

CONSUMER DISCLOSURES

07/18/2017

Josef's School of Hair Design, Inc. & Josef's West Academy provide consumer information to all incoming and current students. It is your responsibility to understand your rights and responsibilities as a student, especially if you are receiving federal student aid. For additional consumer information, reports and data which are not in this Consumer Information Report, please refer to our school catalog, or do not hesitate to contact the school director, financial aid director or admissions for assistance. Attached in alphabetical order are the following policies:

2016-2017 Annual Security Report - including:

- Alcohol & Drug Free Standards Policy
- Bullying, Harassment & Discrimination Policy
- Complaints, Investigations & Disciplinary Action Policy
- Crime & Accident Prevention Statement
- Crime Reporting & Campus Security
- Retaliation Policy
- Sex Discrimination & Sexual Harassment Policy
- Sex Offender Information

Accreditation & Licensure

Americans with Disabilities Act Policy & Procedures

Attendance Policies

Compensation/Incentive Pay Policy

Constitution Day Policy

Copyright Infringement Policy

Cost of Attendance

Educational Programs, Instructional Facilities & Faculty Info

Financial Aid Director Contact Info, Student Financial Aid Information, Policies Governing Attendance

Financial Aid Information & Assistance

Financial Aid Information & Policy Governing SAP

Gainful Employment Information (per program)

Leave of Absence Policy & Procedure

Misrepresentation Policy

Missing Student Policy

Net Price Calculator

Records Maintenance & Security Policy

Return of Title IV Funds & Refund Policy

Rights to Privacy & Access to Student Records (FERPA)

Satisfactory Academic Progress Policy

School Schedule & Faculty Availability

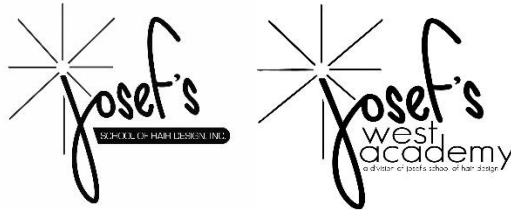
Social Media Policy

Student Body Diversity Policy (Links to College Navigator and NACCAS for retention, graduation, completion, placement rates)

Textbook Information

Transfer of Credit, Refund Policy, Withdrawal & Refund of Title IV Financial Aid

Vaccinations Policy



2016-2017 ANNUAL SECURITY REPORT

(Reporting Years: 2013, 2014, 2015)

Published: 09-01-16

Updated: 10-17-16 (Crime Statistics Update)

The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act) along with the Violence Against Women Reauthorization Act of 2013 (VAWA) and the Department of Education's regulations require that all institutions that receive Title IV, HEA funds must, by October 1 of each year, publish and distribute to its current students and employees through appropriate publications a comprehensive Annual Security Report (ASR) that contains, at a minimum, all of the statistical and policy elements enumerated in 34 C. F. R 668.46(b). For more information on the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, visit <http://ope.ed.gov/security/>. Crime statistics are also posted on the Department of Education's College Navigator site: <http://nces.ed.gov/collegenavigator>.

A specially appointed staff member shall be responsible for the collection and mandatory reporting of the Annual Campus Security Report crime statistics to the Department of Education by October 1 of each year at <http://ope.ed.gov/security/>. This is a firm deadline; there are no grace periods.

Collection of Crime Statistics. Josef's School of Hair Design, Inc. requests crime statistics for the calendar year from the Fargo and Grand Forks Police Departments for the campus address, the public area of the sidewalk, street and opposite sidewalk on the campus block for the following applicable crimes:

Murder	Sexual Offenses (forcible or non-forcible)
Robbery	Aggravated Assault
Burglary	Arson
Motor Vehicle Theft	Manslaughter

Crime statistics are also collected for:

- Arrests and/or disciplinary referrals for liquor law violations, drug violations and illegal weapons possession are also requested.
- Crimes reported in which the victim is intentionally selected because of the actual or perceived race, gender, religion, national origin, sexual orientation, gender identity, ethnicity, or disability of the victim that are reported as a "hate crime".
- Incidents reported to law enforcement of domestic violence, dating violence and stalking.

Annual Reporting and Distribution Procedure. The Annual Campus Security Report must be published and distributed to the campus community by October 1 of each year. The report shall include three years of Clery crime statistics. It shall be distributed to students and employees as follows:

- Current employees will be informed using various methods (email with an attachment, staff meetings, notification in their paychecks) of the latest Annual Campus Security Report and the website's Consumer Disclosures pdf link identified below.
- Current students will receive an announcement made in theory classes to the student body informing them of the latest Annual Campus Security Report publication. Copies will be posted in break rooms. Signed acknowledgement forms will be placed in the permanent files for the Annual Campus Security Reporting Procedures.
- Enrolled students and new employees receive copies of the latest Annual Campus Crime Report, and program information in their orientation packet. Signed acknowledgements are placed in academic/personnel files.
- Prospective students/employees are referred to our online school catalog referencing our website link for the Annual Campus Security Report & Campus Security Policy, the school's program information is listed at http://www.josefsschoolofhairdesign.com/sg_userfiles/JSOHD_2015_Disclosures.pdf.
- The School Directors can provide physical copies upon request at any time.
- A signed statement of certification by the Vice President attesting the annual report was distributed as set forth is made a part of Josef's permanent Annual Campus Security Reporting records.

Disclosure of Policy Statements in Annual Report. The following policies must be published with the annual crime statistics.

- Crime Reporting & Campus Security
- Crime & Accident Prevention
- Alcohol & Drugs Free Standards Policy
- Bullying, Harassment & Discrimination Policy
- Sex Discrimination & Sexual Harassment Policy
- Complaints, Investigations & Disciplinary Action Policy

- Sex Offender Information
- Retaliation Policy

CRIME REPORTING

All crimes are reported to the local police departments for investigation and action. Data presented in this report was collected by contacting the Fargo & Grand Forks police departments to obtain the data. We encourage all students and employees to report all crimes in a timely manner to the Vice President and/or Student Services Director who will promptly contact the local authorities to address the issue. Victims and witnesses are encouraged to report crimes but it is solely on a voluntary confidential basis.

EMERGENCY EVACUATION & SAFETY PROCEDURES (5-22-15)

Your safety as a student of Josef's School of Hair Design & Josef's West Academy and the safety of our patrons we serve is a priority. The President or in his absence the Vice President or Campus Director will be responsible for confirming that there is a significant emergency or dangerous situation. In case of an emergency, please follow these basic rules of safety:

FIRE

In the event of a fire, students and staff shall:

- Notify Josef's President or in his absence Vice President or Campus Director
- Call 911 (if deemed necessary by President). Remain calm.
- Exit the building; follow the posted evacuation plans for exit locations. (announcement over loud speaker)
- If appropriate (if the fire is small enough to contain) efforts should be made to extinguish the fire with the nearest fire extinguisher in the building.
- Fire extinguisher locations and building exits will be made available to you during the orientation day tour.

TORNADO

In the event of a tornado, students and staff shall:

- Remain calm. Go into the school basement or the middle of the school away from windows.
- If available, get under something sturdy and heavy (table, chair or stairwell).
- Cover your head with your arms.

CLIENT BECOMES ILL

In the event a client becomes ill, the student servicing the client shall:

- Remain calm. Notify an Instructor working on the client floor.
- Call 911 (if necessary) or family member to pick up the client.
- Stay with the client and keep him/her comfortable until help arrives.

A first aid kit for minor injuries (cuts, scrapes, irritations, etc.) is located in the commissary area on the clinic floor.

Should an emergency or dangerous situation occur the President or in his absence the Vice President or Campus Director will develop and implement a response plan in the impacted school(s). Emergency announcements during school hours will be prepared and made by the President or in his absence the Vice President or Campus Director over the impacted school(s) loud speaker system.

The President (or in his absence, the Vice President or Campus Director) will take into account the safety of the students when determining the content of the notification, unless issuing a notification will, in the professional judgment of responsible authorities, compromise efforts to assist a victim or to otherwise mitigate the emergency situation.

If a situation occurs before or after school hours, Josef's staff will attempt to notify students. Signs will be placed on school doors if classes are cancelled.

CAMPUS SECURITY

Josef's does not have individual campus security. All employees and students are encouraged to be responsible for their own security and the security of others. Josef's School of Hair Design does not have off-campus housing owned by the school nor any off-campus organizations. Josef's schools are accessible to students and the general public during the hours of 10-7/Monday, 9-4:30/Tuesday-Friday and 9-4:30/Saturdays (except Grand Forks). Outside these hours, only those with security permission can enter. Josef's does not have campus living facilities, campus security personnel or employ a campus police force.

CRIME & ACCIDENT PREVENTION

Josef's does not assume liability for stolen property. Therefore, students and employees should always keep their personal belongings in their lockers. Items such as expensive jewelry, cash, or other valuables should be not brought to school to reduce chances of theft.

Josef's reserves the right to prosecute any student or employee to the full extent of local, state and federal law for any criminal violation committed on the school premises. Josef's takes into consideration the specifics of any student or employee who may be accused of a crime on a case-by-case basis, which may include suspension or termination from school or employment. Criminal violations may include but may not be limited to

- Murder
- Rape
- Forcible sex offenses
- Non-forcible sex offenses
- Robbery
- Burglary – there must be evidence of both trespass and intent to commit a felony or theft
- Larceny – there is only the wrongful accusation of personal property
- Simple or aggravated assault
- Unlawful consumption or possession of alcohol or other controlled or illegal substances
- Hate crimes including larceny, theft, simple assault, intimidation, destruction or damage and vandalism, AND
- Domestic violence, dating violence and stalking

CRIME & ACCIDENT PREVENTION RECOMMENDATIONS

1. Students and employees shall not be permitted to possess, use or sell alcoholic beverages while on school premises; state underage drinking laws will be enforced to the fullest extent of the law. (Also see Josef's Alcohol & Drug Abuse Policy).
2. Students and employees shall not be permitted to possess, use or sell illegal or controlled substances while on school premises; local, state and federal drug laws will be enforced (Also see Josef's Alcohol & Drug Abuse Policy).
3. Students and employees shall not be permitted to have any illegal or otherwise dangerous weapons in their possessions on school property. The school does not allow concealed weapons. Such a violation will result in the confiscation of the weapon, possible prosecution and possible termination from enrollment or employment.
4. Students and employees must keep their property securely locked in the designated areas to prevent theft.
5. Students and employees must park their vehicles in their designated areas and should be locked at all times.
6. Students and employees must never remain alone within the school after closing without administrative approval. If approval has been given, the outside door must remain locked at all times and the student/employee must not allow any unauthorized individual to enter.
7. Employees who have keys to enter/exit the building must ensure doors are locked after classes. Individuals should check to ensure others enter their vehicles safely.
8. Students and employees shall report hazardous conditions (i.e., faulty or broken equipment, water leaks, chemical spills, exposed electrical wires, etc.) to school administration for immediate attention.
9. The school administrative staff person shall handle all such hazards with appropriate caution and expedience. Proper procedures may require a call to an appropriate agency (i.e., poison control center, fire or police department, power company, etc).
10. Students shall not attempt to repair damaged electrical equipment or exposed wires. Instead, such problems shall be reported to the administration.
11. Damaged or dangerous structural conditions shall be reported to school administration immediately.
12. Students and employees should handle all equipment correctly (i.e., within the manufacturer's specifications). The school will not be responsible for accidents caused by inappropriate or negligent use of any of its equipment.
13. Students and employees shall not be permitted to use unauthorized equipment. The school will not accept liability for accidents involving such unapproved equipment.
14. Students and employees with unusual, serious health conditions must report such conditions upon admission or employment. Arrangements must be made with his/her physician for appropriate preventative measures. All such conditions will be kept confidential among school management.

