



CONSUMER INFORMATION STUDENT HANDBOOK

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PCI Academy

Financial Aid Office

Financial Aid Director – Steph Reasland

Contact information:

763-452-7681

Fax – 763-504-2868

Email – financialaidmn@pci-academy.com

ACRONYMS

FAA.....Financial Aid Officer

EFC.....Expected Family Contribution

MPN..... Master Promissory Note

PLUS.....Parent Loan for Undergraduate Students (dependent)

FSA..... Federal Student Aid

NSLDS.....National Student Loan Data System

SAP.....Satisfactory Academic Progress

ISIR..... Institutional Student Information Report

SUB LOAN.....Interest deferred

UNSUB LOAN.....Interest accrued

FFEL.....Federal Family Educational Loan

FERPA.....Family Educational Rights and Privacy Act

PCI Academy's objective is to produce highly trained and well educated graduates for the salons and spas. however many qualified students will need financial assistance in the form of Federal Aid in order to attend school. To meet this need, Federal Financial Aid is offered to qualified students who deserve a post-secondary education but do not have adequate financial means to do so.

PCI Academy administers Title IV programs in accordance with the Higher Education Act (HEA). The Academy FAA stays abreast of DOE regulations through the IFAP website, communications from the Third Party Servicer, and by attending yearly financial aid training seminars.

How students apply for Federal Student Aid and how eligibility is determined

Students wishing to enroll in PCI Academy should fill out an application for Federal Financial Aid using the Free Application for Federal Student Aid (FAFSA) on the web at <https://fafsa.ed.gov/>. You should use FAFSA4caster to learn more about the financial aid process and get an early estimate of your eligibility for federal student aid. You can access the FAFSA4caster at:

<http://www.fafsa4caster.ed.gov/F4CApp/index/index.jsf>

Basic Financial Aid Information need-based and non-need based Federal Programs

PCI Academy offers the following Financial Aid Programs to help you finance your education and training:

- **PELL GRANTS**
- **FEDERAL DIRECT SUBSIDIZED AND UNSUBSIDIZED LOANS**
- **PLUS LOANS**
- **VA BENEFITS**

What is a Federal Pell Grant?

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded only to undergraduate students who have not earned a bachelors or professional degree. A professional degree would include a degree in a field such as pharmacy or dentistry.

A distinguished feature of the Pell Grant program is its control concept "entitlement" which guarantees that a student who demonstrates a need will receive a grant. This gift grant is based on need and the cost of education at the school he/she chooses to attend. The most a student can receive in an award year, if eligible, is **\$8880**.

For many students, Pell Grants are usually a foundation of financial aid, to which aid from other federal and non-federal sources might be added.

What are Federal Direct Loans?

Federal Direct Loans are educational loans designed to help students meet educational expenses. They are low interest loans that must be repaid. Interest rates are variable and payments will begin 6 months after graduation or if the student withdraws from the program they will begin immediately.

FEDERAL DIRECT SUBSIDIZED LOAN:

The subsidized loan program is based on need. As an undergraduate, he/she may borrow up to **\$3,500** for the first year and **\$4,500** for the second year. However, a student cannot borrow more than the cost of attendance at his/her school less any other financial aid he/she may receive. Interest rates are variable and will not begin until the students go into repayment. Payments will begin 6 months after graduation or the date the student withdraws.

FEDERAL DIRECT UNSUBSIDIZED LOAN:

The unsubsidized loan program is not based on need. Independent undergraduates may borrow up to **\$6,000 per academic year** and dependent students may borrow up to **\$2,000 per academic year**. Interest rates are variable and will begin on the first day of the student's first disbursement. Students may or may not pay the interest while attending school but the principal is not due until 6 months after graduation or the date of withdrawal.

FEDERAL PLUS LOAN:

The Plus Loan is designed for dependent students. Parents of dependent students may borrow up to the total cost of education per academic year for a child enrolled at least half-time. The interest rate is variable and can change once per year. If parents are denied a Plus Loan, the student may **borrow up to an additional \$4,000 on their unsubsidized loan**. Payments begin within 60 days of final disbursement or upon the student's withdrawal from the Academy.

How do I Qualify?

To determine if you're eligible financially, the U.S. Department of Education uses a standard formula, established by Congress, to evaluate the information you report when you apply. The formula produces an Expected Family Contribution (EFC) number. The Academy will receive the ISIR which will determine the student's eligibility.

GENERAL ELIGIBILITY REQUIREMENTS

To be eligible for financial aid, a student must:

- Be admitted as a regular student
- Be enrolled or accepted for enrollment in an eligible program (at least half-time basis)
- Be a U.S. citizen or an eligible non-citizen
- Demonstrate that you have need. (Need is the difference between the cost of education and the amount you or your family can afford to pay). Need is determined by the information that is supplied on the Free Application for Federal Student Aid
- Maintain satisfactory academic progress (as defined by the school's policy) toward completing your course of studies
- Not be in default of a Federal Perkins loan or Federal Stafford Loan according to NSLDS
- Have a High School Diploma or General Education Development (GED) certificate
- Do not owe a refund on a Pell Grant or SEOG at any school
- Be registered for selective service (if a male born on or after January 1, 1961)

- Must have a signed statement of educational purpose
- Must have a signed statement of updated information
- Must use any Federal student aid received solely for educational purposes
- FSA funds may not be used to pay anyone trying to influence Congress, to hire a lobbyist, or trying to secure an earmark.

APPLYING FOR AID

PELL GRANTS:

The student must complete the Free Application for Federal Student Aid (FAFSA).

<https://fafsa.ed.gov/>

FEDERAL DIRECT SUBSIDIZED AND UNSUBSIDIZED LOANS:

The students must complete the entrance counseling and fill out the Master Promissory Note (MPN).

www.studentloans.gov

PLUS LOANS:

The student's parents must fill out the Plus MPN at www.studentloans.gov

VA BENEFITS:

Student or at least one of the parents of the student must be a Veteran of the United States Armed Services.

