calendar days' advance notice of the hearing. The Title IX Coordinator may arrange to hold the hearing at an off-campus location. The hearing is a closed proceeding, meaning that no one other than the panel members, the complainant and respondent, their respective advisors, witnesses (when called), and necessary School personnel may be present during the proceeding. The Dean will work with School staff so that any student whose presence is required may participate in the hearing.

In general, hearings will proceed as follows:

- The Title IX Coordinator may set reasonable time limits for any part of the hearing. Each of the complainant and respondent will have the opportunity to present witnesses and other information consistent with the Policy and these Procedures. The panel may determine the relevance of, place restrictions on, or exclude any witnesses or information. When the complainant and respondent are not able to be present for the hearing panel, arrangements will be made for participation virtually, with technology enabling the participants to see and hear each other simultaneously.
- In cases where either the complainant or respondent opts not to participate in the hearing, the panel may still hear from the other.
- Additional hearing rules include:
    - Cross Examination. At the hearing, the hearing panel shall permit each party's advisor to ask the other party and any witnesses all relevant questions and follow-up questions, including those challenging credibility. Such cross-examination at the live hearing must be conducted directly, orally, and in real time by the party's advisor of choice and never by a party personally.
    - At the request of either party, the School will provide for the hearing to occur with the parties located in separate rooms with technology enabling the hearing panel members and parties to simultaneously see and hear the party or the witness answering questions.
    - Only relevant cross-examination and other questions may be asked of a party or witness. Before a complainant, respondent, or witness answers a cross-examination or other question, the hearing panel must first determine whether the question is relevant and explain any decision to exclude a question as not relevant.
    - If a party does not have an advisor present at the live hearing, the School will provide without fee or charge to that party, an advisor of the School's choice, who may be, but is not required to be, an attorney, to conduct cross-examination on behalf of that party.
    - Information Regarding Romantic or Sexual History. Questions and evidence about the complainant's sexual predisposition or prior sexual behavior are not relevant, unless such questions and evidence about the complainant's prior sexual behavior are offered to prove that someone other than the respondent committed the conduct alleged by the complainant, or if the questions and evidence concern specific incidents of the complainant's prior sexual behavior with respect to the respondent and are offered to prove consent. The existence of a prior consensual dating or sexual relationship between the complainant and respondent by itself does not support an inference of consent to alleged sexual harassment.
    - Prior Conduct Violations. The hearing panel will not consider the respondent's prior conduct violations, unless the investigator provided that information to the hearing panel

because the respondent was previously found to be responsible, and the previous incident was substantially similar to the present allegation(s) and/or the information indicates a pattern of behavior by the respondent.

- If a party or witness does not submit to cross-examination at live hearing, the hearing panel will not rely on any statement of that party or witness in reaching a determination regarding responsibility; provided, however, that the hearing panel will not draw an inference about the determination regarding responsibility based solely on a party's or witness's absence from the hearing or refusal to answer cross-examination or other questions.
- The School will not require, allow, rely upon, or otherwise use questions or evidence that constitute, or seek disclosure of, information protected under a legally recognized privilege, unless the person holding such privilege has waived the privilege.
- Live hearings may be conducted with all parties physically present in the same geographic location or, at the School's discretion, any or all parties, witnesses, and other participants may appear at the live hearing virtually, with technology enabling participants to see and hear each other simultaneously.

The School will create an audio or audiovisual recording, or transcript, of any hearing and make it available to the parties for inspection and review. The panelists may request a copy or transcript of the recording. Cell phones and recording devices may not be used in the hearing room(s) unless approved by the panel in advance.

Panel Determinations/Standard of Proof

The hearing panel will issue a written determination regarding responsibility. The panel will use "preponderance of the evidence" as the standard of proof to determine whether a violation of the Policy occurred. Preponderance of the evidence means that a panel must be convinced based on the information it considers that the respondent was more likely than not to have engaged in the conduct at issue in order to find the respondent responsible for violating the Policy. The panel will find a student responsible, or not responsible, based on a majority vote. The panel will generally render a written determination within 10 calendar days after the conclusion of a hearing.

The panel's written determination will include:

a) Identification of the allegations potentially constituting sexual harassment;
b) A description of the procedural steps taken from the receipt of the formal complaint through the determination, including any notifications to the parties, interviews with parties and witnesses, site visits, methods used to gather other evidence, and hearings held;
c) Findings of fact supporting the determination;
d) Conclusions regarding the application of the School's code of conduct to the facts;
e) A statement of, and rationale for, the result as to each allegation, including a determination regarding responsibility, any disciplinary sanctions the School imposes on the respondent, and whether remedies designed to restore or preserve equal access to the School's education program or activity will be provided by the School to the complainant; and
f) The School's procedures and permissible bases for the complainant and respondent to appeal.

The parties will be informed of the results of the adjudication hearing by simultaneous written notice to both parties of the outcome of the formal complaint. The determination regarding responsibility becomes final either on the date that the School provides the parties with the written determination of the result of the appeal, if an appeal is filed, or if an appeal is not filed, the date on which an appeal would no longer be considered timely.

10. Sanctions and Other Remedies

The hearing panel shall be responsible for imposing sanctions that are:

- Fair and appropriate given the facts of the particular case;
- Consistent with the School's handling of similar cases;
- Adequate to protect the safety of the campus community; and
- Reflective of the seriousness of sexual harassment.

No disciplinary sanctions or other actions that are not supportive measures will be imposed against a respondent until the completion of the School's grievance procedures, including any applicable appeal. The hearing panel will consider relevant factors, including if applicable: (1) the specific sexual harassment at issue (such as penetration, touching under clothing, touching over clothing, unauthorized recording, etc.); (2) the circumstances accompanying the lack of consent (such as force, threat, coercion, intentional incapacitation, etc.); (3) the respondent's state of mind (intentional, knowing, bias-motivated, reckless, negligent, etc.); (4) the impact of the offense on the complainant; (5) the respondent's prior disciplinary history; (6) the safety of the School community; and (7) the respondent's conduct during the disciplinary process. The sanctioning decision will be communicated in writing to the complainant and the respondent as part of the hearing panel's written determination.

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

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

In addition to any other sanction (except where the sanction is expulsion), the School may require any student determined to be responsible for a violation of the Policy to receive appropriate education and/or training related to the sexual harassment violation at issue. The School may also recommend counseling or other support services for the student.

Whatever the outcome of the hearing process, a complainant may request ongoing or additional supportive measures and the Title IX Coordinator will determine whether such supportive measures are appropriate. Potential ongoing supportive measures include:

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

The School may also determine that additional measures are appropriate to respond to the effects of the incident on the School community. Additional responses for the benefit of the School community may include:

- Increased monitoring, supervision, or security at locations or activities where the harassment occurred;
- Additional training and educational materials for students and employees;
- Revision of the School's policies relating to sexual harassment; and
- Climate surveys regarding sexual harassment.

11. Appeals

Either the respondent or the complainant or both may appeal from a determination regarding responsibility, and from a recipient's dismissal of a formal complaint or any allegations therein, on the following bases:

- A procedural irregularity that affected the outcome of the matter;
- New evidence that was not reasonably available at the time of the determination regarding responsibility or dismissal, that could affect the outcome of the matter; and
- The Title IX Coordinator, investigator(s), or hearing panel member(s) had a conflict of interest or bias for or against complainants or respondents generally or the individual complainant or respondent that affected the outcome of the matter.

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

The decision maker(s) for the appeal may not be the same person as the hearing panel members, the investigator(s), or the Title IX Coordinator. The appealing party must submit the appeal in writing to the School within seven calendar days after receiving the written determination regarding responsibility. If either the complainant or respondent submits an appeal, the Title IX Coordinator will notify the other that an appeal has been filed and the grounds of the appeal. The non-appealing party may submit a written response within seven days after notice of an appeal.

If the decision-maker concludes that a change in the hearing panel's determination is warranted, the School may enter a revised determination, reconvene the panel to reconsider the determination, or return the matter for additional investigation. If both the complainant and respondent appeal, the appeals will be considered concurrently.