SEX OFFENDER INFORMATION

The Federal Campus Sex Crimes Prevention Act requires Josef's to provide resources for sex offender awareness information. Such information can be found at <http://www.sexoffender.nd.gov/>.

DRUG & ALCOHOL FREE STANDARDS POLICY & DRUG & ALCOHOL ABUSE PREVENTION PROGRAM (7-16-13)

Standard of Conduct

In keeping with the local, state and federal laws, Josef's School of Hair Design's students and employees shall not be permitted to possess, use or sell alcohol, illegal or controlled substances while on school premises (also see Josef's Crime Report & Campus Security Policy). Incoming students and employees are required to view a video entitled "Faces of Addiction" informing them of the cause and effect of alcohol and drug abuse. Staff and students are encouraged to report any violations of this policy by their peers immediately to the Vice President/School Director. As long as the information is not necessary for legal or security purposes, Josef's School of Hair Design will keep student and employee medical and personal information confidential, in accordance with the law. The seriousness of a "Drug Free Work Place" makes our employment and student training respectable in our profession and community.

Legal Sanctions

The major categories of alcohol and illicit drugs can be found on the National Institute of Drug Abuse, National Institutes of Health's website at www.nida.nih.gov. The unlawful possession or distribution of illicit drugs and alcohol by Josef's students or employees is punishable under federal, state and local law through arrest, conviction, fines, required rehabilitation and/or imprisonment depending on the circumstances involved see <https://www.justice.gov/dea/druginfo>.

Health Risks

The use and abuse of alcohol and other drugs can lead to physical and psychological health risks. These risks depend on the type of drug used and the intensity of the use. Long term use of drugs can lead to organic damage to the body and psychological problems. Even short term use carries a risk of an overdose that can result in effects as serious as death. Drug and alcohol use also carries other direct and indirect health risks, including a heightened risk of blood-transmitted disease for users of intravenous drugs, the risk of pregnancy complications and birth defects in women who use drugs or alcohol while pregnant, and the impairment of the ability to operate motor vehicles. As such, all students and employees are encouraged to abstain from the use of illegal drugs and irresponsible use of alcohol.

Program Referrals

Any student who suspects that he/she or someone else may be at risk is invited to seek services. Josef's currently recommends Al-Anon & Alcoholics Anonymous (701-281-0210), Cass County Social Services (701-241-5765), Center for Psychiatric Care (701-578-7887), or ShareHouse (701-478-8440) for crisis intervention, treatment and recovery support, counseling, or prevention information.

Disciplinary Sanctions

Students and employees can expect disciplinary action (may include the completion of an appropriate rehabilitation program) up to and including school expulsion/termination and/or referral for prosecution in accordance with the local, state and federal laws regarding the possession and consumption of alcohol and controlled substances. Legal sanctions for failure to comply may include suspension, revocation or denial of a driver's license, property seizure, community service, imprisonment and/or monetary fines.

If a rehabilitation program is required for either the student or employee, such violator will be suspended until which time a written statement from the rehabilitation program is received, within 30 days of the violation, verifying their drug problem is under control. Failure to be reinstated within 30 days of the violator's refusal to cooperate may result in expulsion/termination.

Any student convicted of possessing or selling illegal drugs while receiving Title IV assistance will be ineligible for federal financial aid based on the chart below. If convicted of both possessing and selling illegal drugs and the periods of ineligibility are different, the longer penalty will apply.

	<u>Sale of illegal drugs (includes convictions for Possession of Illegal Drugs</u>	<u>Conspiring to sell illegal drugs)</u>
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1 st Offense	1 year from date of conviction	2 years from date of conviction
2 nd Offense	2 years from date of conviction	Indefinite period
3+Offenses	Indefinite period	Indefinite period

BULLYING, HARASSMENT & DISCRIMINATION POLICY (9-18-14)

Josef's School of Hair Design is committed to maintaining a working and learning environment that provides for fair and equitable treatment, including the freedom from bullying, harassment and discrimination of any kind. In certain cases, such conduct may also violate federal law. This policy includes anyone who engages in such behavior on school property or at school activities. Josef's reserves the right to determine whether particular conduct violates these policies.

Bullying, harassing and discrimination may take many forms. Harassment is verbal or physical conduct that demeans, stereotypes or shows hostility or aversion toward an individual or group because of a membership in a legally protected class which creates an offensive, intimidating or hostile school environment. In addition to this anti-harassment policy, Josef's has a policy specifically addressing sexual harassment (see below). Bullying is the continuous or repeated infliction of physical harm or psychological distress on one or more students or employees.

Any student, employee or other person may contact the school director if they believe they have been subjected to conduct in violation of this policy. Josef's will take action on reports and complaints either formally or informally. Allegations of criminal misconduct will be reported to the appropriate law enforcement agency. If bullying, harassment or discrimination has been determined on school property or at school activities, those involved will be disciplined up to and including termination.

Josef's shall respect the confidentiality of the complainant and the individual(s) against whom the complaint is filed as much as can be consistent with the school's legal obligations.

Retaliation is prohibited against any person who makes a complaint or is a witness under this policy. Anyone who knowingly report or corroborate false allegations will be subject to appropriate disciplinary action.

SEX DISCRIMINATION & SEXUAL HARASSMENT POLICY (9-18-14)

This policy is supplemental to the above Bullying, Harassment and Discrimination Policy and includes additional safeguards and requirements pursuant to Title IX of the Education Amendments of 1972, the Clery Act, and the Violence Against Women Reauthorization Act of 2013.

STANDARD OF CONDUCT

Josef's School of Hair Design is committed to maintaining a working and learning environment that provides for fair and equitable treatment, including the freedom from sexual harassment and discrimination. In certain cases, such conduct may also violate federal law. This policy includes students and employees who engage in such behavior on school property or at school activities. Josef's reserves the right to determine whether particular conduct violates these policies. Policy information is included in new employee/student orientation packets.

SANCTIONS. If sexual harassment has been determined to have occurred on school property or at school activities, those involved will face discipline up to and including termination.

GENERAL DEFINITIONS: For the purpose of this policy, the following definitions apply:

Sex Discrimination is the treatment of individuals or groups less favorably than another based upon their sex or gender. For Josef's students, it involves conduct or statements that deny the student(s) an equal opportunity to fully benefit from our programs and activities. For employees, it involves conduct or statements that deny the employee(s) an equal opportunity in employment.

Sexual harassment is one form of sex discrimination. Sexual harassment is defined as unwelcome sexual advances, requests for sexual favors and other verbal and/or physical conduct of a sexual nature, when:

- Submission to the conduct or communication is either explicitly or implicitly made a term or condition of an individual's employment, work opportunity, education, or other benefit;
- Submission to or rejection of the conduct or communication is used as a factor for employment decisions or other school related decisions affecting an individual; and/or
- Such conduct or communication has the purpose or effect of substantially interfering with an individual's work or school performance or creates an intimidating, hostile, or offensive work or school environment.
- Sexual harassment also includes sexual assault as defined below.

The determination of what constitutes sexual harassment will vary with the particular circumstances. Uncivil conduct or common profanity generally do not meet the definition of sexual harassment, except where sexual in nature and so severe or pervasive as to deny or limit the individual's ability to participate in or benefit from our school or to enjoy equal employment opportunity. A series of incidents may constitute sexual harassment, even if one of the incidents on its own would not rise to the level of harassment. At the same time, a single or isolated action may constitute sexual harassment when that action is sufficiently severe.

Sexual harassment may include but is not limited to:

- Verbal harassment or abuse of a sexual nature
- Subtle pressure for sexual activity
- Inappropriate or unwelcome touching, patting, or pinching of a sexual nature
- Intentional brushing against a student's or an employee's body
- Demanding sexual favors accompanied by implied or overt threats concerning an individual's employment or educational status.
- Demanding sexual favors accompanied by implied or overt promises of preferential treatment with regard to an individual's employment or educational status
- Use of sexually or gender-degrading words or comments, verbal or written (e.g., graffiti)
- Display in the school or at a school sponsored events of sexually suggestive pictures
- Leering of a sexual nature
- Spreading sexual rumors

Sexual Violence is a form of sexual harassment. A range of conduct falls into this category including without limitation sexual assault, non-forcible sex acts, dating and domestic violence, and stalking.

Sexual Assault – any sexual act between two or more people to which one person does not or cannot consent. This includes sexual acts or contacts with others that can involve:

- 1) Compelling a person to submit to sexual acts or contacts by force, threat of force or intimidation;
- 2) Use of intoxicants to substantially impair the person's power to give consent;
- 3) Engaging in such acts when the person suffers from a mental state that renders him or her incapable of understanding the nature of the contact. This includes, but is not limited to, situations when an individual is intoxicated, "high", scared, physically or psychologically pressured or forced, passed out, unconscious, intimidated, coerced, mentally or physically impaired, beaten, isolated, or confined; or
- 4) A victim under fifteen (15) years of age (do note the age of consent may vary depending on the ages of the individuals involved in the act).

Non-forcible Sex Acts – include unlawful sexual acts where consent is not relevant, such as sexual contact with an individual under the statutory age of consent, as defined by state law or between persons who are related to each other within degrees wherein marriage is prohibited by law.

Dating Violence – Violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim.

- 1) The existence of such a relationship shall be determined based on the reporting party's statement and with consideration of the length and type of relationship and the frequency of the interaction between the people involved.
- 2) For the purpose of this definition – dating violence includes, but is not limited to, sexual or physical abuse or the threat of such abuse. Dating violence does not include acts covered under the definition of domestic violence.

Domestic Violence – A felony or misdemeanor crime of violence committed –

- 1) By a current or former spouse or intimate partner of the victim;

- 2) By a person with whom the victim shares a child in common;
- 3) By a person who is cohabitating with or has cohabitated with the victim as a spouse or intimate partner;
- 4) By a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction in which the crime of violence occurred, or
- 5) By any other person against an adult or youth victim who is protected from that person's act under the domestic or family violence laws of the jurisdiction in which the crime of violence occurred (NDCC 14-07.1-01).

Stalking -

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

Consent – Consent is informed, freely given and mutually understood. If coercion, intimidation, threats, and/or physical force are used, there is no consent. If the complainant is mentally or physically incapacitated or impaired so that the complainant cannot understand the fact, nature, or extent of the sexual situation, there is no consent; this includes conditions due to alcohol or drug consumption, or being asleep or unconscious. Silence does not necessarily constitute consent, and past consent of sexual activities does not imply ongoing future consent. Whether the respondent has taken advantage of a position of influence over the complainant may be a factor in determining consent.