Student can apply at the Financial Aid Office at the Academy.

ENTRANCE LOAN COUNSELING

All students applying for Title IV Aid must complete Entrance Loan Counseling prior to the first disbursement of any federal funds. Entrance Loan Counseling for Direct Loans can be found at www.studentloans.gov. The Entrance Loan Counseling documentation will be printed after completing Entrance Counseling with the FAA, it will be maintained in the students financial aid file.

TITLE IV PROCESSING

Pell Award – A student will receive a total of one PELL Grant during the first 900 hour award year if the student is Pell eligible. Each Pell is awarded according to the students EFC.

Pell Disbursement – Each student if eligible will receive 1/3 of their Pell disbursement at the beginning of the program, at the halfway point of the academic year and at the beginning of the 2nd academic year if in the cosmetology program. For all other programs, eligible students will receive ½ of their Pell disbursement at the beginning and at the halfway point of their program. Disbursements are disbursed on actual hours only as long as the student is maintaining satisfactory progress. The student must complete the new award year FAFSA to establish additional Pell Grant eligibility.

Student Loan Disbursement – Loans are disbursed on two separate occasions. The first half of the loan will be disbursed approximately 1 week after the first day of class and the other half at midpoint of the loan period.

No Pell or Loan disbursements can be made unless the student is making satisfactory progress in his/her attendance and academic studies.

TERMINATION OF STUDENT FINANCIAL AID

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

- Not making satisfactory progress in his/her attendance and academic studies.
- Being absent from school for a total of 14 days.
- Not returning from an official leave of absence.

RE-INSTATEMENT OF FINANCIAL AID

A student may be reinstated for aid after:

- Student achieves satisfactory progress.
- Re-entering after being dropped or withdrawn from the school within 180 days.
- Student prevails upon an appeal for an adverse satisfactory progress.

VERIFICATION

FEDERAL PROCESS TO AFFECT FINANCIAL AID FOR STUDENTS

The federal government, through legislation, has created an application review process called “**verification.**” This process will be applied to all federal and some state program funds including Stafford Loans and Pell Grants. The following questions and answers are designed to assist you in understanding the process and its possible effect on your Financial Aid for the academic year.

WHAT IS VERIFICATION?

The review process called “Verification” is to ensure that all data provided on the federal application upon which you applied for financial aid is correct and complete. Students and their families may be asked to provide additional documentation or to update their data by the school. Documentation will be requested, if necessary, in order to complete the verification process.

Federal law requires us to complete this procedure before we can process your Federal Direct Loan Application or disburse/credit your student account with any funds. An outline of the policies and procedures that govern the verification process is provided in this material. Your responsibilities and the deadlines you must meet are also provided. If you do not submit this information, you will not receive your aid. If you have any questions regarding the verification process, please contact the Academy.

WHY WAS I SELECTED?

The selection of an application for verification review could happen because of one of the following conditions:

- The school elects to verify the applicant’s information on the application.
- The Pell Grant program, through its own editing process, will randomly select a number of applicants for verification (this does not mean that your information is incorrect).
- The Pell Grant program, through its own editing process, due to inconsistent data being used by the applicant, will flag that particular application for verification.

IF I APPLY FOR A LOAN, WILL VERIFICATION AFFECT ME?

Yes, a loan is a federally subsidized program. Consequently, not only must your application be verified (if selected), but each student’s loan application must first be certified by the Academy’s third party servicer before payment can be requested.

HOW DO I PASS VERIFICATION?

All students applying for just a loan must complete an application for Federal Student Aid. The data will then be reviewed through an approval process to determine if it will be selected for verification.

If selected for verification:

- You must complete a “**Verification Worksheet**” which will be given to you by the school. This form collects income and asset information from both the student and/or parents. In addition, students may have to submit all of their own tax forms as well as those of their parents.
- If the information is verified, the school's third party servicer will certify the loan and process for payment.
- If there is conflicting data, the school will contact the student for further clarification before the loan can be certified and processed for payment

Entrance Counseling and Exit Counseling

Borrower's Rights and Responsibilities

PCI will ask you to verify that you completed entrance and exit counseling.

I understand I have the right to:

- Written information on my loan obligations and information on my rights and responsibilities as a borrower
- A copy of my MPN either before or at the time my loan is disbursed
- A grace period and an explanation of what this means
- Notification, if I am in my grace period or repayment, no later than 45 days after a lender assigns, sells or transfers my loan to another lender
- A disclosure statement, received before I begin to repay my loan, that includes information about interest rates, fees, the balance I owe, and a loan repayment schedule
- Deferment or forbearance of repayment for certain defined periods, if I qualify and if I request it
- Prepayment of my loan in whole or in part anytime without an early-repayment penalty
- Documentation that my loan is paid in full

I understand I am responsible for:

- Completing exit counseling before I leave school or drop below half-time enrollment
- Repaying my loan per my repayment schedule even if I do not complete my academic program, I am dissatisfied with the education I received, or I am unable to find employment after I graduate
- Notifying my lender or loan servicer if I:
 - Move or change my address
 - Change my telephone number
 - Change my name
 - Change my social security number
 - Change employers or my employer's address or telephone number changes
- Making monthly payments on my loan after my grace period ends, unless I have a deferment or forbearance
- Notifying my lender or loan servicer of anything that might alter my eligibility for an existing deferment or forbearance

I have received entrance counseling materials for Direct Loan borrowers.

I have read, and I understand my rights and responsibilities as a borrower.

I understand that I have a loan from the Federal government that must be repaid.

GENERAL INFORMATION - The FAA is available during regular school hours to help students with any questions they might have pertaining to financial aid. You may make an appointment if you have further questions.

