



AND BARBER SCHOOLS

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Purpose of the Annual Disclosure Report

In compliance with the Higher Education Opportunity Act, Cloyd's Beauty/Barber Schools Inc. (CBSI) has compiled this Annual Disclosure Report to inform and notify current students, potential students, and Cloyd's Beauty/Barber Schools, Inc. employees of policies and procedures that are important to the safety and success of Cloyd's Beauty/Barber Schools, Inc... students, staff, and faculty. Should you have any questions concerning this report, please contact The Financial Aid Office at (318) 322-5465. It is important to note this report is a summary and is not all inclusive of Cloyd's Beauty/Barber Schools, Inc..' policies, procedures, and rules. Please refer to the Student Handbook and the School Catalog for comprehensive information regarding Cloyd's Beauty/Barber Schools, Inc...

Contact Information for Financial Aid Assistance

CBSI makes institutional information readily available upon request to prospective and current students in electronic or hard copy format. Institutional information includes, but is not limited to:

- ◆ Cost of Attendance
- ◆ Tuition and Fees
- ◆ Institutional Refund Policy
- ◆ Withdrawal Information
- ◆ Academic Programs
- ◆ Accreditation and Licensure Information
- ◆ Facility Information and Services for Disabled Students

This information is included in the School Catalog and this Annual Disclosure Report. To request additional copies or if you have questions concerning Financial Aid assistance please contact:

Tina Mathieu
Financial Aid Officer
(318) 322-5465
2514 Ferrand
Monroe, LA 71201

Student Financial Aid Information:

Types of Financial Assistance:

Federal Pell Grant (Need Based Aid)

Federal Pell Grants are awards to help undergraduate students pay for their education. These grants provide a "foundation" of financial aid, to which aid from other federal and non-federal sources may be added. Unlike loans, grants do not have to be paid back.

The Department of Education uses a standard formula, revised and approved every year by Congress, to evaluate the information you report when you apply for a Pell Grant. The formula produces an Expected Family Contribution (EFC). Your Student Aid Report (SAR) contains this number and will tell you whether you are eligible for a Federal Pell Grant. The awards range up to \$5,550.00. The size of award you receive will depend on your EFC number, how long you will be enrolled during the academic year, and the cost of education at your school.

*Cloyd's Beauty/Barber Schools, Inc. does not participate in any of the Stafford Direct Loan Program, Direct Loan Program, or Plus Loan Programs. **Median Loan Debt at Cloyd's Beauty/Barber Schools, Inc. is 0.***

In House Payment Plan

There are cases when Title IV Financial Aid will not cover the entire cost of education. If this should occur, students will have the opportunity to apply for a payment plan to satisfy the remaining balance. It is important to note that no payment plan will be granted until all eligible Title IV aid has been satisfied. The terms of the payment plan depend on the length of program. Remaining balances can be spread evenly amongst the months within the program length. All remaining balance must be paid in full on the contracted graduation date.

How Aid is Determined

To determine the amount of aid you will receive, the amount of money that your family can be expected to contribute towards education needs to be estimated. It is necessary to request confidential financial facts about your family's income and assets, the size of your family, the number of persons attending postsecondary education, and any unusual circumstances or expenses in order to estimate this amount of family contribution. This "needs analysis" is conducted through the completion of the Free Application for Federal Student Aid (FAFSA). From this objective analysis, a parental contribution is calculated. Students are also expected to contribute from their savings and earnings. The combination of what parents can contribute and what the student can contribute is called the expected family contribution (EFC). School officials do NOT play a role in making a student eligible for federal funds. Eligibility is determined in accordance with information provided by student and/or parents if student is dependent.

The EFC does not represent the amount of money you will need to pay the school. It determines the aid programs and amount of aid for which a student is eligible.

The goal of financial aid programs is to bridge the gap between the amount you and your family are reasonably able to contribute and your educational expenses. It is very important to realize that aid is available to make education accessible, not to make it free of cost to you or your family.

You do not have to be from a low-income family to qualify for financial aid, but you do have to have "financial need." Your "need" is the difference between what it costs to attend a particular school and what you and your family can contribute.

Here's how it works:

COST OF GOING TO SCHOOL* (Tuition, fees, books, supplies, equipment, room and board, travel, and miscellaneous expenses)

(-) YOU'RE EXPECTED FAMILY CONTRIBUTION AND GRANT FUNDS AWARDED (The amount that you and your parents should be able to contribute)

(=) YOUR FINANCIAL NEED

*Tuition is charged per increment or payment period. 50% of tuition is charged at the beginning of the first increment and the remaining 50% is charged at the beginning of the second increment.

It is important to note that your aid is determined by the concrete values listed above. The aid offered at this

institution is not calculated by any other means. You are not in competition with any other student for funds. Your financial situation determines your financial assistance.