Active Bystander Intervention – effective methods of prevention placing the responsibility on both men and women before, during and after sexual assaults. Information provided by the Department of Defense Sexual Assault Prevention & Response Office (www.sapr.mil)

REPORTING/CONFIDENTIALITY: If a sex offense occurs while in a Josef's School of Hair Design's school, all parties have the right to notify law enforcement authorities about an alleged sex offense. If such a serious offense occurs, it is important to preserve evidence. Any student, employee or any other person may contact the School Director if they believe they have been subjected to conduct in violation of this policy while on school property or at school activities. Josef's will take action on reports and complaints either formally or informally. Allegations of criminal misconduct will be reported to the appropriate law enforcement agency. Josef's shall respect the confidentiality of the complainant and the individual(s) against whom the complaint is filed as much as can be consistent with the school's legal obligations. However, it is important that all complainants recognize that Josef's cannot ensure confidentiality in all cases. The school must weigh the request against its obligation to protect the safety and security of the entire campus. Individuals desiring confidentiality should contact the Fargo or Grand Forks Rape and Abuse Crisis Centers (available 24 hours).

SCHOOL REFERRALS. Upon the victim's request, Josef's will assist in notifying law enforcement and professional services. Victims seeking education on rape, forcible and non-forcible sexual assault, sexual violence and stalking are referred to the Rape & Abuse Crisis Centers in Fargo and Grand Forks. Brochures and pamphlets are available on campus bulletin boards and Directors' offices.

Pastoral and professional counselors in instances when the student may need assistance in dealing with particular situations is also encouraged. Josef's currently recommends:

Rape & Abuse Crisis Center	701-293-7273 (Fargo)	701-746-0405 (Grand Forks)
Center for Psychiatric Care	701-478-7887 (Fargo)	701-795-3960 (Grand Forks)
Al-Anon & Alcoholics Anonymous	701-281-0210 (Fargo)	701-772-2952 (Grand Forks)
Cass County Social Services	701-241-5765 (Fargo)	
NE Human Services Center	701-795-3960 (Grand Forks)	

DISCIPLINARY ACTION. If a sex offense happens where both the accused and the accuser attend Josef's, both the accuser and the accused:

- Are entitled to the same opportunities to have others present during a disciplinary proceeding and
- Will be informed by Josef's of the final determination of any disciplinary action with respect to the alleged sex offense and any sanction that is imposed against the accused and

- The dismissal that may occur following a final determination of the proceedings regarding rape, acquaintance rape, or other forcible or non-forcible sex offenses, dating and relationship violence and stalking.
- Josef's will work to change the student's academic situation if the change is requested by the victim and the change is reasonably available.

RELEASE OF INFORMATION. Upon written request, information will be released to any alleged victim of any crime of violence or non-forcible sex offense, including the results of any disciplinary proceedings conducted by Josef's 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.

ANTI-RETAILIATION POLICY

Josef's School of Hair Design, Inc. will not retaliate against anyone filing a good-faith complaint or for participating in good faith in an investigation of alleged misconduct. The school will not tolerate retaliation by others against the complainant as well. An employee or student who retaliates will be subject to disciplinary action, up to and including termination from school or employment. Anyone who feels he/she has been subject to retaliation in violation of this policy shall report the matter immediately to the school director.

COMPLAINTS, INVESTIGATIONS & DISCIPLINARY ACTION (9-18-14)

Josef's School of Hair Design is committed to maintaining a healthy working and learning environment. All complaints and concerns are taken seriously. This policy is intended to resolve any issues brought forth by students, employees or others professionally and appropriately.

Complaints to Josef's School of Hair Design

If a student believes they have been subjected to conduct in violation of Equal Opportunity Policies or Student Behavioral policies or law by anyone in connection with your enrollment (an employee, fellow student or guest), a student is urged to notify Josef's immediately. All complaints are taken seriously. Complaints should be in writing, signed by the complainant, and provides a detailed description of the issue. A list of witnesses should also be included when describing an event. The complainant is encouraged to submit the written complaint to the school director but may bring complaints to any Josef's staff with whom they feel most comfortable with. With respect to a complaint relating to the Bullying, Harassment & Discrimination Policy, the complainant is strongly encouraged to go directly to the school director.

The school director will meet with the complainant within ten days of the receipt of the written complaint to discuss the issue. Josef's will document the meeting in writing. The complainant will be provided with a copy of the written record at the time of the meeting.

Investigations by Josef's School of Hair Design

If after careful evaluation, the problem cannot be resolved through discussion, the complaint will be referred to Josef's Complaint Committee.

Josef's Complaint Committee (President, Vice President, Student Services Director/School Director and any other appropriate administrative staff member) will meet within 21 calendar days of the receipt of the complaint to discuss the allegations.

If more information is needed from the complainant, a written request will be made to the complainant. The complainant(s) are expected to cooperate fully with any investigation of inappropriate conduct or action.

If no further information is needed, the Complaint Committee will act on the allegations and a letter will be sent to the complainant within 15 calendar days stating the steps taken to correct the problem, or information to show that the allegations were not warranted or based on fact.

Disciplinary Action by Josef's School of Hair Design

Skills can be taught, rules can be written, but a person's attitude and self-discipline must be developed within themselves. This policy is intended to maintain a healthy working and learning environment, enabling students and employees to learn what their expectations are to enjoy a positive experience at Josef's.

Josef's School of Hair Design reviews every incident of misconduct upon its own merits and unique facts and circumstances. Generally, factors considered could be the history of known prior misconduct; severity of the misconduct; the harm or risk posed by the misconduct; acceptance of responsibility for their actions, and the impact upon others.

Josef's School of Hair Design retains full discretion to determine what discipline (up to and including termination) is warranted; misconduct relating to the Sexual Discrimination and Sexual Harassment Policy will also be factored into the disciplinary action.

Josef's School of Hair Design does not provide students with progressive discipline. Also, the levels of disciplinary action listed below are not exclusive, and the school may apply other types of discipline specific to the situation.

- Verbal Warning. Generally for misconduct moderate in nature; where no prior misconduct is known. A verbal warning memorandum will be placed in the student's file.
- Written Warning. Generally for prior misconduct or the misconduct is serious in nature. A written warning memorandum will be placed in the student's file.

- One to Multiple Days of Suspension. Generally for repeated acts of prior misconduct or the misconduct is considered severe in nature.
- Termination. Generally for repeated acts of prior misconduct or the misconduct is severe in nature. Certain types of misconduct are so severe, termination will be upon a first offense.

Any conduct that falls below our standards of conduct or breaches a policy is subject to disciplinary action. The following list of misconduct will likely result in disciplinary action of one form or another. This list does not limit Josef's from disciplining students and employees for conduct for other circumstances which may fall below our standards.

- Conduct towards students, employees or guests that demeans, harasses, or discriminates against that person on the basis of race, color, national origin, ethnic origin, religion, disability, gender, sex, sexual orientation, gender identity, or any protected class.
- Sexual, abusive, bullying, profane or other offensive statements or conduct towards a fellow student, employee or guest.
- Sexual assault (forcible & non-forcible) dating and relationship violence, stalking
- Refusal to follow reasonable directions from a staff member or other subordination
- Chronic or excessive tardiness or absences
- Theft or destruction of property belonging to Josef's, its employees, students or guests.
- Acts or threats of violence on Josef's property towards a fellow student, staff member or guest.
- Violation of Drug and Alcohol Free Standards Policy
- Possession of alcohol, illegal drugs, firearms, weapons, explosives or other unlawful or dangerous materials or items on Josef's property.
- Cheating, copying or photographing testing materials
- Disrupting the learning environment
- Refusing a client
- Violating our attendance policy (not clocking in and out properly, asking another student to do it for you).
- Any other actions in violation of Josef's policies including any acts in violation of applicable, federal, state and local law or accreditation (NACCAS) standards.

External Grievance & Complaint Procedures

If a complainant wishes to file a grievance against Josef's because they believe it has violated the rules and directives of the National Accrediting Commission for Career Arts & Sciences (NACCAS), a complaint form is available (contact information below). However NACCAS requires evidence that all attempts to resolve the issue with the school have been exhausted to prior to filing a complaint. National Accrediting Commission for Career Arts & Sciences (NACCAS), 4401 Ford Avenue, Suite 1300, Alexandria, VA 22302. www.naccas.org. 703-600-7600.

ANTI-RETALIATION POLICY

Josef's School of Hair Design will not retaliate against anyone filing a good-faith complaint or for participating in good faith in an investigation of alleged misconduct. The school will not tolerate retaliation by others against the complainant as well. An employee or student who retaliates will be subject to disciplinary action, up to and including termination from school or employment. Anyone who feels he/she has been subject to retaliation in violation of this policy shall report the matter immediately to the school director.

Student Appeals

If a student disagrees with a final decision or disciplinary action issued by Josef's, a student may seek a review by contacting the school director, submitting a written statement indicating reasons why you disagree, and any other information you would like Josef's to consider. If the appeal is for a disciplinary action, the appeal must be filed within 14 calendar days from the date of the disciplinary action decision. An appeal may be made for one or more of the following grounds only: (1) an error occurred that if corrected, may change the outcome of the investigation; or (2) new information has come forth that was not available or known to the student at the time of the investigation which may change the outcome of the decision. Information that was known or available to the student during the investigation will not be considered. The Complaint committee will impartially review the appeal and send a written determination within 30 calendar days of receipt of the appeal. However, this timeframe may take longer in certain cases and the student will be informed of this.

STUDENTS RIGHT TO KNOW POLICY

All criminal activity and accidents that occur on the school premises must be reported to school administration who must keep a confidential file on the circumstances surrounding each incident. The information must be made available to employees and students although personal information will remain confidential. Statistics regarding the incidence of rape, burglary, larceny, drug violations, motor vehicle theft, murder, rape, simple or aggravated assaults that occurred within the school will be available to students and employees upon request. Statistics concerning the number of arrests on school premises for murder, forcible and non-forcible sex offenses, robbery, aggravated assault, burglary, larceny, motor vehicle theft, liquor law violations, drug law violations, illegal weapon possessions, arson, negligent and non-negligent manslaughter, hate crimes & VAWA offenses (domestic violence, dating violence and stalking) during the past three calendar years.

Crime statistics were requested from the Fargo and Grand Forks Police Departments but were not available or not in a usable format for Clery reporting.

