

Consumer Information 2016

Information that colleges are required by the federal law Higher Education Act (HEA) of 1965, as amended by the Higher Education Opportunity Act (HEOA) of 2008 to make available to prospective and currently enrolled students. For more information on a particular topic, please contact the Missouri College of Cosmetology Admissions Office.

Consumer Information

Information that colleges are required by the federal law Higher Education Act (HEA) of 1965, as amended by the Higher Education Opportunity Act (HEOA) of 2008 to make available to prospective and currently enrolled students. For more information on a particular topic, please contact the Missouri College of Cosmetology Admissions Office.

Misrepresentation

Missouri College of Cosmetology sees the importance of students, prospective students and parents having the most up to date and accurate information regarding the school, its educational program, financial aid and institutional charges, and our employment rates of our graduates. We are committed to providing accurate information through all means of communication.

Institutional Information

Licensure Information

State Licensure

Missouri College of Cosmetology is licensed by the Missouri State Board of Cosmetology and Barbering.
P.O. Box 1062, Jefferson City, MO 65102; Phone 573-751-1052.

Accreditation

Missouri College of Cosmetology is accredited by the National Accrediting Commission of Career Arts and Sciences.
NACCAS
3015 Colvin Street
Alexandria, VA 22314

Facilities and Staff

Corporate/Administrative Office – 3002 E. Sunshine, Springfield, MO 65804
Administrative Staff

Jeffery Stanley – President

Director of Operations

Melody Stanley – Vice President

NACCAS Compliance Officer/
Education Advisor

Joann Banner

Bookkeeper

Moriah Hilburn

Corporate Secretary

Rayna Stillings

Admissions Representative/
Director of Operations Assistant

Aaron Hilburn

Financial Aid Director

Any questions on any policies or procedures, financial aid or admissions, current and/or prospective students need to contact the Missouri College of Cosmetology Admissions Office at 417.887.1501

Campus

Missouri College of Cosmetology North – 3014 E. Sunshine Suites G, H & J Springfield, MO 65804

Programs offered – Cosmetology with Manicuring, Esthetics, Cosmetology/Barber Stylist/Nail Instructor/Manicuring

Instructional Staff – Cosmetology

Jeffery Stanley

Director of Operations/Basics Instructor/Substitute Instructor

Brandy Spear

Instructor/Senior Manager

Jeanne Teague

Instructor/Basics Instructor

Instructional Staff – Esthetics

Jeffery Stanley

Director of Operations/Basics Instructor/Substitute Instructor

Elizabeth Rosendahl

Instructor/Senior Manager

Rayna Stillings

Instructor/Substitute Instructor

Admissions Policy

Missouri College of Cosmetology will accept for enrollment as a regular student any person who:

1. Is at least 17 years of age.
2. Provides proof of secondary education such as a high school diploma, a GED/HiSet certificate, an official transcript showing secondary school completion or a notarized transcript showing completion of home-schooling.
3. Should a prospective student provide a foreign high school diploma, the college will work with the student to obtain an English translation of the document along with confirmation that the education received is equivalent to a U.S. high school diploma. This documentation must come from an outside agency ECE.
4. Completes application for enrollment to the Missouri State Board of Cosmetology and Barbering through the college at least two weeks prior to the intended class starting date.
5. Missouri College of Cosmetology does not recruit students already enrolled or attending another cosmetology college. Admissions office personnel will not attempt to recruit or enroll any student who is currently registered or enrolled at another college or institution. Information will be given or mailed only at the student's request.

Transfer Student Policy

Missouri College of Cosmetology accepts transfer students for Cosmetology with Manicuring (CA) only.

Transfer students have to meet the following requirements:

1. A transfer student cannot apply with more than 500 clock hours from their previous training.
2. Transfer students must provide a copy of their final transcript from their previous college, showing attendance and academic percentages for review prior to enrollment. Once reviewed and enrollment is accepted, all transfer hours will be credited.
3. Transfer students must also provide a copy of their Contractual/Termination Fee Form from the Missouri State Board of Cosmetology and Barbering.

Non-Discrimination Policy

Missouri College of Cosmetology complies with the provisions of the Title IV of the Civil Rights Act of 1964. The College, in its admissions, instruction and graduation requirements, practices no form of discrimination on the basis of race, creed, sex, color, age, religion, or ethnic origin. However, Missouri College of Cosmetology reserves the right to deny admission to any person not having the ability to benefit from the training offered at this institution.

Program Information

Cosmetology with Manicuring – 1500 clock hours/47.14 weeks

CIP Code: 12.0401

SOC: 39-5012.00 <http://online.onetcenter.org>

Schedule – Monday – Friday, 9:30 a.m. – 4:30 p.m.

Tuition and Fees

Tuition -	\$14,005.00
Books & Kit -	\$1,245.00
State Testing Fee -	\$150.00
Registration Fee -	\$100.00
Total cost -	\$15,500.00

Books

Cosmetology with Manicuring Books

Salon Fundamentals Course Book - ISBN: 978-1-9346-66-4

Salon Fundamentals Workbook – ISBN: 978-1-9346-75-6

State Board Review Book - ISBN: 978-1-934636-78-7

Total Cost of Book Set - \$229.00

Gainful Employment Disclosure

The Missouri College of Cosmetology offers programs that lead to gainful employment in a recognized occupation. The following websites give more information of employment: Occupational Profile: www.onetonline.org, Occupation Information: www.careerinfo.org.

Missouri College of Cosmetology Totals: 07/01/15 – 06/30/16

Median Loan debt is the middle loan amount extracted from a range of students who attended Missouri College of Cosmetology during the above mentioned time frame, and is based on the total amount of Federal Direct Student loans. 47 Students completed the Cosmetology with Manicuring program with a median loan debt of:

\$15,448.00 in Federal Student Loans

\$0.00 in Private Loan Debt

\$0.00 in Institutional Financing Plan

Rates

Missouri College of Cosmetology is required to disclose the rates of our students based on completion, licensure and employment. The following statistics are based out of 2014 and are calculated by the National Accrediting Commission of Career Arts and Sciences.

2014 Graduation rates – 71.25%

2014 Licensure rates – 98.21%

2014 Placement rates – 84.21%

The Department of Education requires a 100% completion requirement. According to the Department of Education standard the Cosmetology with Manicuring program has a 62.06% on time completion rate.

State and National Wages for Cosmetologists

Information was taken from www.careerinfonet.org for 2015.

Location	Pay Period	Low	Median	High
United States	Hourly	\$8.47	\$11.38	\$22.79
	Annual	\$17,600	\$23,700	\$47,400
Missouri	Hourly	\$8.16	\$11.13	\$20.88
	Annual	\$17,000	\$23,200	\$43,400

Esthetics Program – 750 clock hours/34 weeks

CIP Code: 12.0409

SOC: 39-5094.00, <http://online.onetcenter.org>

Schedule – Monday – Friday 10:00 a.m. – 3:00 p.m.

Tuition and Fees

Tuition -	\$9,063.00
Books & Kit -	\$1,087.00
State Testing Fee -	\$150.00
Registration Fee -	\$100.00
Total cost -	\$10,400.00

Books

Esthetic Fundamentals Course Book - ISBN: 978-0-9742723-1-30

Esthetic Fundamentals Workbook - ISBN: 978-0-9742723-1-30-974442723- 6-1

State Board Review Book - ISBN:

Total Cost of Books - \$172.50

Missouri College of Cosmetology Totals: 07/01/15 – 06/30/16

Median Loan debt is the middle loan amount extracted from a range of students who attended Missouri College of Cosmetology during the above mentioned time frame, and is based on the total amount of Federal Direct Student loans.

27 Students completed the Esthetics program with a median loan debt of:

\$7,803.00 in Federal Student Loans

\$0.00 in Private Loan Debt

\$0.00 in Institutional Financing Plan

Rates

Missouri College of Cosmetology is required to disclose the rates of our students based on completion, licensure and employment. The following statistics are based out of 2014 and are calculated by the National Accrediting Commission of Career Arts and Sciences.

2014 Graduation rates – 71.25%

2014 Licensure rates – 98.21%

2014 Placement rates – 84.21%

The Department of Education requires a 100% completion requirement. According to the Department of Education standard the Esthetics program has a 96.29% on time completion rate.

State and National Wages for Estheticians

Information was taken from www.careerinfonet.org for 2015.

Location	Pay Period	Low	Median	High
United States	Hourly	\$8.80	\$14.47	\$29.49
	Annual	\$18,300	\$30,100	\$61,300
Missouri	Hourly	\$8.31	\$13.98	\$29.73
	Annual	\$17,300	\$29,100	\$61,800

Cosmetology/Barber Stylist/Nail Instructor Program – 600 clock hours/17.15 weeks – No active schedule at this time.

CIP Code – 12.0413

SOC – 39-5012.00; <http://online.onetcenter.org>

Schedule – Monday – Friday

Tuition and Fees

Tuition -	\$7,750.00
Books & Kit -	\$150.00
Registration Fee -	\$100.00
Total cost -	\$8,000.00

Books

Master Educator Course – ISBN: 978-1133693697

Master Educator Workbook – ISBN:

Missouri College of Cosmetology Totals: 07/01/15 – 06/30/16

Median Loan debt is the middle loan amount extracted from a range of students who attended Missouri College of Cosmetology during the above mentioned time frame, and is based on the total amount of Federal Direct Student loans.

