Family Educational Rights & Privacy Act (FERPA)

We will follow the FERPA Policy.

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

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

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible 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 parent or eligible student then
 has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the
 parent or eligible student has the right to place a statement with the record setting forth his or her view
 about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
 - o School officials with legitimate educational interest;
 - Other schools to which a student is transferring;
 - o Specified officials for audit or evaluation purposes;
 - o Appropriate parties in connection with financial aid to a student;
 - o Organizations conducting certain studies for or on behalf of the school;
 - o Accrediting organizations;
 - o To comply with a judicial order or lawfully issued subpoena;
 - o Appropriate officials in cases of health and safety emergencies; and
 - o 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 parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

For additional information, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800-437-0833.

Loan Related Disclosure Requirements

TERMS AND CONDITIONS OF DIRECT LOANS

Governing Law

The terms of this Application and the Master Promissory Note (MPN) will be interpreted in accordance with the Higher Education Act of 1965, as amended (20. U.S.C. 1070 et seq.), the U.S. Department of Education's (ED's) regulations, as they may be amended in accordance with their effective date, and other applicable federal laws and regulations (collectively referred to as the "Act"). Applicable state law, except as preempted by federal law, may provide for certain borrower rights, remedies, and defenses in addition to those stated in this MPN.

Disclosure of Loan Terms

This MPN applies to Federal Direct Stafford/Ford (Direct Subsidized) Loans and Federal Direct Unsubsidized Stafford/Ford (Direct Unsubsidized) Loans, Under this MPN, the principal amount that I owe, and am required to repay, will be the sum of all disbursements that are made (unless I reduce or cancel any disbursements as explained below under Loan Cancellation), plus any unpaid interest that is capitalized and added to the principal amount. At or before the time of the first disbursement of each loan, a disclosure statement will be sent to me identifying the amount of the loan and additional terms of the loan. Important additional information is also contained in the Borrower's Rights and Responsibilities Statement accompanying this MPN. The Borrower's Rights and Responsibilities Statement and any disclosure statement I receive in connection with any loan under this MPN are hereby incorporated into this MPN. Loans disbursed under this MPN are subject to the annual and aggregate loan limits specified under the Act. I may request additional loan funds to pay for my educational costs up to the annual and aggregate loan limits by contacting my school's financial aid office. My school will determine if I am eligible for any additional loan funds. I will be notified of any increase or other change in the amount of my loan. My eligibility for Direct Subsidized Loans and Direct Unsubsidized Loans may increase or decrease based on changes in my financial circumstances. My school will notify me of any changes in my eligibility. I will be notified of any increase or decrease in the amount of my loan. I understand that each loan made under this MPN is separately enforceable based on a true and exact copy of this MPN.

Loan Cancellation

I may pay back all or part of a disbursement within the timeframes set by the Act, as explained in the Borrower's Rights and Responsibilities Statement and in a disclosure statement that I will receive. If I return the full loan amount within those timeframes, I will not incur any loan fee or interest charges. If I return part of a disbursement within those timeframes, the loan fee and interest charges will be reduced in proportion to the amount returned.

Interest

Unless the Department of Education (ED) notifies me in writing of a lower rate, the interest rate for any loan I receive under this MPN is determined using a formula specified in the Act. As explained in the Borrower's Rights and Responsibilities Statement, I will be notified of the actual interest rate for each loan that I receive. ED does not charge interest on a Direct Subsidized Loan during an in-school grace, or deferment period, and during certain periods of repayment under the Income-Based Repayment Plan. ED charges interest on a Direct Subsidized Loan during all other periods (including forbearance periods), starting on the day after my grace period ends. ED charges interest on a Direct Unsubsidized Loan during all periods (including in-school, grace, deferment, and forbearance periods), starting on the date of the first disbursement. I agree to pay all interest that is charged to me. I will be given the opportunity to pay the interest that accrues during grace, in school, deferment, forbearance, or other periods as provided under the Act. If I do not pay the interest, I understand that ED may capitalize the interest at the end of the grace, deferment, forbearance, or other period.

Loan Fee

A loan fee is charged for each Direct Subsidized Loan and Direct Unsubsidized Loan as provided by the Act, and

will be deducted proportionately from each disbursement of each of my loans. The loan fee will be shown on disclosure statements that will be issued to me. I understand the loan fee may be refundable only as permitted by the Act.

Late Charges and Collection Costs

ED may collect from me: (1) a late charge of not more than six cents for each dollar of each late payment if I fail to make any part of a required installment payment within 30 days after it becomes due, and (2) any other charges and fees that are permitted by the Act related to the collection of my loans. If I default on my loans, I will pay reasonable collection costs, plus court costs and attorney fees.

Grace Period

I will receive a six-month grace period on repayment of each loan made under this MPN. The grace period begins the day after I cease to be enrolled at least half-time at an eligible school. I am not required to make any payments on my loan during the grace period. However, interest will accrue on my Direct Unsubsidized Loan during the grace period and will be capitalized if I do not repay it.

Renavment

I must repay the full amount of the loans made under this MPN, plus accrued interest. I will repay each loan in monthly installments during a repayment period that begins on the day immediately following my 6-month grace period on that loan. Payments made by me or on my behalf will be applied first to late charges and collection costs that are due, then to interest that has not been paid, and finally to the principal amount of the loan, except during periods of repayment under an Income-Based Repayment Plan, when payments will be applied first to interest that is due, then to fees that are due, and then to the principal amount. ED will provide me with a choice of repayment plans. Information on these repayment plans is included in the Borrower's Rights and Responsibilities Statement. ED will provide me with a repayment schedule that identifies my payment amounts and due dates. If I am unable to make my scheduled loan payments, ED may allow me to temporarily stop making payments, reduce my payment amount, or extend the time for making payments, as long as I intend to repay my loan. Allowing me to temporarily delay or reduce loan payments is called forbearance. ED may adjust payment dates on my loans or may grant me forbearance to eliminate a delinquency that remains even though I am making scheduled installment payments. I may prepay all or any part of the unpaid balance on my loans at any time without penalty. If I do not specify which loans I am prepaying, ED will determine how to apply the prepayment in accordance with the Act. After I have repaid in full a loan made under this MPN, ED will send me a notice telling me that I have paid off my loan.