JOSEF'S WEST ACADEMY - 4501 15 AVE SW, FARGO, ND 58103 - 2013, 2014 & 2015

<u>Type of Crime</u>	<u>Number of Occurrences</u>	<u>Number of Arrests</u>
Murder	0	0
Sex Offenses (Forcible & Non-Forcible)	0	0
Robbery	0	0
Simple Assault	0	0
Aggravated Assault	0	0
Burglary	0	0
Larceny	0	0
Motor Vehicle Theft	0	0
Arson	0	0
Liquor Law Violations	0	0
Drug Law Violations	0	0
Illegal Weapons Possessions	0	0
Negligent Manslaughter	0	0
Non-Negligent Manslaughter	0	0
Hate Crimes – Based on race, gender, religion, sexual orientation, ethnicity or disability	0	0
Hate Crimes - Involving larceny, theft, simple assault, intimidation, destruction, or vandalism	0	0
VAWA Offenses – domestic violence, dating violence, stalking	0	0

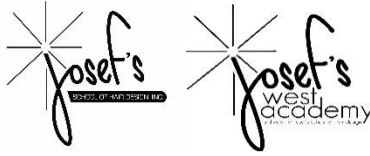
JOSEF'S SCHOOL OF HAIR DESIGN, INC. - 2011 S Washington St, Grand Forks ND 58201 - 2013, 2014 & 2015

<u>Type of Crime</u>	<u>Number of Occurrences</u>	<u>Number of Arrests</u>
Murder	0	0
Sex Offenses (Forcible & Non-Forcible)	0	0
Robbery	0	0
Simple Assault	0	0
Aggravated Assault	0	0
Burglary	2 (2014 & 2015)	1
Larceny	0	0
Motor Vehicle Theft	0	0
Arson	0	0
Liquor Law Violations	0	0
Drug Law Violations	0	0
Illegal Weapons Possessions	0	0
Negligent Manslaughter	0	0
Non-Negligent Manslaughter	0	0

Hate Crimes – Based on race, gender, religion, sexual orientation, ethnicity or disability	0	0
Hate Crimes - Involving larceny, theft, simple assault, intimidation, destruction, or vandalism	0	0
VAWA Offenses – domestic violence, dating violence, stalking	0	0

JOSEF'S SCHOOL OF HAIR DESIGN, INC. - 627 NP Avenue, Fargo ND 58102 - 2013, 2014, 2015

<u>Type of Crime</u>	<u>Number of Occurrences</u>	<u>Number of Arrests</u>
Murder	0	0
Sex Offenses (Forcible & Non-Forcible)	0	0
Robbery	0	0
Simple Assault	0	0
Aggravated Assault	0	0
Burglary	0	0
Larceny	0	0
Motor Vehicle Theft	0	0
Arson	0	0
Liquor Law Violations	0	0
Drug Law Violations	0	0
Illegal Weapons Possessions	0	0
Negligent Manslaughter	0	0
Non-Negligent Manslaughter	0	0
Hate Crimes – Based on race, gender, religion, sexual orientation, ethnicity or disability	0	0
Hate Crimes - Involving larceny, theft, simple assault, intimidation, destruction, or vandalism	0	0
VAWA Offenses - domestic violence, dating violence, stalking	0	0

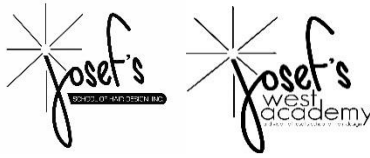


ACCREDITATION AND LICENSURE

Josef's School of Hair Design and Josef's West Academy are licensed by the North Dakota State Board of Cosmetology, 4719 Shelburne St, Suite 1, Bismarck, ND 58503; 701.224.9800. www.ndcosmetology.com. The massage therapy program is approved through the ND Department of Career and Technical Education; www.nd.gov/cte.

Josef's School of Hair Design and Josef's West Academy are accredited by the National Accrediting Commission of Career Arts & Sciences, 4401 Ford Avenue, Suite 1300, Alexandria, Virginia 22302, 703.600.7600; www.naccas.org. It is recognized as an Assigned School with the National Certification Board for Therapeutic Massage & Bodywork, 8201 Greensboro Drive South, McLean, VA 22102, 800.296.0664 www.ncbtmb.com.

Josef's School of Hair Design is approved for training of students receiving financial assistance from various states or federal agencies, such as the Veterans Administration, Bureau of Indian Affairs, Vocational Rehabilitation and the Job Training Partnership Act of North Dakota and Minnesota.



AMERICANS WITH DISABILITIES ACT POLICY & PROCEDURES

Josef's School of Hair Design does not discriminate in its admission, instruction and graduating policies or practices on the basis of age, color, sex, disability, sexual orientation, financial status, religion, ethnic or national origin. In compliance with Section 504 of the Rehabilitation Act and the Americans With Disabilities Act, Josef's School of Hair Design will provide reasonable accommodations to students with disabilities as follows:

Definition of an Individual with a Disability – an individual with a disability is a person who has a physical or mental impairment which substantially limits one or more major life activities of the individual, as defined in paragraph 104.3(j) of the regulation under Section 504 of the Rehabilitation Act of 1973.

Josef's Responsibilities to Students with Disabilities

Josef's must provide *academic adjustments, auxiliary aids and reasonable accommodations* to students with disabilities that are necessary to ensure students are not denied the benefits of, or excluded from participation in Josef's programs. Josef's must make the necessary modifications to its academic requirements to ensure there is no discrimination against students with disabilities. There are no pre-set accommodations for specific disabilities.

By contrast, a requested academic adjustment will be denied as *unreasonable* if it would (1) excuse a student from essential program requirements or school standards for program completion, (2) conflict with licensing or other legal requirements, or (3) otherwise place an undue financial or administrative burden on Josef's. Additionally, Josef's is not required to provide a student with the academic adjustment(s) he/she most prefers, so long as it provides reasonable academic adjustments, where possible and it is applied on a going-forward basis only.

The committee responsible for implementing these responsibilities is the Academic Adjustments Committee, Josef's School of Hair Design, 627 NP Avenue, Fargo ND 58102; 701-235-9910; todd@jsohd.com. All documentation is kept in a locked, private file. To protect privacy, direct access to this documentation is by written consent only. The committee determines what information needs to be shared with staff on an "as needed basis" in order to carry out the academic accommodations or other services.

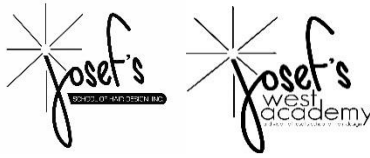
Procedures for Students and Josef's School of Hair Design

1. Submit a Request for Academic Adjustment. The decision to request an academic adjustment is solely voluntary and may be requested at any time. Students must provide a professional physician's statement which is current and relevant; unless the disability is readily apparent and observable. Instead, a member of the Academic Adjustments Committee and the student must discuss and determine what the student's limitations are, and if they can be accommodated.
2. Academic Adjustments Committee's Decision. The committee will make a decision within 14 calendar days of the request. The decision will be in writing and will list the accommodations to be provided if approved.
3. Monitor Accommodations. The Academic Adjustments Committee will verify that the accommodations are being implemented for the student via direct observation, student report and staff documentation. Every effort possible will be made to create a learning environment for all.

Grievance Procedure for Students

If discussions do not lead to a resolution acceptable to the student, the student may seek a review of the outcome by submitting a written appeal statement within 14 calendar days of the written notice of determination to Mario Olivieri, President, Josef's School of Hair Design, 627 NP Avenue, Fargo ND 58103; mario@jsohd.com. The President will conduct an impartial review of the appeal and inform the student within 30 calendar days of the appeal of his decision in writing. Every effort will be made by the President and Josef's staff to provide reasonable accommodations if warranted.

To learn more about the Office of Civil Rights which has regional offices located throughout the country, go to <http://wecrobcolp01.ed.gov/CFAPPS/OCR/contactus.cfm>, or call 1-800-421-3481.



ATTENDANCE

Attendance Procedures

Josef's offers clock-hour programs complying with state and federal regulations. To track actual attendance, Josef's provides time clocks for students to clock in and out of the school. The hours are tabulated at least weekly by assigned staff. All absences must be approved by the school director. When tardy, the student will report to the instructor in charge. A student will be considered tardy if he/she is five (5) minutes late or later. Credit for time will be rounded to the quarter hour. If tardy or absent, students are required to call the school before the scheduled school-day start time. Students who are continually late or absent may lose the privilege of servicing request clients and habitual tardiness or unexcused absences could result in termination (unofficial withdrawal).

Josef's uses Financial Aid Services' school management software to track student attendance and to calculate students' qualitative and quantitative Satisfactory Academic Progress (SAP). Students' actual attendance must be at least 75% to be in good standing.

The checks and balances are with the student keeping track of their own hours as well; students are expected to reach out to their director or instructors to solve any discrepancies. Once the discrepancies are found and approved, the school director notifies the appropriate staff to correct the changes.

See also **Student Rules and Regulations, Satisfactory Academic Progress Policy & Leave of Absence Policy**

Withdrawal

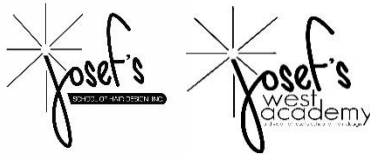
To officially withdraw, the student can initiate the withdrawal process either verbally, or in writing with the School Director. The tuition refund policy will apply to withdrawn students.

The school will terminate (unofficially withdraw) a student upon ten consecutive school days of unapproved absenteeism.

Withdrawal Notification Procedure

- The Student Services/School Director will complete and distribute Josef's Discontinue Notice.
- The Graduate/Discontinue Checklist (under the Student Support section) is used to close the academic file.
- The State Board Discontinue Notice is returned with the completed curriculum card.
- The student is sent a letter either by the Student Director or Financial Aid Director informing them of the withdrawal and the steps need to be taken (see sample letter).

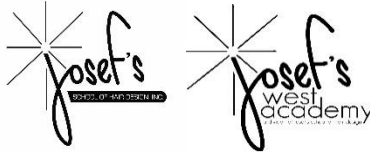
See also the **Missing Student Policy & Procedure**.



COMPENSATION/INCENTIVE POLICY

Josef's School of Hair Design does not offer a commission, bonus or any other type of incentive pay based in any part, directly or indirectly on the success in securing enrollments or financial aid to any person or organization employed or engaged in any student recruiting or admission activities, or in making decisions regarding awarding Title IV funds.

Salaries for staff associated with Admissions or Financial Aid are based on their job responsibilities, length of employment and Josef's employee evaluation policies.



CONSTITUTION DAY POLICY

Josef's School of Hair Design, Inc. and Josef's West Academy commemorate the day the United States Constitution was signed on September 17, 1787 by holding an educational program on September 17th of each year.

If September 17th falls on a weekend, Constitution Day will be recognized either the Friday before or the Monday after.

The educational program format may include such topics as saying the Pledge of Allegiance, discussing the Bill of Rights and/or what it means to be a citizen of the United States of America.

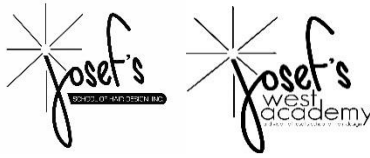
Confirmation that Josef's School of Hair Design and Josef's West Academy held an annual Constitution Day educational program event shall be documented by a signed statement of certification by the Vice President attesting how Constitution Day was observed at each campus, which is held in the permanent files of Josef's School of Hair Design, Inc.

No federal funding received by Josef's School of Hair Design, Inc. or Josef's West Academy shall be used to pay for expenses attributed to recognizing Constitution Day.



COPYRIGHT INFRINGEMENT POLICY

Pursuant to the Copyright Act (Title 17 of the United States Code), students who engage in illegal downloading or unauthorized distribution of copyrighted materials will be terminated. Copyright infringement is the act of exercising, without permission or legal authority, the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work may subject a student to civil and criminal liabilities. For more information, please see the U.S. Copyright Office's website at www.copyright.gov and go to www.copyright.gov/title17/92appf.pdf for a summary of civil and criminal penalties; especially the FAQ's at www.copyright.gov/help/faq.



COST OF ATTENDANCE

Cost of Attendance falls into two categories:

- Cost of Attendance for "Dependent" students living at home
- "All Others" (Dependent students living in an apartment, and independent students)
- Is based on the length of the program, tuition and fees, loan fees, as well as average national room and board, personal expenses, and transportation costs.

The Financial Aid Office has a budget for the cost of attendance for each class start dates for each course of study.

