



SHORE
BEAUTY SCHOOL

**REDKEN
PREMIER
SCHOOL**



“A Beautiful Career!”

CONSUMER INFORMATION

2017 - 2018

3003 English Creek Avenue *Suite C-3/4/4B* Egg Harbor Township * NJ * 08234 *
Phone: (609) 645-3635 - Fax: (609) 645-0024

TABLE OF CONTENTS

I.	SHORE STUDENT OUTCOMES.....	3
II.	STUDENT BODY DIVERSITY.....	4
III.	NEW JERSEY STATE LICENSING REQUIREMENT.....	4
IV.	EMPLOYMENT OUTLOOK.....	4
V.	PHYSICAL DEMANDS OF COSMETOLOGY.....	6
VI.	NEW JERSEY STUDENT PERMIT.....	6
VII.	NEW JERSEY STATE BOARD LICENSING.....	7
VIII.	TEMPORARY WORK PERMIT.....	8
IX.	FINANCIAL AID INFORMATION.....	8
X.	FINANCIAL AID CODE OF CONDUCT.....	23
XI.	CAMPUS SECURITY, CRIME STATISTICS, EMERGENCY RESPONSE & SAFETY...24	
XII.	ANTI-HARASSMENT AND DISCRIMINATION POLICY.....	31
XIII.	RED FLAG IDENTITY THEFT PROGRAM.....	43
XIV.	DRUG AND ALCOHOL ABUSE PREVENTION PROGRAM.....	44
XV.	NEW JERSEY DRUG LAWS AND PENALTIES	52
XVI.	COPYRIGHT INFRINGEMENT POLICY.....	54
XVII.	INFORMATION & CYBER SECURITY POLICY.....	55
XVIII.	VOTERS REGISTRATION.....	55
XIX.	CONSTITUTION DAY.....	55
XX.	COMMUNITY SERVICES REFERENCES.....	56
XXI.	HEALTHCARE SERVICES REFERENCES	58

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 2016 calendar year, **94%** of SHORE students, who took their licensing exams with the NJ State Board of Cosmetology & Hairstyling, passed their exams. More specifically, during 2016, **94%** of Cosmetology & Hairstyling, **94%** of Skin Care Specialty, **100%** of Barbering and **100%** of Manicuring passed their State licensing examinations. SHORE did not have Teacher Trainers taking exams during this period.

Graduation & Retention Rates: As most recently reported to NACCAS for the 2016 calendar year, **76%** of Shore students graduated. During this period, more specifically, **76%** of Shore’s Cosmetology & Hairstyling, **92%** of Skin Care Specialty, **47%** of Barbering, **100%** of Manicuring and **0%** of Teacher Trainer students graduated from their programs. Based upon the most recent information reported to the U.S. Department of Education’s Integrated Post-secondary Education Data System (“IPEDS”), **74%** of first-time, full-time SHORE students, who began their studies in the 2014-2015 academic year, graduated from their programs within 150% of normal time. By comparison, according to similar most recently available statistics provided by the National Center of Educational Statistics (NCES) in a 2016 report, the average graduation rate within 150% of normal time for two-year public colleges was **20%**. The NCES further reports that the average graduation rate within 150% of normal time for four-year public colleges was **58%**.

On-Time Completion Rates: Cosmetology & Hairstyling students will graduate on-time in: 35 weeks for the 35-hour per week day 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 week day 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 week day program, will graduate on-time in 18 weeks. Skin Care Specialty students will graduate on-time in: 18 weeks attending the 35-hour per week day 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 program hours. According to the aforementioned criteria, in the 2014-2015 award year, Cosmetology & Hairstyling, Barbering, Skin Care and Teacher Training students graduated on-time **0%**, **0%**, **6%** and **0%** of the time, respectively.

Job Placement Rates: As most recently reported to NACCAS by Shore, during 2016, **67%** of Shore graduates were placed in beauty related jobs following graduation. During this period, more specifically, **71%** of Cosmetology & Hairstyling, **43%** of Barbering, **59%** of Skin Care Specialty and **80%** of Manicuring graduates were placed in fields corresponding to their programs or related programs of study. SHORE did not have Teacher Trainers graduate during this period. 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!

Median Loan Debt for 2014-2015 Graduates: In the 2014-2015 award year, SHORE Cosmetology & Hairstyling students had median debts attributed to: Direct Loans of **\$10,735**, private loans of **\$0** and institutional loans of **\$0**. During this award year, SHORE Barbering students had median debts attributed to: Direct Loans of **\$5,346** private loans of **\$0** and institutional loans of **\$0**. During this award year,

SHORE Skin Care Specialty students had median debts attributed to: Direct Loans of **\$5,726** private loans of **\$0** and institutional loans of **\$0**. During this award year, SHORE Teacher Training students had median debts attributed to: Direct Loans of **\$3,385**, private loans of **\$0** and institutional loans of **\$0**.