The decision maker will issue a written decision describing the result of the appeal and the rationale for the result, and provide the written decision simultaneously to both parties. Appeals decisions will be rendered within 15 calendar days after the receipt of the written appeal. All appeal decisions are final.

12. Records Disclosure & Recordkeeping

Disciplinary proceedings conducted by the School are subject to the Family Educational Records and Privacy Act (FERPA), a federal law governing the privacy of student information. FERPA generally limits disclosure of student information outside the School without the student's consent, but it does provide for release of student disciplinary information without a student's consent in certain circumstances.

Any information gathered in the course of an investigation may be subpoenaed by law enforcement authorities as part of a parallel investigation into the same conduct or required to be produced through other compulsory legal process.

Additional information about FERPA can be found on the School's website at www.shorebeautyschool.edu under Consumer Disclosure – Privacy of Student Information.

The School will, upon written request, disclose to the alleged victim of a crime of violence (as that term is

defined in Section 16 of Title 18, United States Code), or a non-forcible sex offense, a report on the results of any disciplinary proceeding conducted by the School against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of such crime or offense, the next of kin of such victim shall be treated as the alleged victim for purposes of this paragraph.

The School will maintain for a period of not less than seven years records of:

- Each sexual harassment investigation including any determination regarding responsibility; any audio, audiovisual recording, or transcript from a hearing conducted in response to a formal complaint; any disciplinary sanctions imposed on the respondent; and any remedies provided to the complainant designed to restore or preserve equal access to the School's education programs or activities;
- Any appeal and the result therefrom;
- Any informal resolution and the result therefrom; and
- All materials used to train Title IX Coordinators, investigators, hearing panel members, decision-makers, and any person who facilitates an informal resolution process. The School will make these training materials publicly available on its website.

The School will create and maintain for a period of not less than seven years, records of any actions, including any supportive measures, taken in response to a report or formal complaint of sexual harassment. In each instance, the School will document the basis for its conclusion that its response was not deliberately indifferent, and document that it has taken measures designed to restore or preserve equal access to the School's education program or activity. If a School does not provide a complainant with supportive measures, then the School will document the reasons why such a response was not clearly unreasonable in light of the known circumstances. The documentation of certain bases or measures does not limit the School in the future from providing additional explanations or detailing additional measures taken.

13. Education and Prevention Programs

As set forth in Section 3 of this Policy statement, sexual assault, sexual harassment, dating violence, domestic violence, and stalking are all forms of prohibited conduct.

The School is committed to offering educational programs to promote awareness and prevention of prohibited conduct. Educational programs include an overview of the School's policies and procedures; relevant definitions, including prohibited conduct; discussion of the impact of alcohol and illegal drug use; consent; safe and positive options for bystander intervention; review of resources and reporting options available for students, faculty, and staff; and information about risk reduction. Incoming students and new employees will receive primary prevention and awareness programming as part of their orientation.

As part of the School's commitment to provide an educational and work environment free from prohibited conduct, this Policy will be disseminated widely to the School community through e-mail communication, publications, websites, new employee orientations, student orientations, and other appropriate channels of communication.

The Title IX Coordinator, investigators, hearing panel members, and anyone else who is involved in responding to, investigating, or adjudicating sexual harassment will receive annual training from experts in the field. In addition to training on how the adjudicatory process works, the training will include specific instruction about how to approach students about sensitive issues that may arise in the context of sexual harassment.

1. Definitions of Sexual Harassment under New Jersey Law

N.J. Stat. Ann. § 2C:14-2. Sexual Assault.
a. An actor is guilty of aggravated sexual assault if the actor commits an act of sexual penetration with another person under any one of the following circumstances:
(1) The victim is less than 13 years old;
(2) The victim is at least 13 but less than 16 years old; and
(a) The actor is related to the victim by blood or affinity to the third degree, or
(b) The actor has supervisory or disciplinary power over the victim by virtue of the actor's legal, professional, or occupational status, or
(c) The actor is a resource family parent, a guardian, or stands in loco parentis within the household;
(3) The act is committed during the commission, or attempted commission, whether alone or with one or more other persons, of robbery, carjacking, kidnapping, homicide, aggravated assault on the victim or a person other than the victim, burglary, arson, or criminal escape;
(4) The actor is armed with a weapon or any object fashioned in such a manner as to lead the victim to reasonably believe it to be a weapon and threatens by word or gesture to use the weapon or object;
(5) The actor is aided or abetted by one or more other persons and the actor commits the act using coercion or without the victim's affirmative and freely-given permission;
(6) The actor commits the act using coercion or without the victim's affirmative and freely-given permission and severe personal injury is sustained by the victim;
(7) The victim, at the time of sexual penetration, is one whom the actor knew or should have known was:
(a) physically helpless or incapacitated;
(b) intellectually or mentally incapacitated; or
(c) had a mental disease or defect which rendered the victim temporarily or permanently incapable of understanding the distinctively sexual nature of the conduct, including, but not limited to, being incapable of providing consent, or incapable of understanding or exercising the right to refuse to engage in the conduct.
Aggravated sexual assault is a crime of the first degree.

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b. An actor is guilty of sexual assault if the actor commits an act of sexual contact with a victim who is less than 13 years old and the actor is at least four years older than the victim.
c. An actor is guilty of sexual assault if the actor commits an act of sexual penetration with another person under any one of the following circumstances:
(1) The actor commits the act using coercion or without the victim's affirmative and freely-given permission, but the victim does not sustain severe personal injury;
(2) The victim is on probation or parole, or is detained in a hospital, prison or other institution and the actor has supervisory or disciplinary power over the victim by virtue of the actor's legal, professional or occupational status;
(3) The victim is at least 16 but less than 18 years old and:
(a) The actor is related to the victim by blood or affinity to the third degree; or
(b) The actor has supervisory or disciplinary power of any nature or in any capacity over the victim; or
(c) The actor is a resource family parent, a guardian, or stands in loco parentis within the household;
(4) The victim is at least 13 but less than 16 years old and the actor is at least four years older than the victim;
(5) The victim is a pupil at least 18 but less than 22 years old and has not received a high school diploma and the actor is a teaching staff member or substitute teacher, school bus driver, other school employee, contracted service provider, or volunteer and the actor has supervisory or disciplinary power of any nature or in any capacity over the victim. As used in this paragraph, "teaching staff member" has the meaning set forth in N.J.S.18A:1-1.

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N.J. Stat. Ann. § 2C:25-19.
a. "Domestic violence" means the occurrence of one or more of the following acts inflicted upon a person protected under this act by an adult or an emancipated minor:
(1) Homicide N.J.S.2C:11-1 et seq.
(2) Assault N.J.S.2C:12-1
(3) Terroristic threats N.J.S.2C:12-3
(4) Kidnapping N.J.S.2C:13-1
(5) Criminal restraint N.J.S.2C:13-2
(6) False imprisonment N.J.S.2C:13-3
(7) Sexual assault N.J.S.2C:14-2
(8) Criminal sexual contact N.J.S.2C:14-3
(9) Lewdness N.J.S.2C:14-4
(10) Criminal mischief N.J.S.2C:17-3
(11) Burglary N.J.S.2C:18-2
(12) Criminal trespass N.J.S.2C:18-3
(13) Harassment N.J.S.2C:33-4
(14) Stalking P.L.1992, c. 209 (C.2C:12-10)
(15) Criminal coercion N.J.S.2C:13-5
(16) Robbery N.J.S.2C:15-1
(17) Contempt of a domestic violence order pursuant to subsection b. of N.J.S.2C:29-9 that constitutes a crime or disorderly persons offense
(18) Any other crime involving risk of death or serious bodily injury to a person protected under the "Prevention of Domestic Violence Act of 1991," P.L.1991, c. 261 (C.2C:25-17 et al.)
(19) Cyber-harassment P.L.2013, c. 272 (C.2C:33-4.1)

When one or more of these acts is inflicted by an unemancipated minor upon a person protected under this act, the occurrence shall not constitute "domestic violence," but may be the basis for the filing of a petition or complaint pursuant to the provisions of section 11 of P.L.1982, c. 77 (C.2A:4A-30).