STUDENT BUDGET

Below is a sample of a 12 month budget to help you determine your financial responsibilities to attend school:

▪ Tuition	\$ 18,513.00
▪ Fees.....	\$ 180.00
▪ Book/Kits.....	\$ 0
▪ Personal Expenses.....	\$ 3,048.00
▪ Transportation Expenses.....	\$ 1,968.00
▪ Room and Board.....	<u>\$ 10,176.00</u>

TOTAL..... \$ 33,885.00

WITHDRAWING OR DROPPING FROM SCHOOL

If the student does not call or attend classes 10 days in a row, the academy will make every effort to contact the student. If no contact is established and/or if the student fails to return to classes, the academy will start the termination process and consider this an unofficial withdrawal. In the case of termination by the academy, the student may receive a refund according to the Refund Policy described below.

Refund Policy (cosmetology example)

Notice of Cancellation - If the student (or the student's parent or guardian if the student is a dependent minor) cancels the enrollment in writing or in person within five business days of the execution of this contract, all monies paid herein, including the registration fee, shall be refunded by the academy to the student.

The cancellation date will be determined by the postmark on the written notification or the date said information was delivered to the academy in person. This policy applies regardless of whether the student has started training.

If the student cancels enrollment prior to the commencement of classes for which the student is enrolled, the student shall be entitled to a refund of all monies paid to the academy, less \$50.

Students are charged tuition by payment period. When a student has been accepted and gives notice of cancellation after the program has begun, but before completion of 75% of the payment period, all monies shall be prorated based on the number of days in the payment period as a portion of the total charges for tuition, fees and all other charges. After completion of 75% of the payment period, no refund is due.

Students using Title IV funds will follow the above refund policy AFTER the return of unearned Title IV funds calculation has been made. This calculation often results in the student owing tuition and fees to the academy.

The Federal return of Title IV funds calculation will be used for students who have received financial assistance under the Higher Education Act, i.e. Pell Grants or Direct Student Loans or Direct PLUS Loans awarded under the Direct Loan Program.

If the enrollment is terminated during the first 60% of the scheduled hours of any payment period (1-450 hours, 451-900 hours, 901-1225 hours and 1226-1550 hours) the Federal return of Title IV funds calculation will apply. If 60% of the class scheduled hours within the payment period have passed, no refund is due.

Any monies due the student shall be refunded within 30 business days after the student's last day of attendance or, in the case of a leave of absence, the date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the academy that the student will not be returning.

The academy shall give written notice to the student verifying cancellation within 10 business days after the receipt of student's notice. Within 30 business days the Academy shall refund any monies due and conclude the student's obligation to pay any sum in excess of any money due under the refund policy.

An applicant not accepted by the academy shall receive a refund of all monies paid including tuition and registration fee.

Appendix 9a from the Minnesota SELF Loan Manual will be used for students who have received financial assistance through the Minnesota SELF Loan program. Minnesota State Financial Aid (SELF Loan) refunds are calculated based on the above outlined refund policy after the Federal Return of Title IV calculation has been completed.

If the academy is permanently closed and is no longer offering training after a student has enrolled and begun training, the student shall be entitled to a pro-rata refund of tuition.

If the course is cancelled after the student's enrollment, the academy shall provide a full refund of all monies or provide for completion of the course.

The application fee is nonrefundable.

Return to Title IV

Students using Federal Title IV Funds will follow the above refund policy AFTER the Return of Unearned Title IV Funds Calculation has been made. In most cases, this calculation will result in the student owing tuition and fees to the academy.

The Federal Return of Title IV Funds Calculation will be used for students who have received financial assistance under the Higher Education Act, including Federal Pell Grants, Direct Loans or Direct PLUS Loans.

If the enrollment is terminated during the first 60% of the scheduled hours of any payment period the Federal return of Title IV funds calculation will apply.

Once 60% of the scheduled payment period has passed, no refund is due as 100% of tuition for that particular payment period is considered earned.

The student's last date of attendance will be used to determine scheduled hours, whether they did not return from a Leave of Absence, officially or unofficially withdrew from the academy.

However, if the student must terminate due to physical incapacity or the transfer of a spouse's employment, the student will receive a refund based on the formula above.

The results of the refund, after the Return to Title IV and Institutional Refund Worksheet have been completed, are provided to the students in writing.

If a student did not receive all the funds they were entitled to after the Return to Title IV was completed, a post-withdrawal disbursement may be due. The Academy will notify the student and get permission in writing to have the funds disbursed. The student may decline some or all the loan funds as it is additional debt. The Academy may use all or a portion of the post-withdrawal grant disbursement for tuition charges. If the student does not give permission for The Academy to use the funds toward tuition charges, the student will be offered the funds. It may be in the best interest of the student to allow The Academy to keep the funds to reduce institutional debt.

Accreditation

The academy is an additional location of PCI Academy, Ames, Iowa, both accredited by the National Accrediting Commission of Career Arts & Sciences (NACCAS), 3015 Colvin Street, Alexandria, Virginia 22314. Phone (703) 600-7600.

Family Educational Rights and Privacy Act (FERPA)

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

FERPA gives students certain rights with respect to their education records. If the student is not 18 or older, the student and parent or

guardian of a dependent minor has these rights to access.

Students have the right to inspect and review their education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for the student to review the records. Schools may charge a fee for copies.

Students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the student has the right to place a statement with the record setting forth the student's view about the contested information.

Generally, schools must have written permission from the student to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

1. School officials with legitimate educational interest
2. Other schools to which a student is transferring
3. Specified officials for audit or evaluation purposes
4. Appropriate parties about financial aid to a student
5. Organizations conducting certain studies for or on behalf of the school
6. Accrediting organizations
7. To comply with a judicial order or lawfully issued subpoena
8. Appropriate officials in cases of health and safety emergencies and
9. State and local authorities, within a juvenile justice system, pursuant to specific state law

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell students about directory information and allow students a reasonable amount of time to request that the school not disclose directory information about them.