Eligibility Requirements and Applying for Aid

General eligibility requirements are listed below:

- ◆ Student must have a valid social security number.
- ◆ Student must be a U.S. citizen or eligible non-citizen.
- ◆ Student must be a regular student enrolled or accepted for enrollment in an eligible program for the purpose of obtaining a degree or certificate.
- ◆ Student must meet the academic qualifications for study at the postsecondary level. (Student has high school transcript, GED, or has taken and passed Ability to benefit completion of 10th grade (for cosmetology, manicuring, and skin care programs) or received a pass (for barbering program))
- ◆ Student must be beyond the age of compulsory school attendance.
- ◆ Student has not been convicted of a drug-related offense that affects eligibility for FSA.
- ◆ Student (if male) must be registered with Selective Service.
- ◆ Student must not be enrolled solely in a remedial program.
- ◆ Student must maintain satisfactory academic progress.
- ◆ Student must not be in default and must not owe an overpayment on a Title IV loan or grant.
- ◆ if enrolled in a correspondence course, that course must be part of an eligible program.
- ◆ Student must have financial need.
- ◆ Verification must have been completed, if required.
- ◆ is not enrolled in elementary or secondary school.
- ◆ neither is not incarcerated (loans) nor incarcerated in a Federal or state penal institution (all programs).

All students who wish to apply for financial aid must complete the Free Application for Federal Student Aid (FAFSA). Students and parents of dependent students who wish to complete this application on their own may do so, but free assistance from a financial aid officer is available for prospects and current students during normal business hours.

The length of the program for which you are enrolled will determine under which award year you will apply. The award year covers the period from July 1 through June 30. If your program extends beyond June 30, your award eligibility will be calculated for the portion of the program to be completed through June 30. In order to receive the remainder of your award, you must file a Free Application for Federal Student Aid for the next award year when the applications become available.

To correctly fill out the application, you will need certain records. The most important record is your base year (usually the prior year) tax return. You will need your tax return, your parents' tax return (if you are dependent), and your spouse's tax return (if you are married). You may also need copies of your W-2's, mortgage information, social security benefit statements and other agency benefit records. To find out specifically which records you need to fill out the application accurately, ask a financial aid representative.

Students are encouraged to apply as soon as possible. You may have to confirm or correct the information reported and return it to be reprocessed. This could cause a delay in the awarding process. You may also have to verify some of the information you reported on the application.

Since your application is processed electronically, the school will receive an Institutional Student Information Report (ISIR) within a short time after the Central Processing Center receives your application. The information given on this report will be used to determine your eligibility for Federal Student Aid (FSA).

In addition to completing a FAFSA, you may be required to fill out additional forms during your initial interview with the financial aid officer. These forms gather personal information and are to remain in your file at the school. For any questions involving financial aid and how to apply, contact Tina Mathieu, Financial Aid Officer.

How Aid is disbursed

All Federal financial aid funds will be drawn down in payment periods, which are linked to the student's progression through his/her course. Four hundred fifty (450) hours represents one payment period for all courses at or above 900 hours in length. For courses greater than 900 hours, if the remaining portion exceeds 450 hours (one pay period), funds will be disbursed in two equal payments; if less than 450 hours (a payment period) it will be disbursed in one payment. For courses under 900 hours, the payment period equals half of the course length. All payments will be drawn on this basis.

Payments are ordered through Weber and Associates by electronic funds transfer and deposited directly into a holding account owned and managed by this institution. From this holding account, disbursements for each individual student are deposited into the institution's operating account through numbered transfers. Once deposited into the operating account, the student's ledger card is credited with the proper transfer number and disbursement amount on the same day as the bank deposit. No student signature is necessary for these funds to be deposited.

Rights and Responsibilities of Students Receiving Aid

Students receiving aid have the right to know:

1. The names of the organizations which accredit and authorize the school to operate;
2. about the programs, the faculty, and the physical facilities at the school;
3. The cost of attending the school;
4. The school's policy on refunds for students who drop prior to completion of the programs;
5. about the financial aid available from federal, state, local, private, and institutional financial aid programs;
6. The procedures and deadlines for submitting applications for each available financial aid program;
7. The criteria used to select financial aid recipients;
8. How your financial need is determined;
9. The type and amount of assistance in your financial aid package;
10. How and when the aid will be disbursed;
11. How the school determines whether you are making satisfactory progress and what happens if you are not;
12. The school's policy regarding your right to:
 - a. Review and inspect your education records;
 - b. Seek amendment of your educational record that you or your parent believes to be inaccurate, misleading, or otherwise in violation of your privacy rights;
 - c. Your consent, under certain conditions, for the disclosure of personally identifiable

information contained in your educational records; and

d. File a complaint with the Education Department concerning alleged failures by the school to comply with statutory and regulatory student and family privacy rights.

Student Responsibilities:

1. You must complete all application forms accurately and submit them on time to the right place;
2. You must provide correct information;
3. You must provide all additional documentation, verifications, corrections and/or other information requested by either the student financial aid officer or the agency to which you submitted your application;
4. You are responsible for reading and understanding all forms that you are asked to sign and for retaining your copies;
5. You must accept responsibility for all agreements that you sign;
6. You must be aware of and comply with the deadlines for application or re-application for student financial aid;
7. You should be aware of your school's refund policies and procedures;
8. You are responsible for reporting name and address changes directly to the financial aid office;
9. You are responsible to bring or send the Student Aid Report to the Financial Aid Office in time to complete the verification process;
10. You are responsible to bring or send any supporting documentation that is necessary to verify information in time to complete the verification process; you will be responsible to pay any overpayment that is discovered during verification.

Continued Eligibility and Satisfactory Progress:

Once you have qualified for aid, there are still requirements of you as a student that must be met in order for the aid to continue. To maintain satisfactory academic performance, a student must maintain a 70% or above academic average and maintain an attendance schedule that will allow you to graduate within 150% of the time period for each course.

