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NOTICE OF AVAILABILITY OF INSTITUTIONAL AND FINANCIAL AID INFORMATION

Financial aid is available for those students that qualify. Jean Madeline Aveda Institutes participate in the Pell Grant Program and the Federal Direct Loan Program. In general, financial aid is awarded based on need.

Prospects or students needing assistance in obtaining Institutional and Financial Aid Information can contact the school's Financial Aid office.

STUDENT LOAN INFORMATION

Assistance Available from Federal, State, Local and Institutional Programs

Federal Pell Grants

Federal Pell Grants are awards of Federal Aid funds, which do *not* have to be paid back. This grant is available for undergraduates that have not earned a bachelor's or professional degree. The amount awarded is determined by the U.S. Department of Education, based on the student's needs. A Federal Pell Grant is an entitlement, which means if a student qualifies for an award, he or she *will* receive it as long as the student meets the Satisfactory Academic Progress requirements.

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

A Direct loan is a low-interest loan directly from the U.S. Department of Education (ED).

Federal Direct Subsidized loan is a low-interest (4.45% for loans first disbursed on or after 7/1/17 and before 7/1/18), fixed-rate loan that **MUST** be paid back. Interest does not accrue while students are attending school, during the grace period, and during periods of deferment.

Federal Direct Unsubsidized loan is a low-interest (4.45% for loans first disbursed on or after 7/1/17 and before 7/1/18), fixed-rate loan that **MUST** be paid back. Interest will accrue on this loan while the student is in school, during the grace period, and periods of deferment. A student can choose to pay the interest while in school.

Federal Direct PLUS loan is a low interest (7.00% for loans first disbursed on or after 7/1/17 and before 7/1/18) fixed rate loan that **MUST** be paid back. This loan is only available for parents of dependent students and the parent must complete a credit check prior to obtaining the loan.

Loan Fees: Most federal student loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you actually borrow. You're responsible for repaying the entire amount you borrowed and not just the amount you received. Direct Subsidized and Unsubsidized Loans first disbursed on or after 10/1/17 and before 10/1/18 have a loan fee of 1.066%. Direct PLUS Loans first disbursed on or after 10/1/17 and before 10/1/18 have a loan fee of 4.264%. Borrowers may qualify for Title IV student financial aid. Terms and conditions of Title IV loans may be more favorable than private education loans.

Veterans' Benefits

Veterans' Benefits are currently available at the Queen Village and Northeast Campuses, and only to those who qualify. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.

Applying for Aid and Eligibility

Any student who wishes to apply for federal Title IV financial assistance must complete the *Free Application for Federal Student Aid* (FAFSA). Students can complete the FAFSA online at www.fafsa.gov. The FAFSA information is electronically transmitted to the U.S. Department of Education's Central Processing Service (CSP). Once processed, the school will receive an Institutional Student Information Record (ISIR) that is used to determine the student's eligibility for financial assistance. To be eligible for federal aid an applicant must:

- Be enrolled in an eligible program
- Have a valid Social Security Number
- Be a U.S. citizen or eligible non-citizen
- Demonstrate need (need is the difference between the cost of education and the amount that you or your family can afford to pay). Need is determined by the information that is supplied on the FAFSA.
- Not be in default on any Federal Title IV student loan
- Not owe a Pell refund at any school
- Have a high school diploma or its equivalency
- Be registered with Selective Services (males only)
- Maintain satisfactory progress towards completion of the course of study

Initial Loan Counseling for Student Borrowers

The institution ensures that student loan borrowers of a Federal Direct Loan will receive entrance counseling prior to the first disbursement of the loan. The counseling will include:

- An explanation of the use of the Master Promissory Note
- The effect of the loan on the borrower's eligibility for other forms of aid
- The importance of repayment obligation
- Obligation to repay the full amount of the loan regardless of completion of the program or completing within regular time, inability to obtain employment, or is otherwise dissatisfied with or does not receive the educational or other services the borrower purchased from the school
- Information on accrual and capitalization of interest
- Option of paying unsubsidized loan interest while in school
- Information on the Borrowers Right and Responsibilities
- Sample of monthly repayment amounts
- Consequences of Default
- Information about NSLDS and how the borrower can access their loan records
- Definition of half-time enrollment and consequences of not maintaining half-time enrollment
- Contact information for individuals the borrower may contact with questions about the borrower's rights and responsibilities or other terms and conditions of the loan.