00 Students completed the Cosmetology/Barber Stylist/Nail Instructor program with a median loan debt of:

\$0.00 in Federal Student Loans

\$0.00 in Private Loan Debt

\$0.00 in Institutional Financing Plan

Rates

Missouri College of Cosmetology is required to disclose the rates of our students based on completion, licensure and employment. The following statistics are based out of 2014 and are calculated by the National Accrediting Commission of Career Arts and Sciences.

2014 Graduation rates – 71.25%

2014 Licensure rates – 98.21%

2014 Placement rates – 84.21%

The Department of Education requires a 100% completion requirement. No students were enrolled for Cosmetology/Barber Stylist/Nail Instructor during this time period.

State and National Wages for Cosmetology/Barber Stylist/Nail Instructor

Information was taken from www.careerinfonet.org for 2015.

Location	Pay Period	Low	Median	High
United States	Hourly	\$13.26	\$23.79	\$42.75
	Annual	\$27,600	\$49,500	\$88,900
Missouri	Hourly	\$10.71	\$20.84	\$37.10
	Annual	\$22,300	\$43,300	\$77,200

Gainful Employment Disclosure

The Missouri College of Cosmetology offers programs that lead to gainful employment in a recognized occupation. The following websites give more information of employment: Occupational Profile: www.onetonline.org, Occupation Information: www.careerinfo.org.

Satisfactory Academic Progress Policy

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at this institution. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

Evaluation Periods

Students are evaluated for Satisfactory Academic Progress as follows:

Cosmetology with Manicuring: 450, 900, 1200 clocked (actual) hours. Evaluations will be performed the last Monday before the end of the payment period.

Clock Hour Pace: 451 clock hours (13/19.5 weeks), 900 clock hours (26/39 weeks), and 1200 clock hours (35/52.5 weeks).

Esthetics: 375 clocked (actual) hours. Evaluations will be performed the last Monday before the end of the payment period.

Clock Hour Pace: 375 clock hours (15/22.5 weeks).

Cosmetology/Barber Stylist/Nail Instructor: 300 clocked (actual) hours. Evaluations will be performed the last Monday before the end of the payment period.

Clock Hour Pace: 300 clock hours (9/13 weeks).

Manicuring: 200 clocked (actual) hours. Evaluations will be performed the last Monday before the end of the payment period.

Clock Hour Pace: 200 clock hours (6/9 weeks).

***Transfer Students:** Midpoint of the contracted hours or the established evaluation periods, whichever comes first.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course.

Attendance Progress Evaluation

Students are required to attend a minimum of 66.67% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted the first Monday of every month to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. The school will determine if the student has maintained at least 66.67% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

Attendance Specifics

Each days attendance, including tardies, early time-outs, and absences will be the factors evaluated. Students must maintain a 66.67% attendance average to be considered making Satisfactory Progress at each checkpoint. Students who miss 10 consecutive days will be dismissed from school. All absences are considered unexcused unless a student is on an official leave of absence. There is no penalty for tardies or early timeouts as long as the student is meeting the minimum attendance requirements at each checkpoint. Student's actual time is tracked individually using metered time cards and will be calculated on actual hours round to the nearest quarter hour. Students that are not clocked in by 9:45 a.m. (Cosmetology with Manicuring, Cosmetology/Barber Stylist/Nail Instructor, Manicuring), 10:15 a.m. (Esthetics) will not be allowed to clock in for training. Students must speak to an instructor personally about being tardy to school, and they must have documentation showing proof of reason. If a student does not have documentation or their information cannot be verified, they will not be allowed to clock in for that day.

Maximum Time Frame

All students enrolled in the college will have a maximum time frame of 150% to complete the program, however a student will be dropped at his/her established contract end date if the student does not maintain an overall attendance of 90% throughout the length of contract.

Course:	Maximum Time Frame	
	Weeks	Scheduled Hours
Cosmetology with Manicuring (Full Time, 35hrs/wk.)-1500 hours	64	2250
Esthetics (Full Time, 25hrs/wk.)-750 hours	45	1125
Cosmetology/Barber Stylist/Nail Instructor (Full Time, 35hrs/wk.)-600 hours	25	900
Manicuring (Full Time, 35hrs/wk.)-400 hours	17	600

The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 66.67% of the scheduled contracted hours.

Academic Progress Evaluations

The qualitative element used to determine academic progress is a reasonable system of grades determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. If the performance does not meet the satisfactory requirements, it is not counted and the performance must be repeated. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adapted by the school. Students must maintain at least an 80% combined cumulative average on their written or practical test grade. Student assignment, homework, and make-up work is stated in the college's Assignment/Homework/Makeup Policy.

Numerical grades are considered according to the following scale:

Written Assignments	Practical Assignments	Rating Code
100-95%	100-95%	Superior
94-90%	94-90%	Excellent
89-85%	89-85%	Good
84-80%	84-80%	Average
Below 80%	Below 80%	Unsatisfactory

Determination of Progress Status

Students meeting the minimum requirements for academic and attendance at the evaluation points are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of the satisfactory progress determination (PE) at the time of each of the evaluations. Students deemed not maintaining satisfactory may have their Title IV funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

Warning

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning until the next evaluation period, and are considered to be making satisfactory progress during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements he/she may be placed on probation and, if applicable, students may be deemed ineligible to receive Title IV funds.

Probation

The college may only allow for the status of probation for students who are not considered meeting minimum standards for satisfactory academic progress if:

- a. The college evaluates the student's progress and determines that the student did not make satisfactory academic progress during the warning or previous evaluation period; and
- b. The student prevails upon appeal of a negative progress determination prior to being placed on probation; and
- c. The college determines that satisfactory academic progress standards can be met by the end of the subsequent evaluation period; or
- d. The college develops an academic plan for the student that, if followed, will ensure that the student is able to meet the college's satisfactory academic progress requirements by a specific point within the maximum timeframe established for the individual student.

At the next evaluation period, the student has still not met both the attendance and academic requirements, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds and will be subject to dismissal.

Re-Establishment of Satisfactory Academic Progress

Students may re-establish satisfactory progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the probationary period.

Interruptions, Course Incomplete, Withdrawals

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation.

Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal, and the student will be evaluated as any other regularly enrolled student.

Re-Entry student's will be charged a re-enrollment fee of \$100.00 and must re-start with twelve (12) months from the date of last attendance in order to receive full credit for monies previously paid.

Appeal Procedure

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within ten (10) calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstances. The student must submit a written appeal to the school on the designated form describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic progress by the next evaluation point. Appeal documents will be reviewed and a decision will be made and reported to the student within thirty (30) calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable.

Noncredit, Remedial Courses, Repetitions

Noncredit, remedial courses do not apply to this institution. Therefore, these items have no effect upon the school's satisfactory academic progress standards.

Transfer Hours

With regard to satisfactory academic progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted.

Special Requirements

State funded financial aid programs have Satisfactory Progress policies that must be maintained in addition to the above stated. If students are receiving funds from these sources, the individual agency funding the student will inform him/her of those requirements.

Title IV – Terms and Conditions

Student Eligibility

General eligibility requirements are that you must:

- a. Demonstrate financial need (for most programs);
- b. Be a U.S. citizen or an eligible noncitizen;
- c. Have a valid Social Security number;
- d. Be registered with Selective Services, if you are male (you must register between the ages of 18 and 25);
- e. Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- f. Be enrolled at least half-time to eligible for Direct Loan program funds;
- g. Not be in default on any Federal Title IV student loans;
- h. Not owe a Pell refund at any previous school;
- i. Maintain Satisfactory Academic Progress in college or career school.

Selection Criteria

The Missouri College of Cosmetology has an open eligibility with the following exceptions:

- a. The Missouri State Board of Cosmetology and Barbering does not approve application for licensure.
- b. Applicant does not have a valid High School Diploma or GED/HiSet.
- c. Applicant is currently enrolled in another Cosmetology/Esthetics school.
- d. Applicant has accumulated clock hours from another cosmetology/esthetics school that exceeds our transfer policy hours.

Applying for Financial Aid

- a. All students applying for financial assistance must complete their Free Application for Federal Student Aid. (FAFSA)
- b. Completion can be done online at www.fafsa.ed.gov.
- c. Provide documentation requested to verify FSA award (i.e. W-2's, IRS tax transcript, Verification worksheet, and other requested documentation).
- d. Students need to enter the Missouri College of Cosmetology's school code: 035193 into their FAFSA application, for the college to receive the student's information.

Federal Student Aid Award

- a. All applicants eligible for financial aid will receive a financial aid award letter; this letter includes federal, state and institutional aid, and scholarships that the student qualifies for.

Federal Pell Grants

- a. Pell grants are available to undergraduate students who meet the financial and FSA requirements.
- b. Student eligibility is based on the Expected Family Contribution (EFC).
- c. There is a limit of the total amount of Pell Grant a student can receive, the Financial Director will verify that the student has not met or is close to 6 school year limit.
- d. Pell grant will be disbursed in 2 payments, payment schedule is listed below.

Federal Direct Loans

The Federal Direct loan program offers Federal Subsidized and Unsubsidized Loans

Subsidized Loan

- a. Awarded based on financial need.
- b. Subsidized loans do not charge students interest through their 6 month grace period. As long as the student is meeting the eligibility requirements.

Unsubsidized Loan

- a. Awarded not on the basis of need.
- b. Unsubsidized loans accrue interest from the first disbursement until student repays the loan in full.
- c. Students do have the option to pay on the interest before the loan goes into repayment.

Direct PLUS Loan

- a. A parent of a dependent student is required to apply for loan through credit check page.
- b. If a parent is accepted they will be required to complete a Master Promissory Note.