If you are determined to be ineligible for Financial Aid because satisfactory progress requirements were not met, you may appeal this decision to the Director by indicating in writing the reason why the minimum requirements were not met and why Financial Aid should not be terminated. The Director will review the appeal and determine whether the suspension from Financial Aid is justified. You will be advised in writing of this decision. The decision of the Director is final.

Financial Aid will be immediately re-instated for the student deemed ineligible for Financial Aid based on a negative satisfactory progress if the student prevails during an appeal. The student will be notified in writing of re-in statement of Financial Aid.

Facilities and Services Available for Students with Disabilities:

Cloyd's Beauty/Barber Schools, Inc. far exceeds the minimum space requirements as set forth by the governing rules of the State Board. The facility consists of a reception area, clinic floor, offices, classrooms, dispensary, and break room.

The clinic area consists of working stations where the students work on customers under the direct supervision of an instructor. The theory classrooms consist of visual aids such as charts, video library, and chalkboards.

In an effort to maintain a quality training program, the school is constantly improving and updating its facilities to maintain the most modern and up to date campuses possible.

All facilities and programs have been designed for the accommodation of all our employees, students, and patrons. We do realize, however, that all needs may not be met for those who are disabled. If there is an unmet need that we can remedy, please contact the Director during regular business hours to discuss measures to make our schools a more comfortable environment for all people. The Cloyd's Beauty Schools Inc. is in compliance with city code requirements in reference to accessibility for disabled students regardless of program.

Cost of Attendance:

The following chart illustrates direct educational costs of attendance for Cloyd's Beauty/Barber Schools, Inc.

Course	Registration Fee	Textbooks	Kits	Supplies (Clinic and Instructional)	Tuition Cost	Total Cost
Cosmetology	\$150	\$230	\$370	\$600	\$6,975	\$8,325
Esthetician	\$150	\$195	\$150	\$230	\$3,375	\$4,100
Manicuring	\$150	\$200	\$200	\$275	\$2,475	\$3,300
Instructor	\$150	\$225	\$0	\$225	\$2,900	\$3,500
Barbering	\$150	\$225	\$450	\$525	\$6,975	\$8,325

In addition to costs for tuition and fees, CBSI will also estimate how much it costs to live under various circumstances (i.e., depending upon whether you live with your parents, or in a separate location).

Financial aid programs offer a way to bridge the gap between what the student and family can provide and what it will cost to attend this school.

To estimate the total expenses at this school, we have prepared the following chart based upon the Bureau of Labor Statistics research on a modest, but adequate standard of living under various conditions. The cost of tuition, fees, books, supplies and equipment for the program in which you intend to enroll must be added to these figures.

Estimated Weekly Expenses	Students Living With Parents	Single Students Not Living With Parents
Room and Board	\$24.13	\$48.26
Transportation (5 Days / Week)	\$24.50	\$24.50

Institutional Refund Policy:

All refunds, when due, will be made with or without the request of the student.

Classes Canceled by the Institution / Student Not Accepted by Institution

If tuition and or fees are collected in advance of a start date and the institution cancels the class or does not accept the student, all tuition and fees shall be refunded within 30 days. Applicants and students may cancel or terminate their training at any time before or during their training by notifying the school Chairman/President in writing. The day the written cancellation/termination notice is delivered to the Chairman/President, scheduled class start date or a postmark date will be considered the receipt date for purposes of calculating and returning funds if applicable. An applicant rejected by the school shall receive a full refund of all monies paid. Refunds will be made within 30 days from the date the cancellation/termination notice is delivered to the school, scheduled start date or date postmarked. The earliest date of notification received shall be used for refund calculation purposes.

Cancelation of Enrollment Agreement

Applicants canceling their enrollment within three (3) days of signing an enrollment agreement shall be entitled to a refund of all monies paid, less any material costs. Students who cancel this agreement before commencing classes shall also receive a full refund of all monies paid, less any material costs. Any student who enrolls prior to visiting the institution will have the opportunity to withdraw without penalty within three days following either a regularly scheduled orientation or a tour of the facilities and inspection of the equipment.

Termination date for Refund Purposes

Termination date for refund purposes (to those students who have paid for more than the obligatory amount listed below) shall be the earliest of the following: last day of actual attendance, written notice of cancellation or withdrawal delivered to the owner, date of postmark of a mailed written notice, expiration date of a leave of absence, or date of termination established by the school. Refunds will be made within thirty (30) days of the termination date. The charges for tools, text, and materials are nonrefundable and not included in the tuition refund policy. The registration fee of \$150.00 is non-refundable.

STUDENT OBLIGATION CALCULATION

(All periods of financial obligation are based upon scheduled hours)

Periods of Obligation (Scheduled Hours)	Amount of Total Tuition Owed to School
0.01 % to 10%	10%
10.01% to 25%	50%
25.01% to 50%	75%
50.01% to 100%	100%

Supplies fees will be charged pro-rata based upon amount earned by the student using scheduled hours.

Students enrolled in programs scheduled to last longer than 12 months are released from the obligation to pay tuition for course-work scheduled to occur beyond 12 months if the student withdraws or is terminated during the first 12 months. The calculation of the refund for the unused portion of the first 12 months is based on the calculation above.

If the student withdraws or is terminated during any subsequent period following the first 12 months, the student's refund for the unused portion of the tuition applicable to the period of withdrawal is based on the calculation above.