Schools must notify students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

For additional information or technical assistance, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800-437-0833. Or you may contact us at the following address: Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue, SW, Washington, D.C. 20202-8520

Rights and Privacy

It is the policy of PCI Academy to abide by the Family Educational Rights and Privacy Act of 1974.

This act guarantees a student's right of access to the student's personal file and the student's rights to the privacy of that file.

Information from a student's file will only be released upon written permission from the student.

Parents/guardians of a dependent minor student, accrediting agencies, and government officials may gain access to a student's files without the expressed permission of that student.

It is the policy of PCI Academy to comply fully with the Family Educational Rights and Privacy Act. We comply with the Act and in addition we have the following policies:

1. Only owners or financial aid personnel may release student information when complying with FERPA.
2. No records are released without a signed and dated release of information form completed by the eligible student or parent.
3. Most of our students are eligible students because they are 18 years of age or older. When a student is not 18 or older written permission must come from the parent.
4. No records are released to other schools unless all tuition or other charges due from the student have been paid in full.
5. We do not publish a directory.
6. Students receive copies of their grades and attendance records on a regular basis and may distribute them as they see fit. We recommend the student provide such information to their parents rather than requiring the parent to go through the financial aid office.
7. Each request for a release of information is good for a single time only. No such request can be a "blanket" or continuing and all-inclusive request.
8. We will conform with any future updates to FERPA.

Copyright

Unauthorized distribution of copyrighted material may subject you to criminal and civil liabilities. Penalties may include Federal and state fines. Students may not use the school's facilities, internet, copy machines, computers or other technology to engage in illegal downloading.

Drug Prevention Policy

PCI Academy prohibits the unlawful possession, use or distribution of illicit drugs and alcohol by students and staff on our property or as part of any of our activities. The academy will immediately contact law enforcement officials to report these activities.

The health risks of the use of illicit drugs and alcohol abuse require providing education and referral for students and staff.

The academy provides education annually and refers students and staff to local services. Area drug abuse information, counseling, referral and treatment centers information is made available to students and staff members.

The academy will expel students and terminate staff involved in unlawful possession, use or distribution of illicit drugs and alcohol. The academy will refer such cases to the proper authorities for prosecution. Students and staff may be reinstated upon completion of an appropriate rehabilitation program.

As a condition of employment, employees must notify the academy of any criminal drug statute conviction for a violation occurring in the workplace not later than five days after such conviction.

There are serious legal sanctions for illegal use of drugs and/or alcohol. There are serious health risks associated with drug and/or alcohol use including impaired mental and physical health, neurological disease/damage, memory and intellectual performance interference, mental and physical depression, uncontrollable violence, impulsive behavior, convulsive seizures, homicide, suicide, cardiac disease or damage, cardiovascular collapse or heart failure, gastrointestinal disease or damage, ulcers or erosive gastritis, anemia, liver and pancreatic disease, liver failure or pancreatitis, deteriorating relationships, and death.

As a student and/or staff member at PCI Academy, I understand the academy's policies as stated above and recognize their impact on my future at the academy if I break the law related to drug and/or alcohol use.

Agencies where the student can get assistance are available in the student lounge.

Drug Trafficking Penalties

Federal penalties and sanctions for illegal possession of a controlled substance can include imprisonment, fines, forfeiture of personal and real property, forfeiture of vehicles, denial of Federal benefits, such as student loans and grants, ineligibility to receive or purchase firearm, and revocation of Federal licenses and benefits.

Note: These are only Federal penalties and sanctions. Additional state penalties and sanctions may apply.

CRIME ACTIVITY ON CAMPUS

PCI Academy is committed to maintain a safe campus environment. The full benefit of academic freedom is only experienced by faculty and students when the Academy is free of violence or criminal activity.

In the event of criminal activity, the student body, faculty and administration are informed of the situation immediately.

All individuals are encouraged and requested to report immediately any known criminal offense or other emergency occurring on campus to an Owner. All individuals are also encouraged to promptly report all crimes to the appropriate police agencies. An Academy Owner will report all known criminal offenses to local law enforcement authorities upon obtaining knowledge of any criminal offense.

The Academy must upon request, disclose to the alleged victim of any crime of violence, or a non-forcible sex offense, the results of any disciplinary proceeding conducted by the academy against a student who is alleged perpetrator of such crime or offense.

Campus Security Act Disclosure Statement

Under the Crime Awareness Campus Security Act, the academy is required to provide you with the following information about our campus.

All criminal actions must be reported to an educator or owner immediately. The authority to which a crime is reported will assist the student or client in reporting a crime to the Plymouth Police Department or other appropriate security

force.

The facilities are open Monday through Saturday according to assigned class and styling area schedules.

The building may also be open for educational classes for licensed professionals in cosmetology arts and sciences or to groups securing the use of the facilities through an owner. Only educators and owners shall have keys to the building.

An educator made aware of a crime notifies the staff and police, depending on the situation.

It is critical that all staff be aware of any report of crime and that the police are notified immediately.

This information will be provided to every enrolling student prior to contract signing in the catalog. Students also receive a copy of campus security data during orientation.

Staff and students are reminded about security and safety procedures including crime prevention, personal safety, fire safety and dangerous weather procedures.

Local police speakers will be scheduled annually for all staff and students.

If there are student organizations meeting off campus, appropriate safety procedures will be explained prior to the meeting.

Students and staff will be notified of emergency response and evacuation procedures. Internally, staff will evacuate students and guests through the closest exits if possible. Externally, staff will notify students and staff of emergency response and evacuation procedures using cell phone, telephone, email and text messaging.

The academy will test the emergency response and evacuation procedures annually.

Arrests On-Campus	2014	2015	2016
Illegal weapons possession	0	0	0
Drug law violations	0	0	0
Liquor law violations	0	0	0

Criminal Offenses On-Campus	2014	2015	2016
Murder/non-negligent manslaughter	0	0	0
Negligent manslaughter	0	0	0
Sex offenses – forcible	0	0	0
Sex offenses – non-forcible (incest and statutory rape only)	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

TITLE IX and VAWA POLICIES

Notice of Nondiscrimination

PCI Academy does not discriminate based on sex in its education programs or activities and is committed to ensuring an educational environment free of sexual harassment, including sexual violence, and to full compliance with Title IX of the Education Amendments Act of 1972 and other federal and state laws governing such conduct.