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. 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.

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 2015, SHORE's student population was 81% female and 19% male, with 51% being 24 years old and under, and 49% over 24 years old. During this same period, the school's ethnicity, as defined by the U.S. Department of Education, was 49% White, 23% Black/African American, 19% Hispanic/Latino, 2% Asian and 7% race/ethnicity unknown. As a measure of need-based financial aid, during the 2014-2015 academic year, 89% of our full-time, first-time undergraduate students qualified for some level of financial aid, with 77% of our full-time, first-time students qualifying for Federal Pell grants, and 87% receiving federal student loans. During this academic year, the average Pell grant received by full-time, first-time, undergraduate Pell eligible students was \$4,458. 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, Barbering, Skin Care Specialty, Teacher Training or Manicuring, you will take a NJ State Board licensing examination. The examination includes both written and practical components, each of which you must pass with a minimum 75% grade. Students who do not pass the licensing exam may return to school, at no additional charge, and train until such time as they are able to pass the exam.

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 <http://www.bls.gov/ooh/personal-care-and-service/barbers-hairdressers-and-cosmetologists.htm>.

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 <http://www.bls.gov/ooh/personal-care-and-service/barbers-hairdressers-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 <http://www.bls.gov/oes/current/oes251194.htm>.

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 http://lwd.state.nj.us/labor/lpa/employ/emp_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 Bureau of Labor Statistics. Moreover, SHORE cannot guarantee job placements, 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:

- 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 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 cannot guarantee our students any specific level or range of compensation 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 PERMIT

The New Jersey State Board of Cosmetology and Hairstyling provides for the issuance of student work permits once a student reaches 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 within 30 days. Permits will not be granted by the State to students whose physicians’ signatures are past 30 days 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) 900 clock hours in a State approved Barbering Program; (iii) 600 clock hours in a State approved Skin Care Specialty Program; (iv) 500 clock hours in a State approved Teacher Training Program; or (v) 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, 800, 480, 500 and 240 clock hours of study, respectively, for Cosmetology & Hairstyling, 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 PSI Exams, with testing centers located at: 222 New Road, Suite 301, Linwood, NJ; 950 Kings Highway, Suite 301, Cherry Hill, NJ; and 260 Chambers Bridge Road, Unit #1, Brick, NJ. Students must register for theory testing through SHORE.

After passing your theory examination, you must complete and submit through SHORE a State Board “Application for Authorization to Sit for the Examination and for Licensure” to register for your practical exam and apply for both your State license and out of school work permit. The State Board requires a nonrefundable application filing fee of \$50.00 plus a licensing fee of \$60.00 during the first year of a licensing cycle or \$30 during the second year of a licensing cycle, 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 30 days. Permits will not be granted by the State to students whose physicians’ signatures are past 30 days old. The State Board will contact you to schedule a practical exam date. Assuming you pass, expect to receive your license directly from the 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, Barbering, Skin Care Specialty 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 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 www.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,

Brittany Poulard
Financial Aid Officer

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; State lending programs such as NJCLASS; grants through the Department of Veteran Affairs; and a host of private lending and scholarship programs. 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);
- Expected Family Contribution (EFC);
- 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 Expected Family Contribution (EFC)?

Your EFC is an index number that will determine how much financial aid you will receive if you were to attend school. The lower your EFC, the greater your financial aid eligibility. The information you report on your FAFSA is used to calculate your EFC. The EFC 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
-	Expected Family Contribution
<hr/>	
=	Financial Need

For more information on how aid is calculated, go to www.StudentAid.gov/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.)

2017-2018 SUGGESTED BUDGET FIGURES*
For Cosmetology & Hairstyling Student

Student living at Home with No Dependents	
9-Month Average for Full-Time Student	
Tuition & Fees	\$16,925
Living Expenses	\$12,298
Other/Kit	\$1,910
Loan Fees (est.)	\$100

Student living Away from Home or With Dependents	
9-Month Average for Full-Time Student	
Tuition & Fees	\$16,925
Living Expenses	\$18,365
Other/Kit	\$1,910
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 www.studentaid.gov/repay-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, 2017, and before July 1, 2018. Visit www.studentaid.gov/interest for more information on interest rates and fees.

TYPE OF LOAN	INTEREST RATE
Direct Subsidized	4.45%
Direct Unsubsidized	4.45 %
Direct Plus	7.00%

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 www.fafsa.ed.gov 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. Note that students should not be concerned if they see that SHORE may appear under its alternative name Atlantic Beauty & Spa Academy, LLC. 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.fafsa.ed.gov. 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.
- 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.
- Be registered with the Selective Service if you are a male who is at least 18 years old and born after 01/01/1960.
- 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.