Acceleration and Default

At ED's option, the entire unpaid balance of a loan made under this MPN will become immediately due and payable (this is called "acceleration") if any one of the following events occurs:

- 1. I do not enroll as at least a half-time student at the school that certified my loan eligibility
- 2. I do not use the proceeds of the loan solely for my educational expenses
- 3. I make a false representation that results in my receiving a loan for which I am not eligible
- 4. I default on the loan.

The following events will constitute a default on my loan:

- 1. I do not pay the entire unpaid balance of the loan after ED has exercised its option under items 1, 2, and 3 in the preceding paragraph
- 2. I do not make installment payments when due, provided my failure has persisted for at least 270 days
- 3. I do not comply with other terms of the loan, and ED reasonably concludes that I no longer intend to honor my repayment obligation. If I default, ED may capitalize all the outstanding interest into a new principal balance, and collection costs will become immediately due and payable. If I default, the default will be reported to national consumer reporting agencies and will significantly and adversely affect my credit history. I understand that a default will have additional adverse consequences to me as disclosed in the Borrower's Rights and Responsibilities Statement.

Legal Notices

has for me. I will immediately notify ED of a change of address or status as specified in the Borrower's Rights and Responsibilities Statement. If ED fails to enforce or insist on compliance with any term of this MPN, this does not waive any right of ED. No provision of this MPN may be modified or waived except in writing by ED. If any provision of this MPN is determined to be unenforceable, the remaining provisions will remain in force. Information about my loans will be submitted to the National Student Loan Data System (NSLDS). Information in NSLDS is accessible to schools, lenders, and guarantors for specific purposes as authorized by ED.

LOAN REPAYMENT OPTIONS

The repayment period for each Direct Subsidized Loan and Direct Unsubsidized Loan that you receive begins on the day after your grace period ends. The Direct Loan Servicing Center will notify you of the date your first payment is due. You must make payments on your loan even if you do not receive a bill or repayment notice. Billing information is sent to you as a convenience, and you are obligated to make payments even if you do not receive a notice or bill. You may choose one of the following repayment plans to repay your loan:

Standard Repayment Plan

With the standard plan, you'll pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50, and you'll have up to 10 years to repay your loans. The standard plan is good for you if you can handle higher monthly payments because you'll repay your loans more quickly. Your monthly payment under the standard plan may be higher than it would be under the other plans because your loans will be repaid in the shortest time. For the same reason—the 10-year limit on repayment—you may pay the least interest.

Graduated Repayment Plan

With this plan your payments start out low and increase every two years. The length of your repayment period will be up to ten years. If you expect your income to increase steadily over time, this plan may be right for you. Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

Extended Repayment Plan

With this plan you must have more than \$30,000 in Direct Loan debt and you must not have an outstanding balance on a Direct Loan as of October 7, 1998. Under the extended plan you have 25 years for repayment and two payment options: fixed or graduated. Fixed payments are the same amount each month, as with the standard plan, while graduated payments start low and increase every two years, as with the graduated plan below. This is a good plan if you will need to make smaller monthly payments. Because the repayment period will be 25 years, your monthly payments will be less than with the standard plan. However, you may pay more in interest because you're taking longer to repay the loans. Remember that the longer your loans are in repayment, the more interest you will pay.

Income Contingent Repayment Plan – (not available for parent PLUS Loans)

With this plan you have the flexibility to meet your Direct Loan obligations without causing undue financial hardship. Each year, your monthly payments will be calculated on the basis of your adjusted gross income (AGI, plus your spouse's income if you're married), family size, and the total amount of your Direct Loans. Under the ICR plan you will pay each month the lesser of: 1. the amount you would pay if you repaid your loan in 12 years multiplied by an income percentage factor that varies with your annual income, or 2. 20% of your monthly discretionary income*. If your payments are not large enough to cover the interest that has accumulated on your loans, the unpaid amount will be capitalized once each year. However, capitalization will not exceed 10 percent of the original amount you owed when you entered repayment. Interest will continue to accumulate but will no longer be capitalized. The maximum repayment period is 25 years. If you haven't fully repaid your loans after 25 years (time spent in deferment or forbearance does not count) under this plan, the unpaid portion will be discharged. You may, however, have to pay taxes on the amount that is discharged.

Income-Based Repayment Plan (effective July 1, 2009)

Under this plan, your required monthly payment amount will be based on your income during any period when you have a partial financial hardship. Your monthly payment amount may be adjusted annually. The maximum repayment period under this plan may exceed 10 years. If you meet certain requirements over a 25-year period, you may qualify for cancellation of any outstanding balance on your loans.

If you can show to our satisfaction that the terms and conditions of the above repayment plans are not adequate to meet your exceptional circumstances, we may provide you with an alternative repayment plan. If you do not choose a repayment plan, we will place you on the Standard Repayment Plan. The chart at the end of this Borrower's Rights and Responsibilities Statement ("Repaying Your Loans") allows you to estimate the monthly and total amounts you would repay under the Standard, Graduated, Extended, and Income Contingent repayment plans based on various initial loan amounts. You may change repayment plans at any time after you have begun repaying your loan. There is no penalty if you make loan payments before they are due, or pay more than the amount due each month. Except as provided by the Act for payments made under the Income-Based Repayment Plan, we apply your payments and prepayments in the following order: (1) late charges and collection costs first, (2) outstanding interest second, and (3) outstanding principal last. When you have repaid a loan in full, the Direct Loan Servicing Center will send you a notice telling you that you have paid off your loan. You should keep this notice in a safe place.