Loan Repayment Obligation and Repayment Options

Repayment of these loans (excluding PLUS) begins six months after the student's last day of attendance. If a student leaves school, he or she must contact ED to arrange a repayment schedule. A student is considered to have left school if he or she falls below half-time status as defined by the school, graduates, or drops. The amount of loan repayment depends upon the size of the debt; the larger the loan, the higher the payments. Students should inquire as to the monthly payments before securing the loan. Student loan programs offer many different repayment options; the school Financial Aid Office can provide students information for the different repayment options.

Students who receive federal student loans sign a Master Promissory Note (MPN) which states the borrower is obligated to repay the student loan funds regardless of the student's graduation, withdrawal from school, or inability to obtain employment.

Failure to repay a Direct Loan can cause your loan to go into default. Defaulting on a loan can result in a court suit; loss of eligibility for other federal student aid, immediate repayment of the entire unpaid amount, garnishment of wages or tax refunds and future credit ratings may be affected.

Students can access information on their loans through the National Student Loan Data System (NSLDS) at www.nsls.ed.gov. The school submits students' financial aid information to NSLDS and this information is accessible by guaranty agencies, lenders, and institutions as authorized users of the data system.

he method of payment for such awards is electronic transfer to the school; these disbursements are usually made in two or more payments. Aid from Federal programs does NOT automatically continue from one award year to the next; students *must* re-apply every award year.

Borrower's Rights

You have the right to receive a copy of your promissory note either before or at the time your loan is made.

You are entitled to receive a disclosure statement before your loan repayment begins which includes information about interest rates, fees, loan balance, monthly payment amount, and the number of payments.

If you qualify, you have the right to request a deferment of your loan payments for a specified period of time.

If you qualify, you have the right to request a forbearance if you are unable to make payments and don't qualify for a deferment.

You have the right to a grace period before your loan repayment period begins. However, your parents do not receive a grace period for a PLUS Loan. Your grace period begins when you leave school or drop below half-time status.

You have the right to prepay all or any part of your loan(s) at any time without penalty.

You must be notified in writing if your loan is sold to another lender or secondary market or transferred to another financial company for servicing. You must be informed regarding the identity of the new lender or loan holder, the address to which you must make payments and the telephone numbers of both the purchasing and selling lenders and servicers.

You have a right to receive documentation that your loan(s) is/are paid in full.

Borrower's Responsibilities

You must repay your student loan(s) including accrued interest and fees even if you do not complete your education, are not satisfied with your education, or are not able to find employment.

You must make your payments on time, even if you do not receive any notices from your lender or servicer.

You must immediately notify the lender or servicer if you are unable to make a scheduled payment.

If you apply for a deferment or forbearance, you must continue making loan payments until you are notified that your request has been granted.

You must notify the lender regarding any reasons that might change your eligibility for a deferment.

You must participate in exit counseling before you leave school.

You must notify the lender in writing within 10 days if any of the following personal information changes:

Name

Address

Telephone Number

Social Security Number

References

Graduation Date

Less than half-time enrollment

Withdrawal from school

Transfer to another school

Termination of Financial Aid

A student will lose all financial aid awards for the following reasons:

- Not making satisfactory progress in his/her attendance and academic studies.
- Not returning from an official leave of absence.

Reinstatement of Financial Aid

A student may be reinstated for aid after:

- Achieving satisfactory progress.
- Re-entering after being dropped or withdrawn from the school.