If a student is taken from school enrollment for any reason and a refund is calculated to be due, all financial aid will be returned to the Federal Fund before a student may receive any cash refund. Refunds will be returned to the separate funds in this order Pell or TOPS. In compliance with and in accordance with the Higher Education Amendment Act of 1998 schools must calculate refunds according to "the Return of Title IV Federal Funds" for students failing to complete a course of study as scheduled. This may result in the student owing the school a considerably large amount of tuition, without the assistance of Financial Aid.

Withdrawal Requirements

While it is Cloyd's Beauty/Barber Schools, Inc. mission to provide students the tools necessary to graduate and become employable, it is sometimes necessary for students to withdraw from enrollment. This can be initiated by the student or by Cloyd's Beauty/Barber Schools, Inc. if the student is not compliant with Cloyd's Beauty/Barber Schools, Inc. rules and regulations (see "Attendance Policy" and "Probationary Period" sections in the Student Handbook).

The effective date of the termination for refund purposes will be the earliest of the following:

1. The last day of attendance from school's attendance records, or
2. Date student began the withdrawal process, or
3. Date student provided official notification of intent to withdraw in writing, or
4. Date student did not return at the expiration of an approved leave of absence.
5. Date of withdrawal as determined by the school:
 - a) Student is expelled,
 - b) Student not making satisfactory progress (attendance or academic)

A full refund will be made to any student who:

1. Is not accepted by the school;
2. Was enrolled by misrepresentation in advertising, promotional materials of the school, or representations by the owner or representative of the school; or
3. Is enrolled in a course of instruction that is discontinued by the school and prevents the student from completing the course.

Refunds will be totally consummated within 30 days after the effective date of termination.

Upon a student's withdrawal, two calculations are formed:

1. The Return of Title IV funds (To determine amounts earned from the Federal programs) and
2. Institutional Refund Policy

Any student who wishes to return to the institution after withdrawal or termination must pay any outstanding balance owed the institution due to the withdrawal or termination before re-enrolling. Each case can be reviewed individually at the discretion of the CEO.

Return of Title IV Funds

You must keep in mind that when you apply for financial aid, you sign a statement that you will use the funds for educational purposes only. Therefore, if you withdraw before completing your program, a portion of the funds you received may have to be returned. The school will calculate the amount of tuition it must return to the Federal funds according to the policies listed below:

Only the Title IV programs are to be included in this calculation. Cloyd's Beauty/Barber Schools, Inc. currently participates in the Pell Grant Program

The Return of Title IV Funds is NOT a Refund Policy. Instead, the Federal regulations (beginning with October 7, 2000) require the use of a Return to Title IV calculation to determine the amount of Title IV funds a student has earned based on scheduled hours as of the date he or she ceases attendance. Any student receiving Title IV funds will be subject to these regulations.

The amount of Title IV aid earned is based on the student's scheduled hours of academic attendance, and the total aid received; it has no relationship to the student's incurred institutional charges. Because these requirements deal only with Title IV funds, the order of return of unearned funds do not include funds from sources other than the Title IV programs.

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the aid is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive or may have received. Therefore, the amount of Federal grant earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. This may result in the student owing the institution more money.

Up through the 60% point in each payment period the required Return to Title IV calculation is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period, a student has earned 100% of the Title IV funds credited to that payment period.

If a student has unearned grant money, a Financial Aid Officer (FAO) sends a grant overpayment notice to the student within 30 days from the date of the school's determination that the student withdrew, giving the student 45 days to either:

1. Repay the overpayment in full to the school,
2. Make repayment arrangements satisfactory to the school, or
3. Sign a repayment agreement with the Department of Education.

If the student has not repaid the grant overpayment within the 45-day time frame, the FAO will report the Overpayment electronically to the National Student Loan Data System (NSLDS). The student will not be eligible for further Title IV funds until the grant overpayment is paid in full.

NOTE: If the initial amount of the overpayment owed by the student is \$25.00 or less, the student repayment requirement is forgiven.

Policy Concerning Transfer Hours

Transfer of Previous Credits/Hours

- Credit for courses completed at another institution for a student enrolling with Cloyd's Beauty/Barber Schools, Inc. will be subject to approval by the Director.
- The student is responsible for submitting an official transcript from the previous institution.
- Only credits earned within 2 years prior to enrollment at GCC will be considered.
- All requests for transfer of credits must be made prior to or within the first thirty (30) days of the start of school.
- All students will be notified of any credits accepted as transferable.
- Transfer credit is not included in the calculation of cumulative grade point average.
- In quarter credit hour programs, transfer credit is included as credit attempted and earned when calculating the rate of progress. In clock hour programs, accepted transfer credit is added at the end of training and is not included when calculating the rate of progress.

Transfer of Hours to Other Institutions

While we encourage the pursuit of higher learning, course work earned at Cloyd's Beauty/Barber Schools, Inc. may not transfer to another institution. The decision to accept transfer hours is determined at the discretion of the receiving institution.

Cloyd's Beauty/Barber Schools, Inc. is a special purpose institution and our mission is to attract qualified students, instruct them with quality education and training, and prepare them for career occupations in their respective fields. This purpose does not include preparing students for further college study. Students should be aware that transfer of credit is always the responsibility of the receiving institution. Whether or not credits transfer is the sole decision of the receiving institution. Any student interested in transferring credit to another institution should check with the receiving institution directly to determine to what extent, if any, credit can be transferred.