N.J. Stat. Ann. § 2C:12-10. Stalking.
(1) "Course of conduct" means repeatedly maintaining a visual or physical proximity to a person; directly, indirectly, or through third parties, by any action, method, device, or means, following, monitoring, observing, surveilling, threatening, or communicating

to or about, a person, or interfering with a person's property; repeatedly committing harassment against a person; or repeatedly conveying, or causing to be conveyed, verbal or written threats or threats conveyed by any other means of communication or threats implied by conduct or a combination thereof directed at or toward a person.
(2) “Repeatedly” means on two or more occasions.
(3) “Emotional distress” means significant mental suffering or distress.
(4) “Cause a reasonable person to fear” means to cause fear which a reasonable victim, similarly situated, would have under the circumstances.
b. A person is guilty of stalking, a crime of the fourth degree, if he purposefully or knowingly engages in a course of conduct directed at a specific person that would cause a reasonable person to fear for his safety or the safety of a third person or suffer other emotional distress.
c. A person is guilty of a crime of the third degree if he commits the crime of stalking in violation of an existing court order prohibiting the behavior.
d. A person who commits a second or subsequent offense of stalking against the same victim is guilty of a crime of the third degree.
e. A person is guilty of a crime of the third degree if he commits the crime of stalking while serving a term of imprisonment or while on parole or probation as the result of a conviction for any indictable offense under the laws of this State, any other state or the United States.

Bystander Intervention

The School's primary prevention and awareness program includes a description of safe and positive options for bystander intervention. Active bystanders take the initiative to help someone who may be targeted for a sexual assault. They do this in ways that are intended to avoid verbal or physical conflict. Active bystanders also take the initiative to help friends, who are not thinking clearly, from becoming offenders of crime. Intervention does not mean that you directly intervene to stop a crime in progress; rather, these steps are "early intervention" – before a crime begins to occur. There are three important components to consider before taking action that we refer to as the ABCs:

- **A**ssess for safety. Ensure that all parties are safe, and whether the situation requires calling authorities. When deciding to intervene, your personal safety should be the #1 priority. When in doubt, call for help.
- **B**e with others. If it is safe to intervene, you are likely to have a greater influence on the parties involved when you work together with someone or several people. Your safety is increased when you stay with a group of friends that you know well.
- **C**are for the person. Ask if the target of the unwanted sexual advance/attention/behavior is okay – does he or she need medical care? Ask if someone they trust can help them get safely home.

Risk Reduction

The School's primary prevention and awareness program includes information on risk reduction. This includes:

Avoiding Dangerous Situations. While you can never completely protect yourself from sexual assault, there are some things you can do to help reduce your risk of being assaulted.

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

Safety Planning. Things to think about:

- How to get away if there is an emergency? Be conscious of exits or other escape routes. Think about options for transportation (car, bus, subway, etc.).
- Who can help? Friends and/or family, or support centers in your area. Please see Section 4 of this Policy for a list of support organizations.
- Where to go? Options may include a friend's or relative's house, or you may consider going to a domestic violence or homeless shelter. You may also go to the police. **Important Safety Note:** If the dangerous situation involves a partner, go to the police or a shelter first.
- What to bring? This may include important papers and documents such as a birth certificate, social security card, license, passport, medical records, lease, bills, etc. This will also include house keys,

car keys, cash, credit cards, medicine, important numbers, and your cell phone. If you are bringing children with you, remember to bring their important papers and legal documents. You can keep all of these things in an emergency bag. You should hide the bag—it is best if it is not in your house or car. If the bag is discovered, you can call it a "tornado" or "fire" bag.

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

- Distract. If you see a friend in a situation that doesn't feel quite right, create a distraction to get your friend to safety. This can be as simple as joining or redirecting the conversation: suggest to your friend that you leave the party, or ask them to walk you home. Try asking questions like: "Do you want to head to the bathroom with me?" or "Do you want to head to another party – or grab pizza?"
- Step in. If you see someone who looks uncomfortable or is at risk, step in. If you feel safe, find a way to de-escalate the situation and separate all parties involved. Don't be shy about directly asking the person if they need help or if they feel uncomfortable.
- Enlist others. You don't have to go it alone. Call in friends or other people in the area as reinforcements to help defuse a dangerous situation and get the at-risk person home safely. There is safety in numbers.
- Keep an eye out. Use your eyes and ears to observe your surroundings. If you see someone who has had too much to drink or could be vulnerable, try to get them to a safe place. Enlist friends to help you. Even if you weren't around when the assault occurred, you can still support a friend in the aftermath.

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

- When you go to a social gathering, go with a group of friends. Arrive together, check in with each other throughout the evening, and leave together. Knowing where you are and who is around you may help you to find a way out of a bad situation.
- Trust your instincts. If you feel unsafe in any situation, go with your gut. If you see something suspicious, contact law enforcement immediately.
- Don't leave your drink unattended while talking, dancing, using the restroom, or making a phone call. If you've left your drink alone, just get a new one.
- Don't accept drinks from people you don't know or trust. If you choose to accept a drink, go with the person to the bar to order it, watch it being poured, and carry it yourself. At parties, don't drink from the punch bowls or other large, common open containers.
- Watch out for your friends, and vice versa. If a friend seems out of it, is way too intoxicated for the amount of alcohol they've had, or is acting out of character, get him or her to a safe place immediately.
- If you suspect you or a friend has been drugged, contact law enforcement immediately. Be explicit with doctors so they can give you the correct tests (you will need a urine test and possibly others). *Information on Risk Reduction was provided by RAINN: Rape, Abuse & Incest National Network: www.rainn.org*.

The Legal Rights of Victims of Sexual Misconduct

A victim of domestic violence, dating violence, sexual assault or stalking has the following legal 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 of NJ.

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 School complies with New Jersey 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 New Jersey or any reciprocal state should provide a copy to the Title IX Coordinator. A petitioner should then meet with the Title IX Coordinator 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.

Below are details on how to file a restraining order:

1. Prepare a petition and file the petition with Circuit Court.
    a. Petition includes information on the petitioner and respondent, such as, address, employment, children, and description of the respondent.
    b. Allegation
        1. Must be described in detail
        2. Relationship to the respondent
        3. Dates of incidents
    c. Reviewed by Judge immediately
        1. If requirements are met
        2. Judge will grant a temporary restraining order
        3. Restraining order will be valid for 15 days
        4. Once order is served to the respondent it will be valid and enforceable

2. Court Hearing
    a. Scheduled 15 days after filing
    b. Hearing will be extended 15 days if respondent cannot be found. (Temporary restraining order will not be valid or enforceable until respondent is served.)
    c. Gather witnesses, and any other evidence to present to the Judge.
    d. All documents must be certified under State Rules of Evidence, or a live witness must testify at the hearing to document authenticity of the documents.
    e. Evidence must relate to the allegation on the petition.
3. Court Hearing
    a. Respondent does not appear at hearing.
        1. Petitioner allowed to present evidence.
        2. Ruling will be based on evidence presented.
    b. Respondent appears at hearing.
        1. Respondent can object to evidence which is based on State Rules of Evidence.
        2. Respondent can cross-examine witnesses and the petitioner.
    c. Petitioner will rest their case.
    d. Respondent can introduce evidence.
    e. Judge Rules on:
        1. Custody (if required)
        2. Visitation (if required)
        3. Restraining Order can be for a certain time period or indefinitely.
        4. Judge can also deny petition.
        5. At any time either the petitioner or respondent can file to remove the Restraining Order.

The Court Hearing (not to be confused with a school hearing) is considered a trial and is applicable to State Rules of Evidence. Non-authenticated and hearsay are not allowable at the hearing.