Pay as You Earn Repayment Plan (effective December 21, 2012)

To qualify for Pay As You Earn, you must have a partial financial hardship. You have a partial financial hardship if the monthly amount you would be required to pay on your eligible federal student loans under a 10-year Standard Repayment Plan is higher than the monthly amount you would be required to repay under Pay As You Earn. For this purpose, your eligible student loans include all of your William D. Ford Federal Direct Loan (Direct Loan) Program loans that are eligible for Pay As You Earn, as well as certain types of Federal Family Education Loan (FFEL) Program loans. Although your FFEL Program loans cannot be repaid under Pay As You Earn, the following types of FFEL Program loans are counted in determining whether you have a partial financial hardship:

- Subsidized and Unsubsidized Federal Stafford Loans
- Federal PLUS Loans made to graduate or professional students
- Federal Consolidation Loans that did not repay any PLUS loans for parents You also must be a new borrower as of Oct. 1, 2007, and must have received a disbursement of a Direct Loan on or after Oct. 1, 2011. You are a new borrower if you had no outstanding balance on a Direct Loan or FFEL Program loan as of Oct. 1, 2007, or had no outstanding balance on a Direct Loan or FFEL Program loan when you received a new loan on or after Oct. 1, 2007. Your payment amount may increase or decrease each year based on your income and family size. Once you've initially qualified for Pay As You Earn, you may continue to make payments under the plan even if you no longer have a partial financial hardship.

Addendum to the Direct Subsidized Loan/Direct Unsubsidized Loan Master Promissory Note William D. Ford Federal Direct Loan Program

The Consolidated Appropriations Act, 2012 (Public Law 112-74), signed into law on December 23, 2011, changed one of the terms of Federal Direct Stafford/Ford Loans (Direct Subsidized Loans). Specifically, the new law temporarily eliminated the interest subsidy provided on Direct Subsidized Loans during the six-month grace period provided to students when they are no longer enrolled on at least a half-time basis. This change is effective for new Direct Subsidized Loans for which the first disbursement is made on or after July 1, 2012, and before July 1, 2014.

As a result of this law, the terms of Direct Subsidized Loans that you receive under a Direct Subsidized Loan/Direct Unsubsidized Loan Master Promissory Note (MPN) may differ from the terms described in the MPN and the Borrower's Rights and Responsibilities Statement. This Addendum modifies the MPN to reflect the change to the terms of Direct Subsidized Loans made by Public Law 112-74. The changes made by this Addendum are incorporated into and made part of the MPN and the Borrower's Rights and Responsibilities Statement. You should keep a copy of this Addendum with your MPN and Borrower's Rights and Responsibilities Statement.

1. MPN, Section E: MPN Terms and Conditions, Interest.

The first sentence of the second paragraph under the heading "Interest" is revised to read as follows: "Except as provided in the Note below, interest does not accrue on a Direct Subsidized Loan during an in-school, grace, or deferment period, and during certain periods of repayment under the Income-Based Repayment Plan." The following Note is added immediately after the paragraph that begins "If I do not pay the interest...": "Note: Interest accrues during the grace period on any Direct Subsidized Loan for which the first disbursement is made on or after July 1, 2012, and before July 1, 2014."

2. MPN, Section E, Grace Period.

The last sentence of the paragraph under the heading "Grace Period" is revised to read as follows: "However, FILE:///C:/USERS/KORBEAUTYACADEMY/APPDATA/LOCAL/TEMP/TEMP1_GEDT%20(6).ZIP/12.0401-GEDT.HTML

interest will accrue during the grace period on all of my Direct Unsubsidized Loans, and on my Direct Subsidized Loans for which the first disbursement is made on or after July 1, 2012, and before July 1, 2014. Interest that accrues during the grace period on these loans will be capitalized if I do not repay it."

3. Borrower's Rights and Responsibilities Statement, Item 9, Payment of Interest. The first sentence of the first paragraph is revised to read as follows:

"Except as provided in the Note below, interest does not accrue on a Direct Subsidized Loan while you are enrolled in school at least half time, during your grace period, during deferment periods, and during certain periods of repayment under the Income-Based Repayment Plan."

Student Consumer Rights

You have the right to:

- Know the names of the institution accrediting/licensing organizations.
- Ask about programs offered, facilities and faculty.
- Know what special facilities and services are available to students with disabilities.
- Be treated equally in academic and social settings.
- Have the expectation of a positive learning environment.
- Know academic requirements and to be evaluated fairly.
- Equal educational opportunity and freedom from discrimination because of race, religion, sex, national origin, economic status, marital status, sexual orientation, pregnancy, previous arrest or incarceration, or a physical, mental, or sensory handicap.
- Procedural due process whenever you are subject to disciplinary action, suspension, or dismissal by school authorities.
- Know the process to address and file a grievance.

Return of Title IV Policy

The Federal Return of Title IV funds formula (R2T4) dictates the amount of Federal Title IV aid that must be returned to the federal government by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when a student ceases attendance during the payment period/period of enrollment. If a student did not start or begin attendance at the school, the R2T4 formula does not apply.

For official withdrawals, a student's withdrawal date is the Last Date of Attendance.

Official Withdrawal Process: If a student wishes to withdraw from school, they must notify the Director of the school. The notification may be in writing or orally. The date the notification is received is the date of determination. The Director must begin the withdrawal process.

For unofficial withdrawals, a student's withdrawal date is their last day of physical attendance.

The school's determination that a student is no longer in school for unofficial withdrawals is determined after 14 days of non-attendance.

The federal formula requires a Return of Title IV calculation if the student received or could have received federal financial assistance in the form of Pell Grants, Direct Loans or Direct Plus loans, FSEOG, TEACH, and Iraq Afghanistan Service Grants. Anytime a student withdraws prior to the end of the payment period the Return of Title IV calculation must be performed regardless of the percentage of the payment period that has been completed. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time at which time the student has earned 100% of the aid. The percentage that has not been earned is calculated by subtracting the percentage of Title IV aid earned from 100% The percentage of the payment period completed is calculated by the hours scheduled in the payment period as of the withdrawal date divided by the scheduled hours in the payment period.

The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date.

If a student receives less Title IV funds than the amount earned, the school will offer the student a disbursement of the earned aid that was not received at the time of their withdrawal which is a post withdrawal disbursement. Post withdrawal disbursements will be made from Pell grant funds first if eligible. If there are current educational costs still due the school at the time of withdrawal, a Pell grant post withdrawal disbursement will be credited to the student's account. Any Pell grant funds in excess of current educational costs will be released to the student without the student having to take any action. The funds will be released as soon as possible but no more than 45 days after the date of determination. Any federal loan program funds due in a post withdrawal disbursement must be offered to the student and the school must receive the student's authorization before crediting their account.