Accreditation and Licensure

Cloyd's Beauty Schools,#1 AND #3 Inc. are licensed by the State of Louisiana Board of Cosmetology. Cloyd's Barber School #2 is Accredited by the Louisiana State Board of Barber Examiners. All three campuses are accredited by the Council on Occupational Education. Both agency contact information is below:

Louisiana State Board of Cosmetology
11622 Sunbelt Court, Baton Rouge, LA 70809 (225)756-3404

Louisiana State Board of Barber Examiners
4626 Jamestown Avenue
Baton Rouge, LA 70898
225-925-1701

Council on Occupational Education
7840 Roswell Road, Building 300, Suite 325
Atlanta, GA 30350-8401/ (770)-396-3898

To obtain and review documents describing licensure or accreditation please contact:

Rhett Mathieu, CEO
2514 Ferrand, Monroe, LA 71201 (318) 322-5465

Student Privacy Rights

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Cloyd's Beauty/Barber Schools, Inc. is not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Genesis may charge a fee for copies.
- Parents or eligible students have the right to request for Cloyd's Beauty/Barber Schools, Inc. to correct records, which they believe to be inaccurate or misleading. If Cloyd's Beauty/Barber Schools, Inc. decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if Cloyd's Beauty/Barber Schools, Inc. still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows Cloyd's Beauty/Barber Schools, Inc. to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
 - School officials with legitimate educational interest;
 - other schools to which a student is transferring;
 - Specified officials for audit or evaluation purposes;
 - Appropriate parties in connection with financial aid to a student;
 - Accrediting organizations;
 - To comply with a judicial order or lawfully issued subpoena;
 - Appropriate officials in cases of health and safety emergencies; and
 - State and local authorities, within a juvenile justice system, pursuant to specific State Law.

Cloyd's Beauty/Barber Schools, Inc. may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, Cloyds Beauty/Barber Schools must notify parents and eligible students about directory information and allow parents or eligible students a reasonable amount of time to request that the school not disclose directory information about them. Cloyd's Beauty/Barber Schools, Inc. must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a

PTA bulletin, student handbook, or newspaper article) is left to the discretion of Cloyd's Beauty/Barber Schools, Inc.

Students can contact the CEO to request review, amendment, or copies of educational records.

Campus Security Procedures

Full cooperation from students, faculty and staff is imperative in creating a safe campus environment. It is the responsibility of all members of the Cloyd's Beauty/Barber Schools, Inc. community to report a crime, suspicious activity or other emergencies on campus to the appropriate school official. If you are a witness to or victim of a crime, immediately report the incident to local law enforcement officials, the student services office, or to The Instructors or CEO. All crimes will be investigated and when appropriate, brought to the attention of the Student Services office for disciplinary hearings.

Reporting Crimes and Emergencies: Please note that Cloyd's Beauty/Barber Schools, Inc. will never use a student's name or identify a student in reporting any criminal activity, unless required to do so by local law enforcement agencies.

When reporting an incident the report should include a full description of the incident to include:

- Persons present
- Date, time and location of incident

Upon receipt of this report Cloyd's Beauty/Barber Schools, Inc. will determine the appropriate response, which could include disciplinary action against the offender(s), notification to the campus community or other public safety alternatives deemed appropriate given the circumstances. If the incident is criminal in nature, local law enforcement agencies will be notified immediately. If the incident is an emergency, dial 911 immediately.

Cloyd's Beauty/Barber Schools, Inc. will contact the Local Police Department twice a year to monitor, record and notify the Cloyd's Beauty/Barber Schools, Inc. community of crimes that occur close to campus that have been reported to the Police Department. This information will be posted on campus as well as disseminated to the community through email.

Annual Disclosure: Cloyd's Beauty/Barber Schools, Inc. will compile crime statistics data at the end of every calendar year and report the findings annually to students, staff and faculty via email notification and campus postings. The findings are also included in the Enrollment Package, notifying prospective students of crime statistics on and around the Monroe and West Monroe Campus.

Campus Access and Facility Security: The Maintenance Department maintains the facility and grounds on a regular basis with an emphasis for safety and security. Facility and equipment repairs are made on a regular basis unless immediate attention is necessary as decided by the CEO. The CEO is responsible for notifying the Maintenance Department of repairs affecting safety and security hazards such as broken windows or locks. Students, staff and faculty can assist the CEO and the maintenance staff by notifying both to report facility or equipment concerns.

The Instructors have fire drills so that students are aware of procedures used during fires. Instructors will sound whistles and yell fire during an event of fire or drill. If an emergency requires evacuation, there are signs clearly posted throughout the building indicating the best routes for evacuation. Instructors also have tornado drills and procedures and instruction are to be followed.

Facility hours are open 8:30 am to 4:00 pm Tuesday through Saturday. Officers from the Local Police Department monitor the facility during closed hours. Access to classrooms and laboratories is limited to those students enrolled in the course and the instructing faculty.

Reporting Incidents: As victims or witnesses of a security or criminal incident, students, staff, and faculty should report incidents immediately to the CEO. If the CEO is unavailable, report the incident to the nearest school official. Prompt reporting will ensure timely warnings issued to the Cloyd's Beauty/Barber Schools, Inc. community and prompt disclosure of criminal data.

Confidentiality in Reporting: Cloyd's Beauty/Barber Schools, Inc. will never use a student's name or identify a student in reporting any criminal activity, unless required to do so by local law enforcement agencies.