Additional Information

Employees should contact the Director for more information or any questions related to this Policy. Students may contact the Title IX Coordinator with any questions related to this Policy. In addition, the U.S. Department of Education Office for Civil Rights ("OCR") investigates complaints of unlawful harassment of students in educational programs or activities. This agency may serve as a neutral fact finder and will attempt to facilitate the voluntary resolution of disputes with the parties. For more information, visit the OCR website at: https://www2.ed.gov/about/offices/list/ocr/index.html. Additionally, information regarding sexual discrimination, including sexual harassment or sexual violence, may also be reported by anyone to the U.S. Department, Office for Civil Rights by email at ocr@ed.gocv or at the addresses provided at the following Website: https://www2.ed.gov/about/offices/list/ocr/docs/howto.html.

If you wish to access information on local sex offenders, go to the following link on the Federal Bureau of Investigation's Website at: https://www.fbi.gov/scams-safety/registry.

Students may find information on NJ State Sexual Harassment Laws at NJDEP New Jersey Department of Environmental Protection and NJ State Domestic Violence Laws at dv-legal-aspects-stud.pdf (nj.gov).

14. Amendments

The School may amend the Policy or the Procedures from time to time. Nothing in the Policy or

Procedures shall affect the inherent authority of the School to take such actions as it deems appropriate to further the educational mission or to protect the safety and security of the School community.

Definitions of Key Terms

- *Sexual Harassment* - means conduct on the basis of sex that satisfies one or more of the following:
  1) An employee of the School conditioning the provision of an aid, benefit, or service of the School on an individual's participation in unwelcome sexual conduct;
  2) Unwelcome conduct determined by a reasonable person to be so severe, pervasive, and objectively offensive that it effectively denies a person equal access to the School's education programs or activities; or
  3) "Sexual assault," "dating violence," "domestic violence," or "stalking" as defined herein.

- *Sexual Assault* - An offense that meets the definition of rape, fondling, incest, or statutory rape as used in the FBI's Unified Crime Reporting ("UCR") program.
  - *Rape* - The penetration, no matter how slight, of the vagina or anus with any body part or object, or oral penetration by a sex organ of another person, without the consent of the victim.
  - *Sex Offenses* - Any sexual act directed against another person, without the consent of the victim, including instances where the victim is incapable of giving consent.
    - *Fondling*—The touching of the private body parts of another person for the purpose of sexual gratification, without the consent of the victim, including instances where the victim is incapable of giving consent because of his/her age or because of his/her temporary or permanent mental incapacity.
    - *Incest*—Sexual intercourse between persons who are related to each other within the degrees wherein marriage is prohibited by law.
    - *Statutory Rape*—Sexual intercourse with a person who is under the statutory age of consent.

- *Domestic Violence* - A felony or misdemeanor crime of violence committed (i) by a current or former spouse or intimate partner of the victim; (ii) by a person with whom the victim shares a child in common; (iii) by a person who is cohabitating with, or has cohabitated with, the victim as a spouse or intimate partner; (iv) by a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction in which the crime of violence occurred, or (v) by any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction in which the crime of violence occurred.

- *Dating Violence* - Violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim. The existence of such a relationship shall be determined based on the reporting party's statement and with consideration of the length of the relationship, the type of relationship, and the frequency of interaction between the persons involved in the relationship. For the purpose of this definition dating violence includes, but is not limited to, sexual or physical abuse or the threat of such abuse. Dating violence does not include acts covered under the definition of domestic violence.

- "*Education program or activity"* includes locations, events, or circumstances over which the School exercises substantial control over both the respondent and the context in which the sexual harassment occurs. It includes all of the academic, educational, extra-curricular, and other

programs of the School, whether they take place in the facilities of the School, at a class or training program sponsored by the School at another location, or elsewhere. An instructor's alleged sexual harassment of a student would likely constitute sexual harassment in the School's education programs or activities even if the alleged harassment occurs off campus. The School's education programs and activities may also include computer and internet networks, digital platforms, and computer hardware or software owned or operated by, or used in the operations of, the School.

- *Prohibited Conduct* – The School prohibits Sexual Assault, Sexual Harassment, Dating Violence, Domestic Violence, and Stalking as defined in these Definitions of Key Terms.

- *Stalking* - Engaging in a course of conduct directed at a specific person that would cause a reasonable person to fear for the person's safety or the safety of others, or suffer substantial emotional distress. Course of conduct means two or more acts, including, but not limited to, acts in which the stalker directly, indirectly, or through third parties, by any action, method, device, or means, follows, monitors, observes, surveils, threatens, or communicates to or about a person, or interferes with a person's property. Substantial emotional distress means significant mental suffering or anguish that may, but does not necessarily, require medical or other professional treatment or counseling. Reasonable person means a reasonable person under similar circumstances and with similar identities to the victim.

- *Retaliation* – The School shall not, and no individual shall, intimidate, threaten, coerce, or discriminate against any individual for the purpose of interfering with any right or privilege secured by Title IX, or because the individual has made a report or complaint, testified, assisted, or participated or refused to participate in any manner in an investigation, proceeding, or hearing under Title IX and/or this Policy. The exercise of rights protected under the First Amendment does not constitute retaliation. Charging an individual with a code of conduct violation for making a materially false statement in bad faith in the course of a grievance proceeding does not constitute retaliation; provided, however, that a determination regarding responsibility alone is not sufficient to conclude that any party made a materially false statement in bad faith.

- *Consent* is a voluntary agreement to engage in sexual activity.
    - Past consent does not imply future consent.
    - Silence or an absence of resistance does not imply consent.
    - Consent to engage in sexual activity with one person does not imply consent to engage in sexual activity with another.
    - Consent can be withdrawn at any time.
    - Coercion, force, or threat of either invalidates consent.

  Someone who is incapacitated cannot consent. Incapacitation refers to a situation in which a person is not capable of providing consent because the person lacks the ability to understand her or his decision. This situation may occur due to the use of drugs or alcohol, when a person is asleep or unconscious, or because of an intellectual or other disability that prevents the student from having the capacity to give consent.

- *Complainant* – means an individual who is alleged to be the victim of conduct that could constitute sexual harassment.

- *Respondent* – means an individual who has been reported to be the perpetrator of conduct that could constitute sexual harassment.

XIV. RED FLAG IDENTITY THEFT PROGRAM

SHORE maintains a Red Flag Program designed to attempt to detect and thwart identity theft. SHORE neither guarantees students nor staff that it will succeed in identifying all or any such identity theft. The following describes SHORE's identify theft program and procedures.

1. *Identifying Relevant Red Flags:* SHORE requests a variety of information from its students, which can include: high school diplomas, drivers' licenses, social security cards, marriage certificates, tax returns, various student questionnaires, etc. One form of identification must include a picture to verify the identity of the student. Throughout student enrollment and registration, personal information is collected from students that the school, the State of New Jersey and the U.S. Department of Education rely upon and expect to be accurate.
2. *Detecting Red Flags:* In collecting and reviewing the aforementioned personal information, SHORE employees are required to compare the personal information collected from each information source and identify any inconsistencies in such information as red flags. Using a photo ID, SHORE staff will attempt to assure validity of provided student information.
3. *Responding to Red Flags:* Once a red flag is detected, SHORE staff will question the student to determine whether the inconsistency in information can be explained. If SHORE staff believes the possibility of identity theft, such staff member will notify the director of administration, who in turn will notify the police and, if appropriate, the U.S. Department of Education and the NJ State Board of Cosmetology & Hairstyling.
4. *Administration of Program:* The Red Flag Identity Theft Program is reviewed and approved by the Director of the school. Any necessary changes to the program will be recorded as amended to this Consumer Information. The Dean, as the Administrative Compliance Officer, is responsible for administering the program. All SHORE staff members receive copies of the Consumer Information and are responsible for knowing its full contents. The program will be modified subject to changes in school operating procedures and the risk profile of the school.

XV. DRUG AND ALCOHOL ABUSE PREVENTION PROGRAM

A. Policy Overview

Shore Beauty School's Drug and Alcohol Abuse Prevention Program covers both its staff and students, and serves to comply with the Drug-Free Schools and Communities Act Amendments of 1989, Public Law 101-226, mandating that the school is a "Drug Free Workplace." SHORE's policy neither requires drug testing for staff nor students.