- c. If a parent is denied for the PLUS loan, the student may be eligible to receive additional funding through the unsubsidized loan.
- d. For more information contact the Financial Aid Director at the Admissions Office.

Disbursement Dates/Hours

Student must be making Satisfactory Progress in the pay period to be eligible for the scheduled disbursements. (See Satisfactory Progress Policy, for more information). Once verified that student is making satisfactory progress, the financial aid advisor will send request for students who are eligible for Pell Grant and Loan disbursements.

Title IV Federal Aid is disbursed based on the following clock hours or days:

Hours/Dates	Weeks	Source
Day 1		Federal Pell Grant
30-45 days		FDL
375	15/22.5 weeks	FDL and Federal Pell Grant – Esthetics only
451	13/19.5 weeks	FDL and Federal Pell Grant- Cosmetology
900	26/39 weeks	FDL and Federal Pell Grant – Cosmetology
1200	35/52.5	FDL and Federal Pell Grant – Cosmetology

Additional Financial Services

Additional programs that a student may qualify for depending on that programs requirements are as follows:

- a. Vocational Rehabilitation of the State of Missouri.
- b. Missouri Career Center
- c. Veteran’s benefits or Dependents of Veterans.

Payment Plans

Missouri College of Cosmetology does offer alternative payment options, including tuition payment plans. Tuition payment plans are subject to review by the owner, if approved a payment plan will be arranged with the student. Missouri College of Cosmetology reserves the right to suspend or terminate student’s enrollment for nonpayment of tuition and other fees at any time. Accepted forms of payment are cash, check, money order, cashier’s check and credit card.

Entrance Counseling for Student Borrowers

Missouri College of Cosmetology conducts entrance counseling for any student receiving Federal Direct Loans prior to the first loan disbursement. Counseling will include:

- a. Borrowers Rights and Responsibilities
- b. Explanation of the Master Promissory Note
- c. Importance of repayment
- d. Obligation to repay the full amount of the loan regardless of completion of the program/course, inability to obtain employment or is does not feel that they received the education or additional services the borrower purchased from the school.
- e. Information about NSLDS and how and borrower can access their loan records.
- f. Effects of the loan on the borrower’s eligibility for other forms of aid.
- g. Consequences of defaulting on loans.
- h. Monthly repayment amounts.
- i. Consequences of not maintaining half-time enrollment.
- j. Who to contact regarding the terms and conditions of their loan.

Exit Counseling for Student Borrowers

Upon graduating or withdrawing from Missouri College of Cosmetology, a student who has received student loans must complete an exit interview with representative of the college. The exit interview must be completed before the student leaves the Missouri College of Cosmetology campus upon the last day of enrollment. During the exit interview, the College Official will go over different payment options available for the student.

Loan Repayment Obligations and Options

Any student that is receiving Federal Student loans (excluding PLUS loan) will start repayment six months after their last day of attendance. A student's last day of attendance includes graduation, withdrawal, or falling below half-time attendance. It is the student's responsibility to contact their loan servicer to arrange their repayment schedule and amount.

Failure to repay a Federal Direct Loan will cause the loan to go into Default. Defaulting on a federal student loan can result in loss of eligibility for other federal student aid, wage garnishment and withholding of federal and state tax return, immediate repayment of the entire unpaid amount, and credit ratings may be affected.

Any borrower that is receiving Federal Student Loans must complete the Master Promissory Note (MPN), which states that the borrower is responsible for repayment of any student loan whether or not student completed course of study. Student borrowers have the right to access their loan information through the National Student Loan Data System (NSLDS). All Federal Loans will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

Borrower's Rights

Rights and Responsibilities of Borrowers

Every student that is receiving Title IV federal aid has to complete entrance and exit counseling that is given at the school. The guide for borrowers is listed below:

- a. Written information on loan obligations and information on my rights and responsibilities as a borrower.
- b. A grace period and an explanation of what this means.
- c. A disclosure statement, received before I begin to repay my loans, that includes information about interest rates, fees, the balance owed, and the number of payments.
- d. Deferment of repayment for certain defined periods, if I qualify and if I request it.
- e. Forbearance, if I qualify and if I request it.
- f. Prepayment of my loan in whole or in part any time without any early-repayment penalty.
- g. A copy of my promissory note either before or at the time my loan is disbursed.
- h. Documentation that my loan(s) are paid in full.

Borrowers are responsible for:

- a. Attending exit counseling before I leave or drop below half-time enrollment.
- b. Repaying my loan even if I do not complete my academic program (under certain circumstances), I am dissatisfied with the education I received, or I am unable to find employment after I graduate.
- c. Notifying my school and the direct loan servicing center if I:
 1. Move/Change my address
 2. Change my name
 3. Withdraw from school
 4. Transfer to another school
 5. Fail to enroll or reenroll in school for the period which the loan was intended
 6. Change my expected date of graduation
 7. Graduate
- d. Making monthly payments on my loan(s) after I leave school, unless I have a deferment or forbearance.
- e. Notifying the U.S. department of Education's Direct Loan Servicing Center of anything that might alter my eligibility for an existing deferment.

Return to Title IV Funds

Treatment of Title IV Aid – Student Withdrawal

Missouri College of Cosmetology will perform Return to Title IV calculations prior to the institutional refund calculation. If the school must return any Title IV funds on the student's behalf, the student, after performing any Return to Title IV and institutional refund calculations, could owe a balance to the school.

Return of Title IV Funds – Treatment of Title IV Aid

The Department of Education specifies how the Missouri College of Cosmetology must determine the amount of the Title IV program assistance that students earn if they withdraw from school.

The Title IV programs that are covered by this law are: Federal Pell Grants, Direct Loans, and Direct PLUS Loans.

Withdrawing from School

- a. A student notifies the institution of his/her withdrawal in writing (Official Withdrawal).
- b. A student on an approved Leave of Absence notifies the school that he/she will not be returning. The date of withdrawal shall be the last date of attendance.
- c. Students not returning from an Authorized Leave of Absence as scheduled will be unofficially withdrawn from school as of the last day of attendance.
- d. A student expelled/terminated by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 10 days.)
- e. A student cannot miss ten (10) consecutive school days in a row. On the tenth day a student's attendance will be unofficially withdrawn.
- f. Unofficial withdrawals for clock hours are determined by the school through monitoring clock hour attendance at least every ten days.

Leave of Absence

- a. One (1) 40 day leave of absence per Cosmetology with Manicuring, Esthetics, Manicuring or Cosmetology/Barber Stylist/Nail Instructor course, will be granted for emergencies (i.e. illness of self or other mitigating circumstances).
- b. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation.
- c. A complete statement requesting the leave of absence is **required in writing and permission from the President of RWH, INC.**, is required in writing. Students must submit verification documents for the leave of absence along with the written request.
- d. Students are urged to take all measures possible to avoid any interruptions in training.
- e. Students not returning from an Authorized Leave of Absence as scheduled will be dismissed from the course as of the last date of attendance. Authorized Absence does not excuse student from being unduly penalized under the college's suspension rules.
- f. During the leave of absence, the student is **STILL** considered an active student.

Process for Post-Withdrawal Disbursements

- a. If a student received (or the Missouri College of Cosmetology or a parent received on the student's behalf) less assistance than the amount that they earned, they may be able to receive those additional funds in a Post-Withdrawal Disbursement.
- b. If a student does not receive all the funds that they earned, they may be due a post-withdrawal disbursement. If a post-withdrawal disbursement includes loan funds, the school must get the student's authorization before it can disburse them.
- c. The school can send notification to student addressing multiple items including:
 1. Notify a borrower about his/her loan repayment obligations.
 2. Obtain permission to credit loan funds to a student's account to cover unpaid institutional charges.
 3. Obtain permission to make a post-withdrawal disbursement of grant or loan funds for other than institutional charges.

4. Obtain permission to make a post-withdrawal disbursement of loan funds directly to a student.
- d. The school will notify the student and/or parent within 30 days of date of determination of any loan Post-Withdrawal Disbursement. The student and/or parent must respond within 14 days of acceptance or denial of disbursement or a portion of the disbursement. The deadline for response applies to both confirmation of loan disbursements to the student's account and direct disbursements of a post-withdrawal disbursement.
- e. If response is received in a timely manner, the disbursement will be made. If response is late, the school may or may not disburse. If the school chooses not to disburse, we will notify student and/or parent in writing of outcome. If student does not respond, no disbursement can be made.
- f. Students may choose to decline some or all of the loan funds so that they do not incur additional debt.
- g. The school may without authorization from the student and/or parent use all or a portion of the student's post-withdrawal disbursement of grant funds for tuition and fees owed to the school.
- h. There is some Title IV funds that a student may be scheduled to receive that cannot be disbursed to them once they have withdrawn from school because of other eligibility requirements, such as Satisfactory Academic Progress.

Calculations of Title IV Aid Earned

- a. Title IV Financial Aid funds are posted to a student's account at the start of each pay period. Students earn the funds as they complete the actual clock hours for that period. If a student withdraws from school during a payment period, the amount of Title IV program assistance that they have earned up to that point is determined by a specific formula.
- b. The amount of assistance that a student has earned is determined on a pro rata basis. Once a student has completed more than 60% of the scheduled hours in the payment period, they earn all the assistance that they were scheduled to receive for that period.
 1. Example: If a student completed 30% of the scheduled hours of their payment period, they earn 30% of the assistance they were originally scheduled to receive.