If a credit balance still exists on the student's account after the R2T4 and institutional refund calculations are done, that credit balance must be used to pay any grant overpayment that exists based on the current withdrawal within 14 days from the date that the R2T4 calculation was performed. The overpayment must be eliminated prior to offering a credit balance to a student.

The following Title IV return distribution is used for all FSA students.

- 1. Unsubsidized Direct Loan
- 2. Subsidized Direct Loan
- 3. Federal Perkins Loan
- 4. Direct PLUS Loan (Graduate Student)
- 5. Direct PLUS Loan (Parent)
- 6. Federal Pell Grant
- 7. FSEOG
- 8. Teach Grant
- 9. Iraq Afghanistan Service Grant

Returns must be made to the federal programs as soon as possible, but no more than 45 days after the date of determination.

The statute requires that a student is responsible for all unearned Title IV program assistance that the school is not required to return. This is determined by subtracting the amount returned by the school from the total amount of unearned Title IV funds to be returned.

Job Opportunities & Pre-Requisites in the Chosen Field

According to the Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, 2010-11 Edition, Barbers, Cosmetologists, and Other Personal Appearance Workers, on the Internet at http://www.bls.gov/oco/ocos332.htm (visited March 13, 2011).

- Employment is expected to grow much faster than the average for all occupations.
- A State license is required for barbers, cosmetologists, and most other personal appearance workers, although qualifications vary by State.
- About 44 percent of workers are self-employed; many also work flexible schedules

Below are some occupations in the related fields.

Barber Styling, Cosmetology

- Stylist
- Retail Specialist
- Salon Manager

- Day Spa Stylist
- Salon Owner
- Product Educator
- Hair Color Specialist
- Platform Artist

Facial Specialist

- Facial Technician
- Hair Removal Specialist
- Make Up Artist

Instructor Training

- Cosmetology Instructor
- Barber Instructor
- Specialty Instructor

Nail Specialist

- Manicurist
- Pedicurist
- Acrylic Nail Specialty

Transfer of Credit Policy

Students entering our programs who have earned hours from a previous school must provide KOR Beauty Academy with a certified transcript from a state licensed school. Programs for which clock hours are granted shall parallel in content and intensity to the program offered by our school. Transfer hours will only be evaluated prior to enrollment. The hours accepted will shorten the program at KOR Beauty Academy (subject to a \$175 fee).

Students leaving our program have the responsibility to confirm whether clock hours will be accepted by another institution of a student's choice.

Drugs & Alcohol Abuse Prevention Policy

Applicability

This policy is relevant to members of KOR Beauty Academy including all students, faculty, staff and all visitors, contractors and guests to KOR Beauty Academy facility and events. This policy complements other KOR Beauty Academy related policies and regulations, including those pertaining to use of Alcoholic Beverages and Narcotics. This policy is to edify and to prevent harm due to alcohol or illegal drug use. Its intent is to promote the growth of student personal accountability by facilitating conditions or order and safety. Our Students are expected to act responsibly while enjoying the autonomy that comes with KOR Beauty Academy.

General Policy Statement

KOR Beauty Academy is devoted to providing an environment that is free of the abuse of and illegal use and possession of controlled substances. The unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited in or on KOR Beauty Academy owned or controlled property or facilities or at KOR Beauty Academy's sponsored events. No employee or student is to report to work, class, or any of KOR Beauty Academy's activity while under the influence of illegal drugs or alcohol. The possession and use of controlled drugs by members of KOR Beauty Academy community must always be in accordance with the provisions of federal and state law.

Health Risks

The use of illegal drugs and the misuse of prescription and other drugs pose a serious threat to health. The use of FILE:///C:/USERS/KORBEAUTYACADEMY/APPDATA/LOCAL/TEMP/TEMP1_GEDT%20(6).ZIP/12.0401-GEDT.HTML

marijuana (cannabis) may cause impairment of short-term memory, comprehension, and ability to perform tasks requiring concentration. Marijuana use also may cause lung damage, paranoia, and possible psychosis. The use of narcotics, depressants, stimulants, and hallucinogens may cause nervous system disorders and possible death as the result of an overdose. Illicit inhalants can cause liver damage. Additional risks associated with the use of drugs include impaired academic or work performance; lost potential; financial problems; poor concentration; blackouts; conflicts with supervisors, co-workers, friends and others; vandalism, theft and murder; sexual assault and other unplanned sexual relationships; spouse and child abuse; sexually transmitted diseases; and unusual or inappropriate risk taking which may result in physical or emotional injury or death.

Alcohol and health risks

Alcohol is a depressant drug that is absorbed into the bloodstream and transmitted to all parts of the body, most significantly affecting the brain. It is classified as a psychoactive drug because of its effects on the mind and the behavior.

The impact of alcohol varies among individuals, but even moderate doses reduce physical coordination and mental alertness, making certain activities dangerous. Larger doses of alcohol cause staggering, slurred speech and slowed reaction time. Even larger doses can cause mood swings, memory blackouts, unconsciousness and even death. Health risks involved with long-term heavy drinking include: addiction, liver damage, heart disease, circulatory problems, peptic ulcers, various forms of cancer and irreversible brain damage. High risk drinking also known as "binge drinking" is defined as an occasion in which the drinker consumes five or more drinks at one sitting. This behavior is a significant concern when one con-sider that alcohol overdoses is a medical emergency. Despite a national minimum drinking age of 21, alcohol remains the most widely used drug among American college students. As a result, alcohol abuse is a contributing factor in many campus problems. Recent national campus statistics published by the American College Health Association reveal that alcohol is involved in:

- Approximately 66% of all violent behavior
- Approximately 75% of all suicide attempts
- Approximately 90% of all reported "date rape" incidents
- Approximately 50% of all traffic fatalities in which victims were between 16-24 years of age
- Approximately 30% of all academic difficulties

Violations of the policies and laws described herein by an employee or student are grounds for disciplinary action up to and including termination or expulsion in accordance with applicable to the school and the Arizona Board of Governors regulations and/or collective bargaining agreements. Such disciplinary actions also may include reprimand or suspension. Student organizations may also be sanctioned for violation of these policies and laws. Sanctions may range from written reprimand to revocation of recognition as a student organization. Additionally, a violation may be reason for evaluation and treatment of a drug-use disorder or referral for prosecution consistent with local, state, and federal criminal law. Disciplinary action by KOR Beauty Academy Administrative board does not preclude the possibility of criminal charges against a student or employee. The filing of criminal charges similarly does not preclude action by the School. Employees, students, contractors or members of the public who exhibit behaviors consistent with drug-use disorder or who behave in any manner inconsistent with this policy may be denied access to KOR Beauty Academy events and shows.