Cost of Attendance

Students are required to purchase from Josef's the textbooks and kit items that are required for their educational program. The kits include certain items that are only available to Josef's at wholesale prices from suppliers that only sell to licensed professionals/beauty colleges. Josef's passes the savings it receives to the student by only charging the student the price Josef's incurred to purchase the items.

The cost of attendance by program and start date are listed below.

- **Registration Fee for all Programs** (excluding Cosmetology Instructor Program)

- o All Campuses & Programs

- **\$100.00**

- **Cosmetology – 1800 Hours**

- o Josef's Downtown Campus

- **\$18,300.00**

Tuition: \$16,500.00 Kit & Textbooks: \$1,800.00

- o Josef's – Grand Forks & West Academy Campuses

- **\$18,800.00**

Tuition: \$17,000.00 Kit & Textbooks: \$1,800.00

- **Massage Therapy – 750 Hours**

- o Josef's – Grand Forks & West Academy Campuses

- **\$14,170.00**

Tuition: \$13,500.00 Kit & Textbooks: \$670.00

- **Skin Esthetics – 600 Hours**

- o Josef's – Grand Forks & West Academy Campuses

- **\$8,770.00**

Tuition: \$8,000.00 Kit & Textbooks: \$770.00

- **Nail Technology – 350 Hours**

- o Josef's Grand Forks Campus

- **\$8,845.00**

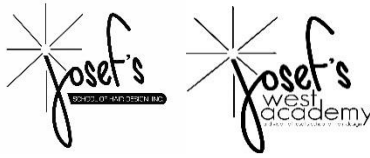
Tuition: \$1,995.00 Kit & Textbooks: \$250.00

- **Cosmetology Instructor Program – 960 Hours**

- o Josef's – Downtown, Grand Forks, & West Academy Campuses

- **\$0.00**

Tuition: \$0.00 Kit & Textbooks: \$0.00



EDUCATIONAL PROGRAMS, INSTRUCTIONAL FACILITIES AND FACULTY

Josef's School of Hair Design and Josef's West Academy's program information, campus descriptions and locations can be viewed at www.jsohd.com. The school catalog on pages 3, 4, 7 & 9 also has current information. To download the current catalog, find the link at <http://www.josefsschoolofhairdesign.com/enrolling/>

Current administrative staff personnel headquartered at the downtown Fargo campus at 627 NP Avenue, Fargo are listed in the school catalog under the campus locations in the school catalog.

Students are introduced on orientation day to their campus instructors and administrative staff. For more information regarding Josef's highly qualified and licensed instructors, please call the school director.

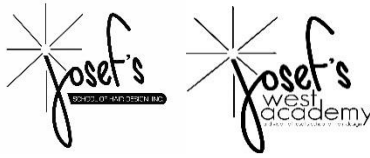


STUDENT FINANCIAL AID INFORMATION & POLICIES GOVERNING ATTENDANCE AND SATISFACTORY PROGRESS

Josef's School of Hair Design's financial aid representative will help you find the options available to you. Follow the link on <http://www.josefsschoolofhairdesign.com/enrolling/financial-aid/> to contact Josef's School of Hair Design's Financial Aid Director:

Mr. Trevor Holtgard
Financial Aid Administrator
Josef's School of Hair Design
627 NP Avenue
Fargo ND 58102
701-235-9910
701-235-3969 (fax)
trevor@jsohd.com

Please download our school catalog at <http://www.josefsschoolofhairdesign.com/enrolling/> and see pages 13-16 regarding the schools' policies on tracking academics and attendance using the Satisfactory Progress Policy. The policies are reviewed during orientation and the students' acknowledgement is placed in their files. For more information concerning Satisfactory Progress Policy, please contact the school director.



FINANCIAL AID INFORMATION

Financial Assistance

Josef's School of Hair Design's Financial Aid representative will help you find the financial options available to you. Students enrolled in most programs are eligible to apply for federal financial assistance through Title IV of the Higher Education Act, which includes federal grants (which do not have to be repaid) and low-cost federal loans (with payments beginning after you have been out of school for six months). Our professional staff can help determine if you qualify. We are eager to help you determine the option(s) that will assist you in achieving your goals.

Scholarships

Beauty Schools Marketing Group - \$2,500 Scholarship

Beauty Schools Marketing Group is offering a \$2,500 cosmetology school scholarship to help cosmetology school students live their dreams! Apply for the Beauty Schools Marketing Group scholarship at www.beautyschoolsdirectory.com

Great Clips – Alice Madden Barton Scholarship Program

Current students, high school students and anyone interested in cosmetology or barbering as a career can apply for a scholarship through the Alice Madden Barton Scholarship program. These scholarships can be used at any cosmetology or barbering school. <http://www.greatclips.com/stylists/scholarship-program>

The scholarships are given out twice a year in January and July to applicants who can demonstrate a passion for the craft and dedication to developing their skills. The deadlines for applications are June 30 and December 31. Visit www.greatclips.com/stylists/scholarship-program for more information and to apply.

Grants & Loans

Federal Pell Grant (Pell):

Pell grants are the foundation of federal student financial assistance to which aid from other federal and nonfederal sources might be added. These grants are generally awarded to undergraduate students and the award amounts can change yearly. Unlike loans, grants are not repaid unless, for example, you withdraw from school prior to the planned program completion date. All federal grants are awarded to students with financial need. The amount of your Federal Pell Grant depends on your cost of attendance, expected family contribution, enrollment status (full or part-time) and whether you attend a full academic year or less. For more information, visit Federal Supplemental Educational Opportunity Grant's webpage at <http://www2.ed.gov/programs/fpg/index.html>.

William D. Ford Federal Direct Loan Program:

Student loans, unlike grants, are borrowed money that must be repaid with interest. Loans made through this program are referred to as Direct Loans. Eligible students and parents borrow directly from the U. S. Department of Education. For more information visit William D. Ford Federal Direct Loan Program's webpage at <http://www2.ed.gov/programs/wdffdl/index.html>

- **Subsidized Stafford Loan** – a student can borrow this type of loan to cover some or all of their school expenses. The U. S. Department of Education pays the interest while you're in school. The amount of the loan cannot exceed a student's financial need. For more information visit Subsidized Stafford Loan's webpage at <http://www.ed.gov/fund/grants-college.html>

- Loans disbursed between July 1, 2017 and before July 1, 2018 will have a fixed interest rate of 4.45%. Interest does not accrue while you are in school or during the sixth month grace period. The subsidized loan is assessed a 1.069% loan origination fee.
- **Unsubsidized Stafford Loan** – A student can borrow this type of loan to cover some or all of their school expenses. The U. S. Department does not pay interest on unsubsidized loans. A student is responsible for paying the interest that accrues on the loan from the time the loan is disbursed until it's paid in full. Borrowers may elect pay the interest while attending school, during a period of deferment or forbearance or it can be accrued and the interest added to the principle amount of the loan. For more information visit Unsubsidized Stafford Loan's webpage at <http://www2.ed.gov/programs/ffel/index.html>
 - Loans disbursed between July 1, 2017 and before July 1, 2018 will have a fixed interest rate of 4.45%. Students are responsible for interest during all periods (enrolled full time and grace period). However, students are not required to make interest payments while enrolled full time or during their grace period. This interest will in turn be capitalized onto the principal loan balance. The unsubsidized loan is assessed a 1.069% loan origination fee.
- **Plus Loans** – Parents of dependent students can borrow from the PLUS Loan program. The terms and conditions of this type of loan include a requirement that the applicant not have an adverse credit history a repayment period that begins on the date of the last disbursement of the loan and a fixed interest rate of 7.0% for the Direct PLUS Loan. For more information visit PLUS Loans' webpage at <http://www2.ed.gov/offices/OSFAP/DirectLoan/parent.html>
 - The Plus Loan offers the parent borrow the option to defer payments while your dependent student is enrolled at least half-time and during the six month grace period. Parent borrowers are responsible for interest during all periods (enrollment and grace period). Plus loans with a first disbursement on or after 10/1/17 and before 10/1/18 will be assessed a 4.264% loan origination fee.

Alternative Loan Options:

Should additional assistance be required, Josef's School of Hair Design's Financial Aid Director will be happy to assist you with exploring outside alternative loans. A copy of the Private Education Loan Applicant Self-Certification can be found below as well as on our website.

Veteran's Educational Benefits:

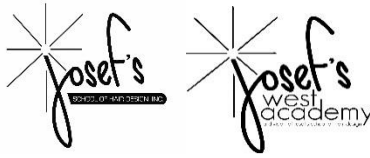
Josef's School of Hair Design and Josef's West Academy is approved for Veteran's Educational Benefits for veterans, eligible dependents of deceased or disabled veterans and active status National Guard and Reserve personnel. For more information visit www.gibill.va.gov

LOAN CODE OF CONDUCT

Josef's School of Hair Design, Inc.

- Does not solicit or accept anything of value from any lender, in exchange for any advantage sought by the lender to make private loans to students enrolled at any of the JSOHD, Inc. schools.
- Prohibits employees of the Financial Aid or Business Office or any employee who has responsibilities with federal or private student loans to accept gifts worth more than \$10.00 from a lender. This includes gratuity, favor, discount, entertainment, or hospitality.
- Prohibits employees of the Financial Aid or Business Office or any employee who has responsibilities with federal or private student loans to enter into a consulting arrangement or contract with a lender, guarantee agency, or servicer with a lender to provide services relating to educational loans.
- Prohibits employees, representatives, or agents of lenders from providing staffing services to the Financial Aid or Business Office.
- Prohibits employees, representatives, or agents of a lender for representing themselves as employees of Josef's School of Hair Design to students or parents.
- Requires employees of Josef's Schools' to obtain permission from the Executive Team to serve on the advisory board of a lending institution or accepting any payment for expenses for serving on a board.
- Does not accept revenue sharing between Josef's School of Hair Design and lenders, servicers, or guaranty agencies.
- Prohibits conflicts of interest between Josef's School of Hair Design employees and lenders, servicers, or guaranty agencies.

Please contact the Financial Aid representative at your school if you have any questions.