Returning Title IV Aid

- a. If the student receives more federal student aid than the amount earned, the school, the student or both must return the unearned funds in the specified order (see C for order of return). The amount of federal student aid to be returned is determined by subtracting the amount of earned Title IV aid from the amount of Title IV aid that was actually disbursed to the student.
- b. **Aid Due from the School**
 1. The school is not required to actually return its share before the student. Rather it is the Return calculation of the amount of assistance the school is responsible for returning to the Title IV accounts that must be calculated first. Thus, the student's repayment obligation is determined after the school's share is calculated.
 2. The school must return the lesser of:
 - i. The amount of Title IV funds that the student does not earn; or
 - ii. The amount of institutional charges that the student incurred for the payment period or period of enrollment multiplied by the percentage of funds that was not earned.
 - iii. The percentage not earned is determined by subtracting the percentage of Title IV aid earned from 100%.
 - iv. In a case in which, to assist a student with living expenses, the school elects to disburse an anticipated credit balance to a student rather than pay itself for institutional charges from the first Title IV funds the school receives. Then, the student withdraws before the school receives anticipated aid from all the Title IV programs. The return calculations indicate the school must return funds, but the school had passed through all funds to the student. The school still must return the funds it is responsible for returning as a result of the Return calculation.
 - v. The school must return unearned funds for which it is responsible as soon as possible but no later than 45 days from the determination of a student's withdrawal.

- c. If the school is not required to return all of the excess grant funds, the student must return the remaining amount within 30 days of notification or make repayment arrangements with the school. The school must return Title IV funds to the programs from which the student received aid during the payment period or period of enrollment, in the following order, up to the net amount disbursed from each source:
1. Unsubsidized Direct Loans (other than Direct PLUS loans).
 2. Subsidized Direct Loans.
 3. Direct PLUS Loans.
 4. Federal Pell Grants for which a return is required.
- d. **Aid Due from Student**
1. A student is responsible for all unearned Title IV program assistance that the school is not required to return. The initial amount of unearned federal student aid due from the student (or parent, for Direct PLUS loan funds) is determined by subtracting the amount returned by the school from the total amount of unearned Title IV funds to be returned. This is called the initial amount due from the student because a student does not have to return the full amount of any grant repayment due. Therefore, the student may not have to return the full initial amount due.
 2. Any loan funds that the student must return, they (or the students' parents for a Direct PLUS loan) repay in accordance with the terms of the Master Promissory Note. That is, they make scheduled payments to the holder of the loan over a period of time at the end of the grace period.
 3. Regulations limit the amount a student must repay to the amount by which the original overpayment amount exceeds 50% of the total grant funds disbursed or could have been disbursed by the student for the payment period.
 4. The initial amount of unearned Title IV grant aid due from the student is found by subtracting the loans to be repaid by the student from the initial amount of unearned aid due from the student.
 5. Any amount of unearned Pell Grant funds that a student must return is called an overpayment. The amount of grant overpayment due from a student is limited to the amount by which the original grant overpayment exceeds half of the total Title IV grant funds disbursed and could have been disbursed to the student. Students do not have to repay a Pell Grant overpayment if the original amount of the overpayment is \$50 or less. The school will notify the student within 30 days of withdrawal of overpayment.
 6. The student is obligated to return any Title IV overpayment in the same order that is required for the school.
 7. Grant overpayments may be resolved through:
 - i. Full and immediate repayment to the school.
 - ii. Repayment arrangements satisfactory to the school.
 - iii. Overpayment collection procedures negotiated with Debt Resolution Services.
 8. Students who owe overpayments as a result of withdrawals initially will retain their eligibility for Title IV funds for a maximum of 45 days from the earlier of:
 - i. The date the school sends the student notice of overpayment.
 - ii. The date the school was required to notify the student of the overpayment.
 9. Within 30 days of determining that a student who withdrew must repay all or part of a Title IV grant, a school must notify the student that he/she must repay the overpayment or make satisfactory arrangements to repay it. The school must inform the student of the following items in its notification:
 - i. The student owes an overpayment of Title IV funds.
 - ii. The student's eligibility for additional Title IV funds will end if the student fails to take positive action by the 45th day following the date the school sent or was required to send notification to the student.
 - iii. There are three actions a student can take to extend his/her eligibility for Title IV funds beyond 45 days:
 1. The student may repay the overpayment in full to the school.

2. The student may sign a repayment agreement with the school. (Two year maximum on repayment plan.)
3. The student may sign a repayment agreement with the Department of Education.
- iv. If the student fails to take one of the above listed actions during the 45-day period, the student's overpayment immediately must be reported to the NSLDS and referred to the Debt Resolution Services for collection.
- v. The student should contact the school to discuss his/her options.
- vi. If at any time, a student who previously negotiated a repayment arrangement fails to comply with the terms of his/her agreement to repay, that student immediately becomes ineligible for additional Title IV funds.
- e. All students will receive a copy of the College Catalog, which includes the Return of Title IV procedures prior to enrollment.

Examples

- a. Title IV Refunds
 1. A student is scheduled for 225 clock hours for this pay period, which is 50% of the 450 hour published length of a pay period. If the student were to withdraw at this point, the school will refund 50% of any Title IV funds received.
 2. A student is scheduled for 271 clock hours for this pay period, which is 60.2% of the 450 hour published length of a pay period. If the student were to withdraw at this point, the school will not be required to refund any Title IV funds received.
- b. Institutional Refunds
 1. A student is scheduled for 450 clock hours of the cosmetology with manicuring course, for the institutional refund, the school will take 450 hours divided by 1500 clock hours to give us the percentage owed. On this calculation the student will owe 30% of the tuition and any additional fees.

Internal Refund Policy

Withdrawing from School

Cancellation and Refund Policy

Each student must complete the course in the Enrollment Time allowed as specified in the Enrollment Agreement as required by the State Board of Cosmetology and Barbering of Missouri:

- Full-time Cosmetology with Manicuring students have **1650 lapse or scheduled hours (47.14 weeks)** to complete **1500 clock hours**.
- Esthetician students have **850 lapse or scheduled hours (34 weeks)** to complete **750 clock hours**.

If a student has terminated or withdrawn, they can re-enroll with the college in accordance with the re-enrollment procedures set forth by the college, provided the student is in compliance with all college rules, regulations, classroom assignments and the satisfactory progress policy. Missouri College of Cosmetology's refund policy is calculated on every withdrawn student regardless of whether the student is receiving Title IV funds or not. The student will pay for only the hours needed to complete the 1500 clock hours for cosmetology with manicuring, 750 clock hours for esthetics, 400 clock hours for manicuring, or the 600 clock hours for Cosmetology/Barber Stylist/Nail Instructor. Tuition is subject to change, and prospective students should contact the Admissions Office for current information. Items not included in Tuition are books and kit, student uniforms, personal classroom supplies (pens, paper, notebook, etc.) and any items needed for state examination.

I. Cancellation of Contract:

- A. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid.
- B. A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her contract, and demands his/her money back in writing within three business days of the signing of the contract, all monies collected by the school shall be refunded regardless of whether the student has actually started training.

- C. A student cancels his/her enrollment after three business days of signing the contract by prior to starting classes. In these cases he/she shall be entitled to a refund of all monies paid to the school less the registration fee in the amount of \$100.
- D. Any money due to a student who withdraws from the institution shall be refunded within forty-five (45) days of a determination that a student has withdrawn, whether officially or unofficially.

II. Withdrawing from School:

- E. A student notifies the institution of his/her withdrawal in writing.
- F. A student on an approved Leave of Absence notifies the school that he/she will not be returning. The date of withdrawal shall be the last date of attendance.
- G. Students not returning from an Authorized Leave of Absence as scheduled will be unofficially withdrawn from school as of the last day of attendance.
- H. A student expelled/terminated by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 10 days.)
- I. Refund is calculated based on the students last date of attendance.
- J. Any money due to a student who withdraws from the institution shall be refunded within forty-five (45) days of a determination that a student has withdrawn, whether officially or unofficially.
- K. A student cannot miss ten (10) consecutive school days in a row, on the tenth day a students' attendance will be unofficially withdrawn.
- L. Unofficial withdrawals for clock hours are determined by the school through monitoring clock hour attendance at least every ten days.
- M. In type B, C, E and F, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.

III. Refund Policies

- A. When situations of mitigating circumstances beyond the students control occur (such as a disabling accident, etc.) the institution may exceed the Minimum Tuition Adjustment Schedule.
- B. If a course is cancelled subsequent to a student's enrollment, and before the instruction has begun the college shall at its option:
 - a. Provide a full refund of all monies paid; or
 - b. Provide completion of course.
- C. If the college cancels a course and/or program and ceases to offer instruction after students have enrolled and instruction has begun, the college shall at its option:
 - a. Provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school; or
 - b. Provide completion of the course and/or program; or
 - c. Participate in a Teach-Out Agreement; or
 - d. Provide a full refund of all monies paid
- D. If the college should permanently close and no longer offer instruction after a student has enrolled and instruction has begun, the college must make arrangements for students at its option:
 - a. The student shall be entitled to a pro rata refund of tuition; or
 - b. Participate in a Teach-Out Agreement
 - c. A list of all students who were enrolled at the time of school closure including the amount of each pro-rata refund will be submitted to our accreditor.
- E. Collection procedures by Missouri College of Cosmetology reflect good taste and sound ethical business practices. Our accreditors and/or approving agencies names will not be used in collection efforts. Any applicable refund policy will be applied prior to collection efforts.

IV. Refund Chart:

Students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract and classes have begun), will owe a percentage of the total cost of contractual charges for tuition (**books and kit**

and other applicable cost remain the full responsibility of the student). All refunds are based on the following tuition adjustment chart, plus the termination/withdrawal fee of \$100.00 or 5% of the contract charges (whichever is less), plus any other unpaid charges.