Staff and students are prohibited from the unlawful manufacture, distribution, possession, or use of illicit drugs or alcohol. This prohibition applies while on school property or participating in any institutional activity. Students or employees who violate this policy will be subject to disciplinary action up to and including expulsion or termination from employment, and referred for prosecution for violations of these standards of conduct. SHORE may contact the New Jersey Board of Cosmetology and Hairstyling to

inform it of violations and/or convictions as required. The Board will review the case and invoke its own disciplinary action, which could be anything from suspension from classes or work, to revoking a license.

There are numerous legal sanctions under local, state and federal laws, which can be used to punish violators. Penalties can range from suspension, revocation and denial of a driver's license, to 20-50 years imprisonment at hard labor without benefit of parole. Property may be seized. Community service may be mandated. Examples of penalties found in State laws for drug use and trafficking and alcohol abuse are included as Section XVI, which follows.

B. Federal Anti-Drug Laws

Federal anti-drug laws affect a number of areas in everyone's lives. Students could lose eligibility for financial aid, could be denied other federal benefits, such as Social Security, retirement, welfare, health, disability and veterans benefits. The Department of Housing and Urban Development, which provides funds to states and communities for public housing, has the authority to evict residents and members of their household who are involved in drug-related crimes on or near the public housing premises. Businesses could lose federal contracts if the company does not promote a drug-free environment. Finally, a record of a felony or conviction in drug-related crime may prevent a person from entering certain careers.

In addition to local and state authorities, the federal government has four agencies employing thousands of personnel engaged in fighting illicit drugs. These agencies are: The Drug Enforcement Agency, U.S. Customs Service, Federal Bureau of Investigation and the U.S. Coast Guard.

C. New Jersey State Laws

The laws of the State of New Jersey are intended to adequately punish those persons involved with the illegal use and dealing of drugs or alcohol. For example, even a small amount of drugs found on a person may lead to an arrest which could require the person to make payment of all court costs as well as participate in mandatory community service. A person found with the intention to distribute could be imprisoned. A person found to be intoxicated while driving could be forced to pay court costs, lawyer's fees, participate in community service, receive an increase in the cost of automobile insurance or even lose the driver's license and end up in prison. For further information on NJ State laws for drug use and trafficking and alcohol abuse see Section XVI.

D. Alcohol Abuse

Staff and students should learn to recognize the following signs of alcohol abuse:

- Problems at work or school because of drinking, such as tardiness and absence.
- Drinking in risky situations, often excessively, such as before or while driving a car.
- After drinking, forgetting what happened while drinking (black-outs).
- Legal problems because of drinking, such as being arrested for harming someone or driving while intoxicated.
- Getting hurt or hurting someone else when drinking.

- Continued drinking in spite of health problems that are caused or made worse by alcohol use, such as liver disease (cirrhosis).
- Friends and family members expressing worry over drinking.

The following are signs of alcohol dependency or addiction:

- One cannot quit drinking or control how much he/she drinks.
- Needing to drink more to get the same effect.
- Withdrawal symptoms after stopping drinking, including feeling sick to one's stomach, sweating, shakiness, and anxiety.
- Unusual amount of time spent drinking and recovering.
- Giving up other activities to drink.
- Continued drinking even though it harms relationships and causes health problems.

Other signs of alcohol dependency include:

- Drinking in the morning, often drunk for long periods of time, or drinking alone.
- Changing drinks, such as switching from beer to wine, assuming that doing so will help one drink less or keep from getting drunk.
- Feelings of guilt after drinking.
- Making excuses for your drinking or hiding drinking, such as buying alcohol at different stores.
- Worrying about not getting enough alcohol for an evening or weekend.
- Physical signs of alcohol dependence, such as weight loss, a sore or upset stomach (gastritis), or redness of the nose and cheeks.

The following are twelve conditions linked to chronic heavy drinking:

Anemia: Heavy drinking can cause the number of oxygen-carrying red blood cells to be abnormally low. This condition, known as anemia, can trigger a host of symptoms, including fatigue, shortness of breath, and lightheadedness.

Cancer: Habitual drinking increases the risk of cancer. Scientists believe the increased risk comes when the body converts alcohol into acetaldehyde, a potent carcinogen. Cancer sites linked to alcohol use include the mouth, pharynx (throat), larynx (voice box), esophagus, liver, breast, and colorectal region. Cancer risk rises even higher in heavy drinkers who also use tobacco.

Cardiovascular Disease: Heavy drinking, especially bingeing, makes platelets more likely to clump together into blood clots, which can lead to heart attack or stroke. Harvard researchers found that binge drinking doubled the risk of death among people who initially survived a heart attack.

Heavy drinking can also cause cardiomyopathy, a potentially deadly condition in which the heart muscle weakens and eventually fails, as well as heart rhythm abnormalities such as atrial and ventricular fibrillation. Atrial fibrillation, in which the heart's upper chambers (atria) twitch chaotically rather than constrict rhythmically, can cause blood clots that can trigger a stroke. Ventricular fibrillation causes chaotic twitching in the heart's main pumping chambers (ventricles). It causes rapid loss of consciousness and, in the absence of immediate treatment, sudden death.

Cirrhosis: Alcohol is toxic to liver cells, and many heavy drinkers develop cirrhosis, a sometimes-lethal

condition in which the liver is so heavily scarred that it is unable to function. But it's hard to predict which drinkers will develop cirrhosis. Some people who drink huge amounts never get cirrhosis, and some who don't drink very much do get it. For some unknown reason, women seem to be especially vulnerable.

Dementia: As people age, their brains shrink, on average, at a rate of about 1.9% per decade. That's considered normal. But heavy drinking speeds the shrinkage of certain key regions in the brain, resulting in memory loss and other symptoms of dementia.

Heavy drinking can also lead to subtle but potentially debilitating deficits in the ability to plan, make judgments, solve problems, and perform other aspects of "executive function," which are the higher-order abilities that allow us to maximize our function as human beings.

In addition to the "nonspecific" dementia that stems from brain atrophy, heavy drinking can cause nutritional deficiencies so severe that they trigger other forms of dementia.

Depression: Heavy drinking can lead to depression. Research has also shown that depression improves when heavy drinkers go on the wagon.

Seizures: Heavy drinking can cause epilepsy and can trigger seizures even in people who don't have epilepsy. It can also interfere with the action of the medications used to treat convulsions.

Gout: A painful condition, gout is caused by the formation of uric acid crystals in the joints. Although some cases are largely hereditary, alcohol and other dietary factors seem to play a role. Alcohol also seems to aggravate existing cases of gout.

High Blood Pressure: Alcohol can disrupt the sympathetic nervous system, which, among other things, controls the constriction and dilation of blood vessels in response to stress, temperature, exertion, etc. Heavy drinking -- and bingeing, in particular -- can cause blood pressure to rise. Over time, this effect can become chronic. High blood pressure can lead to many other health problems, including kidney disease, heart disease, and stroke.

Infectious Disease: Heavy drinking suppresses the immune system, providing a toehold for infections, including tuberculosis, pneumonia, HIV/AIDS, and other sexually transmitted diseases (including some that cause infertility). People who drink heavily also are more likely to engage in risky sex. Heavy drinking is associated with a three-fold increase in the risk of contracting a sexually transmitted disease.

Nerve Damage: Heavy drinking can cause a form of nerve damage known as alcoholic neuropathy, which can produce a painful pins-and-needles feeling or numbness in the extremities as well as muscle weakness, incontinence, constipation, erectile dysfunction, and other problems. Alcoholic neuropathy may arise because alcohol is toxic to nerve cells, or because nutritional deficiencies attributable to heavy drinking compromise nerve function.

Pancreatitis: In addition to causing stomach irritation (gastritis), drinking can inflame the pancreas. Chronic pancreatitis interferes with the digestive process, causing severe abdominal pain and persistent diarrhea. Some cases of chronic pancreatitis are triggered by gallstones, but up to 60% stem from alcohol consumption.