Resources and Outreach Programs/Hotlines

Alcoholics Anonymous 954-967-6755 or 866-517-9997 Cocaine Hotline 877-456-3313 AIDS Hotline 800-352-2437 Suicide Hotline 1-877-968-8454 Drug and Alcohol Rehabilitation Centers 866-421-6242 Alternatives 561-998-0866 Life Skills 800-749-7149

Federal Penalties and Sanctions for Illegal Possession of a Controlled Substance

1st conviction: Up to 1-year imprisonment and fined at least \$1,000 but not more than \$100,000, or both.

After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined at least \$2,500 but not more than \$250,000, or both.

After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5,000 but not more than \$250,000, or both.

Special sentencing provisions for possession of crack cocaine: Mandatory at least 5 years in prison, not to exceed 20 years and fined up to \$250,000, or both, if:

- (a) 1st conviction and the amount of crack possessed exceeds 5 grams.
- (b) 2nd crack conviction and the amount of crack possessed exceed 3 grams.
- (c) 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram.
- 21 U.S.C. 853(a)(2) and 881(a)(7) Forfeiture of personal and real property used to possess or to facilitate possession of a controlled substance if that offense is punishable by more than 1-year imprisonment. (See special sentencing provisions re: crack.)
- 21 U.S.C. 881(a)(4) Forfeiture of vehicles, boats, aircraft or any other conveyance used to transport or conceal a controlled substance.
- 21 U.S.C. 844a Civil fine of up to \$10,000 (pending adoption of final regulations).

21 U.S.C. 853a

Vaccination Policy

Although not a requirement to gain admissions into the school, KOR Beauty Academy strongly recommends for young adults to be up to date with the following immunizations listed below:

MMR (Measles, Mumps, Rubella)

Measles, mumps and rubella are serious diseases. The Measles virus can cause rash, coughing, runny nose, eye irritation and fever. It can lead to ear infection, pneumonia, seizures (jerking and staring), brain damage, and death. Mumps virus causes fever, headache, and swollen glands. It can lead to deafness, meningitis (infection of the brain and spinal cord covering), painful swelling of the testicles or ovaries, and, even death. Rubella Virus (German Measles) can cause rash, mild fever, and arthritis (mostly in women). If a woman gets rubella while she is pregnant, she could have a miscarriage or her baby could be born with serious birth defects. You or your child could catch these diseases by being around someone who has them. They can be contracted by another person through the air. Measles, Mumps and Rubella (MMR) vaccine can prevent these diseases. Children should get 2 doses of MMR Vaccine, the first at 12-15 months of age and the second at 4-6 years of age. These are recommended ages. Children can get the second dose at any age, if it is 28 days after the first dose.

Meningococcal Meningitis

Meningococcal disease is a serious bacterial illness. It is a leading cause of bacterial meningitis in children 2 through 18 years old in the United States. Meningitis is an infection of the fluid surrounding the brain and spinal cord. Meningococcal disease also causes blood infections. Anyone can get meningococcal disease, but it is most common in infants less than one year of age and people with certain medical conditions, such as a lack of a spleen. College freshmen who live in dormitories and teenagers 15-19 have an increased risk of getting meningococcal disease. There are two kinds of meningococcal vaccines in the U.S. Meningococcal conjugate vaccine (MCV4) was licensed in 2005. It is the preferred vaccine for people 2 through 55 years of age. Meningococcal Polysaccharide Vaccine (MPSV4) has been available since the 1970s. It may be used if MCV4 is not available, and is the only meningococcal vaccine licensed for people older than 55. Children 2 years of age and older should get 1 dose. Sometimes a second dose is recommended for people who remain at high risk. MPSV4 may be recommended for children 3 months to 2 years of age under special circumstances. These children should get 2 doses, 3 months apart.

Hepatitis B

Hepatitis B is a serious disease that affects the liver. It is caused by the Hepatitis B Virus (HBV). HBV can cause acute (short-term) illness and can lead to loss of appetite, diarrhea and vomiting, tiredness, jaundice (yellow skin and eyes), pain in muscles, joints, and stomach. Acute illness is more common in adults. Children who become infected

usually do not have acute illness. Chronic (long-term) infection can cause some people to go on and develop chronic HBV infection. This can be very serious, and often leads to liver damage (cirrhosis), liver cancer and death. Chronic infection is more common among infants and children than among adults. People who are infected can spread HBV to others, even if they don't appear sick. The Hepatitis B virus can spread through contact with the blood or other bodily fluids of an infected person. The Hepatitis B vaccine can prevent Hepatitis B, and the serious consequences of HBV infection, including liver cancer and cirrhosis. All children should get their first dose of hepatitis B vaccine at birth and should have completed the vaccine series by 6 to 18 months of age. Children and adolescents through 18 years of age who did not get the vaccine when they were younger should also be vaccinated.

Placement Services

A student information board is provided where job opportunities are posted. Prior to graduation all students are counseled as to jobs in which they wish to apply for. The school however, does not guarantee job employment, and makes no statements to the fact that after graduation a job is guaranteed.

Diversity is a multidimensional, all-encompassing concept that recognizes and embraces the richness of human differences. As a practical matter, it is important that KOR Beauty Academy define diversity with sufficient clarity, given the inherent obscurity of the term and the frequently mis-informed discussions that surround it.

The term "diversity" is not a code for race, ethnicity, or gender by themselves. While KOR Beauty Academy board's concept of diversity may include these factors, it is far more inclusive, surrounding significant qualities and capabilities that can influence learning in and out of the classroom.