Law Enforcement: All Cloyd's Beauty/Barber Schools, Inc. staff and faculty share in the responsibility of campus security. No Cloyd's Beauty/Barber Schools, Inc. employee is not authorized to act as a law enforcement officer nor has the authority to do so.

Safety and Security Responsibility: Campus safety is the shared responsibility of students, staff and faculty. Cloyd's Beauty/Barber Schools, Inc. schedules annual procedure reviews on campus to illustrate fire routes, evacuation procedures and incident notification procedures. In addition a representative from the Local Police Department will visit the Campus each year to discuss emergency procedures and answer questions. While these steps are proactive, it is still the responsibility of the individual to be responsible for their own security and the security of others.

Safety Tips: The following illustrates some helpful hints to help prevent crimes:

- Always stay alert and aware of your surroundings
- Stay away from dark isolated areas
- Travel and walk with a fellow student or employee whenever possible
- Upon leaving campus always inspect your vehicle before entering
- Avoid wearing large amounts of jewelry or carrying large amounts of cash
- Always keep personal belongings and purses / wallets locked safely in the trunk of your vehicle while on campus
- If you feel you are being followed immediately dial 911 and walk towards a lighted home or store
- Do not hitchhike or pick up hitchhikers
- Park in Cloyd's Beauty/Barber Schools, Inc. well lit parking areas
- Do not reveal any personal identifiable information to strangers
- Keep an eye on neighbors' homes while they are away and ask them to do the same for you
- Program the Local Police Department's number into your cell phone or keep it next to your home phone at all times
- Leave only the ignition key with parking attendants
- Never leave keys lying out while on campus

- Report any lights that are not working properly to the campus Instructor or to the CEO
- Don't hide spare keys outside your vehicle or house

Emergency Response and Evacuation Procedures: In the case of an emergency resulting in an evacuation Cloyd's Beauty/Barber Schools, Inc. will, without delay determine the nature of the emergency and implement the alarm used by the Instructor which will trigger the evacuation process. The alarm system will not be sounded if doing so would compromise efforts to assist a victim.

If the emergency would have an effect reaching beyond the Cloyd's Beauty/Barber Schools, Inc. CEO, will notify local news channels reaching the Monroe/West Monroe community as soon as it is safe to do so.

Information for Crime Victims

Cloyd's Beauty/Barber Schools, Inc. will, upon written request, disclose to an alleged victim of any crime of violence, or a nonforcible sex offense, the results of any disciplinary proceeding conducted by Cloyd's Beauty/Barber Schools, Inc. against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided, upon request, to the next of kin of the alleged victim.

Drug and Alcohol Policy and Abuse Prevention Program

Cloyd's Beauty/Barber Schools, Inc. substance abuse policies are as follows:

Cloyd's Beauty/Barber Schools, Inc. is committed to providing a safe, healthy, and efficient working environment for all employees/students. To help achieve this goal, employees/students are prohibited from:

- Possessing, distributing, selling, manufacturing, or being under the influence of any illegal drug;
- Consuming alcoholic beverages while on company premises, in company vehicles, or while on company business or time, or bringing alcohol onto company premises; or
- Abusing prescription drugs or possessing drugs that have not been prescribed for the employee by physician.

The standards of conduct of this school clearly prohibit the unlawful possession, use or distribution of illicit drugs and alcohol by students and employees on its property or as a part of any of its activities. Possession, use, or distribution as mentioned above can result in prosecution by local, state, or federal authorities and conviction can result in fine, imprisonment, or both.

An employee/student who violates this policy is subject to corrective action up to, and including, termination of employment/enrollment. Use of some drugs is detectable for several days. Detection of such drugs or the presence of alcohol will be considered being "under the influence."

Violations of the above mentioned policies occur when there is reasonable evidence of illegal prohibited activity. At this point the school will take action against all violators. In addition, all evidence of illegal activities will be turned over to the appropriate law enforcement agencies

Cloyd's Beauty/Barber Schools, Inc. reserves the right to request random drug tests for its employees and students. Refusal to submit to a drug and/or alcohol screen is grounds for immediate termination. Law enforcement may also be invited to check our campuses at any time with any means they deem necessary (i.e., drug dogs).

While Cloyd's Beauty/Barber Schools, Inc. does not condone the abuse of alcohol, prescription drugs, and/or use of illegal drugs, Cloyd's Beauty/Barber Schools, Inc. does recognize that addiction to drugs and/or alcohol can be treated. If an employee recognizes a personal addiction or abuse problem and seeks assistance from management in advance of detection, Cloyd's Beauty/Barber Schools, Inc. will assist the employee in seeking treatment. The confidential nature of the employee's counseling and rehabilitation for drug and/or alcohol abuse will be preserved.

Any employee or student that has been suspended or terminated on the basis of violating our substance abuse policy that wishes to return to our schools must first provide legitimate evidence that he/she has entered into a completed and recognized rehabilitation program. Requests for reinstatement must be in written form and submitted to the CEO, Rhett Mathieu. Decisions by the CEO on these matters are final.

All information relating to drug and/or alcohol screens is to be kept strictly confidential. The information will be kept in each employee's medical file, which will be maintained separately from the employee's personnel file. These medical files will be kept locked and secured, and access will be limited to certain individuals in the organization. Under no circumstances should the results of a drug and/or alcohol screen be discussed with individuals that do not have a work-related need to know.