What Happens After You Submit Your FAFSA?

Your FAFSA information is shared with the colleges or career schools which you list on the application. The school financial aid office uses your information to determine how much federal student aid you may receive at that school. You can check the status of your FAFSA immediately after submitting it online.

Student Aid Report (SAR)

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

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 IRS Data Retrieval Tool is not used then additionally a Federal Tax Return Transcript (and an IRS Form 1040X if an amended tax return was filed) from the prior year (e.g., 2015 calendar year for the 2016-2017 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. Books, kits and registration fees are charged upfront in the first payment period. Tuition is 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
- **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 – 300 clock hours
- Brush-up
 - First Payment Period: 1 – 250 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 student 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 www.studentloans.gov 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 be allowed to 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 www.studentaid.gov/repay 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 the National Student Loan Data System (NSLDS) at www.nslds.ed.gov to view information about all the federal student loans you have received and to find contact information for the loan servicer or lender for your loans. You will need your Federal Student Aid ID to access your information.

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 www.studentaid.gov/repay-loans/understand/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 6.80% 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	\$50	\$1,241	\$4,741
\$5,000	120	\$58	\$1,905	\$6,905
\$5,500	120	\$63	\$2,095	\$7,595
\$7,500	120	\$86	\$2,857	\$10,357
\$10,500	120	\$121	\$4,000	\$14,500

If your parent borrow under the FEDERAL DIRECT PLUS program at 7.90% (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	\$50	\$542	\$3,042
\$5,000	120	\$60	\$2,248	\$7,248
\$7,500	120	\$91	\$3,372	\$10,872
\$10,000	120	\$121	\$4,496	\$14,496
\$15,000	120	\$181	\$6,744	\$21,744

Direct Loans Repayment Plans

Standard Repayment

With the standard plan, you'll pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50 and you'll have up to 10 years to repay your loans.

The standard plan is good for you if you can handle higher monthly payments, because you'll repay your

loans more quickly. Your monthly payment under the standard plan may be higher than it would be under the other plans because your loans will be repaid in the shortest time. Further, under a 10-year repayment plan, you will pay less total interest than a longer term plan.

Extended Repayment

To be eligible for the extended plan, you must have more than \$30,000 in Direct Loan debt and you must not have an outstanding balance on a Direct Loan as of October 7, 1998. Under the extended plan, you have 25 years for repayment and two payment options: fixed or graduated. Fixed payments are the same amount each month, as with the standard plan, while graduated payments start low and increase every two years, as with the graduated plan described below.

This is a good plan if you will need to make smaller monthly payments. Because the repayment period will be 25 years, your monthly payments will be less than with the standard plan. However, you may pay more in interest because you're taking longer to repay the loans. **Remember that the longer your loans are in repayment, the more interest you will pay.**

Graduated Repayment

With this plan, your payments start out low and increase every two years. The length of your repayment period will be up to ten years. If you expect your income to increase steadily over time, this plan may be right for you. Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

Income Contingent Repayment

(not available for parent PLUS Loans)

This plan gives you the flexibility to meet your Direct Loan obligations without causing undue financial hardship. Each year, your monthly payments will be calculated on the basis of your adjusted gross income (AGI, plus your spouse's income if you're married), family size and the total amount of your Direct Loans. Under the ICR plan, you will pay each month the lesser of:

1. the amount you would pay if you repaid your loan in 12 years multiplied by an income percentage factor that varies with your annual income, or
2. 20% of your monthly discretionary income*.

If your payments are not large enough to cover the interest that has accumulated on your loans, the unpaid amount will be capitalized once each year. However, capitalization will not exceed 10 percent of the original amount you owed when you entered repayment. Interest will continue to accumulate, but will no longer be capitalized.

The maximum repayment period is 25 years. If you haven't fully repaid your loans after 25 years (time spent in deferment or forbearance does not count) under this plan, the unpaid portion will be discharged. You may, however, have to pay taxes on the amount that is discharged.

Income-based Repayment

Under this plan the required monthly payment will be based on your income during any period when you have a partial financial hardship. Your monthly payment may be adjusted annually. The maximum repayment period under this plan may exceed 10 years. If you meet certain requirements over a specified period of time, you may qualify for cancellation of any outstanding balance of your loans.

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 www.studentaid.gov/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 www.studentaid.gov/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 www.studentloans.gov/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 www.studentaid.gov/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 <http://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. Its 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 and Ocean County Workforce Investment Boards for the benefit of our students residing in these counties. Further information on the Workforce Investment Board may be found at www.njtrainingsystems.org.