KOR Beauty Academy's Workplace Equity and Performance seeks to embrace diversity and strengthen our community across local, national and global settings. In an educational institution, the diversity of experience, diversity of opinion and diversity of culture background not only enrich our quest for knowledge, they are vital to our success.

KOR Beauty Academy recognizes the significance of honoring differences year-round by creating a comprehensive environment that fosters appreciation and respect for the varied celebrations related to holidays and other events.

Net Price Calculator: http://www.KOR Beauty



Academy.edu/net-price-calculator/

Disbursement For Books and Supplies Calculator

All books, supplies and equipment necessary for all programs is provided by the school and or included in the student kit. It is the student's responsibility to replace any equipment as necessary to complete work assignments, if such equipment becomes lost, stolen, or broken. Students should have all equipment they might need, to complete any assignment, available at all times.

Students have the option to look for books online that are used but normally you will not receive the complete book package with online access if purchased outside Korbeautyacademy.

Students must purchase their kits from the school as they are customized for our programs. We offer a payment plan available to students called "Monthly pay to own". Your equipment must be left at the school at the end of your class, which will be inspected. If you elect to pay the balance early, you may take it home. If you stop your education and no longer want to attend classes, you may pay the balance and keep the equipment. If you do not pay the balance on the equipment, it will be forfeited back to the school. The equipment is not returnable to the school because there is no way to evaluate if any of the items have been damaged by looking at them. If they were dropped there may be concealed damage therefore making them unsuitable for return and resale to another student.

Voter's Registration

Who Can Register to Vote? In order to register to vote in Arizona, you must:

- Be a Citizen of the United States of America (a lawful permanent resident is not a U.S. citizen);
- Be a Arizona resident; be 18 years old (you may pre-register to vote if you are 16 years old, but you cannot vote until you are 18 years old).
- Not now be adjudicated mentally incapacitated with respect to voting in Arizona or any other state without having the right to vote restored;
- Not have been convicted of a felony without your civil rights having been restored; and provide your current and valid Arizona driver's license number or Arizona identification card number.
- If you do not have a Arizona driver's license number or a Arizona identification card number then you must provide the last four digits of your Social Security Number.
- If you do not have any of these items, you must write "none" in the box or field.

How to apply to register to vote http://election.dos.state.fl.us/voter-registration/voter-reg.shtml#voterApp

Click on the link and you can register on the website or print and complete the Voter Registration Application.

Constitution Day

We The People

Constitution Day commemorates the formation and signing of the U.S. Constitution by thirty-nine brave men on September 17, 1787, recognizing all who are born in the U.S. or by naturalization, have become citizens.

Constitution Day Events

On September 17, 1787, the delegates to the Constitutional Convention met for the last time to sign the document they had created. KOR Beauty Academy encourage all Americans to observe this important day in our nation's history by attending the events at our school or their local area. KOR Beauty Academy celebrate Constitution Day through activities and learning, and demonstrations of our Love for the United State of America and the Blessings of Freedom Our Founding Fathers secured for us.

Health Risks

The use of illegal drugs and the misuse of prescription and other drugs pose a serious threat to health. The use of marijuana (cannabis) may cause impairment of short-term memory, comprehension, and ability to perform tasks requiring concentration. Marijuana use also may cause lung damage, paranoia, and possible psychosis. The use of narcotics, depressants, stimulants, and hallucinogens may cause nervous system disorders and possible death as the result of an overdose. Illicit inhalants can cause liver damage. Additional risks associated with the use of drugs include impaired academic or work performance; lost potential; financial problems; poor concentration; blackouts; conflicts with supervisors, co-workers, friends and others; vandalism, theft and murder; sexual assault and other unplanned sexual relationships; spouse and child abuse; sexually transmitted diseases; and unusual or inappropriate risk taking which may result in physical or emotional injury or death.

Alcohol and health risks

Alcohol is a depressant drug that is absorbed into the bloodstream and transmitted to all parts of the body, most significantly affecting the brain. It is classified as a psychoactive drug because of its effects on the mind and the behavior.

The impact of alcohol varies among individuals, but even moderate doses reduce physical coordination and mental alertness, making certain activities dangerous. Larger doses of alcohol cause staggering, slurred speech and slowed

reaction time. Even larger doses can cause mood swings, memory blackouts, unconsciousness and even death. Health risks involved with long-term heavy drinking include: addiction, liver damage, heart disease, circulatory problems, peptic ulcers, various forms of cancer and irreversible brain damage. High risk drinking also known as "binge drinking" is defined as an occasion in which the drinker consumes five or more drinks at one sitting. This behavior is a significant concern when one con-sider that alcohol overdoses is a medical emergency. Despite a national minimum drinking age of 21, alcohol remains the most widely used drug among American college students. As a result, alcohol abuse is a contributing factor in many campus problems. Recent national campus statistics published by the American College Health Association reveal that alcohol is involved in:

- Approximately 66% of all violent behavior
- Approximately 75% of all suicide attempts
- Approximately 90% of all reported "date rape" incidents
- Approximately 50% of all traffic fatalities in which victims were between 16-24 years of age
- Approximately 30% of all academic difficulties

Students and employees can receive individual consultation sessions, assessment and counseling or be referred to community providers or agencies for assistance in dealing with drug abuse. This information will be held in confidence at Korbeautyacademy.

Sanctions

Violations of the policies and laws described herein by an employee or student are grounds for disciplinary action up to and including termination or expulsion in accordance with applicable to the school and the Arizona Board of Governors regulations and/or collective bargaining agreements. Such disciplinary actions also may include reprimand or suspension. Student organizations may also be sanctioned for violation of these policies and laws. Sanctions may range from written reprimand to revocation of recognition as a student organization. Additionally, a violation may be reason for evaluation and treatment of a drug-use disorder or referral for prosecution consistent with local, state, and federal criminal law. Disciplinary action by KOR Beauty Academy Administrative board does not preclude the possibility of criminal charges against a student or employee. The filing of criminal charges similarly does not preclude action by the School. Employees, students, contractors or members of the public who exhibit behaviors consistent with drug-use disorder or who behave in any manner inconsistent with this policy may be denied access to KOR Beauty Academy events and shows.