The following individual has been designated as the Title IX Coordinator by PCI Academy to handle inquiries regarding PCI Academy's Title IX policies, including receiving and responding to information about any incident of sex discrimination:

Linda Lohman, 309 Kitty Hawk Drive, Ames, Iowa 50010 linlohman@gmail.com 515-956-3781

Information regarding sexual discrimination, including sexual harassment or sexual violence, may also be reported by anyone to: U.S. Office for Civil Rights by email at ocr@ed.gov or at the addresses provided at the following website:
<http://www2.ed.gov/about/offices/list/ocr/docs/howto.html>

“Sexual harassment” is defined as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature that may constitute sexual harassment when:

- Submission to such conduct is made either explicitly or implicitly as a term or condition of an evaluation of a student’s academic performance, or a term or condition of participation in student activities or in other events or activities sanctioned by PCI Academy;
- Submission to or rejection of such conduct by an individual is used as the basis for academic decisions or other decisions about participation in student activities or other events or activities sanctioned by PCI Academy; or
- Such conduct otherwise has the purpose or effect of threatening an individual’s academic performance; or creating an intimidating, hostile, or offensive educational environment.

Forms of sexual harassment include, but are not limited to, sexist remarks or behavior, constant offensive joking, sexual looks or advances, repeated requests for dates, unwelcome touching, and promise of reward for sexual favors. Students, faculty, or staff who experience sexual harassment should be encouraged to make it clear to the alleged offender that such behavior is offensive. However, failure to comply with this provision does not defeat the Institute’s obligation to investigate the incident and take appropriate steps if sexual harassment has occurred.

Sexual violence includes, among other conduct, domestic violence, dating violence, sexual assault, and stalking. These acts will not be tolerated at PCI Academy as such acts are inappropriate and create an environment contrary to the goals and mission of PCI Academy. Any such acts will be thoroughly investigated and will subject an individual to appropriate disciplinary sanctions and/or possible action by appropriate law enforcement agencies.

It is the responsibility of all persons within PCI Academy community to work to ensure an educational environment free from sex discrimination. Violations of this policy may be grounds for disciplinary action under PCI Academy’s policies and procedures [cross reference the procedures applicable to students and employees utilized by the academy to investigate and discipline sexual discrimination (including sexual harassment and sexual violence) incidents].

All students and staff of PCI Academy are expected to report incidents of sexual discrimination (including sexual harassment or sexual violence) to the Title IX Coordinator.

Education Programs to Promote Awareness of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

PCI Academy educates the incoming and current student and employee community about sexual violence, violence prevention, and all relevant PCI Academy policies and procedures during all orientations held for new and current students at the onset of a class and at least annually.

In addition, PCI Academy conducts new and current employee training on these topics at least annually. The Title IX Coordinator is responsible for training all current students and employees about PCI Academy’s policies regarding sexual violence and for conducting the new student and employee training.

The new and current employee and student training sessions include:

- A statement that PCI Academy prohibits crimes of dating violence, domestic violence, sexual assault, and stalking;
- The definitions of those crimes under federal and state law;
- The definition of consent, about sexual activity, if available under state law;
- A description of safe and positive options for bystander intervention;
- Information on risk reduction;
- Information contained in PCI Academy’s policies and procedures related to preventing, reporting, and responding to sexual offenses, including disciplinary procedures and victim rights; and
- A description of PCI Academy’s ongoing prevention and awareness campaigns for students and employees.

The Title IX Coordinator undergoes annual training in the administration of Title IX policies.

Sanctions and Protective Measures

Following a final determination of PCI Academy’s institutional disciplinary proceeding regarding domestic violence, dating violence, sexual assault, or stalking, PCI Academy may impose the following sanctions on the perpetrator and protective measures for the complainant:

Sanctions

Sanctions that may be imposed by PCI Academy include, but are not limited to:

- Written warning;
- Mandatory counseling;
- Mandatory education and training;
- No contact order;
- Changes in academic, working, or living arrangements;
- Revocation of certain campus privileges; suspension; or expulsion.

PCI Academy has flexibility in the type and range of sanctions to impose on the perpetrator depending on the severity of the incident but has a process in place to ensure that sanctions imposed are consistent with sanctions imposed in past incidents of similar conduct and are not imposed unequally based on gender or gender identity.

Protective Measures

Protective measures that the academy may utilize to protect the complainant include, but are not limited to:

- An order of protection, a no contact order, restraining order or similar lawful order from the institution;
- Changes to transportation, working, academic, and/or living situations;
- Providing increased monitoring, supervision, or security at locations or activities where the misconduct occurred;
- Providing an escort to ensure that the complainant can move safely between classes and activities;
- Ensuring the complainant and perpetrator do not share classes or extracurricular activities;
- Providing comprehensive, holistic victim services including medical, counseling, and academic support services, such as tutoring; or
- Arranging for the complainant to have extra time to complete or re-take a class or withdraw from a class without an academic or financial penalty.

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

Sexual Violence – Victim Procedures

If you are victim of sexual violence, including sexual violence, dating violence, domestic violence, or stalking, your priority should be to get to a place of safety. You should then obtain any necessary medical treatment. Information about the alleged offense should be provided to the Institute’s Title IX Coordinator as soon as possible. Time is a critical factor for evidence collection and preservation.

PCI Academy strongly advocates that a victim of sexual violence reports the incident to police in a timely manner and, if requested to do so by the victim, the Title IX Coordinator will assist the victim in contacting the police. Filing a police report will not obligate the victim to prosecute, nor will it subject the victim to scrutiny or judgmental opinions from officers. The victim has the right always to decline to notify police of the incident.