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 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. For further details, students can call 1-800-792-8670.

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.

Qualified Military spouses may seek additional financial assistance for educational purposes by exploring their options at Military Spouse Career Advancement Accounts (McCAA) at www.militaryonesource.com. Coast Guard currently does not meet the requirements for eligibility.

Contact the Department of Veterans Affairs at 1-888-GIBILL-1, or online at www.benefits.va.gov/GIBILL/ 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.

M. Internet Resources for Federal Financial Aid

Important Websites:

- Complete your FAFSA at www.fafsa.ed.gov
- Find detailed federal student aid information at www.studentaid.gov
- Loan History and Servicer information at www.nsls.ed.gov
- Complete Entrance and Exit Counseling at www.studentloans.gov
- For a list of videos, infographics, and other federal student aid publications, visit www.studentaid.gov/resources
- Information on Veterans Assistance go to 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

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 minimus 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. 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 <http://shorebeautyschool.edu/disclosures>. 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 Bree Schenck, the school Supervising Instructor 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 teacher@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 d 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 2014-2016

Criminal Offense	On Campus			Public Property		
	2014	2015	2016	2014	2015	2016
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		
	2014	2015	2016	2014	2015	2016
a. Murder/Non-Negligent Manslaughter	0	0	0	0	0	0
b. Rape	0	0	0	0	0	0
c. Fondling	0	0	0	0	0	0
d. Incest	0	0	0	0	0	0
e. Statutory Rape	0	0	0	0	0	0
f. Robbery	0	0	0	0	0	0
g. Aggravated Assault	0	0	0	0	0	0
h. Burglary	0	0	0	0	0	0
i. Motor Vehicle Theft	0	0	0	0	0	0
j. Arson	0	0	0	0	0	0
k. Simple Assault	0	0	0	0	0	0
l. Larceny-theft	0	0	0	0	0	0
m. Intimidation ¹	0	0	1	0	0	0
n. Destruction/damage/vandalism of prop.	0	0	0	0	0	0

¹Gender based intimidation, on campus in 2016.

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 was only one hate crime reported on campus from 2014-2016, which was gender-based intimidation. Had there been other hate crimes, such crimes would be reported according to the category of bias as described above.

VAWA Offenses	On Campus			Public Property		
	2014	2015	2016	2014	2015	2016
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		
	2014	2015	2016	2014	2015	2016
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		
	2014	2015	2016	2014	2015	2016
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		
	2014	2015	2016	2014	2015	2016
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:

<https://nces.ed.gov/collegenavigator/?q=atlantic+beauty+%26+spa&s=all&id=186593#crime>.

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.

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 and on Saturdays 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 Clery 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 Clery 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 insure 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.

Prohibition of Retaliatory Behavior

SHORE prohibits retaliatory behavior by staff and students against anyone reporting a crime.

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, Bree Schenck, the Supervising Instructor; Rachel Damico, the Bursar; Brittany Poulard, the Financial Aid Officer; and Tasha Rivera, the Director of Admissions. 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, etc.), instructors and staff are to immediately evacuate the premises, in an orderly manner. If feasible, instructors are to take attendance sheets with them upon evacuation. Students and staff are to move single file down the hallways and through the exits. 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. 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. 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. 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.

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, 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, 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 bi-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.

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 Anti-Harassment and Discrimination Policy, 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 based on 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.

Sexual Misconduct Education and Prevention Programs

As part of the school’s commitment to providing a harassment-free working and learning environment, SHORE’s Anti-Harassment and Discrimination Policy shall be disseminated 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 SHORE to handle any allegations of sexual misconduct promptly and effectively.

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

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

Definitions Governing School Policy:

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

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

Sexual Harassment is defined as unwelcome conduct of a sexual nature. It includes unwelcome sexual advances, requests for sexual favors, and other verbal, nonverbal, or physical conduct of a sexual nature. Sexual harassment is conduct that explicitly or implicitly affects a person's employment or education or interferes with a person's work or educational performance or creates an environment such that a reasonable person would find the conduct intimidating, hostile or offensive. It is important to note that sexual harassment crosses age and gender boundaries, and cannot be stereotyped. Among other perceived unconventional situations, sexual harassment may involve two women or two men.

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

Domestic violence means any assault, aggravated assault, battery, aggravated battery, sexual assault, sexual battery, stalking, aggravated stalking, kidnapping, false imprisonment, or any criminal offense

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

Dating Violence means violence committed by a person:

1. Who is or has been in a social relationship of a romantic or intimate nature with the victim; and
2. Where the existence of such a relationship will be determined based on a consideration of the following factors:
 - a. The length of the relationship
 - b. The type of relationship
 - c. The frequency of interaction between the persons involved in the relationship.