Violations of this policy are subject to disciplinary action, probation, legal proceeding, suspension, up to and/or including termination and expulsion.

Placement Services

A student information board is provided where job opportunities are posted. Prior to graduation all students are counseled as to jobs in which they wish to apply for. The school however, does not guarantee job employment, and makes no statements to the fact that after graduation a job is guaranteed.

KOR Beauty Academy 2015-2016 Rates

School's Completion Rate:66.67%

School's Licensure Rate: 100%

School's Job Placement Rate: 100%

IPEDS

This information is collected in the IPEDS Fall Enrollments Survey.

For more information: http://nces.ed.gov/ipeds

POLICY STATEMENTS

Policy for Reporting the Annual Disclosure of Crime Statistics

KOR Beauty Academy provides annual crime statistics in compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act. These statistics include what happened in and around KOR Beauty Academy premises and law enforcement agencies in areas surrounding KOR Beauty Academy School.

Timely Warnings

In the event that a situation arises, either on or off premises, in the judgment of the Chief Operating office of the school, establishes a serious threat, a school wide – "timely warning" will be issued. Notices will be posted in each class room and hall ways. The warning will be issued through the KOR Beauty Academy's school's Intercom system and text capability system to students, faculty and staff.

Anyone with information, which they believe may constitute the issuance of a timely warning, should report the circumstances to KOR Beauty Academy School's front office at 480-299-8621. On a yearly basis, notification will be given to all enrolled students, faculty and staff that provide the web link to access this report. Hard copies of the report may also be obtained at KOR Beauty Academy front Office located at 16610 N 75th Ave #103, Peoria, AZ 85382 or by contacting KOR Beauty Academy security personnel at 480-299-8621. All future employees may obtain a copy from KOR Beauty Academy's front office or KOR Beauty Academy security personnel. Attendees at new employee and student orientation receive a copy of this report.

Warnings and Evacuation Procedures:

Emergency Notification

It is the student or staff of KOR Beauty Academy to immediately notify the Security Personnel(s) upon the confirmation of a significant emergency or dangerous situation involving an immediate threat to the health or safety of students or staff occurring on KOR Beauty Academy premises, unless issuing a notification will compromise efforts to contain the emergency.

KOR Beauty Academy personnel(s) are the first responders (KOR Beauty Academy Security personnel(s)) are the ones who confirm the existence of an emergency in the event or threat with a call being received through the security personnel(s) number. However, if KOR Beauty Academy Security personnel are not yet at the scene of the emergency event or threat, or, confirmation may occur from local emergency responders (i.e. City/County Departments or Fire Rescue) or a member of KOR Beauty Academy security personnel group. This member will notify KOR Beauty Academy Security personnel /or may initiate appropriate KOR Beauty Academy Automated Alert System.

The following criteria are evaluated to determine if activation of KOR Beauty Academy Alert System is warranted and which components will be utilized:

- Type of emergency event and its impact or potential impact on life safety (death, serious injury, minor injury).
- Impact to KOR Beauty Academy facility
- Potential for the emergency event to worsen or spread

These elements will determine the urgency with which the message needs to be disseminated (minutes, hours, days) and the affected groups and audiences to be alerted. Suitable notification tools will be employed to notify KOR Beauty Academy students and staff. Alert content includes the following: KOR Beauty Academy Alert in beginning

of message, a brief description of the incident, and actions to be taken. Depending on the system used, it can also indicate targeted populations and where to seek additional information and updates.

The following individuals are authorized to determine whether an alert message should be launched:

- Security Personnel
- Chief Executive Officer

Full testing of KOR Beauty Academy Alert system components occurs at least three times a year. This testing is normally scheduled for the first Monday of the months of February, June and September. These tests are announced to staff of KOR Beauty Academy School, key external partners, local emergency management officials. KOR Beauty Academy may undergo unannounced daily testing and evacuation/fire drills.

Evacuation:

The purpose of evacuation drills is to prepare building occupants for an organized evacuation in case of a fire or other emergency. KOR Beauty Academy School, evacuation drills are used as a way to educate and train students and staff on fire safety issues specific to the building. During the drill, students and staff 'practice' drill procedures and familiarize themselves with the location of exits and the sound of the fire alarm. In addition to educating the occupants of the building about the evacuation procedures during the drills, the process also provides the school an additional opportunity to test the operation of fire alarm system components. Evacuation drills are conducted at least once a year and are normally unannounced. Students and Faculty be accessed at the front office or from the security personnel listed.

These action procedures will include directives for individuals with disabilities and those who may be aiding them in an emergency events or threats that warrant evacuation.

Reporting crime:

To contact KOR Beauty Academy security personnel, call (602-721-8216). Any suspicious activity, or person seen in the parking lots or loitering around vehicles, inside buildings should be reported to the police department. In addition, you may report a non-emergency crime to the following areas:

- 1. Administration/KOR Beauty Academy front office
- 2. Security Personnel

IN CASE OF EMERGENCY CALL, 911

Confidential Reporting Procedures

If you are the victim of a crime and are unsure if you want to pursue action with KOR Beauty Academy Security personnel(s) or the criminal justice system, you may still make a confidential report. The staff or students may report the crime to the Chief Executive officer and may be told of the details of the incident in confidence. The objective of confidential reporting is to comply with your wish to keep the matter confidential, while taking steps to ensure your future safety and the safety of others. With such information, KOR Beauty Academy can keep accurate records of the number of incidents involving students, determine where there is a pattern of crime with regard to a particular location, method or assailant, and alert the campus community to potential danger.

Crime Reporting

KOR Beauty Academy reassures any eye witness or victim to any crime to promptly report the incident to the police. Police reports are public records under state law, KOR Beauty Academy security personnel cannot hold reports of crime in confidence; however, state law protects the identity of the victims of sex crimes. Confidential reporting for purposes of inclusion in the annual disclosure of crime statistics can be reported to the Victim Advocate and/or the Chief of Police, and no police report will be taken.