Gainful Employment Information

The Department of Education requires publishing of the following information. Josef's website link is:

<http://www.josefsschoolofhairdesign.com/cosmetology/>

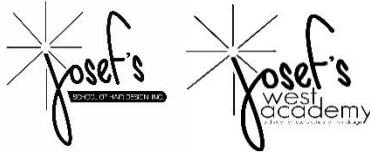
<http://www.josefsschoolofhairdesign.com/massage-therapy/>

<http://www.josefsschoolofhairdesign.com/skin-esthetics/>

<http://www.josefsschoolofhairdesign.com/nail-technology/>

Schools' OPE ID #

1. Program Name & Length
2. Program 6 digit CIP code
3. CIP Program Name & Description
4. Education level for this program
5. Program length
6. Related Occupations
7. Total Tuition & Required Fees
8. Estimated Costs to Attend
9. Annual Room & Board Charges (not applicable)
10. URL for Cost of Attendance (COA)
11. Debt at program completion
 - a. Number of students completing the program between specified date frame
 - b. Number of students who completed who have student loan debt
 - c. Median cumulative loan debt
 - i. Federal student loan debt
 - ii. Private student loan debt
 - iii. Institutional financing/Tuition billing plan debt
12. Program completion in Normal Time
 - a. Number of months to complete
 - b. Number of students who completed between specified date frame
 - c. Number of students who completed within normal time
13. Job Placement
 - a. Who is included in this rate
 - b. Types of jobs
 - c. When were they employed
 - d. How are graduates tracked
 - e. Agencies (state or accrediting) if any, that this rate is reported to
14. Gainful Employment Disclosure Definitions/Glossary



LEAVE OF ABSENCE POLICY (02/11/16)

Josef's School of Hair Design & Josef's West Academy may grant a Leave of Absence (LOA) to an enrolled student in satisfactory standing with medical circumstances. Only Cosmetology, Massage Therapy or Skin Esthetics students are eligible to apply. An approved Leave of Absence may be a minimum of two weeks (70 hours) and no more than 40 days (280 hours). The LOA may not be taken intermittently. If more than one Leave of Absence is requested within a program, the total number of days in the approved LOA, when added to the number of days in all other approved LOA's, does not exceed:

Cosmetology: 80 Days (40 days/280 hours maximum per LOA)
Massage Therapy, Skin Esthetics, & Cosmetology Instructor:
40 days (280 hours maximum)

PROCEDURE

- a. Enrolled students are provided a copy of the LOA Policy in their orientation packet.
- b. The student must speak directly with the school director to discuss a leave of absence as soon as possible, unless unforeseen circumstances prevent the student from doing so.
- c. The student must submit in writing a signed request for a leave of absence to the school director, stating the reasons for the request, the effective date, and the return to school date.
- d. The request must be accompanied by a letter from a certifying professional (physician, physician's assistant or nurse practitioner) unless extenuating circumstances apply. The letter must be on official letterhead and must include the diagnosis, the limitations it imposes on the student and a reasonable estimation of the recovery time. Josef's School of Hair Design reserves the right to verify qualification of the certifying professional.
- e. If unforeseen circumstances prevent a student from providing a written request, Josef's may grant the student's request for a leave of absence and collect the written request within ten (10) days from the last day of attendance. In the meantime, Josef's will document that the LOA is approved for a full 280 hours and calculate the return date. The student's contract with an amended completion date will be placed in the student's file for signatures upon their return.
- f. The Josef's School of Hair Design Leave of Absence Review Committee (consisting of the school director and other appointed Josef's officials) will notify the student in writing of its decision.
- g. If all of the above documentation is not received within ten (10) days from the student's last day of attendance, Josef's will administratively withdraw the student.
- h. The student must return to school on the determined date or will be administratively withdrawn. The student may return earlier than the expected return date but no later. It is the student's responsibility to keep track of their return date.
- i. A student placed on a leave of absence is not eligible to receive student services.
- j. The student must also speak directly with the Financial Aid Director unless unforeseen circumstances prevent the student from doing so. The student's financial aid will be put on hold until they return to school. A leave of absence will not affect the 133% maximum completion time for Title IV financial aid funding. An approved LOA does not involve additional charges by Josef's.
- k. If the student chooses to not continue the course, the student will be required to withdraw by following Josef's Withdrawal Policy. Once withdrawal notification is given, the Title IV refund calculation will be processed according to the last day of attendance. Failure to return may affect their loan repayment terms, including the exhaustion of some or all of the student's grace period.
- l. Student's contract period and maximum timeframe is extended by the same number of days taken in the leave of absence.
- m. Students returning from a leave of absence or other official interruption of training must return to school with the same Satisfactory Academic Progress status they had prior to their departure.



LEAVE OF ABSENCE (LOA) REQUEST FORM

Name: _____

School Location: _____ Fargo _____ West Academy _____ Grand Forks

Course: _____ Cosmetology _____ Massage _____ Aesthetics

Original Start Date: _____ Number of Hours Completed: _____

LOA Request Date: _____

LOA Start Date: _____

LOA End Date: _____

LOA Return Date: _____

} _____
Total # of days on LOA

Reason for Leave of Absence:

Certified Professional's Statement Attached? _____ Yes _____ No

The request must be accompanied by a letter from a certifying professional (physician, physician's assistant or nurse practitioner) unless extenuating circumstances apply. The letter must be on official letterhead and must include the diagnosis, the limitations it imposes on the student and a reasonable estimation of the recovery time. Josef's School of Hair Design reserves the right to verify qualification of the certifying professional.

Financial Aid Director Contacted?

_____ Yes _____ No

Date Contacted: _____

Student

Date: _____ Approve: _____ Decline: _____

By: _____

Representative
Josef's School of Hair Design
Leave of Absence Review Committee



MISREPRESENTATION POLICY

Josef's School of Hair Design represents its operation with the highest standard of integrity in every aspect to ensure complete transparency, candor and accuracy in all of its communications with students, accrediting agencies and the public.

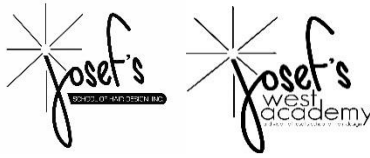
Misrepresentation is defined as a false, erroneous or misleading statement made directly or indirectly.

Misleading statements includes any statement that has the likelihood or tendency to deceive or confuse. A statement is any communication made in writing, visually, orally or through other means.

Josef's School of Hair Design's staff, enrolled students and its vendors shall not misrepresent the institution, or make false erroneous or misleading statements relating to:

- Josef's School of Hair Design itself
- Approaching prospective students with full candor and honesty
- Transferring credits
- Whether program completion qualifies a student for
 - Acceptance into a labor union or similar organization; or
 - To receive, to apply, or to take a licensing exam as a precondition for employment
 - The program completion requirements and the grounds for termination
- Unsolicited testimonials or endorsements by Vocational counselors, high schools, colleges, educational organizations, employment agencies, members of the industry, students, graduates or others
- The size, location, facilities or equipment; nature and availability of training devices
- The availability, frequency, contents, or any other facts about the programs offered
- The employability of graduates including the school's relationship with any organization or business
- Josef's staff; relating to the quantity, qualifications, experience or availability
- The availability of part-time employment or other forms of financial assistance
- The nature and availability of any tutorial or specialized instruction, guidance and counseling or other supplementary assistance it will provide its students before, during or after program completion.
- The nature or extent of any pre-requisites established for enrollment in any course.
- Approved authorization of state licensing or accreditation agencies
- Financial aid information - including but not limited to the availability of federal, state, local, or private financial aid assistance, the student's right to refuse any type of financial assistance, the student's responsibilities to repay loans regardless of whether or not the student completes the program, the rights and responsibilities of students receiving financial aid, the criteria for continued eligibility for each program in the financial aid package.
- Suggesting program quality or endorsement by the DOE because of the schools financial aid participation agreement.

Failing to follow this policy can result in severe repercussions to those involved (the school's loss of Title IV program eligibility, student/employee termination, loss of contract renewals or business relationships, and possible legal action taken against parties involved).



MISSING STUDENT POLICY & PROCEDURE

Although Josef's School of Hair Design does not provide campus housing and therefore is not required to establish an official notification procedure for a missing student, the school makes every effort to keep in contact with its students.

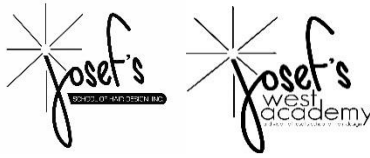
Students' attendance is tracked by the daily roll call, a daily phone log and timecards. A missing student is defined as a student who does not call ("no-calls") or attends ("no-shows") school, or does not return from an approved Leave of Absence.

Upon notice that a student has not called in or has been absent after as little as one school day, staff will attempt to contact the student, his/her parents or any other person listed on the emergency contact form held in the student's file via phone, text or social media.

Josef will attempt to get in contact with the student to offer assistance in solving the absenteeism issues and to encourage them to return.

In the event, Josef's is unsuccessful and the student has failed to return within ten (10) consecutive school days, the school will initiate the unofficial withdrawal (termination) process.

If the student fails to keep in contact with the school and has failed to report after an approved Leave of Absence (LOA), the school will initiate the unofficial withdrawal (termination) process.



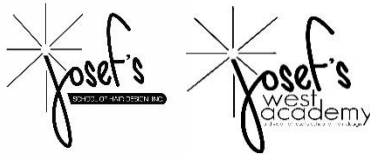
NET PRICE CALCULATOR

Josef's is required by the Higher Education Opportunity Act (HEOA) of 2008 to publish its website to allow prospective students to estimate the net cost to attend Josef's based on their individual financial needs. It is called the "Net Price Calculator". Josef's website displays the link as:

<http://www.josefsschoolofhairdesign.com/cost-calculator/>

The basic formula is price of attendance minus grant aid. Based on the information entered by the student, an average net price of attendance is generated. This is based on what similar students paid in the previous year.

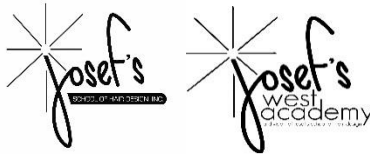
The results of the Net Price Calculator is only a general guide to a student's eligibility for financial aid. For more information on applying for federal student aid, contact our Financial Aid Director and go to www.fafsa.ed.gov.



RECORDS MAINTENANCE & SECURITY POLICY

Josef's School of Hair Design maintains all student/financial aid records in the Financial Aid Office at the Administrative Headquarters, 627 NP Avenue, Fargo. The records are out of public view and the office is locked when unoccupied. All other electronic data/files on personnel computers are backed up on a regular basis to flash drives.

Josef's School of Hair Design maintains student records for a period of at least five (5) years, complying with NACCAS policies and the three (3) year Department of Education requirement.



Return of Title IV Funds and Refund Policy

6/8/15

The law specifies how Josef's School of Hair Design must determine the amount of Title IV Program Funds that you can earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Direct Loans, Plus Loans and Federal Supplemental Educational Opportunity Grants (FSEOG).

When you withdraw during a payment period, if the amount of Title IV program funds that you have earned up to that point is received on your behalf less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the School must return the excess funds. Date of withdrawal is determined in one of two ways

1. Student initiated withdrawal: Date of Withdrawal is the date the student notifies Josef's that they will no longer be continuing their enrollment.
2. School initiated withdrawal:
 - a. Lack of attendance, it is Josef's policy to withdraw a student who has not attended for 10 consecutive class days (not to exceed 14 calendar days) and who is not on an Approved Leave of Absence. Date of withdrawal is determined by counting out 10 school days since the student's Last Date of Attendance (LDA).
 - b. Conduct, Date of Withdrawal is the date Josef's asked the student to leave the premises.

The amount of assistance that you have earned is determined on a pro-rata basis. For example, if you completed 30% of your payment period, you earned 30% of assistance that you were originally scheduled to receive. Once you have completed more than 60% of the payment period, you earn all the assistance that you were scheduled to receive. The amount of federal funds earned by a student may not cover all unpaid institutional charges due to the institution upon the student's withdrawal.

If you did not receive all the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, you may choose to decline the loan funds so that you do not incur additional debt. Josef's School of Hair Design may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if you accept them) for tuition and fees charges. It is in your best interest to allow the School to keep the funds in order to reduce your debt to the School.