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

1. A dating relationship must have existed within the past 6 months.
2. The nature of the relationship must have been characterized by the expectation of affection or sexual involvement between the parties.
3. The frequency and type of interaction between the persons involved in the relationship must have included that the persons have been involved over time and on a continuous basis during the course of the relationship.

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

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

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

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

Prohibited Conduct

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

1. submission to such conduct is made either explicitly or implicitly a term or condition of an individual's education or employment;
2. submission to or rejection of such conduct by an individual is used as a basis for decisions concerning that individual's education or employment; or
3. it creates a hostile or offensive work/educational environment, which means the alleged conduct is sufficiently serious to limit or deny a student's or ability to participate or benefit from the student's education program.

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

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

Title IX Coordinators

The school's Title IX Coordinator is responsible for monitoring and overseeing SHORE's compliance with Title IX and the prevention of sexual misconduct. You may report sexual misconduct to the coordinators below in person, by phone, letter or email.

Coordinators: Bree Schenck, Supervising Instructor
Kameron Rabenou, Director (also oversees all matters pertaining to Title IX)
Location: 3003 English Creek Avenue, Egg Harbor Township, NJ 08234
Phone: (609) 645-3635
Email: teacher@shorebeautyschool.com

SHORE ensures that its employee(s) designated to serve as Title IX Coordinators have adequate training on what constitutes sexual harassment, including sexual violence, and that they understand how the school's grievance and adjudication procedures operate. Because complaints can also be filed with an employee's supervisor or Director, these employees also receive training on SHORE's grievance procedures and any other procedures used for investigating reports of sexual misconduct. In general, all sexual misconduct complaints involving a student will be referred to the campus's Title IX Coordinator.

Complaint/Grievance Procedure

If you believe that you have experienced or witnessed harassment or sexual violence, notify your

instructor, supervisor, Director, or the Title IX Coordinator as soon as possible after the incident. Do not allow an inappropriate situation to continue by not reporting it, regardless of who is creating the situation. No employee, contract worker, student, vendor or other person who does business with SHORE is exempt from the prohibitions in this policy. Supervisors and teachers will refer all harassment complaints to the Title IX Coordinator for student-related complaints and to the Director if the complaint involves an employee. In order to facilitate the investigation, your complaint should include details of the incident or incidents, names of the individuals involved, names of any witnesses, precise location of the incident(s) and the times and dates of the incident(s).

Interim Measures

Within 24 hours of a Title IX Coordinator receiving a report of sexual violence, the Title IX Coordinator will provide written notification to the victim about options for, and available assistance in, changing academic, living, transportation, and working situations, if so requested by the victim and if such accommodations are reasonably available, regardless of whether the victim chooses to report the crime to campus police or local law enforcement.

Investigation of Complaints

In response to all complaints, SHORE strives for prompt and equitable resolution through a reliable and impartial investigation of complaints, including the opportunity for both parties to present witnesses or other evidence. The time necessary to conduct an investigation of a complaint will vary based on complexity, but will generally be completed within sixty (60) days of receipt of the complaint.

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

Before initiating any investigation, the Title IX Coordinator must inform the complainant and accuser of the investigation (striving for notification within 24 hours of the complaint). If the complainant requests an investigation not be undertaken, the Title IX Coordinator should respond in writing to the complainant informing that the school will not initiate the investigation at the complainant's request. The investigative process involves interviewing the parties involved and any witnesses while gathering documentary or other evidence. A complainant need not pursue a criminal complaint in order to seek, or to hold the accused responsible through the school's policies. As soon as possible, the complainant will be offered appropriate assistance.

An Investigative Report will be compiled to document all testimonies and evidence. Based on the outcome of the investigation, the assigned Title IX Coordinator or her designee will determine if there is sufficient cause to proceed with the complaint. If so, the Title IX Coordinator or the designee will arrange for an informal resolution meeting with the accused. Complainants do not attend informal resolution meetings but are apprised of the meeting's outcome. If the accused does not accept responsibility for the allegations and/or the proposed sanction, the Title IX Coordinator or the designee will determine if the evidence warrants a formal hearing. The exact nature of the responsive action depends on the circumstances, but may include discipline up to and including suspension or dismissal from SHORE for a student, staff or faculty who is found to have violated institutional policies. The Title IX Coordinator may decide that the evidence of sexual misconduct by the accused is sufficiently clear and obvious that the school may impose immediate sanctions against the accused.