Filing a police report will:

- Ensure that a victim of sexual assault receives the necessary medical treatment and tests, at no expense to the victim;
- Provide the opportunity for collection of evidence helpful in prosecution or establishing a no contact order, which cannot be obtained later (ideally a victim of sexual assault should not wash, douche, use the toilet, or change clothing prior to a medical/legal exam); and
- Assure the victim has access to free confidential counseling from counselors specifically trained in sexual assault crisis intervention.

When a victim contacts the Police Department, the local Police Sex Crimes Unit will typically be notified as well.

The victim may choose for the investigation to be pursued through the criminal justice system. The Title IX Coordinator will guide the victim through the available options and support the victim in his or her decision. Various counseling options are available through the Rape and Sexual Abuse Center and the Victim Intervention Program of the local Police Department.

Procedures for Disciplinary Action in Cases of Sexual Violence

PCI Academy’s Title IX Coordinator has primary responsibility for receiving, evaluating, and investigating allegations of sexual violence, including alleged domestic violence, dating violence, sexual assault, and stalking. The Title IX Coordinator is responsible for informing the Owner(s) and the Campus Security Authority within 24 hours after receiving a sexual violence report, for purposes of maintaining accurate Clery Act crime statistics.

The Title IX Coordinator has primary responsibility for ensuring that any disciplinary proceeding involving an allegation of sexual violence is conducted promptly, fairly, and impartially and in accordance with these and other related institutional procedures.

Once the Title IX Coordinator receives a report of sexual violence, the following steps will be followed:

1. The Title IX Coordinator will immediately assess whether the information in the report warrants a timely warning and, if so, will contact the Owner(s) immediately to execute that procedure in accordance with the institution’s timely warning procedures [cross reference to those procedures]. The Title IX Coordinator will immediately inform the victim of his/her right to “interim measures” during the pendency of an investigation of the alleged sexual violence, including obtaining an order of protection, a no contact order, restraining order or similar lawful order from the police or the institution. PCI Academy’s obligation is to protect the identity of the victim in any Clery Act report or in other publicly available recordkeeping. PCI Academy is also required to keep any interim measures provided to the victim confidential, to the extent that maintaining such confidentiality would not impair the ability of the institution to provide the accommodation or protective measure.

2. The Title IX Coordinator will, within 24 hours of receipt of the report, provide to the individual making the report of an alleged sex offense:
 - a) A copy of these procedures;
 - b) Information on counseling, health, mental health, victim advocacy, legal assistance services, immigration assistance, student financial aid, and any other services available to the victim at PCI Academy or in the community;
 - c) Information on the victim's right to report the incident to local police and the fact that PCI Academy's institutional investigation and disciplinary procedure and any criminal proceeding may occur simultaneously; and
 - d) Options to facilitate changes to transportation, working, academic, and/or living situations, or additional protective measures, if requested, while the investigation is pending, even if the victim chooses not to report the crime to police.
3. The Title IX Coordinator will investigate the incident by interviewing: the individual filing the report, the accused, PCI Academy employees, witnesses, and others as necessary to gather facts about the alleged incident. The Title IX Coordinator may be assisted by other employees after determining that such employees do not have a conflict of interest and have received training in Title IX and VAWA.
4. The Title IX Coordinator will ensure that all individuals involved in the disciplinary procedure apply a "preponderance of the evidence" standard when evaluating sexual violence reports. PCI Academy does not provide for a formal hearing process but both parties may be assisted by a support person of choice, including an attorney.
5. In all cases, the Title IX Coordinator will maintain regular communications with both the accuser and accused and provide both parties with equal opportunity to provide information, witness statements, evidence, and other information that may be necessary for PCI Academy to fully evaluate the alleged offense.
6. The Title IX Coordinator will, barring extenuating circumstance, complete the investigation and make a determination regarding any necessary discipline of accused and remedies to accuser within 60 days of the date that the report is first received by the Title IX Coordinator.
7. The Title IX Coordinator will inform both parties of its final determination. PCI Academy does not provide for an appeal of final determinations.
8. The sanctions that may be imposed by PCI Academy following a determination that dating violence, domestic violence, sexual assault, or stalking occurred include, but are not limited to, counseling, education, changes in academic or living arrangements, no contact orders, suspension or expulsion of a student, or termination of employment.
9. Both the accuser and accused shall be simultaneously informed in writing of:
 - a) The outcome of any disciplinary proceeding that arises from an allegation of domestic violence, dating violence, sexual assault, or stalking;
 - b) The institution's procedures for the accused and victim to appeal the results of the institutional disciplinary proceeding (if any such appeal rights become available);
 - c) Any change to the results that occurs prior to the time that such results become final; and
 - d) When such results become final.
10. The Title IX Coordinator will determine if the incident is indicative of a systemic issue and, if so, work with PCI Academy employees, including the Campus Security Authority and Owner(s), to recommend changes to PCI Academy's policies, procedures, or training to prevent re-occurrence.

PCI Academy requires the Title IX Coordinator and all employees involved in the investigation and disciplinary process to receive training at least annually on issues related to dating violence, domestic violence, sexual assault, and stalking and on how to investigate and hearing process that protects the safety of victims and promotes accountability.

Protection of Confidentiality of Victim of Sexual Violence

There are no pastoral or professional counselors on campus. Confidential crisis, mental health, and victim resource hotline numbers are posted on campus as well as listed in the PCI Academy Catalog, should students need to contact these agencies. Victims of sexual violence reported to the Title IX Coordinator will be provided with information regarding local rape crisis centers and other counseling services.

Reports about sexual violence or other crimes may be provided informally and in confidence to PCI Academy's Title IX Coordinator, who will make every attempt to maintain privacy of the information in accordance with your request and Family Educational Rights and Privacy Act of 1974 (FERPA) regulations unless PCI Academy is under an obligation to disclose your identity to protect the safety of others. You will be informed if PCI Academy cannot maintain the requested confidentiality of the information.