A. All refunds are based on scheduled hours:

<u>% of Enrollment Time Lapsed</u>	<u>Total Charges Owed</u>
0.01% to 4.9%	20%
5% to 9.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

V. Re-Enrollment:

Re-Entry student's will be charged a re-enrollment fee of \$100.00 and must re-start within 12 (twelve) months from the date of last attendance in order to receive full credit for monies previously paid.

Written Arrangements to Provide Educational Programs

The Missouri College of Cosmetology does not have a written agreement with any other eligible institution.

Grievance Policy

In accordance with the college's mission statement, the college will make every attempt to resolve any student complaint that is not frivolous or without merit. Complaint procedures will be included in new student orientation thereby assuring that all students know the steps to follow should they desire to register a complaint at any time. Evidence of final resolution of all complaints will be retained in college files in order to determine the frequency, nature and patterns of complaints for the institution. The following procedure outlines the specific steps of the complaint process.

1. The student should register the complaint in writing on the designated form provided by the college within 60 days of the date that the act which is subject of the grievance occurred.
2. The complaint form will be given to the college manager.
3. The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
4. If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable.
5. Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
6. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, management will appoint a hearing committee consisting of one member selected by the college who has had no involvement in the dispute and who may also be corporate officer, another member who may not be related to the student filing the complaint or another student in the college, and another member who may not be employed by the college or related to the college owners. The hearing will occur within 90 days of committee appointment. The hearing will be informal with the student presenting his/her case followed by the college's response. The hearing committee will be allowed to ask questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each witness' testimony and a recommended resolution for the dispute. College management shall consider the report and either accept, reject or modify the recommendations of the committee. Corporate management shall consider the report and either accept, reject or modify the recommendations of the committee.
7. Students must exhaust the college's internal complaint process before submitting the complaint to the college's accrediting agency, if applicable.
8. Any subsequent appeal beyond the college's complaint process can be made to NACCAS (National Accrediting Commission of Career Arts and Sciences), 4401 Ford Avenue, Suite 1300, Alexandria, VA 22302. Contact number (703)600-7600. A copy of the NACCAS Complaint Form can be requested at the Admissions Office. And to the Missouri State Board of Cosmetology and Barbering, 3605 Missouri Blvd., Jefferson City, MO 65102. Contact number (573)751-1052. <http://pr.mo.gov/cosbar.asp>
9. A student's PE rating and any subsequent rating will not be affected solely as a result of the student ever having made an appeal.

Privacy Policy

Missouri College of Cosmetology complies with requirements of the Family Educational Rights and Privacy Act of 1974 (FERPA), the following policies and procedures have been established. Missouri College of Cosmetology is in agreement with all rights under the law to students who are declared independent. For the purpose of this policy, whenever a student has attained eighteen years of age OR is attending an institution of postsecondary education, the permission or consent required of and the rights accorded to the parents of the student shall thereafter only be required of and accorded to the student. Responsibility for protection of the privacy of student educational records rests primarily with the student services coordinator and the financial aid representative. Educational records are defined by FERPA to include records, files, documents, and other materials that contain information directly related to students and are maintained by an educational agency or institution or by a person acting for such agency or institution. There are five exceptions to this definition of educational records as published in the *GUIDELINES FOR POSTSECONDARY INSTITUTIONS FOR IMPLEMENTATION OF THE FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 AS AMENDED*, Revised Edition 1995, a publication of the American Association of Collegiate Registrars and Admissions Officers.

1. Students and parents/guardians of dependent minors are guaranteed the right to access and review the student's educational file.
2. Students must submit a written request to review their file to the school manager. The student will be granted supervised access to their records within five (5) business days of the request.
3. Any third party request for information will require written authorization from the student or parent/guardian of a dependent minor.
4. The Missouri College of Cosmetology requires a release form be completed for each third party request of information.
5. The Missouri College of Cosmetology provides access to student records without written consent to NACCAS, the United States Department of Education, the Missouri State Board of Cosmetology and Barbering and any other school official.
6. The college maintains a record of all release forms and request for information in the students file.

Before publishing "directory information" such as name, address and phone number of student, date and place of birth, major field of study, dates of attendance, degrees and awards received, date of graduation, previous school attended, and/or date of graduation from previous school, student or guardian is allowed to deny authority to publish one or more of these items. The State Board of Cosmetology and Barbering requires that student files are to be in a fire proof file cabinet in a secured office. All student files are maintained in storage for three (3) years.

Student Body Diversity 15-16

School	White Female	White Male	Black Female	Black Male	Asian Female	Asian Male	Hispanic Female	Hispanic Male	Other/Unknown
North	72	2	3	0	1	0	1	0	2
North-South	2	0	0	0	0	0	0	0	0
North-Bolivar	24	0	0	0	0	0	0	0	1

Vaccinations

The Missouri College of Cosmetology does not require students to release their vaccination history to the school, nor do we require certain vaccinations to be administered before enrollment/entry into school.

A paper copy of all policies and procedures can be obtained through the Missouri College of Cosmetology's Admissions Office upon request.

Copyright and Peer to Peer Sharing Policy

Unauthorized Distribution of Copyrighted Material and Peer-to Peer File Sharing

- a. The Missouri College of Cosmetology works in compliance with the 1976 Copyright Act that states, "Copy-right protection subsists, in accordance with this title, in original works of authorship fixed in any tangible medium of expression, now known or later developed, from which they can be perceived, reproduced, or otherwise communicated, either directly or with the aid of a machine or device." All students/employees are expected to follow all guidelines and policies of the Copyright Act, and are not allowed share files with other students on original forms of expression.

Types of Copyrighted Material

- a. Literary works.
- b. Musical works, including any accompanying words.
- c. Dramatic works, including any accompanying music.
- d. Pantomimes and choreographic works.

- e. Pictorial, graphic, and sculptural works.
- f. Motion pictures and other audiovisual works.
- g. Sound recordings.
- h. Architectural works.
- i. US Code, Title 17 Section 102

Penalties for Violating Federal Copyright Laws

- a. Cease and Desist order.
- b. Fines.
- c. Lawsuits.
- d. To avoid these penalties, you must obtain written authorization from the copyright owner allowing use of the material.

Institutional Disciplinary Actions

- a. Students and staff violating any of the above policies or violating the use of the school's computer system will be personally responsible for all penalties and fees.

Missouri College of Cosmetology does not provide computers with internet access for student use at any time, so any form file sharing is prohibited.

Sexual Assault and Harassment Policy

The Missouri College of Cosmetology is committed to creating and maintaining a community in which students and staff are in an atmosphere free from all forms of harassment, exploitation, intimidation or violence. Missouri College of Cosmetology regards all forms of or attempts at sexual assault or misconduct as serious offenses that may result in suspension, required withdrawal, expulsion, or termination of employment. The campus has personal safety and sexual assault prevention programs in place and follows established procedures for reporting violations of policy and state/federal law, including contacting local law enforcement personnel and assisting alleged victims. No employee or student of The Missouri College of Cosmetology shall retaliate, intimidate, threaten, coerce, or otherwise discriminate against any individual for exercising their rights or responsibilities under Title IX of the Education Amendments or Section 304 of the Violence Against Women Act (VAWA). Victims are encouraged to report offenses to the Campus Security Authority (CSA) and/or Title IX Coordinator and to exercise their rights, if desired, including:

- 1. Reporting offenses to local law enforcement, campus safety personnel, and health officials.
- 2. Preserving evidence.
- 3. Receiving appropriate counseling referral information.
- 4. Completing crime reports.
- 5. Changing an academic situation (e.g., course schedule).
- 6. Receiving judicial no-contact, restraining, and protective orders.
- 7. Receiving as the right of both the accuser and the accused the outcome of any institutional disciplinary proceeding that is brought alleging a sex offense. If the alleged victim is deceased as a result of the crime or offense, the institution must provide the results of the disciplinary hearing to the victim's next of kin, if so requested.

Drug and Alcohol Policy

The Missouri College of Cosmetology works in compliance with the 1988 Drug-Free Workplace Act, which requires that the college have in place a Drug and Alcohol Abuse Prevention Program. The college has a zero tolerance policy in place regarding the manufacturing, distribution, dispensing, in possession or use of alcohol or drugs on campus grounds. Any student and/or employee caught in possession of or using any controlled substances or alcohol will be subject to dismissal/termination.

Making sure that Missouri College of Cosmetology is a Drug-Free Workplace, the following locations are considered:

- a. The entire campus facility.
- b. Any school function off-campus, i.e. competitions, field trips, etc.
- c. At any event whether on or off-campus grounds all employees and students must comply with the Drug and Alcohol Abuse Policy while representing the Missouri College of Cosmetology.

Campus Crime Annual Report 2016

Awards years 2015-2016

This report includes important information, about how the Missouri College of Cosmetology works with the students and the community on keeping themselves safe.

MISSOURI COLLEGE OF COSMETOLOGY
2016

Jeanne Clery

Disclosure of Campus Security Policy and Campus Crime Statistics and Fire Safety Report

INTRODUCTION:

On November 8, 1990, President Bush signed the Student Right to Know and Campus Security Act of 1990." The Act applies to every institution of higher education that receives federal financial aid. Title II of the Act was called the "Campus Crime Awareness and Campus Security Act of 1990". It requires institutions of higher education to distribute to all current students and employees, and applicants for enrollment or employment, two types of information: (1) Descriptions of policies related to campus security, and (2) Statistics concerning specific types of crimes. Amendments enacted in 1998 renamed Title II, and it is now known as the "Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act." The amendments require the disclosure of crimes that are reported to police and campus officials other than police, along with a breakdown of locations of criminal activity to be specified as on-campus, non-campus, residence hall or public property.