The school shall maintain confidentiality for all parties to the extent possible, but absolute confidentiality

cannot be guaranteed. In cases where a complainant does not give consent for an investigation, SHORE will weigh the student's request for confidentiality against the impact on school safety to determine whether an investigation must proceed. Complainants should be aware that in a formal investigation due process generally requires that the identity of the charging party and the substance of the complaint be revealed to the person charged with the alleged misconduct. The school handles complaints discreetly and attempts to maintain privacy throughout the investigative process, to the extent practicable and appropriate under the circumstances. However, in order to conduct an investigation, it is generally necessary to discuss the allegations with the accused and other potential witnesses. Additionally, the institution may have legal obligations to disclose information to law enforcement or in the context of legal proceedings.

In appropriate cases, as determined by the school, a ***Voluntary Resolution*** may be possible. Voluntary Resolutions are permitted only where both the complainant and accused voluntarily agree to participate, and either party may terminate Voluntary Resolution attempts and commence formal hearing procedures at any time prior to reaching a mutually acceptable resolution. However, Voluntary Resolution is only appropriate if the Title IX Coordinator believes that it is sufficiently designed to eliminate the bad conduct of the accused, prevent its reoccurrence and remedy its effects to the approval of the complainant, as well as safeguarding the safety and welfare of school staff, students and visitors. In a Voluntary Resolution, the complainant and accused will both receive a copy of the Investigative Report, if one has been created. Depending on the circumstances, a Voluntary Resolution may not necessarily involve face-to-face discussions between the complainant and the accused. Certain cases are not appropriate for a Voluntary Resolution, such as complaints of particularly egregious sexual harassment or cases involving sexual assault, criminal acts or violence. The complainant and accused must both agree in writing to the terms of a final Voluntary Resolution.

Occasionally, an individual makes a complaint and later wishes to revoke or discontinue the investigation or adjudication process. Similarly, it may occur that someone other than the victim reports an incident, and the victim declines to participate in the investigation or adjudication process. In other instances, complaints may be received anonymously and/or the victim may not wish to be personally identified. The school endeavors to respect the wishes of a victim to either not be identified and/or not participate in the process. In these situations, the school attempts to investigate and address complaints in accordance with the victim's wishes. While the institution endeavors to investigate all complaints, including anonymous complaints, the nature of anonymous complaints makes investigation, determination and remediation more difficult and, at times, impossible. Further, while the school attempts to protect the identity of complainants who do not wish to be identified, this may not always be possible.

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

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

If the applicable investigative or adjudication process allows for parties to offer witnesses and evidence, the complainant and the accused will have an equal opportunity to do so. The complainant and the accused will be informed in writing of the outcome of the complaint, to the extent permitted by law. An employee who is deemed guilty shall have whatever rights the law grants.

During the investigation, the school will provide interim measures, as necessary, to protect the safety and well-being of students and/or employees involved (see Additional Accommodations for the Complainant which follows).

Adjudication Process

If a resolution can neither be made by the Title IX Coordinator alone nor through a Voluntary Resolution, SHORE will convene a hearing following the completion of the investigation. The Hearing Panel will include the Director, Title IX Coordinator and a third, outside independent designate (which may be SHORE counsel or an outside post-secondary school representative with Title IX training). A hearing will be conducted to determine whether the accused is responsible for the act under review. If the accused is determined to be responsible, the hearing panel will decide appropriate sanctions. Both parties will receive copies of the Investigative Report (names and other identifying information of other students may be redacted from the report in accordance with FERPA). The accused and complainant will be provided reasonable time to review the Investigative Report and formulate questions prior to the hearing.

Both the complainant and the accused will be asked to submit written responses to the Investigative Report and provide any other relevant information to the Hearing Panel. The complainant and the accused will be allowed to review any written statements by the other. The Hearing Panel will review the Investigation Report, written submissions and any further evidence.

The hearing will be held at an off-campus location. The hearing is a closed proceeding, including only the Hearing Panel, the complainant and the accused, their respective advisors, witnesses and other necessary school personnel. The Hearing Panel may determine the relevance of, place restrictions on, or exclude any witnesses or information at the hearing. Only the Hearing Panel will ask questions during the hearing. The complainant and accused will be provided the opportunity to request questions of the other and of witnesses by submitting suggested questions to the Hearing Panel in writing. The Hearing Panel may revise or exclude any or all of the submitted questions. The complainant and accused will not be permitted to cross-examine one another or the other's witnesses.

SHORE will use the "preponderance of evidence" standard of proof, as described above, in ruling on the hearing.