Verification

Once students complete and submit the Free Application for Federal Student Aid (FAFSA) to the Central Processing System (CPS), there is a possibility that the application will be selected for a process called "Verification". This is an audit/review process in which the student's school of choice will be required to conduct the review in order to determine the student's aid eligibility. Generally, CPS will select the application for verification based on conflicting data, a change from the prior year or due to a random selection process. If the application is selected, an asterisk will appear on the Student Air Report (SAR), next to the Expected Family Contribution (EFC). However, the school's Financial Aid Office also is authorized to "Institutionally" select applications for this review process in cases of conflicting information.

Although the school has the option of processing one Pell payment without verifying the application, this school does not take that option due to the risk of financial liability. Jean Madeline Aveda Institute verifies those applicants who are selected by the federal processor for Verification and those who have conflicting information and comments. Students who are selected for verification by the processor or Institutionally Selected by the Financial Aid Office must submit the signed and completed verification forms and documents along with supporting documentation such as IRS Tax Return Transcripts, W-2 forms, etc.

Students are to be notified, in a timely manner, of all required documents to submit to the school. The verification process cannot begin and/or be completed until all required documents are submitted. The list below includes the verification items used when reviewing a student's verification process:

Verification Items:

- Adjusted Gross Income (AGI) U.S.
- Income Tax Paid Education
- Credits
- Untaxed IRA distributions
- Untaxed Pensions
- IRA Deductions and Payments
- Tax-Exempt Interest Income
- Earned from Work Household Size
- Number in College Supplemental Nutrition Assistance Program (SNAP, formerly food stamps)
- Child Support Paid
- High School Completion Status
- Identity/Statement of Educational Purpose

Time period to submit verification documents

Students are notified, in a timely manner, of all required documents to submit to the school. The verification process cannot begin and/or be completed until all required documents are submitted. Generally, from the time we meet with and notify the student, students are given two weeks prior to class start to submit required documents. If the class start is less than two weeks away, then the student is given 3 days to submit the required documentation. A request for additional time to submit the required documentation may be requested after meeting with the Financial Aid Representative on Campus.

Consequences for failing to submit documents in time

Documents not submitted timely could result in:

- 1.) The student being responsible for paying his/her fees out of pocket.
- 2.) The student cannot be processed for a Financial Aid award.
- 3.) The student not being considered for a Financial Aid Deferment
- 4.) The program-year ending with the student having an outstanding balance with the school. This could result in late fees and the student's account being turned over to a collection agency.

Making corrections to the FAFSA data

Once the student receives their SAR, they should review it for accuracy. If changes are needed, the student (and/or parents) should submit changes/corrections to the FAFSA online by using their PIN.

If the Student's EFC change and Student Aid Amounts Change

In the event your EFC changes on an initial SAR, prior to the student being awarded, the award will be based on the last valid SAR transaction.

If the EFC changes after the student have been awarded – the award must be cancelled. The file will be re-evaluated, and additional documentation may be requested from the student. Once that process is completed and pending the student meets all eligibility criteria, the student will be re-awarded based on the last valid SAR transaction and EFC.

If the EFC changed occurred which caused a change to the Financial Aid award, the student will receive a revised Award Notification.

Office of Inspector General (OIG)

Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities (CPS, Judicial Services, IRS and including the Office of Inspector General <https://oig.hhs.gov>).

Exit Counseling for Student Borrowers

The institution will provide counseling to borrowers of Federal Direct Loans shortly before the student ceases at least half-time enrollment. The exit counseling will provide information on:

- Average anticipated monthly repayment amount
- Repayment plan options
- Options to repay or pay on a shorter schedule
- Debt management strategies
- Use of Master Promissory Note
- Importance of student's repayment obligations
- Terms and conditions for forgiveness or cancellation

Terms and conditions for deferment or forbearance

Consequences of default

Options and consequences of loan consolidation

Tax benefits available to borrowers

Obligation to repay the full amount of the loan regardless of completion of the program or completing within regular time, inability to obtain employment, or is otherwise dissatisfied with or does not receive the educational or other services the borrower purchased from the school

Availability of the Student Loan Ombudsman's office

Information about NSLDS

Federal Student Financial Aid Penalties for Drug Law Violations

A federal or state drug conviction can disqualify a student for FSA funds.

Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid—they do not count if the offense was not during such a period.