Missouri College of Cosmetology owners and personnel are concerned for your safety as well you must be. We work diligently to make our campus a safe environment by preventing crime, fire, accidents and illnesses. We need your assistance in helping us make our campuses safe. This report contains valuable information about how you can help us keep you same on and off MCOC campuses. Please pay particular attention to all safety tips. By doing so, the chances that you will be the victim of a crime, become injured or lose valuables will be greatly reduced.

Geography

Jeffery and Melody Stanley, owners and Aaron Hilburn, Financial Director, are responsible for disclosing statistics for Clery Act crimes that occur on campus, in or on non-campus buildings or property and public property.

The documentation is kept in a file in secure location in the Corporate Offices.

The information was last updated September 2016.

RWH, Inc. leases, controls and operates 2 physical locations which include:

- a. RWH, Inc./Missouri College of Cosmetology Corporate Offices and Admissions Center
3002 E. Sunshine, Springfield, MO 65804
*This location is in the **Southern Hills Shopping Center**. There are multiple businesses in this center where there is a large shared parking lot.
- b. Missouri College of Cosmetology North
3014 E. Sunshine Suite G, H & J, Springfield, MO 65804
*This location is in the **Southern Hills Shopping Center** in which there are multiple businesses that share a large parking lot.

Crime Statistics

Jeffery and Melody Stanley (owners), and Aaron Hilburn, Financial Director, are responsible for collecting the Crime Statistics from the Springfield, Missouri Police Department. The documentation is kept in a file in a secure location in the Corporate Offices.

Campus Security Authorities

Missouri College of Cosmetology does not employ any security personnel. The owners, Jeffery and Melody Stanley, President and Vice President (respectively) of R.W.H. Inc. DBA Missouri College of Cosmetology are the responsible parties for reporting security statistics. Senior Managers of each of the locations are responsible to report to the owners.

The procedure in place for collecting and reviewing crime reports from the security authorities consists of the owners, mentioned above. They collect all reports and store them in a secured location within the corporate offices.

This policy and procedure was updated September 2016.

Statistics from Local Law Enforcement Agencies

The owners of MCOC collect crime statistics for all Clery Act crimes committed for all their leased/controlled applicable geographic locations, from The Springfield Police, Springfield, Missouri, for the Springfield location. This is done by emailing requests for this information to these departments. This collection is made in a good-faith effort that these departments will return emails with all information needed. All emails are printed and kept as proof documentation. Documentation is kept in a secure location within the Corporate Offices. The policy and procedures for collection of crime statistics were updated September 2016.

The Daily Crime Log

(Per page 89 of handbook we are not required to maintain a daily crime log as MCOC does not have a written agreement or contract for local law enforcement personnel to patrol areas near campuses. MCOC does not have a memorandum of understanding (MOU) or any other type of written agreement with any law enforcement agencies for the investigation of alleged criminal offenses.

Emergency Response and Evacuation Procedures

The owners and/or location Senior Managers will be responsible for notifications of emergency response and evacuation procedures. The notification system consists of handing out physical paper notification and sending emails.

Missouri College of Cosmetology's procedure used to immediately notify the campus community upon the confirmation of a significant emergency or dangerous situation involving an immediate threat to the health or safety of students or employees occurring on the campus are:

- a. Confirm that there is a significant emergency or dangerous situation as described above
- b. Determine the appropriate segment or segments of the campus community to receive a notification
- c. Determine the content of the notification
- d. Initiate the notification system

MCOC will, without delay, and taking into account the safety of the community, determine the content of the notification and initiate the notification system, unless issuing a notification will, in the professional judgment of responsible authorities, compromise efforts to assist a victim or to contain, respond to or otherwise mitigate the emergency.

MCOC'S procedures for testing the emergency response and evacuation procedures on at least an annual basis, including:

- a. Tests that may be announced or unannounced
- b. Publicizing its emergency response and evacuation procedures in conjunction with at least one test on each New Student First Day and one other annual time.
- c. Documenting, for each test, a description of the exercise, the date, time and whether it was announced or unannounced.

MCOC'S Emergency response plan involves the following:

- a. DIAL 911 AND STATE WHAT LOCATION YOU NEED EMERGENCY RESPONSE ...Also notify Jeffery Stanley, owner at Corporate Office-417-887-1501
- b. LOCK DOWN: If there is a time the instructors feel it would benefit *your* safety to remain in the building, a whistle will blow and you *must* remain in the building. Any one going out of the building will assume personal responsibility.
- c. ILLNESS-INJURY ACCIDENT: Contact 911 if the illness or injury is serious or life threatening. Notify instructor. If the injury, illness is not serious or life-threatening ask the individual what assistance is needed.
- d. WEATHER WARNINGS: Listen for warnings sirens, stay away from windows and exterior doors, follow directions from your instructors, do not attempt to weather watch.
- e. CAMPUS VIOLENCE: Contact 911. Do not attempt to intercede or restrain aggressive individuals, encourage others not to become involved and leave the area.
- f. FIRE-SMOKE EXPLOSION: Call out what the nature of the emergency. Contact 911. Evacuate the building through the nearest exits.
- g. Return only when you are authorized by the Fire Department.
- h. EVACUATION INFORMATION: Evacuate the building using the nearest exit or alternate if nearest exit is blocked, take all personal belongs if time allows, follow directions that were given by instructors.

If you need assistance because of injury or disability, ask a classmate or instructor to assist you.

MCOC's written **Fire/Emergency/Severe Weather Evacuation plan** is stated below:

In the event that an emergency evacuation of the College is necessary, the following plan of action is followed:

- a. The college manager/supervising instructor on duty will instruct all students, clients and visitors of the college to exit the building in a calm and orderly fashion through the nearest exit, assemble in the parking lot directly in front of the building and wait for further instructions. *Under no circumstances should personnel re-enter the building once evacuated.
- b. Students should assist their individual clients during evacuations as practiced during the annual drills.
- c. The college manager/supervising instructor should:
 1. Close and lock fire-resistant cabinet containing student files.
 2. Collect student/staff time cards.
 3. Bring grade book and/or attendance record book.
 4. Make a quick visual check of all rooms in the building to see that all personnel are evacuated.
 5. Exit the building, closing the door behind you.
- d. Once all personnel are evacuated and assembled in the parking lot, a systematic head count should be taken to ensure that all personnel are accounted for.
- e. The proper authorities and the college owner should be notified of the emergency.
- f. Wait for clearance from the proper authority before allowing any personnel to re-enter the building.

This procedure will be taught to each new starting class and new employees on the first day of attendance/employment.

An emergency evacuation drill will be conducted on first day and annually to practice the above plan of action.

MCOC's written **Severe Weather Evacuation plan** is stated below:

- a. In the event of a severe thunderstorm or tornado warning issued by the National Weather Service or local weather stations, students, clients, and visitors should be moved to the center storm shelter hallway of the building until an ALL CLEAR alert signal has been given.
- b. Instructors should take a battery operated radio with them to the shelter.
- c. **The plans are listed in the Procedures Manual located at each location, as well as PRINTED IN THE CATALOG/AND OR CONSUMER INFORMATION located on the Missouri College of Cosmetology website.**
- d. Documentation for these procedures is kept in a secure file in the corporate offices. The policy and procedures for Emergency Response and Evacuation Procedures was updated September 2015.

Timely Warnings

In the event that a situation arises, either on or off campus, that in the judgment of MCOC owners, Jeffery and Melody Stanley or the campus Senior Manager, constitutes an ongoing or continuing threat, a campus wide “timely warning” will be issued. (911 will be dialed) An announcement will be made to the campus community from the owners/and or the Campus Senior Manager and an announcement in writing will be posted in the student class room. Additional community crime alerts can be seen on www.ci.springfield.mo.us/spd/ under News Releases. “Timely Warnings” are designed to educate the community in a timely manner regarding criminal activity.

Depending on the particular circumstances of the crime, especially in situations posing immediate threat to the community and individuals, the Springfield police may also post a notice on the Springfield Police website at:

<http://www.ci.springfield.mo.us/spd/index.html>, under “News Releases” providing the community with more immediate notification.

Missouri College of Cosmetology maintains a social networking website via Facebook to provide immediate emergency information. Links to this site may be found by accessing the main webpage www.missouricosmo.com and clicking on the Facebook link. All documentation pertaining to these warnings are kept in a secure location in the corporate offices.

These policies and procedures were last dated September 2016.

Annual Security Report

The Missouri College of Cosmetology owners compile this report to comply with the Jeanne Clery Disclosure of Campus Security Policy and Crime Statistics Act. This report is prepared in cooperation with the local law enforcement agencies surrounding the campuses, and is available for review at www.missouricosmo.com. Prospective students are provided with a school catalog which includes a letter of referral to this website. New students receive notification and indicate acknowledgement as part of their orientation packet. All current students are again notified by letter in September/October of the availability of the Campus Crime Report. Faculty and staff receive similar notification with their paycheck. Documentation of the publishing of the Annual Security Report is kept in a secure file in the corporate offices.

The Annual Security Report was last updated in September 2016.

To Report a Crime:

Contact the Senior Manager on duty or any other instructor on duty if you have witnessed a crime. They will report to the MCOC owners who in turn will investigate the incident and report it to the local police department. The owners will write and keep on file an incident report for any such events.