Sanctions and Other Remedies

If the school determines that unlawful sexual harassment or violence has occurred, immediate appropriate corrective action will be taken in accordance with the circumstances involved, and SHORE will take steps to prevent the recurrence of any such harassment, discrimination or misconduct. Any employee determined by the school to be responsible for unlawful sexual harassment, discrimination or misconduct will be subject to appropriate disciplinary action, up to and including termination. Remedies for student-related claims may include, but are not limited to, an order to stay away, suspension or expulsion (as described further under Sanctions and Other Remedies which follows).

The Title IX Coordinator and Hearing Panel will be responsible for imposing sanctions that are: fair and appropriate given the facts of the case; consistent with school policy; sufficient to protect the complainant, as well as the safety of the school community; and reflect the seriousness of the sexual misconduct. The Title IX Coordinator and Hearing Panel will impose sanctions within five business days of any final determination against the accused. The sanctions decision and any other remedies must be communicated to both the complainant and the respondent in writing.

SHORE may impose one or more of the following sanctions on a student determined to violate school policy on sexual misconduct:

- Reprimand/warning
- Changing the accused's academic schedule
- Disciplinary probation
- Restricted access to school's facilities and activities
- Issuing a "no contact" order to the accused
- Dismissal or restriction from school employment
- Suspension
- Leave of absence
- Termination
- Reporting violation to legal authorities

In addition to any other sanction (unless dismissed or terminated), SHORE may require any student or employee committing sexual misconduct to receive education and/or training to assist in remedying the violation of school policy. Counseling or other support services may also be recommended.

Additional Accommodations for the Complainant

Regardless of the outcome of the hearing or a decision by the Title IX Coordinator, a complainant may request ongoing or additional accommodations, including protective measures. Further, a student may request such accommodations immediately after notifying SHORE of being victimized by sexual misconduct at the school. If the Title IX Coordinator considers such a request reasonable, such accommodations could include any one or more of the following:

- Order of protection, a no contact order, restraining order or similar lawful order from SHORE
- Providing increased monitoring, supervision, or security at the school
- Providing the complainant an escort
- Ensuring the complainant and perpetrator do not share classes or extracurricular activities
- Changing the complainant's schedule
- Refer complainant to medical, counseling and academic support services, such as tutoring
- Allowing the complainant to withdraw from or retake a class without penalty
- Providing tutoring or other academic support to assist in maintaining good academic standing

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

Retaliation Prohibited

The school prohibits retaliation against any individual who in good faith makes a complaint of sex discrimination, sexual harassment, or sexual misconduct or participates as a witness in a proceeding under this or any other school policy. Retaliation is also unlawful pursuant to VAWA, Title IX and other laws. If you believe you have been retaliated against, you should promptly notify your supervisor, Director or the Title IX Coordinator.

Filing a Criminal Complaint

In cases involving alleged criminal conduct, the complainant may file a criminal complaint with the local police department. To initiate a criminal investigation, reports of sexual violence should be made to “911” or local law enforcement. The criminal process is separate from the school’s disciplinary process. To the extent that an employee or contract worker is not satisfied with SHORE’s handling of a harassment or discrimination complaint, he or she may also contact the appropriate state or federal enforcement agency for legal relief.

Reporting Sexual Assault, Dating Violence, Domestic Violence or Stalking

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

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

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

To report an incident involving a sexual assault, domestic violence, stalking or dating violence, contact The Title IX Coordinator in person or writing; by phone; or email. The purpose and authority of the institution’s staff is limited to the enforcement of campus rules and regulations. Incidents that go beyond this scope are referred and investigated by the Egg Harbor Township Police Department.

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, SHORE 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
 - i. Must be described in detail
 - ii. Relationship to the respondent
 - iii. 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.
 - i. Petitioner allowed to present evidence.
 - ii. Ruling will be based on evidence presented.
 - b. Respondent appears at hearing.
 - i. Respondent can object to evidence which is based on State Rules of Evidence.
 - ii. Respondent can cross-examine witnesses and the petitioner.
 - c. Petitioner will rest their case.
 - d. Respondent can introduce evidence.
 - e. Judge Rules on:
 - i. Custody (if required)
 - ii. Visitation (if required)
 - iii. Restraining Order can be for a certain time period or indefinitely.
 - iv. Judge can also deny petition.
 - v. 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.

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

Risk Reduction/Warning Signs of Abusive Behavior

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

Warning Signs of Abusive Behavior

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

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

Help Reduce Your Risk and Avoid Potential Attacks

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

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

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

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

While traveling outside of the campus:

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

As part of SHORE compliance with the new Campus SAVE Act requirements for prevention and awareness programs that address domestic violence, dating violence and stalking, the Title IX Coordinator receives and has available on display informational brochures in the school. These brochures are from nationally recognized organizations and include awareness and preventive information. These brochures also include help hotlines related to these specific topics.