PCI Academy strongly encourages persons who are victims of sexual violence who do not want to report the incident to policy or file a complaint using PCI Academy's institutional procedures to report the incident to the Title IX Coordinator voluntarily and on a confidential basis solely to permit the inclusion of that information in PCI Academy's annual crime statistics. With such information, PCI Academy can keep an accurate record of the number of similar incidents, determine where there is a pattern of crime regarding a

location, method, or assailant, and alert the campus community to potential danger. PCI Academy will make best efforts to maintain the privacy of that information and to comply with FERPA.

PCI Academy is required to, and will, keep the identity of victims of sexual violence private in any public report of Clery Act crimes. Reporting to the institution will also enable the victim to receive protective measures. At the victim's request, PCI Academy will maintain as confidential any protective measures provided to the victim, to the extent that making such information confidential does not impair the ability of the institution to provide those protective measures. The victim will be informed by the institution if providing a protective measure may reveal the identity of the victim.

PCI Academy encourages reporting of sexual violence to the police. Filing a police report will:

- Ensure that a victim of sexual assault receives the necessary medical treatment and tests, at no expense to the victim;
- Provide the opportunity for collection of evidence helpful in prosecution, which cannot be obtained later (ideally a victim of sexual assault should not wash, douche, use the toilet, or change clothing prior to a medical/legal exam); and
- Assure the victim has access to free confidential counseling from counselors specifically trained in sexual assault crisis intervention.

Police reports are public records under state law, and therefore PCI Academy cannot guarantee the absolute confidentiality of reports of crime obtained from police records but will make every effort to maintain the confidentiality of such information to the greatest extent permitted by law.

Victim Support Services

Once the Title IX Coordinator receives a report of sexual violence, the Title IX Coordinator will provide the individual making the report with written information regarding existing counseling, health, mental health, victim advocacy, legal assistance, and other services available for victims, both on campus and in the community.

National Resources:

- National Sexual Assault Hotline 800-656-4673
- National Domestic Violence Hotline 800-799-7233

Local Resources:

- Plymouth Police Department Non-Emergency 763-509-5160 Emergency 9-1-1
- Minnesota Coalition Against Sexual Assault (MNCASA) – Referrals to local rape crisis centers www.mncasa.org
- Chrysalis Women's Center, Counseling & Therapy Services Minneapolis www.chrysalisdwomen.org or Crisis Line 6120871-9118
- NISAA (African Women's Refugee Project) Sexual abuse comprehensive services, culturally specific to African Immigrant communities. <http://muawi.org> 515-288-0881
- LUNA (Latinas Unidas por un Nuevo Amanecer) Sexual abuse comprehensive services, culturally specific to Latino population. www.lunaiowa.orgServices 800-256-7668 or 866-256-7668
- Domestic/Sexual Assault Outreach Center Crisis Line 888-356-5006 or 515-955-2273

The Title IX Coordinator will work with all students affected by sexual misconduct to ensure their safety and support their well-being. This assistance may include providing accommodations to support or protect a student after an incident of sexual misconduct and while an investigation or disciplinary proceeding is pending. Such accommodations may include the ability to alter class schedules, withdraw from/retake a class without penalty, and access academic support (e.g., tutoring). PCI Academy may be able to provide additional interim measures to victims while an investigation is pending, such as no contact orders and changing the alleged perpetrator's class schedule.

Interim Measures

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

Rights and Options of Victims of Sexual Violence

Within 24 hours of a Title IX Coordinator receiving a report of dating violence, domestic violence, sexual assault, or stalking, whether the offense occurred on or off campus, the institution will provide the student or employee with a written explanation of the student's or employee's rights and options. That notice will contain the following information:

This document outlines your rights under Title IX. You may have additional rights under other federal and state laws. Title IX of the Education Amendments of 1972 prohibits sex discrimination—which includes sexual violence—in educational programs and activities. All public and private schools, school districts, colleges, and universities receiving federal funds must comply with Title IX. If you have experienced sexual violence, here are some things you should know about your Title IX rights:

Your School Must Respond Promptly and Effectively to Sexual Violence

- You have the right to report the incident to your school, have your school investigate what happened, and have your complaint resolved promptly and equitably.

- You have the right to choose to report an incident of sexual violence to campus or local law enforcement, but, a criminal investigation does not relieve your school of its duty under Title IX to respond promptly and effectively.
- Your school must adopt and publish procedures for resolving complaints of sex discrimination, including sexual violence. Your school may use student disciplinary procedures, but any procedures for sexual violence complaints must afford you a prompt and equitable resolution.
- Your school should ensure that you are aware of your Title IX rights and any available resources, such as victim advocacy, housing assistance, academic support, counseling, disability services, health and mental health services, and legal assistance.
- Your school must designate a Title IX coordinator and make sure all students and employees know how to contact him or her. The Title IX coordinator should also be available to meet with you.
- All students are protected by Title IX, regardless of whether they have a disability, are international or undocumented, and regardless of their sexual orientation and gender identity.

Your School Must Provide Interim Measures as Necessary

- Your school must protect you as necessary, even before it completes any investigation. Your school should start doing this promptly once the incident is reported.
- Once you tell your school about an incident of sexual violence, you have the right to receive some immediate help, such as changing classes, dorms, or transportation. When taking these measures, your school should minimize the burden on you.
- You have the right to report any retaliation by school employees, the alleged perpetrator, and other students, and your school should take strong responsive action if this occurs.

Your School Should Make Known Where You Can Find Confidential Support Services

- Your school should clearly identify where you can go to talk to someone confidentially and who can provide services like advocacy, counseling, or academic support. Some people, such as counselors or victim advocates, can talk to you in confidence without triggering a school's investigation. Because different employees have different reporting obligations when they find out about sexual violence involving students, your school should clearly explain the reporting obligations of all school employees.
- Even if you do not specifically ask for confidentiality, your school should only disclose information to individuals who are responsible for handling the school's response to sexual violence. Your school should consult with you about how to best protect your safety and privacy.