All reports will be investigated. MCOC does not employ pastoral or professional counselors to aid in the need for discretion in reporting crimes voluntarily and confidentially. However, we do supply names and numbers of different organizations that would help in this area. These are posted in the restrooms in order for students to feel comfortable copying these numbers in total privacy.

Security and Access Policy Statement

During business hours, MCOC will be open to students, parents, employees, contractors, guests, and invitees. During non-business hours, all buildings are locked. Access to all college facilities, which include academic and administrative buildings, are accessible to authorized personnel by key, if issued, and the owners must be notified if done so.

The owners maintain all facilities inside the premises. Maintenance done in the schools is done after hours when students are not in attendance. Should the very rare occasion arise that some type of maintenance is done while students are in attendance; an owner is always on the premises.

CRIME PREVENTION /SAFETY TIPS/CAMPUS SEX CRIME PREVENTION INFORMATION

Campus Crime Security Procedures and Information is given to each student at the time of enrollment as well as on an annual basis at each of the campus locations.

a. Campus Information

1. All Missouri College of Cosmetology facilities are locked during non-business hours. Access to all college facilities, which include academic and administrative buildings, are accessible to authorized personnel by key, if issued, and the owners must be notified if done so.
2. The school does not provide or associated with any on and/or off – campus student housing.

b. Crime

1. Any person witnessing a crime or other emergency should report it directly to the senior manager on duty or any other instructor. They will in turn report back the school owners.
2. The school owners will investigate the incident and report it to the correct local law enforcement agency.
3. The owners will write and keep on file an incident report for any such events.

4. The Missouri College of Cosmetology does not employ any security personnel.
 5. In accordance with Public Law 102-325, updated crime statistics will be disclosed to all students and/or employees by October 1 each year.
- c. **Safety**
1. Report all suspicious activity to the Senior Manager and/or Instructors immediately.
 2. Always let others know where you will be going and when to expect you to return.
 3. Avoid walking alone at night if at all possible. Walk with a friend.
 4. Never leave valuables unattended. Never leave valuables in your car and make sure your doors are always locked.
 5. For lost or found items, contact the Senior Manager and/or instructor.
- d. **Drug and Alcohol Abuse**
1. The Missouri College of Cosmetology has in place a Drug and Alcohol Abuse Prevention Program required under Public Law 10-226.
 2. Information is available in the Procedures Manual in the instructor's office as well as posted in the restrooms in order for students and/or employees to refer in private.
 3. The college has a zero tolerance policy in place regarding the manufacturing, distribution, dispensing, in possession or use of alcohol or drugs on campus grounds. Any student and/or employee caught in possession of or using any controlled substances or alcohol will be subject to dismissal/termination.
- e. **Sexual Assault**
1. Confidential information regarding sex offenses is available upon request from the owners/Director of Operations Office.
 2. If the sexual assault occurred on school grounds, report it to the Director of Operations and/or instructor on duty immediately.
 3. Call 911 and report it to the police. At the student's request the school will assist the student in notifying the proper authorities.
 4. Seek medical attention
 5. To determine possible injuries of which the student may be aware.
 6. To test and discuss options for preventing pregnancy and sexually transmitted diseases.
 7. To collect/preserve criminal evidence to be used in prosecution.
 8. It is your right to this medical attention even if you do not wish to report the assault. Missouri Law mandates that hospitals contact law enforcement once the victim is there. This does not mean the victim is obligated to make a crime report.
- f. **Disciplinary Actions for Sexual Assault**
1. If an accusation of sexual assault occurs on campus results in the arrest of a Missouri College of Cosmetology student and/or employee, the school will suspend the accused student and/or employee until the outcome of the criminal prosecution is known. A student and/or employee found guilty by a court of law of a sexual offense on campus will be immediately terminated.
 2. In the event that the school holds a disciplinary proceeding in cases of alleged sexual assault where no criminal charges have been made to law enforcement authorities. The accused and the accuser are entitled to the same opportunity to have others present at the proceeding, and both the accused and the accuser shall be informed of the outcome of such a proceeding.
 3. The Missouri College of Cosmetology will make every effort to accommodate the needs of a student victim of sexual assault who requires a change in their academic situation. Such requirements will be assessed on a case-by-case basis upon student request.
- g. **Sexual Offenders**
1. The responsibility for tracking persons in Missouri who have been designated as Sex Offenders is assigned to the Missouri State Highway Patrol
 2. The following website contains information regarding registered sex offenders for the state of Missouri: www.mshp.dps.missouri.gov/CJ38?search.jsp

Emergency Response and Evacuation Procedures

The owners and/or location Senior Managers will be responsible for notifications of emergency response and evacuation procedures.

The notification system consists of handing out physical paper notification and sending emails.

Missouri College of Cosmetology's procedure used to immediately notify the campus community upon the confirmation of a significant emergency or dangerous situation involving an immediate threat to the health or safety of students or employees occurring on the campus are:

- a. Confirm that there is a significant emergency or dangerous situation as described above
- b. Determine the appropriate segment or segments of the campus community to receive a notification
- c. Determine the content of the notification
- d. Initiate the notification system

MCOC will, without delay, and taking into account the safety of the community, determine the content of the notification and initiate the notification system, unless issuing a notification will, in the professional judgment of responsible authorities, compromise efforts to assist a victim or to contain, respond to or otherwise mitigate the emergency.

MCOC'S procedures for testing the emergency response and evacuation procedures on at least an annual basis, including:

- a. Tests that may be announced or unannounced
- b. Publicizing its emergency response and evacuation procedures in conjunction with at least one test on each New Student First Day and one other annual time.
- c. Documenting, for each test, a description of the exercise, the date, time and whether it was announced or unannounced.

Missing Student Notification Procedures

Missouri College of Cosmetology does not have student housing on any of their campuses so therefore are not required to have a missing student notification procedure.

Campus Sexual Assault Prevention Program

The Missouri College of Cosmetology provides names and numbers of different organizations that would help in dealing with sexual assault or rape. These are posted in the restroom in order for students/employees to feel comfortable copying these numbers in total privacy.

Other organizations for providing help and education on sexual assault and/or rape would include:

- a. National Organization for Victims Assistance
- b. Violence Against Women Task Force
- c. 24-Hour Crisis Line: 913-642-0233
- d. www.wcstx.com for information on protecting yourself at home, in your car, walking or jogging, and information on date rape drugs.

Confidential Reporting

All staff and students are encouraged to report incidents to the police as soon as possible. Please report incidents even if you prefer to remain anonymous. Consider making a confidential, anonymous report.

Reporting Response to Sexual Assault and Guidelines-Assistance

Confidential information regarding sex offenses is available upon request from the owners/Director of Operations office. Any student who is a victim of sexual assault is encouraged to do the following:

- a. If the sexual assault occurred on school grounds, report it to the Director of Operations and/or instructor on duty immediately.
- b. Call 911 and report it to the police. At the student's request, the school will assist the student in notifying the proper authorities.
- c. Seek immediate medical attention. *This is extremely important.
- d. To determine possible injuries of which the student may be aware.
- e. To test for and discuss options for preventing pregnancy and sexually transmitted diseases.

- f. To collect/preserve criminal evidence to be used in a prosecution. Promptness is required in collecting this evidence; a woman is advised not to “cleanup” until after medical treatment if there is a desire to provide law enforcement with the best possible evidence.

(*It is your right to this medical attention even if you do not wish to report the assault. Missouri Law mandates that hospitals contact law enforcement once the victim is there. This does not mean the victim is obligated to make a crime report. Information on the reporting policies of most Springfield and Greene County Hospitals can be obtained from the Springfield Police Department.)

Reporting to the Springfield Police Department

Reasons for reporting to the Police Department are:

- a. To take action, which may prevent further victimization, including issuing a “Timely Warning” warning to the campus community of an impending threat to their safety.
- b. To apprehend the assailant.
- c. To seek justice for the wrong that has been done to you.
- d. To have the incident recorded for purposes of reporting statistics about incidents that occurred on campus.

When you report an incident to the Springfield Police, an officer will take a statement from you. The officer will ask you to describe the assailant(s) and may ask questions about the scene of the crime, any witnesses and what happened before and after the incident.

Missouri College of Cosmetology will make every effort to accommodate the needs of a student victim of sexual assault who requires a change in their academic situation. Such requirements will be assessed on a case-by-case basis upon student request.

Disciplinary Procedures and Sanctions for Sexual Assault

If an accusation of sexual assault that occurs on school grounds results in the arrest of a Missouri College of Cosmetology student, the school will suspend the accused student from attending any further classes until the outcome of the criminal prosecution is known. A student found guilty by a court of law of a sexual offense on school grounds will be immediately terminated from enrollment. In the event that the school holds a disciplinary proceeding in cases of alleged sexual assault where no criminal charges have been made to law enforcement authorities, the accused and the accuser are entitled to the same opportunity to have others present at the proceeding, and both the accused and the accuser shall be informed of the outcome of such a proceeding.

Sexual Offenders

- a. The responsibility for tracking persons in Missouri who have been designated as Sex Offenders is assigned to the Missouri State Highway Patrol
- b. The following website contains information regarding registered sex offenders for the state of Missouri: www.mshp.dps.missouri.gov/CJ38?search.jsp

Drug and Alcohol Prevention Program

The Drug-Free Workplace Act of 1988, Subtitle D, Section 5152 and the Drug-Free Schools and Communities Act Amendments of 1989, PL NO. 101-226, require Missouri College of Cosmetology to have in place a Drug and Alcohol Abuse Prevention Program. Students may seek confidential support through a list of referrals for treatment and rehabilitation centers. This information is available in the Procedures Manual in the instructors’ office as well as posted in the restrooms in order for students to refer to in private.