E. Drug Abuse

Drug abuse is the utilization of natural and/or synthetic chemical substances for non-medical reasons to affect the body and its processes, the mind and nervous system and behavior. The abuse of drugs can affect a person's physical and emotional health and social life. Alcohol is the most abused drug in the United States.

Here are a few legal facts of which you should be aware. It is a crime to hold someone else's dope. It is a crime to sell fake dope. You can be arrested if you are in a house (or a school) where people are using drugs, even though you are not you can be charged with possessing dope even if it is not on you. You are considered to possess, under legal terms of "constructive possession, dope that is in your locker, purse, car or house.

Drugs can be highly addictive and injurious to the body as well as oneself. People tend to lose their sense of responsibility and coordination. Restlessness, irritability, anxiety, paranoia, depression, acting slow moving, inattentiveness, loss of appetite, sexual indifference, comas, convulsions, or even death can result from overuse or abuse of drugs. Not only does the person using the drug subject himself to all sorts of health risks, drug use can and, in many instances do, cause grief and discomfort to innocent people. A drug-dulled brain, for example, affects thinking. Further, reflexes are slowed, making it hard for drivers to respond to sudden, unexpected events. Alcohol and drug-related highway deaths are among the top killers of 15-24-year olds.

Different drugs can affect your sleep pattern. For example, stimulants cause you to stay awake much longer than normal, but when you come down from your high, you can be extremely fatigued. Depressants cause you to feel drowsy, so you might sleep more than normal when you take them. Opioids and hallucinogenic drugs also affect your sleep pattern, but the reaction you have to the drug determines whether you sleep more or less. Other common short-term side effects of drug use include memory loss, nausea and constipation.

Each drug affects your body in different ways. In addition, the long-term effects of drugs are different than the short-term effects.

Stimulants-like cocaine, crystal meth and amphetamines-give you an increased amount of energy. Repeated use of stimulants can cause violent behavior, panic attacks, psychosis and mood swings. People who abuse stimulants also have an increased risk of heart attack or stroke.

Opioids, like heroin, Vicodin, Percocet and OxyContin, depress your respiration, so people who use opioids could develop pulmonary issues, such as pneumonia. They also have a risk of developing collapsed veins, liver disease and infections in the heart and valves.

Depressants, like Ativan, Xanax and Klonopin, slow brain function, which often causes people to lose concentration easily and become dizzy and fatigued. Long-term effects of depressants use include sexual problems, sleep problems, breathing difficulties, chronic fatigue and depression. These drugs also increase your risk of developing high blood sugar and diabetes.

Hallucinogenics can have psychological and physical effects on your body. Users can become paranoid, have mood swings, have outbursts of violence or develop extreme depression.

Some people start using drugs simply to see what the drug high is like. Unfortunately, this begins the drug

cycle, which eventually leads to a chemical dependency to the drug. People continue to use drugs because they don't like the way their body feels when they come down from their high. The vicious cycle continues until their body develops a tolerance to drug, which causes them to consume it in higher does. Over time, a chemical dependency develops and their body doesn't function correctly without the drug. According to the National Institute on Drug Abuse, addiction occurs when a chemical dependency to a drug is combined with an overwhelming urge to use the substance.

Dependency upon drugs can only lead to a life of misery and misfortune. The illegal use or abuse of drugs has a very high impact on our society and the type of crimes committed. To support a drug habit, people must resort to many things, which can only lead to a life of horror, and in some instances, death. The dollar costs can range from $200 to $3,000 per week to support a habit. More importantly, the drug habit impacts a person's family and lifestyle and career prospects as well as one's physical well-being and self-respect.

F. Opioid Epidemic

The **opioid epidemic** is the rapid increase in the use of prescription and non-prescription opioid drugs which has rapidly reached crisis levels in the United States over the past 10 years. Opioids are a diverse class of very strong painkillers, including oxycodone (commonly sold under the trade names OxyContin and Percocet), hydrocodone (Vicodin), and fentanyl, which are synthesized to resemble opiates such as opium-derived morphine and heroin. The potency and availability of these substances, despite their high risk of addiction and overdose, have made them popular both as formal medical treatments and as recreational drugs. Due to their sedative effects on the part of the brain which regulates breathing, opioids in high doses present the potential for respiratory depression, and may cause respiratory failure and death. Opioids are substances that act on opioid receptors to produce morphine-like effects. Medically they are primarily used for pain relief, including anesthesia. Other medical uses include suppression of diarrhea, treating addiction, reversing opioid overdose, suppressing cough, and suppressing opioid induced constipation. Extremely potent opioids such as Carfentanil are only approved for veterinary use. Opioids are also frequently used non-medically for their euphoric effects or to prevent withdrawal.

The side effects of opioids may include itchiness, sedation, nausea, respiratory depression, constipation, and euphoria. Tolerance and dependence will develop with continuous use, requiring increasing doses and leading to a withdrawal syndrome upon abrupt discontinuation. The euphoria attracts recreational use, and frequent, escalating recreational use of opioids typically results in addiction. An overdose or concurrent use with other depressant drugs commonly results in death from respiratory depression.

According to the U.S. Drug Enforcement Administration, "overdose deaths, particularly from prescription drugs and heroin, have reached epidemic levels." Nearly half of all opioid overdose deaths in 2016 involved prescriptions. From 1999 to 2008, overdose death rates, sales, and substance abuse treatment admissions related to opioid pain relievers all increased substantially. By 2015, annual overdose deaths in the United States surpassed deaths from both car accidents and guns.

Drug overdoses have since become the leading cause of death of Americans under 50, with two-thirds of those deaths from opioids. In 2016, 62,000 Americans died from overdoses, 19 percent more than in 2015, and had killed more Americans in one year than both the wars in Vietnam and Iraq combined. By comparison, the figure was 16,000 in 2010, and 4,000 in 1999. Figures from June 2017 indicate the problem has worsened. While death rates varied by state, public health experts estimate that nationwide over 500,000 people could die from the epidemic over the next 10 years.

G. Fentanyl Epidemic

The pharmaceutical fentanyl is a synthetic opioid, approved for treating severe pain, typically advanced cancer pain. It is 50 to 100 times more potent than morphine. It is prescribed in the form of transdermal patches or lozenges and can be diverted for misuse and abuse in the United States.

However, most recent cases of fentanyl-related harm, overdose, and death in the U.S. are linked to illegally made fentanyl. It is sold through illegal drug markets for its heroin-like effect. The proliferation of illegal fentanyl is increasingly tied to drug cartels influence in illegal migration to the United States. It is often mixed with marijuana, heroin and/or cocaine as a combination product—with or without the user's knowledge—to increase its euphoric effects. Rates of overdose deaths involving synthetic opioids other than methadone, which includes fentanyl and fentanyl analogs, increased over 56% from 2019 to 2020. The number of overdose deaths involving synthetic opioids in 2020 was more than 18 times the number in 2013. More than 56,000 people died from overdoses involving synthetic opioids in 2020. The latest provisional drug overdose death counts through June 2021 suggest an acceleration of overdose deaths during the COVID-19 pandemic. The risks of recreational drug use has been magnified by the intentional and unintentional use of fentanyl, whether by itself or blended with other narcotics.

H. Signs of Drug Abuse

There are classic danger signals that could indicate the first sign of drug use. The primary ones that could call attention to one's use of drugs are:

- Abrupt changes in mood or attitude.
- Continuing slump at work or school.
- Blood shot eyes.
- Poor response times.
- Energy level extremes: very low energy vs. hyperactivity
- Continuing resistance to discipline at home or school.
- Inability to get along with family or friends.
- Unusual temper flare-ups.
- Increased borrowing of money.
- Heightened secrecy.
- A complete new set of friends, most typically the wrong friends.

I. Drug and Alcohol Treatment

Professional treatment is available and may be expensive. For example, a typical live-in program lasting four (4) weeks typically costs approximately $14,000 - 40,000. Outpatient programs cost from free to $500 per day. Who pays for these treatments? There may be programs which cover the costs. One way or another, the person and the taxpayers pay! It has been proven that an individual "hooked" cannot just stop, but requires professional care to kick the habit.