Because of other eligibility requirements, there are some Title IV program funds that you were scheduled to receive that you cannot earn once you withdraw. For example, if you are a first-time, first-year undergraduate Student and you have not completed the first 30 days of your program before you withdraw, you may not earn any Direct Loan Funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return the portion of excess equal to the lesser of:

1. Your institutional charges multiplied by the unearned percentage of your fund, or
2. The entire amount of excess funds.

The School must return this amount even if it didn't keep this amount of your Title IV program funds. All refunds required by the school will be within 45 days of the student's date of determination of withdrawal. The order in which funds will be returned is as follows:

- Direct Unsubsidized Stafford Loan
- Direct Subsidized Stafford Loan
- Direct PLUS Loan (Parent)
- Pell Grant

If the School is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The amount of a grant overpayment that you must repay is half of the unearned amount. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirement for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the School to cover unpaid institutional charges. Josef's School of Hair Design may also charge you for any Title IV program funds that the School was required to return. Josef's School of Hair Design's refund policy is also printed on your Enrollment Agreement.

Credit balance checks written to the student must be canceled and returned to the Department no later than 240 days after the check was written if it has not been deposited.

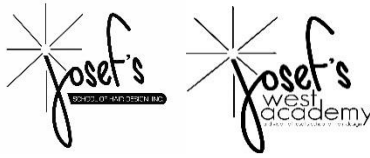
- No guidelines on stop payment fees
- Josef's policy is 120 days (cancel and send back)

If you have any questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID. The center accepts calls from 8 a.m. to midnight (EST), seven days a week. TTY users may call 1-800-730-8913. Information is also available on the U.S. Department of Education's "Financial Aid for Students Home Page" at www.studentaid.ed.gov.

The following schedule for tuition adjustments is used for all students who enroll and begin classes:

Percentage time to total time of course	Amount of total tuition school shall receive or retain
.01% to 4.9%	20% Retained
5% to 9.9%	30% Retained
10% to 14.9%	40% Retained
15% to 24.9%	45% Retained
25% to 49.9%	70% Retained
100% and Over	100% Retained

To re-enroll at Josef's School of Hair Design, the student's previously clocked hours are counted as attempted and completed upon re-enrollment to determine when the allowable maximum time frame has been exhausted. For transfer & re-enrollment students, the same maximum timeframe allowed (133%) will be determined based on 75% of their scheduled remaining hours (also see Josef's SAP Policy, sections Re-entry Policy & Transfer Student Statuses).



RIGHTS TO PRIVACY AND ACCESS TO STUDENT RECORDS

It is the school's policy to guarantee the right of students or parent/guardian of a dependent minor to gain access to their own files. Students can review their files at any time with a written request to the Josef's Financial Aid Director.

Josef's also allows a parent/guardian of a dependent minor to give written permission for the release of student-file information to a third party. The school does not need written consent to release student file information requested as part of a legal request or for accreditation purposes. In all other instances the school will not release information about individual students without written permission from the student.



SATISFACTORY ACADEMIC PROGRESS POLICY

Josef's School of Hair Design, Inc. and Josef's West Academy (herein stated as Josef's) encourages students to maintain high standards for attendance and academics to complete the program and achieve a career in the industry. Students are encouraged to strive for 100% in attendance and academic performance. However, Josef's recognizes students need a school-life balance by setting minimum levels of attendance and academic performance in compliance with the Department of Education (DOE) and the National Accrediting Commission of Career Arts & Sciences (NACCAS).

The policy is set forth in the school catalog to ensure all students receive a copy prior to enrollment. This Satisfactory Academic Policy is consistently applied amongst all students throughout their program, whether they receive financial aid or not.

Attendance Progress Evaluation

All students must maintain at least a **75%** cumulative attendance average of scheduled hours in order to be considered making Satisfactory Academic Progress. The attendance percentage is determined by dividing the total accrued clocked hours by the total number of scheduled hours.

Academic Progress Evaluation

All students must maintain at least a **75%** GPA in theory and practical/clinic work. Grades will be determined by averaging all the weekly theory grades, all the practical/clinic grades for the period; these two averages will then be averaged together to determine your overall GPA. Theory and practical/clinic work will be graded according to the following scale:

91% - 100%	Excellent
81% - 90%	Very Good
75% - 80%	Passing
Below 74%	Failing/Unsatisfactory

Josef's, being based on clock hours, does not have individual classes (students are not able to withdraw from individual classes). Josef's does not award grades of "incomplete", the above grading scale is used for all assignments. Therefore, a student taking a failing/unsatisfactory grade on an individual assignment (practical floor sheet, project, test, etc.) will only affect the student's Qualitative Progress Review not the student's Quantitative Progress Review.

All programs offered at Josef's are conducted year round without breaks between Academic Years (Cosmetology Program only). Therefore, Josef's does not have a specific summer term.

Makeup Policy

Attendance: It is each individual student's responsibility to makeup hours as needed in order to stay on track with their scheduled program. Josef's allows students to makeup hours by attending outside their scheduled program. Once a student has completed Basic Training (Cosmetology, 360 hours; Skin Esthetics, 120 hours) he/she has the ability to come in an hour early to clock a maximum of eight hours per day. In addition, Cosmetology students may attend Saturdays (when available per campus) once they have been on the clinic floor for a minimum of two weeks and have clocked at least 430 hours. If a student feels they need to retake any portion of the program, such as Basic Training, the repeated

hours will not be counted toward the completion of their current evaluation period, therefore future financial aid disbursements will be delayed.

Students may not exceed 100% cumulative attendance within their program before entering their final evaluation period (see Evaluation Periods below).

Academics: Josef's does not allow students to retake (change a grade) any assignments or tests for the purpose of improving their qualitative SAP review.

Evaluation Periods

For the purposes of meeting federal and accreditation standards, students must have performance evaluations at the following checkpoints based upon actual hours attended:

Cosmetology	450 hours and 13 weeks
	900 hours and 26 weeks
	1350 hours and 39 weeks
Massage Therapy	375 hours and 11 weeks
Skin Esthetics	300 hours and 9 weeks
Nail Technology	175 hours and 5 weeks

Additionally, under these regulations, students must complete the program in the maximum timeframe allowed which is 133% of the program's scheduled length:

Maximum Timeframe Cosmetology Program:	69 Weeks
Maximum Timeframe Massage Therapy Program:	29 Weeks
Maximum Timeframe Skin Esthetics Program:	23 Weeks
Maximum Timeframe Nail Technology Program:	14 Weeks

For transfer & re-enrollment students, the same maximum timeframe allowed (133%) will be determined based on 75% of their scheduled hours.

Determination of Progress

For the purposes of meeting federal and accreditation standards, each student's attendance and academic performance is evaluated at the required checkpoints related to their program (see above). Upon completion of the evaluation, students will be given a copy of their evaluation, and the original will be stored in the student's file. At that time, the students will acknowledge receipt of a copy of the Satisfactory Academic Progress Report which indicates their performance evaluation results. The students will be notified of any evaluation that impacts their eligibility for financial aid.

The Satisfactory Academic Progress evaluations apply to all students. It does not depend upon whether they receive federal financial aid. For students who do receive financial aid however, failure to meet the minimum standards of the Satisfactory Academic Progress Policy may delay or terminate eligibility Title IV, HEA programs funds (if applicable) unless the student is on Warning or has prevailed upon appeal of the termination that has resulted in the status of Probation.

Warning Period: Upon failing to meet the minimum of 75% in attendance and/or academic performance, a student will be placed on "Warning" until the next SAP evaluation checkpoint. A student on Warning is eligible to receive Title IV funds. The student will receive an academic plan providing corrective actions to achieve the minimum of 75% in attendance and/or academic performance by the end of the Warning period

Probationary Period: If a student has failed to meet 75% in attendance and/or academic performance by the end of the Warning period, and it is determined that the student is capable of meeting the satisfactory academic progress standards by the next evaluation period, the student may submit an appeal in an effort to remain enrolled as a student at Josef's. The written appeal must be received within

five (5) school days of receiving the report and clearly describes the circumstances that affected the student's academic and attendance performance since the last evaluation period. (See the Appeal Procedures of SAP Determination of Progress Policy below).

If the student prevails upon appeal, the student may remain in school on Probation and be eligible to receive Title IV funds. The results of the appeal will be printed and stored in the student's file. Additionally, the student will receive an academic plan providing corrective actions to achieve the minimum of 75% in attendance and/or academic performance by their next SAP evaluation period, or the maximum timeframe established for the individual student within the academic plan. If at the end of Probation, the student has still not met both the attendance and academic requirements by not following through with the academic plan, the student will be determined not making Satisfactory Academic Progress (SAP). This status requires the student's financial aid to be terminated and the student may be administratively withdrawn from Josef's. To re-enter the program, please refer to the Re-Entry Policy described below.

If no appeal was received or the appeal did not prevail, the student will not be eligible to receive Title IV funds, HEA program funds (if applicable) and the student will be administratively withdrawn.

Students may only file one appeal under the Satisfactory Academic Progress Policy.

If at any SAP evaluation checkpoint, it is determined that the student will be unable to complete the program within the maximum timeframe of 133%, the student may be administratively withdrawn from Josef's and his/her eligibility for Title IV funds will be terminated. To re-enter the program, please refer to the Re-entry Policy below.

Josef's School of Hair Design retains the discretion to administratively withdraw an enrolled student.

Appeal Procedure

A student may appeal by stating, in writing, his/her explanation and/or concern regarding their attendance/academic performance and submitting it to the school director within five (5) days of the report. Reasons for an appeal may include a death in the family, a minor injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit with the appeal any documentation related to the circumstance, for example; a doctor's note, hospital record, obituary, police report etc. The appeal should also include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point.

The school director will review the appeal and meet with the student. The school director will rule on the appeal after the meeting and notify the student and instructional staff regarding this ruling within five (5) days. All appeal information (written appeal, meeting notes, appeal ruling, etc.) will be documented and kept in the student's academic file. All appeal determinations are final.

During the appeal procedure, students are not allowed to clock in while writing the appeal or during the determination of the appeal, not to exceed ten (10) days. This specific absence will not affect the student's next performance review.

Re-establishment of Status

Students not maintaining Satisfactory Academic Progress may re-establish Satisfactory Academic Progress and/or financial aid eligibility during their next evaluation period by achieving the minimum attendance and academic standards required for Satisfactory Academic Progress. Academic plans are provided to students which outline the steps necessary to achieve Satisfactory Academic Progress by their next evaluation period.

Re-entry Policy

When a student discontinues or withdraws from Josef's School of Hair Design, he/she may not re-enter for a minimum of six (6) months but no more than five (5) years to receive credit for his/her completed hours. If the student's attendance issues have been resolved to the satisfaction of the School Owner and Director, the student may be approved to re-enter sooner. A student will re-enroll with the same SAP status they had at the time they previously discontinued or withdrew (if re-enrolling into the same program). If a student is administratively withdrawn due to non-compliance with the Satisfactory Academic Progress Policy, re-entry to the school is up to the discretion of the School Director. For transfer & re-enrollment students, the same maximum timeframe allowed (133%) will be determined based on 75% of their scheduled hours.

Josef's School of Hair Design requires all prospective re-enrolling students to submit a letter of intent stating their purpose and goals for re-enrolling. Pending approval, the student must complete a re-enrollment application and pay a re-enrollment fee. Josef's charges tuition for the remaining hours needed to reach the ND licensure requirements. The re-enrolling student will be responsible for any additional items such as books or equipment needed to fulfill the requirements of the course. Josef's will determine a suitable date for the student to re-enter the program.