Drug abuse is extremely dangerous and can lead to dependency, addiction and death. Drug use and abuse causes approximately 20,000 deaths in the United States annually due to homicide and injuries, overdose, suicide, pneumonia, HIV infection, Hepatitis, and endocarditis.

Cloyd's Beauty/Barber Schools, Inc. maintains a drug counseling program including outside counselors that periodically come to the school and make our students aware of the dangers associated with drug abuse. All city Police Departments have a DARE program and trained officers hold classes for our students on an annual basis. The District Attorney General's office also conducts a Drug Awareness class for our students.

Notice of Federal Student Aid Penalties for Drug Law Violations

Conviction of any student for any offense, during a period of enrollment for which he/she is receiving Title IV financial aid funds, under any federal or state law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV, HEA grants or loans.

If a student loses Title IV assistance eligibility resulting from a drug offense conviction, he/she will be notified in writing of the change in eligibility status. Included in this notice will be an advisement of way in which the student can regain eligibility.

If convicted of an offense involving the possession of a controlled substance, the ineligibility period is:

- First offense: 1 year
- Second offense: 2 years
- Third offense: indefinite

If convicted of an offense involving the sale of a controlled substance the ineligibility period is:

- First offense: 2 years
- Second offense: indefinite

To regain eligibility before the suspension period has expired the student must satisfactorily complete a drug rehabilitation that complies with such criteria as the Secretary of Education shall prescribe and

includes two unannounced drug tests, or the conviction is reversed, set aside, or otherwise rendered nugatory.

Sexual Harassment/Assault

Sexual harassment is illegal under federal, state and local laws. It is defined by the Equal Employment Opportunity Commission (“EEOC”) as any unwelcome sexual advance, request for sexual favors, or other verbal or physical conduct of a sexual nature when:

– Submission to the conduct is made either explicitly or implicitly a term or condition of an individual’s employment/enrollment;

– Submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting the individual; or

– The conduct has the purpose or effect of unreasonably interfering with the individual’s performance or of creating an intimidating, hostile or offensive environment.

The types of behaviors that constitute sexual harassment may include, but are not limited to:

- Unwelcome sexual flirtations, advances or propositions;
- Derogatory, vulgar, or graphic written or oral statements regarding one’s sexuality, gender or sexual experience;
- Unnecessary touching, patting, pinching or attention to an individual’s body;
- Physical assault;
- Unwanted sexual compliments, innuendos, suggestions, or jokes; or
- The display of sexually suggestive pictures or objects.

It is important to recognize that nonsexual touching or other nonsexual conduct does not warrant a claim of sexual harassment. In a cosmetology and barbering college there will be times when staff members and students must touch. The cosmetology and barbering industries are a hands-on service to the public, and in order to train students effectively, students and staff must learn how to touch others appropriately. Our desire is not to create a sterile or cold environment where individuals fear touching or speaking to each other. However, our desire is to create a comfortable and safe work environment for students and staff members. Unwelcome sexual advances, requests for sexual favors, or other verbal, visual or physical conduct of a harassing nature will constitute harassment when the person involved feels compelled to submit to that misconduct in order to keep his or her position, to receive appropriate pay, or to benefit from a certain employment decision. If this type of misconduct interferes with an employee’s or student’s work, or creates an intimidating, hostile, or offensive work environment for an employee or student, it may be considered harassment.

Harassment Complaint Procedure: Cloyd’s Beauty/Barber Schools, Inc. expects that everyone will act responsibly to establish a pleasant and friendly work environment. However, if an employee/student feels he or she has been subjected to any form of harassment or discrimination, the employee/student should firmly and clearly tell the person engaging in the harassing or discriminating conduct that it is unwelcome, offensive, and should stop at once.

The employee/student also should report any discrimination or harassment to his or her immediate supervisor/instructor. Likewise, if an employee/student witnesses another employee/student harassing another individual, the employee/student should report that conduct as well. The investigation of the discrimination or harassment claim will begin immediately. If the victim of harassment or assault feels the incident was criminal in nature a school official will immediately notify the proper Local law enforcement agencies.

Cloyd's Beauty/Barber Schools, Inc. will conduct its investigation in as confidential a manner as possible. An investigation of a harassment or discrimination complaint will include an interview with the accuser and the accused. Both are entitled to the same opportunities to have others present during disciplinary proceedings, and both will be informed of the outcome of any disciplinary proceeding.

A timely resolution of each complaint will be reached and communicated to the employee and the other parties involved. Appropriate corrective action, up to and including termination, will be taken promptly against any employee engaging in discrimination or harassment. Retaliation against any employee/student for filing a complaint or participating in an investigation is strictly prohibited. However, any employee/student who knowingly makes a false claim of harassment or discrimination will be subject to corrective action, up to and including, termination.

Occasionally, talking with a supervisor about harassment is not an option. If an employee or student feels uncomfortable approaching one of these individuals, or feels that his or her complaint has not been or cannot be properly handled, he or she may report the complaint to Rhett Mathieu, CEO cbsi@bayou.com or by calling (318) 322-5465 or contact Tina Mathieu, FAO tina@comcstbiz.net or by calling 318- 388-1046.

Please note that it is the schools responsibility to take calculated actions to ensure a quick response to all harassment and discrimination complaints. This policy has been written to ensure that all Cloyd's Beauty/Barber Schools, Inc. students and staff feel that our campuses are a safe and friendly place to learn and work.