Drug and Alcohol Policy

The Missouri College of Cosmetology works in compliance with the 1988 Drug-Free Workplace Act, which requires that the college have in place a Drug and Alcohol Abuse Prevention Program. The college has a zero tolerance policy in place regarding the manufacturing, distribution, dispensing, in possession or use of alcohol or drugs on campus grounds. Any student and/or employee caught in possession of or using any controlled substances or alcohol will be subject to dismissal/termination.

Making sure that Missouri College of Cosmetology is a Drug-Free Workplace, the following locations are considered:

- d. The entire campus facility.
- e. Any school function off-campus, i.e. competitions, field trips, etc.
- f. At any event whether on or off-campus grounds all employees and students must comply with the Drug and Alcohol Abuse Policy while representing the Missouri College of Cosmetology.

If the Missouri College of Cosmetology finds that a student and/or employee are not in compliance with the above mentioned guidelines the following actions will be taken:

- a. Immediate termination/dismissal from the Missouri College of Cosmetology.
- b. The proper law enforcement authority will be notified of the offense.

Federal, state, and local laws for unlawful possession or distribution of illicit drugs and alcohol

- a. Possession or control of a controlled substance, exception, penalty
 1. 195.202. 1. Except as authorized by sections 195.005 to 195.425*, it is unlawful for any person to possess or have under his control a controlled substance.
 2. Any person who violates this section with respect to any controlled substance except thirty-five grams or less of marijuana or any synthetic cannabinoid is guilty of a class C felony.
 3. Any person who violates this section with respect to not more than thirty-five grams of marijuana or any synthetic cannabinoid is guilty of a class A misdemeanor.
 4. For more information go to: <http://moga.mo.gov>
- b. 195.222. Trafficking drugs Alcohol related offenses
 1. A first-time DWI, DUID, or BAC conviction results in a 90-day suspension. After 30 days of the suspension, the driver may receive a 60-day Restricted Driving Privilege (RDP). The driver is eligible for full reinstatement after 90 days if all reinstatement requirements are met. A person convicted of operating a commercial motor vehicle while his or her alcohol content is .04% will be assessed 2 points and disqualified from driving a commercial motor vehicle for one year.
 2. A driver convicted of a second alcohol- or drug-related offense, regardless of the length of time between convictions, will normally receive a 1-year revocation for accumulation of points. A driver convicted a second time for an alcohol- or drug-related offense within a five-year period may also receive a 5-year license denial. At the end of the five-year period, the driver must petition the circuit court in the county where the last alcohol- or drug-related driving conviction occurred to obtain an order of reinstatement. As part of that process, the driver must register with the Missouri Automated Criminal History Site (MACHS) for a **Criminal History Check**.
 3. A driver convicted three or more times for an alcohol- or drug-related offense will receive a 10-year license denial. At the end of the ten-year period, the driver must petition the circuit court in the county where the last alcohol- or drug-related driving conviction occurred to obtain an order of reinstatement. As part of that process, the driver must register with the Missouri Automated Criminal History Site (MACHS) for a **Criminal History Check**.
 4. For more information go to <http://dor.mo.gov/drivers/dwiinfo>
- c. **Minor in Possession**
 1. Statutory References: 311.325 and 577.500
 2. Conviction
 3. Two points are added to a driver's record for a minor in possession traffic conviction. The person must have been operating a motor vehicle.
 4. Court Ordered Suspension/Revocation
 5. If ordered by a state court, any person more than 15 and under 21 years of age may have his or her driving privilege suspended or revoked for any one of the following reasons:
 1. Purchasing or attempting to purchase any intoxicating liquor.
 2. Possessing any intoxicating liquor.
 3. Being visibly intoxicated as defined in section 577.001, RSMo.
 4. Having a blood alcohol content level of more than .020 percent.

The first withdrawal action under the Minor in Possession/Other Alcohol Offenses law shall be for 30 days, the second withdrawal action shall be for 90 days, and the third or subsequent withdrawal action shall be for one year.

The reinstatement requirements are:

1. Pay a \$45 reinstatement fee.
2. Provide proof of successful completion of a Substance Abuse Traffic Offender Program (SATOP) or a comparable program. The Division of Behavioral Health will send this form directly to the department after the program has been completed. Any questions regarding SATOP comparable programs should be directed to a certified SATOP Offender Management Unit or the Division of Behavioral Health at (573) 522-4020.

Health risks associated with the use of illicit drugs and alcohol abuse

- a. Alcohol related health risks:
 1. Neurological problems, including dementia, stroke and neuropathy.
 2. Cardiovascular problems, including myocardial infarction, cardiomyopathy, atrial fibrillation and hypertension.
 3. Psychiatric problems, including depression, anxiety, and suicide.
 4. Social problems, including unemployment, lost productivity, and family problems.
 5. Cancer of the mouth, throat, esophagus, liver, colon, and breast.
 6. Liver diseases, including— Alcoholic Hepatitis Cirrhosis, which is among the 15 leading causes of all deaths in the United States
 7. For more information go to <http://www.cdc.gov/alcohol/fact-sheets/alcohol-use.htm>
- b. Drug related health risks:

1. Marijuana: This drug impairs short-term memory and learning, the ability to focus attention, and coordination. It also increases heart rate, can harm the lungs, and can increase the risk of psychosis in those with an underlying vulnerability.
2. Inhalants: Can damage the heart, kidneys, lungs, and brain. Even a healthy person can suffer heart failure and death within minutes of a single session of prolonged sniffing of an inhalant.
3. Cocaine: Can lead to severe medical consequences related to the heart and the respiratory, nervous, and digestive systems.
4. Amphetamines: Can cause high body temperature and can lead to serious heart problems and seizures.
5. Ecstasy: can increase body temperature, heart rate, blood pressure, and heart wall stress. Ecstasy may also be toxic to nerve cells.
6. LSD: Can include increased body temperature, heart rate, and blood pressure; sweating; loss of appetite; sleeplessness; dry mouth; and tremors.
7. Heroin: Slows respiration and its use is linked to an increased risk of serious infectious diseases, especially when taken intravenously.
8. For more information go to <http://www.drugabuse.gov>

Information on drug or alcohol counseling, treatment, or rehabilitation programs available to students and employees.

- a. The Missouri College of Cosmetology posts resources for drug and alcohol help in all restrooms, where a student and/or employee can feel comfortable gathering the information that they need.
- b. Additional resources:
 1. <http://www.aa.org/>
 2. Alcohol & Drug Rehab Helpline

Disciplinary actions for any student and/or employee in violation of the Drug and Alcohol Abuse Policy

- a. Any student and/or employee caught in possession of or using any controlled substances or alcohol will be subject to dismissal/termination.

Report to ED via the Web-based Collection

The Missouri College of Cosmetology owners and/or Financial Aid Director are responsible for reporting the schools crime statistics to the Department of Education at, www.surveys.ope.ed.gov/security. This is performed annually and is posted in September/October. Documentation of the publishing of the Annual Security Report is kept in a secure file in the corporate offices. The Annual Security Report was last updated in September of 2016.

Missing Student Notification Procedures

Missouri College of Cosmetology does not have student housing on any of their campuses so therefore are not required to have a missing student notification procedure. However, the State Board of Cosmetology and Barbering has a 10 day absentee policy where a student is automatically dropped from the program if they have not contacted the college. Out of concern for our students the instructor will usually call the student to check on them. Fellow students who are close to that student usually have contact with them and try to contact them as well. Most times a student makes contact with one of the above in a timely fashion; therefore, it is very rare that a student actually technically “goes missing”.

Annual Security Report-Crime Statistics:

Missouri College of Cosmetology North 3014 E. Sunshine Suite G & J Springfield, MO 65804

Annual Security	2013	2014	2015
Criminal Offenses-On Campus			
Murder/Non-negligent manslaughter	0	0	0
Negligent Manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Sex Offenses – Non-Forcible	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle theft	0	0	0
Arson	0	0	0
Criminal Offenses-Public Property	2013	2014	2015
Murder/Non-negligent manslaughter	0	0	0
Negligent Manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Sex Offenses – Non-Forcible	0	0	0
Robbery	0	0	1
Aggravated Assault	0	1	0
Burglary	0	0	1
Motor Vehicle theft	0	0	1
Arson	0	0	0
Hate Crimes On Campus	2013	2014	2015
Murder/Non-negligent manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Sex Offenses – Non-Forcible	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle theft	0	0	0
Arson	0	0	0
Larceny – Theft	0	0	0
Simple Assault	0	0	0
Intimidation	0	0	0
Destruction/Damage/Vandalism of property	0	0	0
Hate Crimes Public Property	2013	2014	2015
Murder/Non-negligent manslaughter	0	0	0
Sex Offenses – Forcible	0	0	0
Sex Offenses – Non-Forcible	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle theft	0	0	0
Arson	0	0	0
Larceny – Theft	0	0	0
Simple Assault	0	0	0
Intimidation	0	0	0
Destruction/Damage/Vandalism of property	0	0	0

Arrests and Referrals for Disciplinary Action On Campus	2013	2014	2015
Illegal Weapons Possession	0	0	0
Drug Law Violations	0	0	0
Liquor Law Violations	0	0	0
Arrests and Referrals for Disciplinary Action Public Property	2013	2014	2015
Illegal Weapons Possession	0	0	0
Drug Law Violations	0	0	3
Liquor Law Violations	0	0	0