Transfer Student's Status

Upon approval by the ND State Board of Cosmetology, a student who transfers to a cosmetology school in ND from a cosmetology school located in another state will be given credit for 100% of their completed hours. A student transferring from a cosmetology school within ND will be given full credit for their completed hours upon verification of the completed hours by the ND State Board of Cosmetology.

To transfer to Josef's School of Hair Design, the approved transfer hours are counted as attempted and completed upon enrollment to determine when the allowable maximum time frame has been exhausted. When a student transfers to this school, the evaluation periods are based on the actual contracted hours and academic achievements at Josef's School of Hair Design. For transfer & re-enrollment students, the same maximum timeframe allowed (133%) will be determined based on 75% of their scheduled hours.

Josef's School of Hair Design requires prospective transfer students to provide copies of official transcripts and SAP records from any and all prior institutions where related coursework was being pursued. A letter of intent stating the student's purpose and goals for transferring to Josef's must also be submitted. Pending approval, the student must pay a tuition down payment to enroll. In addition, Josef's charges tuition for the remaining hours needed to reach the ND licensure requirements. The transferring student will also be responsible for any additional items such as books or equipment needed to fulfill the requirements of the course. Josef's will determine a suitable timeframe for the student to enroll.

Change in Program

Withdrawal/Drop: Due to differences in hour requirements and start dates of the programs Josef's offers students are not allowed to transfer out of one program and into another. The only way a student may "change" programs is to withdraw from their current program and apply for admission to the desired program (acceptance based on start date & space availability). For additional information see Josef's Withdrawal and Return to Title IV Policies.

Graduate: If a prior graduate of Josef's is wanting to pursue a second program offered at Josef's they may do so once they have successfully completed their current program (ie programs may not be taken concurrently). Due to differences in hours and graduation requirements set forth by the ND State Board of Cosmetology for individual programs the student would enroll and begin the program just as any other student.

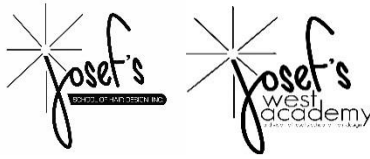
In either event, a student's Satisfactory Academic Progress from their original program does not affect the student's SAP status in the new program.

Reinstatement of Financial Aid

Title IV financial aid will be reinstated to students who have 1) prevailed upon an appeal, 2) re-established Satisfactory Academic Progress status, or 3) returned to school after an interruption of training that commenced at the time the student was not making Satisfactory Academic Progress and has now re-established Satisfactory Academic Progress requirements. The Satisfactory Academic Progress report will reflect a student's progress status on scheduled financial aid disbursement dates to establish if and when re-established satisfactory status occurred. When Satisfactory Academic Progress (SAP) status has been re-established, the Financial Aid Director will proceed with the disbursement of scheduled financial aid and/or advise the student of financial aid eligibility and if applicable, the financial aid application procedures necessary to obtain financial aid.

Graduation Requirements

Each student must pass 80% of all weekly theory exams (passing with at least a 75%) and achieved a 75% GPA on the final program examination both in written and practical work. Each student must have also completed 1800 hours in the cosmetology program (or 750 in the Massage Therapy program, 600 hours in the Skin Esthetics program, or 350 hours in the Nail Technology program). The maximum time frame for a student to complete their program of study is 133% of the published length of the educational program.



School Schedule

Josef's School of Design's business hours are 8-4:30, Monday-Friday. The administrative staff is headquartered at the Fargo campus, with periodic appointments in the evening/weekends upon request. Administrative staff travel and work out of each campus on a regular basis depending on prospective enrolled student needs.

Josef's West Academy and the Fargo campus are also open on Saturdays for clinic hours of 9-4pm for clinic floor hours.

Program Schedules: All of the programs hours are 35 hours per week, Monday-Friday. Monday hours for the cosmetology program are 11:30-7pm; Tuesday-Friday 9-4:30 with a half hour lunch hour.

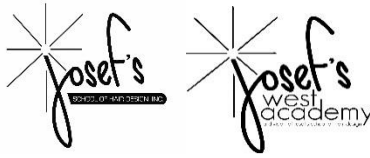
Program Start Dates

The start dates for all programs are stated on the application form and published in the school catalog.

School Closures

Josef's School of Hair Design is closed for the following recognized national holidays and special days: New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day and the day after, Christmas Day and the day after. Special time off must be approved by the School Director.

Additional and unexpected school closings will be announced to the staff and entire student body.



Social Media Policy

Social Media plays a large part in today's communications, both personal and professional. However, the line between them is sometimes not very clear. This policy is intended to define acceptable uses for Josef's students and employees.

Definition of Social Media

Social Media includes all forms of internet-based publishing and discussion, including but not limited to "Facebook", "Twitter", "YouTube", "LinkedIn", "GooglePlus", "MySpace", "Livejournal", "SnapChat", "Instagram", message boards, RSS feeds, web blogs, wikis, file-sharing, and user generated video and audio. For purposes of this policy, communications through social media, whether by text, photograph, etc., are collectively referred to as "posts".

Josef's students are personally responsible for the content they publish on social networking sites. Once it is posted, the content is no longer yours to control; it may be printed, saved, or forwarded by the recipient(s).

Photographs & Recordings

Students may not audio or video record or photograph a fellow student, an employee, or third party while enrolled without the knowledge and consent of that person.

From time to time Josef's takes photographs, videos, and audio-recordings of campus activities including its students, guests, and other for promotional purposes. A models release form will be included in the activity.

Prohibited Activities

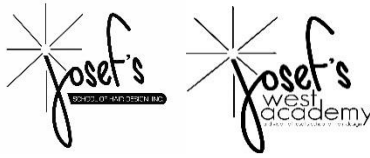
Under the Department of Education's Internet Acceptable Use & Safety Policy, students may not, under any circumstances, engage in, request or encourage social media posts:

- That are harassing, discriminatory, threatening, bullying or intimidating or through the use of sexually-charged language or images to one or more Josef's students, guests, employees, or other constituents.
- That knowingly or maliciously makes false statements about Josef's or its programs, services, products or constituents.
- That are, within Josef's discretion, deemed likely to damage Josef's public image and reputation.

Josef's reserves the right to remove any posts at its discretion and take necessary disciplinary action up to and including termination if warranted.

Questions & Complaints

This policy is meant to provide general guidelines and does not cover every potential social media situation. Please contact Josef's Vice President and/or Campus Director with questions or concerns.

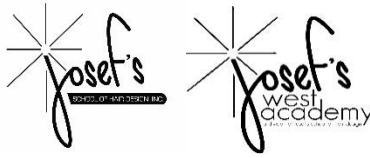


STUDENT BODY DIVERSITY

Josef's School of Hair Design's and Josef's West Academy student body diversity, concerning gender, ethnicity, of full-time students, retention rates and those students that received Federal Pell Grants can be found at <http://nces.ed.gov/collegenavigator.com>.

Data reported is in accordance with the Higher Education Act (HEOA) of 1965, as amended through the Integrated Postsecondary Education Data System (IPEDS).

Additionally, Josef's School of Hair Design submits an annual report on completions, placements and licensure to the National Association of Career Arts & Sciences (NACCAS). The annual cohort rates are listed in the school catalog on page 6. To download the school catalog, go to <http://www.josefsschoolofhairdesign.com/enrolling/>.



TEXTBOOK INFORMATION

Josef's School of Hair Design uses the following textbooks as part of the curriculums. Textbooks are included in the student program kits which are provide at the start of each program.

Cosmetology

Milady Standard Cosmetology 2015

Hardcover textbook, theory workbook & exam review

<http://www.milady.cengage.com/cosmetology/home.html>

ISBN: 9781439059302, 9781439059104 & 9781439059210

Suggested Retail Price: \$200 (included in student kit inventory)

Massage Therapy Program

Grand Forks Campus:

- Massage Therapy: Principles & Practice, 4th Ed
<http://www.barnesandnoble.com/w/massage-therapy-susan-g-salvo/1100255240?ean=9781416036524>
ISBN: 9781437719772
- Anatomy & Physiology: The Massage Connection, 3rd Ed
<http://www.amazon.com/The-Massage-Connection-Physiology-Premkumar/dp/B004TDCCD2>
ISBN: 978-0781759229
- Medical Terminology Complete, 2nd Ed
<http://www.barnesandnoble.com/w/medical-terminology-complete-bruce-s-wingerd/1111574054?ean=9780132843225>
ISBN: 9780132843225
Suggested Retail Price: \$235 (included in student kit inventory)

West Academy:

- Massage Therapy: Principles & Practice, 4th Ed
<http://www.barnesandnoble.com/w/massage-therapy-susan-g-salvo/1100255240?ean=9781416036524>
ISBN: 9781437719772
- Mosby's Pathology for Massage Therapists, 3rd Ed
http://www.amazon.com/s/ref=nb_sb_noss?url=search-alias%3Daps&field-keywords=9780323084727&rh=i%3Aaps%2Ck%3A9780323084727
ISBN: 9780323084727
- Medical Terminology: A Short Course, 7th Ed
http://www.amazon.com/s/ref=nb_sb_noss?url=search-alias%3Daps&field-keywords=9781455758302&rh=i%3Aaps%2Ck%3A9781455758302
ISBN: 9781455758302
- Trail Guide to Movement: Building the Body in Motion
<http://www.booksofdiscovery.com/proddetail.php?prod=3369>
ISBN: 9780991466627
Suggested Retail Price: \$235 (included in student kit inventory)

Skin Esthetics

Milady Standard Esthetics: Fundamentals, 11th Ed

<http://www.milady.cengage.com/estheticsfundamentals/home.asp>

Textbook Bundle (hardcover textbook, theory workbook & exam review)

ISBN: 9781285042336

Suggested Retail Price: \$200 (included in student kit inventory)

Nail Technology

Milady's Standard Nail Technology, 6th Ed

<http://www.milady.cengage.com/nailtechnology/home.html>

Hardcover textbook, theory workbook & exam review

ISBN: 9781435497689, 9781435497641 & 9781435497634

Suggested Retail Price: \$200 (included in student kit inventory)



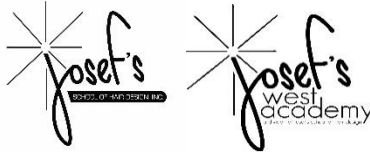
TRANSFER OF CREDIT, RE-ENROLL, WITHDRAWAL AND RETURN OF TITLE IV FINANCIAL AID FUNDING POLICIES

Josef's School of Hair Design and Josef's West Academy's abides by the state and federal laws governing transfers, re-enrolls, withdrawals, and refunding Title IV financial aid.

The policies are described in the current school catalog on pages 13-16.

To download the school catalog, go to <http://www.josefsschoolofhairdesign.com/enrolling/>

Please contact the school director or the Financial Aid Director to obtain additional information.



JOSEF'S SCHOOL OF HAIR DESIGN JOSEF'S WEST ACADEMY VACCINATIONS POLICY

Josef's School of Hair Design and Josef's West Academy complies with federal, state and local laws regarding student vaccination requirements. More information about vaccinations can be obtained from the ND Public Health Department at <http://www.ndhealth.gov/immunize> or your physician.