Your School Must Conduct an Adequate, Reliable, and Impartial Investigation

- You have the right to be notified of the time frames for all major stages of the investigation.
- You have the right to present witnesses and evidence.
- If the alleged perpetrator can have a lawyer, you have the right to have one too.
- Your school must resolve your complaint based on what they think is more likely than not to have happened (this is called a preponderance-of-the-evidence standard of proof). Your school cannot use a higher standard of proof.
- You have the right to be notified in writing of the outcome of your complaint and any appeal, including any sanctions that directly relate to you.
- If your school provides for an appeal process, it must be equally available for both parties.
- You have the right to have any proceedings documented, which may include written findings of fact, transcripts, or audio recordings.
- You have the right not to "work it out" with the alleged perpetrator in mediation. Mediation is not appropriate in cases involving sexual violence.

Your School Must Provide Remedies as Necessary

- If an investigation reveals that sexual violence created a hostile environment, your school must take prompt and effective steps reasonably calculated to end the sexual violence, eliminate the hostile environment, prevent its recurrence, and, as appropriate, remedy its effects.
- Appropriate remedies will generally include disciplinary action against the perpetrator but may also include remedies to help you get your education back on track (like academic support, retaking a class without penalty, and counseling). These remedies are in addition to any interim measures you received.
- Your school may also have to provide remedies for the broader student population (such as training) or change its services or policies to prevent such incidents from repeating.

If you want to learn more about your rights, or if you believe that your school is violating federal law, you may contact the U.S. Department of Education, Office for Civil Rights, at (800) 421-3481 or (800) 421-3481 or ocr@ed.gov.

If you wish to fill out a complaint form online, you may do so at <http://www.ed.gov/ocr/complaintintro.html>.

RIGHT to KNOW Disclosures 9-1-2016 to 8-31-2017

Cosmetology for the period 9-1-16 to 8-31-17

Graduation Rate: 83% of students graduated within normal time

Placement Rate: 69% of students were placed in the cosmetology industry or a related field

Licensure Rate: 100% of graduates were licensed

Cosmetology/Cosmetologist, General

Undergraduate certificate in cosmetology

Program Length 52 weeks

Students graduating on time: 78% of Title IV students complete the program within 52 weeks

Program costs*

\$16,855 for tuition and fees

\$180 for books and supplies

\$9,816 for off-campus room and board

Other costs: Visit website for more program cost information.

*The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

Students borrowing money

88% of students who attend this program borrow money to pay for it.

The typical graduate leaves with \$9,768 in debt.

The typical monthly loan payment \$101 per month in student loans with 4.45% interest rate.

The typical graduate earns \$15,725 per year after leaving this program

Graduates who got jobs 90% of program graduates got jobs according to the accreditor job placement rate.

Program graduates are employed in the following fields:

hairstylists, and cosmetologists

Licensure requirements This program meets licensure requirements in Minnesota.

These disclosures are required by the U.S. Department of Education.

Compensation Expected

Cosmetology graduates earn from \$25,000 to \$35,000 in salary and gratuities in an entry level position depending on the work schedule and the area population. A commission scale is commonly used to pay cosmetologists resulting in much higher pay after an introductory period of several months. Retail commissions are also common.
each haircut to minimize accidents.

Esthetics for the period 9-1-16 to 8-31-17

Graduation Rate: 82% of esthetics students graduated within normal time

Placement Rate: 35% of students were placed in the esthetics industry or a related field

Licensure Rate: 100% of graduates were licensed

Esthetician

Undergraduate certificate in esthetics

Program Length 34 weeks

Students graduating on time: N/A* of Title IV students complete the program within 34 weeks

*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

Program costs*

\$11,519 for tuition and fees

\$180 for books and supplies

\$1,241 for off-campus room and board

Other costs: Visit website for more program cost information.

*The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

Students borrowing money

N/A* of students who attend this program borrow money to pay for it.

*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

The typical graduate leaves with N/A* in debt.

*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

The typical monthly loan payment

N/A* per month in student loans with N/A* interest rate.

*Fewer than 10 students completed this program within normal time. This number has been withheld to preserve the confidentiality of the students.

The typical graduate earns \$15,050 per year after leaving this program

Graduates who got jobs 100% of program graduates got jobs according to the accreditor job placement rate.

Program graduates are employed in the following fields:

skincare specialists

Licensure requirements This program meets licensure requirements in Minnesota.

These disclosures are required by the U.S.

Compensation Expected

Esthetics graduates earn from \$20,000 to \$25,000 in salary and gratuities in an entry level position depending on the work schedule and the area population.

A commission scale is commonly used to pay estheticians resulting in much higher pay after an introductory period of several months. Retail commissions are also common.

Nail Technology for the period 9-1-16 to 8-31-17

We did not have any nail technology students graduate during that time frame.

Compensation Expected

Nail technology graduates earn from \$20,000 to \$25,000 in salary and gratuities in an entry level position depending on the work schedule and the area population.

A commission scale is commonly used to pay nail technologists resulting in much higher pay after an introductory period of several months. Retail commissions are also common.

Voter Registration Information

Before you can vote, you must register. In Minnesota, you may register 20 days before Election Day or on Election Day at your polling place. Your registration remains current until you move, change your name, or do not vote for four consecutive years. You may update your registration information by completing another Voter Registration Application.

Qualifications to register and vote include that you will be at least 18 years old on Election Day, are a citizen of the United States, will have resided in Minnesota for 20 days immediately preceding Election Day, have any felony conviction record discharged, expired, or completed, are not under court-ordered guardianship where a court has revoked your voting rights, and have not been ruled legally incompetent by a court of law.

Voter registration forms are available online at www.sos.state.mn.us

Constitution Day

PCI Academy observes Constitution Day each year.