Also, a conviction that was reversed, set aside, or removed from the student's record does not count, nor does one received when the student was a juvenile, unless the student was tried as an adult.

The school will provide a timely notice to each student who has lost eligibility for any grant, loan, or work-study assistance as a result of drug law violations.

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

A student regains eligibility the day after the period of ineligibility ends or when the student successfully completes a qualified drug rehabilitation program. Further drug convictions will make the student ineligible again.

Students denied eligibility for an indefinite period can regain it only after successfully completing a rehabilitation program as described below or if a conviction is reversed, set aside, or removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record. In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. It is the student's responsibility to certify that they have successfully completed the rehabilitation program.

When a student regains eligibility during the award year, the school may award Pell, ACG, SMART, TEACH, and Campus-based aid for the current payment period and Direct loans for the period of enrollment.

A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:

- Be qualified to receive funds directly or indirectly from a federal, state, or local government program.
- Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company.
- Be administered or recognized by a federal, state, or local government agency or court.
- Be administered or recognized by a federally or state-licensed hospital, health clinic, or medical doctor.

CONTACT INFORMATION FOR ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION

Contact the Financial Aid office at your location of interest during regular school hours for assistance with obtaining institutional or financial aid information.

NORTHEAST (215)332-2000 X 1714

QUEEN VILLAGE (215)574-7670 X 1125

UNIVERSITY CITY (215)386-0404 X 1925

Faculty

A Faculty list can be obtained from the school director at each institution.

Facilities and Services for Students with Disabilities

The Institute will work with students or applicants in need of reasonable accommodations to determine whether reasonable accommodations can be effective or are available. Students requesting reasonable accommodations in accordance with the Americans with Disabilities Act should follow the procedures outlined in the Student Handbook. The Institute will make every effort to accommodate students with special needs. All school facilities are handicap accessible.

Privacy of Student Records – Family Education Rights and Privacy Act (FERPA)

NOTIFICATION OF RIGHTS UNDER FERPA

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An “eligible student” under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution.) These rights include:

1. The right to inspect and review the student's education records within 45 days after the day Jean Madeline Aveda Institute receives a request for access. A student should submit to the Student Services Office a written request that identifies the record(s) the student wishes to inspect. A school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA. A student who wishes to ask the school to amend a record should submit a request in writing to the Student Records Administrator, clearly identify the part of the record the student wants changed, and specify why it should be changed. If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before the institute discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without con-sent. The school discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by Jean Madeline Aveda Institute in an administrative, supervisory,

academic, research, or support staff position; a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of Aveda Institute who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for Aveda Institute. Upon request, the school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Jean Madeline Aveda Institute to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, FERPA requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student:

☒ To other school officials, including teachers, within Aveda Institute whom the school has determined to have legitimate educational interests. A "school official" includes Educators, administrators, staff, counselors, attorneys, clerical staff, advisory board members, members of committees and disciplinary boards, and contractors, volunteers or other parties to whom the school has outsourced institutional services or functions. A school official generally has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility.

To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer.

To authorized representatives of the U. S. Comptroller General, the U. S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf.

In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid.

To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction.

To accrediting organizations to carry out their accrediting functions.

To parents of an eligible student if the student is a dependent for IRS tax purposes.

To comply with a judicial order or lawfully issued subpoena.

To appropriate officials in connection with a health or safety emergency.

Information the school has designated as "directory information." "Directory information" is defined as information contained in the education records of a student that would not generally be considered harmful or an invasion of privacy if disclosed. Directory information may include information such as the student's name, address, e-mail address, telephone listing, photograph, date and place of birth, major field of study, participation in officially recognized activities, dates of attendance, diplomas, certificates, and awards received, the most recent previous educational agency or institution attended, grade level or year (such as freshman or junior), and enrollment status (undergraduate or graduate; full-time or part-time). Eligible students have the right to restrict the disclosure of directory information. Those wishing to do so should inform the School within 14 days of enrollment that he or she does not want any or all of those types of information designated as directory information.

To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding.

To the general public, the final results of a disciplinary proceeding, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her.