SHORE has a sexual assault prevention program that includes, but is not limited to the following:

1. If an assault occurs, notify the Title IX Coordinator immediately
2. Do not disturb the crime scene
3. Notify local law enforcement officials

4. Secure counseling for the victim
5. Change the academic schedule if victim requests
6. Disciplinary actions for the accused include dismissal from the SHORE

Bystander Intervention

A bystander is someone other than the victim who is present when an act of dating violence, domestic violence, stalking or sexual assault is occurring or when a situation is occurring in which a reasonable person feels as though some protective action is required to prevent asexual assault, dating violence, domestic violence or stalking. Bystanders, if active, can prevent harm or intervene before a situation gets worse. SHORE considers safe and positive options for bystander intervention that may be carried out by an individual to prevent harm or intervene when there is a risk of dating violence, domestic violence, sexual assault, or stalking against a person to be: (i) notifying the Director, Title IX Coordinator and/or Administrative Office of such events; (ii) notifying the appropriate legal authority; and (iii) notifying shopping center security of threatening violence.

Counseling Advocacy and Support

Section XX of this Consumer Information lists Emergency Hotlines and County Offices of Social Services to assist and provide support to students and staff confronted with discrimination and/or sexual harassment. In particular, the Atlantic County Women's Center (1201 New Road, Suite 240, Linwood, NJ 08221, (609) 601-9925, www.acwc.org) has a relationship with SHORE and is a good resource for students and employees who have been sexually assaulted.

For further informational resources on student rights and how to respond to and prevent sexual assault on school campuses, go to www.notalone.gov.

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: <http://www.hhs.gov/ocr/>. 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.gov or at the addresses provided at the following Website: <http://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: <http://www.fbi.gov/scams-safety/registry>.

Students may find information on NJ State Sexual Harassment Laws at <http://www.nj.gov/lps/dcr/employ.html#diversity> and NJ State Domestic Violence Laws at <http://www.state.nj.us/lps/dcj/agguide/dvpolrsp.htm>.

XIII. 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 Bursar, 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.

XIV. 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 foothold 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 the top killer 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 doses. 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. 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.

H. Drug and Alcohol Treatment

Professional treatment is available and may be expensive. For example, a typical live-in program lasting four (4) weeks can cost from \$5,000.00 to \$15,000.00. Outpatient programs cost from \$1,000.00 to \$5,000.00 for the same period. 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.

I. 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.

J. 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.

XV. 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. Drug Cultivation

Cultivation of a drug such as marijuana with less than 10 plants will incarcerate you of 3 to 5 years and impose a fee of \$25,000. Cultivating 10 to 49 plants may sentence you of a 5- to 10-year imprisonment with a fine of 150,000. More than that will be an incarceration of 10 to 20 years, applying mandatory minimum, and a fine of \$300,000.

D. 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.

E. Possession of Marijuana

For Simple Possession of marijuana (pot), you face the risk of, even on a *first offense*:

- up to 18 months in jail
- Fines from \$500-15,000
- Loss of driver's license
- Drug Rehabilitation Programs (at your expense)

F. Possession of Narcotics / Controlled Substances

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

- From 3-5 years in jail
- Fines from \$1,000-\$25,000
- 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.

G. 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."

H. 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.

I. 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.

XVI. 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 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. Kameron Rabenou, the Director, serves as the Data Protection Officer.

XVII. INFORMATION & CYBER SECURITY POLICY

Rachel Damico, the Bursar, 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.

XVIII. 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>

XIX. 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>.

XX. 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-NJABUSE
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	800-355-5500

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

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

AtlanticCare - Mission Health Care
2009 Bacharach Boulevard
Atlantic City, NJ 08401
Phone: 609-344-5714

Atlantic Cape May Workforce
2 South Main Street
Pleasantville, NJ 08232
Phone: 609-485-0052

Atlantic County Children Center
101 S. Shore Road
Northfield, NJ 08225
(609) 645-5962

Atlantic County Women's Center
1201 New Road, Suite 240
Linwood, NJ 08221
(609) 601-9925
www.acwc.org

Cape May County Board of Social Services
4005 Route 9
South 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) 813-3900

XXI. HEALTHCARE SERVICES REFERENCES

Alcove Center for Grieving Children & Families
376 Tilton Road
Northfield, NJ 08225

(609) 484-1133
www.thealcove.org

Atlantic Health Services
2009 Bacharach Blvd
Atlantic City, NJ 08401

(609) 344-5714
www.atlantichealthservices.com

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



SHORE
BEAUTY SCHOOL

**REDKEN
PREMIER
SCHOOL**



“A Beautiful Career!”

www.shorebeautyschool.edu

March 2018