The first step to drug addiction recovery is ridding your body of the substance. When you admit yourself

to a detox clinic, you stay at the clinic while the drug leaves your system. Unfortunately, some people experience withdrawal symptoms during this time, but clinics have medical staff on hand to help you cope with your symptoms. The medical staff is allowed to administer medication, as needed, to help relieve any withdrawal symptoms you're having.

J. Enforcement of Drug and Alcohol Policy

SHORE requires that any person (staff or student) aware of alcohol and/or drug abuse on school premises or during school sponsored activities, or observing any of the above changes in either staff or students, must immediately notify the administrative office or the Director. Caution must be taken as not to wrongfully accuse a person suspected of taking drugs, as an improper accusation could lead to embarrassment both to the individual and the school. The school may report evidence of drug use to local law authorities, particularly if such use is deemed to place students and staff at risk.

Once it has been determined by school management that assistance to overcome a drug or alcohol problem is necessary, the individual should be counseled on the need for assistance. Records are maintained for any counseling provided the individual.

There are clinics in the school's vicinity, which can render assistance. Treatment must be an expense borne by the patient. The school can only offer advice in a limited manner. If the individual is in immediate danger of harming either him/herself or others, local law authorities should be immediately contacted.

Staff and students who violate these standards of conduct subject themselves to disciplinary action. Students are reminded that as a precondition to accepting Title IV Federal Financial aid that they sign a certificate stating they would not engage in the unlawful manufacture, distribution, dispensation, possession or use of a controlled substance during the period covered by such federal aid. **A recipient of Title IV federal aid who is convicted of a criminal drug offense resulting from a violation occurring during the period of enrollment covered by the aid must report the conviction, in writing, within ten calendar days of the conviction, to the Director, Grants and Contracts Service, U.S. Department of Education, 400 Maryland Avenue, SW, Room 3073, FOB-6, Washington, DC 20224. Drug convictions will result in the immediate loss of access to Title IV federal aid until the student satisfactorily completes a drug rehabilitation program or sees the conviction completely reversed or set aside.** Under such circumstances, SHORE will notify the student in writing of her/his loss of eligibility and the ability to reinstate Title IV federal aid through drug rehabilitation or a reversal of the conviction.

Staff, upon being hired by the Shore Beauty School, receive a briefing and acknowledge in writing that they understand the provisions of the Drug-Free Workplace Act of 1988. Employees must notify, in writing, the Director of the Shore Beauty School of any conviction of a criminal drug statute occurring in the workplace, within five days after receiving the conviction. Disciplinary action will take place within 30 days of notification, and can range from a letter of admonishment, suspension from school or work, and/or enrollment in a rehabilitation program to termination from either school or employment.

SHORE will impose sanctions on students and employees for violations of the aforementioned code of

conduct with respect to the use of drugs and alcohol on school premises. Such sanctions will be consistent with local, state and federal law and may include up to and including expulsion, termination of employment and referral for prosecution to the appropriate legal authority. All such decisions will be determined by a committee of no less than three SHORE employees, one of whom must be the Director or Director.

K. Drug and Alcohol Counseling

There are drugs or alcohol counseling, treatment and rehabilitation facilities available in our area where you can seek advice and treatment. The yellow pages of the local telephone book is an excellent source of information. Look under the heading "Drug Abuse & Addiction - Information and Treatment". We would recommend starting here for a convenient location:

Substance Abuse Services
Division of Public Health
Stillwater Building
201 South Shore Road
Northfield, NJ 08201
609-645-5935

There are national organizations one can contact for help. The Alcoholism and Drug Abuse Hotline is open 24 hours and can be reached toll free at 1-800-662-HELP. The National Institute on Drug Abuse Hotline is 1-888-644-6432. The Drug Free Workplace Helpline may be reached toll free at 1-800-967-5752. The National Clearinghouse for Alcohol and Drug Information may be contacted at 301-468-2600. Section XXI, which follows, provides a list of Community Service References which may also be helpful in seeking assistance for drug and alcohol addictions.

XVI. NEW JERSEY DRUG LAWS AND PENALTIES

New Jersey had more than 40,000 drug arrests for the use and possession of drugs and 12,579 for its sale/manufacture in 2008, according to the Office of National Drug Control Policy report. Cocaine and heroin are the most prevalent in this state.

A. New Jersey Mandatory Minimum Drug Penalties

New Jersey strictly enforces mandatory minimum penalties in its drug laws. A law enacted by the 1986 Congress to specific crimes in which the judge is forced to deliver fixed sentences regardless of mitigating factors. The judge shall not sentence an individual to less time than the minimum. Those who are serving mandatory minimum sentences are also ineligible for parole. Mandatory minimum is determined by the type of drug, weight of the mixture, and prior convictions.

B. Drug Possession

Possession of an illegal drug weighing 50 g or less will have an incarceration of 6 months and a fine of $1000, more than will be 18 months and $25,000. If within 1,000 feet from a school, possession of an illegal drug, depending on the amount, has a penalty of an additional minimum 100 hours of community service and a fine depending on the quantity.

C. NJ Drug Distribution and Possession with Intent to Distribute

If the prohibited drugs weigh less than 1 ounce, you may be put in prison for 18 months and pay a fine of $25,000. If it is 1 ounce or more, but less than 5 pounds, the penalty would be 3 to 5 years imprisonment and a fine of $25,000. If it is more than 5 pounds, but less than 25 pounds, the penalty is 5 to 10 years imprisonment with $150,000 fine. If it is 25 pounds or more, you may be imprisoned with a minimum of 10 to a maximum of 20 years with a fine of $300,000.

Carrying a drug within 1,000 feet of a public school property or school bus will make the convicted ineligible for parole of 1/3 to 1/2 of total sentence and to pay $150,000. Within 500 feet of certain public property involving less than 1 oz. of illegal drug would be a penalty of 3 to 5 years imprisonment and a fine of $25,000; more than that would be 5 to 10 years imprisonment and $150,000.

If you will distribute it to a minor or a pregnant woman, the penalty shall be doubled.
Paraphernalia possession would cause you 6 months in prison and $1000; paraphernalia sale is 18 months with a fine of $10,000; and paraphernalia sale to a minor is 3 to 5 years with $15,000 as a fine.

D. Possession and Use of Marijuana

While the possession and use of marijuana is legal in NJ for people 21 years and older, schools such as SHORE, which administer Federal financial aid, are also governed under Federal law. The Federal government considers marijuana an illegal substance. Hence, the possession and use of marijuana is absolutely prohibited on SHORE premises. Moreover, no one should be under the influence of marijuana while on school premises or while participating in school related activities off campus.

E. Possession of Narcotics / Controlled Substances

For possession of other drugs, including Possession of Cocaine/Crack, Heroin, Meth, Methamphetamines Speed, or LSD/Acid, Ecstasy, GBH, MMDA, or any other illegal narcotic, stimulant, hallucinogen, opiate, or depressant, First Offense:

- From 3-5 years in jail
- Fines from $1,000-$35,000
- Loss of driver's license
- mandatory drug rehabilitation and education programs

These maximum penalties are possible under New Jersey law for a first offense drug possession charge. For a second or subsequent offense, the risk of stiffer sentencing becomes even greater.

F. Other Drug Possession Penalties

There are also New Jersey drug laws that state that the police may confiscate your car if they find any "controlled dangerous substance."

G. Penalties in New Jersey for Possession of Drug Paraphernalia (e.g., pipes, bongs, spoons, etc.)

Drug Paraphernalia possession offenses in NJ are very strict. Possession of drug paraphernalia is commonly charged in simple possession cases.

Many legal, common household items may be characterized and charged as possession of drug paraphernalia, adding to the charges and penalties you may face for a drug possession charge. Possession of Drug Paraphernalia Penalties in NJ: Up to six months in jail; fines from $500-$1000. License suspension for up to 2 years.