To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21.

More information about FERPA generally may be found on the U.S. Department of Education's website at ED.gov.

Copyright Infringement – Policies and Sanctions

Computer Use and File Sharing

Illegal downloading of copyrighted material or unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject students to civil and criminal liabilities. Almost all of the music, movies, television shows, software, games and images found on the Internet are protected by federal copyright law. The owner of the copyright in these works has the right to control their distribution, modification, reproduction, public display, and public performance. It is therefore generally illegal to use file sharing networks to download and share copyrighted works without the copyright owner's permission unless "fair use" or another exemption under copyright law applies. Whether the use of copyrighted material without permission constitutes "fair use" or one of the other exceptions in the Act depends on a very detailed, case-by-case analysis of various factors. Students

should be aware that sharing music, videos, software, and other copyrighted materials is very likely not to be considered a "fair use" and therefore may be a violation of the law.

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

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 Web site of the U.S. Copyright Office at www.copyright.gov, especially the FAQs at www.copyright.gov/help/faq.

Institutional Policy on Copyright Infringement

Students who engage in unauthorized peer-to-peer file sharing, illegal downloading or unauthorized distribution of copyrighted materials using Aveda Institute's information technology system can result in termination of network access for the student and/or other appropriate disciplinary action, up to and including termination from the program.

Transfer of Credit Policies and Articulation Agreements

Transfer hours may or may not be accepted from other schools see Catalog and Admissions Rep at the Campus you are interested in.

Textbook Information

All textbooks used at the Jean Madeline Aveda Institute are included in your kit. No additional textbook purchases are required. Cost of the kit is listed in the "Net Price Calculator" notice. Jean Madeline Aveda Institute does not publish an on-line schedule.

HEALTH AND SAFETY

Drug and Alcohol Abuse Prevention

The institution will annually distribute in writing to each student and employee and will biennially review the Drug and Alcohol Abuse Prevention Program, which will include:

Standards of conduct that clearly prohibit, at a minimum, the unlawful possession, use or distribution of illicit drugs and alcohol by students and employees on Aveda Institute's property or as part of any of its activities.

A description of the applicable legal sanctions under Local, State or Federal Law for the unlawful possession or distribution of illicit drugs and alcohol.

A description of the health risks associated with the use of illicit drugs and the abuse of alcohol.

A description of any drug or alcohol counseling, treatment, or rehabilitation or re-entry programs that are available to employees or students.

A clear statement that the institution will impose disciplinary sanction against students and employees (consistent, with Local, State, and Federal Law), and a description of those sanctions, up to and including, expulsion or termination of employment and referral for prosecution, for violations of the standards of conduct. A disciplinary sanction may include the completion of an appropriate rehabilitation program.

Campus Security Policies, Crime Statistics, and Crime Log

By October 1 of each year, the school will publish and distribute the annual campus security report to all current students and employees.

Student Counseling and Assistance

Local student counseling services are listed within the Drug and Alcohol Abuse Prevention Program and the Campus Security Report. The following national assistance services are also available:

National Alcoholism and Substance Abuse Information Center: 1-800-784-6776

National Sexual Assault Hotline: 800-656-4673

National Domestic Violence Hotline: 800-799-7233

Vaccination Policies

Aveda Institutes does not have a vaccination policy.

Fire Safety Policies

Jean Madeline Aveda Institute does not have any on-campus student housing facilities. However, in the event of a fire educators will direct students and guests out of the building through the nearest exit in an orderly and calm manner. The receptionist will call the fire department (911).

Voter Registration

Students can visit their local post office to obtain a Voter Registration form and necessary requirements outlined by their state or for a downloadable version of the form visit the U.S. Election Assistance Commission at <https://www.eac.gov/voters/register-and-vote-in-your-state/>.

Constitution Day

On September 17, 1787, the delegates to the Constitutional Convention met for the last time to sign the document they had created. We observe this important day in our nation's history through learning activities in our Institutes. Celebrating our Love for the United States of America and the Blessings of Freedom Our Founding Fathers secured for us.