Any person, who brings a claim or complaint of discrimination or harassment, or who assists in the investigation of such claim or complaint, will not be adversely affected in the terms and conditions of employment/enrollment, or discriminated against or discharged because of the complaint or assistance. Complaints of such retaliation will be promptly investigated and, when warranted, the persons engaging in the retaliatory conduct will be subject to disciplinary action up to and including termination.

Services for Victims: If any student, staff or faculty has been a victim of sexual harassment or assault counseling services will be available off campus. For more information on counseling services contact Tina Mathieu, FAO at tina@comcastbiz.net or by calling (318) 388-1046. The following lists resource contact information for victims of sexual harassment or assault in Monroe/West Monroe:

Sexual Assault Center/Family Justice Center

YWCA NW LA: 800-716-7233

Crisis Line: 888-511-3522

Louisiana Rape Crisis Line: 800-656-4673

Women Shelters & Domestic Violence Shelter

1515 Jackson Street, Monroe, LA 71203

Sexual Offender Information: to obtain information concerning registered sexual offenders in

Monroe/West Monroe and the surrounding areas, you can visit the following website:

<http://www.city-data.com/so/so-Monroe-Louisiana.html>

Fire Safety Report

Cloyd's Beauty/Barber Schools, Inc. does not provide on-campus housing therefore no fire safety report is necessary.

Copyright Infringement Policies and Sanctions

The making of an electronic or paper copy of a copyrighted work by any means (photocopying, electronic reproduction, scanning, digitizing, etc.), Constitutes reproduction that is governed by copyright law. The copyright principles that apply to the use of copyrighted works in electronic environments are the same as those that apply to such use in paper environments.

The reproduction or copying of a work subject to copyright protection typically requires the permission of the copyright owner. However, the copyright law recognizes that in certain situations, copyrighted work may be reproduced without the copyright owner's consent. One such situation is where the doctrine of "fair use" applies.

The following four factors must be considered for determining "fair use"

- The purpose and character of the use, including whether such use is of a commercial nature or is for nonprofit educational purposes.
- The nature of the copyrighted work
- The amount and substantiality of the portion used in relation to the copyrighted work
- The effect of the use upon the potential market for or value of the copyrighted work.

Cloyd's Beauty/Barber Schools, Inc. distributes materials informing the Cloyd's Beauty/Barber Schools, Inc. Community about the appropriate use of copyrighted materials. This information is included in the student catalog, codes of conduct, in addition to e-mail and/or paper disclosures. Any unauthorized distribution of copyrighted materials will be handled by the CEO and a disciplinary hearing may be called.

The Institutional Advisory Committee reviews the effectiveness of the plan to combat the unauthorized distribution of copyrighted materials on an outcome basis. A check of a "before and after" comparison of bandwidth, or relapsing into previous problem situations is a way to check on outcomes.

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 and 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 their FAQ’s at www.copyright.gov/help/faq.

Graduation, Placement, Licensure, and Retention Rates

The following data was compiled for the most recent Annual Report submitted to the Council on Occupational Education for the reporting period July 1, 2014 until June 30, 2015:

Cloyd’s Beauty School #1, Inc. 603 Natchitoches West Monroe, LA 71291	Cloyd’s Beauty School #2, Inc. 1311 Winnsboro Road Monroe, LA 71202	Cloyd’s Beauty School #3, Inc 2514 Ferrand Street Monroe, LA 71201
Completion Rate: 63.89 %	Completion Rate: 62.96%	Completion Rate: 65.15%
Placement Rate: 84.40%	Placement Rate: 88.24%	Placement Rate: 84.00%
Licensure Rate: 85.71%	Licensure Rate: 91.00%	Licensure Rate: 92.31%

*Placement information, including type of employment per program, is available upon request from the Cooperate/Financial Aid Offices.

Employment Opportunities for Graduates: Considering all programs offered at Cloyd’s Beauty/Barber Schools, Inc. are within similar scope of each other, employment opportunities are consistent for all graduates. Employment opportunities include becoming: a stylist in a salon or spa, makeup artist, salon manager or owner, hair colorist, barber shop, beauty retail specialist, technician at a dermatology office, or instruction.

Retention rates of certificate seeking, first-time, undergraduate students as reported in the Integrated Postsecondary Education Data System (IPEDS):

The full IPEDS Fall 2009 report as reported to the National Center for Educational Statistics, which includes disaggregated completion rates, can be found at:

Cloyd's Beauty School #1, Inc.

<http://nces.ed.gov/collegenavigator/?s=all&z=71291&zd=0&of=3&id=158538>

Cloyd's Beauty School #2, Inc.

<http://nces.ed.gov/collegenavigator/?s=all&z=71202&zd=0&of=3&id=366155>

Cloyd's Beauty School #3, Inc.

<http://nces.ed.gov/collegenavigator/?s=all&z=71201&zd=0&of=3&id=248527>

Voter Registration Forms

Voter registration forms are available upon request in the financial aid office. Cloyd's Beauty/Barber Schools, Inc. will also distribute in electronic format access instructions to voter registration forms annually. To access the State of Louisiana voter registration form, go to:

<https://onlinevoterregistration.sos.louisiana.gov/>

State Assistance

Programs within Cloyd's Beauty Schools qualify for Tech TOPS. Go to the link below to see qualification and information concerning the TOPS Program.

<http://www.osfa.la.gov/MainSitePDFs/TOPSTECHRR.pdf>