Some Penalties in New Jersey for Possession with Intent to Distribute:

- Possession with Intent to Distribute marijuana/pot - up to 10 years in jail. Fines from $750-$100,000. Also includes cultivation.
- Possession with Intent to Distribute Cocaine - From 3-20 years in jail; Fines from $1,000-$300,000. If the amount exceeds 5 ounces (oz), there is a mandatory 3-5 year sentence.
- Possession with Intent to Distribute Meth/Methamphetamines/Speed - From 3-10 years in jail; Fines from $1000-$100,000.
- Possession with Intent to Distribute LSD/Acid - From 3-5 years in jail; Fines from $2000-$300,000.

Intent to distribute, dealing or selling drugs to minors can result in even harsher penalties under New Jersey Drug laws.

H. Penalties for Alcohol Abuse

It is illegal in the State of New Jersey to drink alcohol under the age of 21 years old. Further, it is illegal to drink while driving, or drive while intoxicated. Fines and penalties for the abuse of alcohol are primarily associated with Driving Under the Influence of Alcohol ("DUI"). In the State of New Jersey, any person driving with a blood alcohol concentration ("BAC") of 0.08% or greater is deemed to be driving under the influence of alcohol (i.e., intoxicated). Being convicted of a DUI is a serious offense with heavy penalties determined by the frequency of offenses, the extent to which your BAC equals or exceeds the 0.08% maximum standard. These penalties include: fines, fees and surcharges; license suspensions, ignition interlock devices, jail-time and community service. In order to avoid such crimes and penalties, SHORE recommends that students and staff never drive under the influence of alcohol.

XVII. COPYRIGHT INFRINGEMENT POLICY

Your published educational materials, whether in written, digital, video or other recorded formats, are copyrighted. U.S. Copyright Law states that "it is illegal to make or distribute copies of copyrighted

material without the authorization of the publisher." Educational materials, whether in written, digital, video or other recorded formats, that have been created by SHORE faculty, should be treated as copyrighted materials. You are permitted to make copies of your educational materials for individual study purposes. Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than $750 and not more than $30,000 per work infringed. For "willful" infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense. For more information, please see the Website of the U.S. Copyright Office at www.copyright.gov, especially their FAQ's at http://www.copyright.gov/help/faq/ SHORE does not tolerate unethical conduct in regard to cheating, plagiarism, copyright infringement, falsification or misrepresentation of material information in any records, financial documents or sign-in sheets, whether inadvertent or deliberate. Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject the students to civil and criminal liabilities. We expect all students to abide by U.S. laws regarding copyrights. Violators of this policy risk suspension and, depending upon the severity of the violation, possible termination. Rachel Damico, the Dean, serves as the Data Protection Officer. She is further overseen and supported by Kameron Rabenou, the Director, regarding all such matters.

XVIII. INFORMATION & CYBER SECURITY POLICY

Rachel Damico, the Dean, is also the school's Information & Cyber Security Officer. She is further overseen and supported by Kameron Rabenou, the Director, regarding all such matters. Student information is protected and treated as confidential by all SHORE staff. Student records are stored in locked filing cabinets, which are further secured by locked administrative offices that are physically separated and secured from student educational areas. Student information is stored in both physical files and electronic computer-based files. All electronic files are backed up with triple redundancy, including an offsite remote backup through the Internet to assure that information can be restored in the event of a disaster such as a fire. Data is stored on a server, with security protocols allowing selective access to school and student data, according to staff functions. All employees access such data through private coded usernames and passwords. By example, admissions representatives have limited access to student information and no access to financial aid information for students. Instructors have access to student attendance and academic records, but not to financial aid or personal records. Staff is required to keep individual usernames and passwords confidential. Passwords for terminated employees are changed upon termination. SHORE staff is required to individually sign confidentiality agreements agreeing to protect confidential student and school information. Unless required by law or through student consent, student information, including their attendance at school, is treated as confidential. Confidential student information is shredded before discarding.

XIX. VOTERS REGISTRATION

The U.S. Department of Education requires that all Title IV eligible institutions, such as SHORE, make a good faith effort to distribute voter registration forms to their students. As such, SHORE provides students access to a voter's registration form upon enrollment. To access a voter's registration form on your own and at any time, please click or copy to a Web browser the following link: http://www.state.nj.us/state/elections/voting-information.html

XX. CONSTITUTION DAY

By Congressional mandate, all Title IV eligible institutions administering federal student aid are required to hold an educational program pertaining to the U.S. Constitution on or approximately on September 17, each year. On this day, each year, Shore Beauty School presents an overview of the U.S. Constitution to its students. Additional information on the U.S. Constitution may be found in the repositories of the Library of Congress at https://www2.ed.gov/policy/fund/guid/constitutionday.html.

XXI. COMMUNITY SERVICES REFERENCES

Emergency Hotlines:

General Emergencies	911
Addictions Hotline of NJ	800-238-2333
Catastrophic Illness in Children Relief Fund	800-335-3863
Child Abuse/Neglect Hotline	877-652-2873
Child Care Help Line	800-332-9227
Disaster Mental Health	877-294-4357
Division of Addiction Services	609-292-5760
Division of Family Development	800-792-9773
Division of Medical Assistance and Health Services	800-356-1561
Division of Mental Health Services	800-382-6717
Domestic Violence	800-572-7233
Food Stamps	800-687-9512
Gambling Addiction	800-426-2537
National Domestic Violence Hotline	800-799-7233
National Sexual Assault Hotline	800-656-4673
NJ Family Care/Medicaid Call Center	800-356-1561
NJ Disaster Mental Health Helpline	877-294-4357
NJ Family Care	800-701-0710
NJ Housing Resource Center (for affordable housing)	877-428-8844
Family Help Line (for stressed parents)	800-843-5437
Teen Pregnancy Hotline	800-843-5437

County Offices of Social Services:

Atlantic County
Dept. of Family and Community Development
Atlantic City Office
1333 Atlantic Avenue
Atlantic City, NJ 08401
(609) 348-3001

Atlantic Cape May Workforce
2 South Main Street
Pleasantville, NJ 08232
Phone: 609-485-0153

Atlantic County Youth Center
201 Shore Road
Northfield, NJ 08225
(609) 645-5899

Avanzar (The Woman's Center)
927 North Main Street, Building D
Pleasantville, NJ 08232
(609) 601-9925

Cape May County Board of Social Services
4005 Route 9 S
Rio Grande, NJ 08242
(609) 886-6200

Cumberland County Board of Social Services
275 North Delsea Drive, Suite 1A
Vineland, NJ 08360-3607
(856) 691-4600

National Sexual Assault Hotline
(800) 656-HOPE (4673)

One Stop Career Centers
2 South Main Street
Pleasantville, NJ 08232
(609) 485-0052

NJ Division of Vocational Rehabilitation
2 South Main Street
Pleasantville, NJ 08401
(609) 813-3933

Perform Care
300 Horizon Drive Suite 306
Robbinsville, NJ 08691-1919
(877) 652-7624
https://www.performcarenj.org/

XXII. HEALTHCARE SERVICES REFERENCES

Alcove Center for Grieving Children & Families 319 Jimmie Leeds Road, Suite 205 Galloway, NJ 08205	(609) 484-1133 www.thealcove.org
Southern Jersey Family Medical Center Women's & Children's Pavilion 1125 Atlantic Avenue Atlantic City, NJ 08041	(609) 348-0066 www.sjfmc.org
Southern Jersey Family Medical Centers Augusta Professional Building 860 S. White Horse Pike, Bldg. A Hammonton, NJ 08037	(609) 567-0200 www.sjfmc.org
Southern Jersey Family Medical Centers 1301 Atlantic Avenue Atlantic City, NJ 08401	(609) 572-0000 www.sjfmc.org
Southern Jersey Family Medical Centers Pleasantville Center 932 South Main Street Pleasantville, NJ 08232	(609) 383-0880 www.sjfmc.org
Southern Jersey at English Creek 3003 English Creek Ave Egg Harbor Township, NJ 08234	(609) 481-3185 www.sjfmc.org

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