KOR Beauty Academy personnel are available to answer your calls from 9am-9pm (480-299-8621). This number is available in the orientation packets and at the back of the student's ID badge. IN CASE OF EMERGENCY CALL 911. In response to a call, KOR Beauty Academy will take the required action to address your needs. Non-emergency calls, such as to obtain information on reporting, victim rights and confidential reporting, may also be

directed to the school's security personnel. (480-299-8621). KOR Beauty Academy security personnel work in conjunction with the Broward County Sheriff's Office.

Incident reports are forwarded to the Administrative office for evaluation and possible action. KOR Beauty Academy personnel will investigate a report when it is deemed suitable. Further information obtained via the investigation also will be forwarded to the Administrative office for review. All occurrences will be evaluated and investigated on an individual basis. If there is a potentially dangerous threat to KOR Beauty Academy School, appropriate warnings will be given through the appropriate means.

Crimes should be reported to the KOR Beauty Academy security personnel to ensure inclusion in the annual crime statistics and to aid in providing timely warning notices to the community, when appropriate.

Missing Persons Procedures

The proper personnel should be contacted no later than 24 hours after the time the student is determined missing. This person will be the emergency contact designated. If a student does not return to class after a break and is thought to be missing, KOR Beauty Academy Security Personnel should be contacted. KOR Beauty Academy security will contact the said student and make the determination of whether the student has been missing and for how long. Should the student be determined to be missing for 24 hours or more, the designated individual(s) listed on the student's contact records along with the police department will be notified.

Sexual Assaults

KOR Beauty Academy upholds a sexual harassment free environment and will ensure that any sexual assault victims are afforded compassionate consideration. Our security personnel(s) are trained individuals with specialized training in the investigation of sex crimes. Areas discussed are KOR Beauty Academy mission and policy, sensitivity to the needs and feelings of the victim, support resources, and investigative methods.

- KOR Beauty Academy will treat you with courtesy, compassion, respect and empathy.
- KOR Beauty Academy security personnel will act thoughtfully, without prejudging or placing blame, will consider each case seriously regardless of your gender, and will thoroughly investigate each case.
- The department will notify you of services offered on and off KOR Beauty Academy premises.
- Pertinent information such as name and ascertaining information will be withheld from the public and press in agreement with the Arizona Public Records Law.

Often times sexual assaults are committed by someone the victim is familiar with or knows. Stranger assaults do happen, but not nearly as frequently as an assault by an acquaintance. Since legislation passed in 2007, victims will no longer be required to report a sexual battery in order to have a forensic sexual assault exam that is paid for by victim compensation. Victims now have an official right to have a supporter present during the exam. In order for police to collect evidence of the assault, it is best if you do not bathe, shower, douche, brush your teeth, urinate, defecate, change, or launder clothing or bedding. Clothing and/or bedding may be taken as evidence. You will receive a physical exam, and pictures will be taken as evidence. If you wish assistance in notifying KOR Beauty Academy School's security or other law enforcement agencies about a sexual battery or other crime, you may contact the school directly at (623) 878-7100. You may report a sexual assault confidentially to KOR Beauty Academy students delegates and still receive assistance.

IN CASE OF EMERGENCY, CALL 911 or KOR Beauty Academy Security Personnel at 602-721-8216

Policy

KOR Beauty Academy officials and students conduct an annual safety tour of the campus.

Campus Police Authority and Jurisdiction

The Peoria police department have complete police authority to apprehend and arrest anyone involved in illegal acts on KOR Beauty Academy's school premises and areas immediately adjacent to the school.

Major offenses may involve joint investigative efforts with other local and state law enforcement agencies. The prosecution of all criminal offenses, both felony and misdemeanor, are conducted at county, state and federal court levels.

Crime Prevention Programs

At orientations during the course of the year, students and their parents are offered information on police services, property safety, personal safety and sexual assault prevention by members of KOR Beauty Academy security personnel(s) Department. Similar information is presented to all new employees. Crime prevention programs and sexual assault prevention programs are offered on a continual basis during the year by law enforcement officials and other on campus groups. Programs address topics as theft, personal safety, relationship and domestic violence, cyber stalking and stalking, bias-based crimes, traffic safety, sexual assault and other important crime avoidance topics. In addition to these programs, KOR Beauty Academy created Safety Month, a month of activities at KOR Beauty Academy in which the school devotes specific attention to issues related to safety and security.

Crime victims frequently experience a myriad of feelings. The Victim Advocate Unit in Fort Lauderdale services program offers resources and referrals to assist victims in managing and understanding the emotions and physical reactions. Victims often need help changing from victim to survivor. Sometimes victims are reluctant to report crimes or are not sure whether what occurred is a crime.

IN CASE OF EMERGENCY, CALL 911 or Victim Advocate Unit

Sex Offender Registration Information in Peoria, AZ and surrounding areas.

Information concerning registered sex offenders may be obtained by visiting icrimewatch.net

KOR Beauty Academy is to be provided with notice if an offender is employed or is a student.

Crime Statistics

The following link provides the tables for the crime statistics: neighborhoodscout.com

Additional Resources provided to Students and Staff in crisis

Telephone Index listing all agencies and programs alphabetically:

Students and staff can visit the Administrative office for additional resources if needed

Drug Free Workplace Policy

No student or employee shall use any illegal drugs; alcohol or tobacco products while on School property or attend School under the influence of such substances.

Harassment Policy including Sexual Harassment

Discrimination is any unfair treatment or arbitrary distinction based on a person's race, sex, religion, nationality, ethnic origin, sexual orientation, disability, age, language, social origin or other status. Discrimination may be an isolated event affecting one person or a group or persons similarly situated, or may manifest itself through harassment or abuse of authority.

Harassment is any improper and unwelcome conduct that might reasonably be expected or be perceived to cause offense or humiliation to another person. Harassment may take the form of words, gestures or actions which tend to annoy, alarm, abuse, demean, intimidate, belittle, humiliate or embarrass another or which create an intimidating, hostile or offensive work environment. Harassment normally implies a series of incidents. Disagreement on work performance or on other work-related issues is normally not considered harassment and is not dealt with under the provisions of this policy but in the context of performance management.

Sexual harassment is any unwelcome sexual advance, request for sexual favor, verbal or physical conduct or gesture of a sexual nature, or any other behavior of a sexual nature that might reasonably be expected or be perceived to cause offense or humiliation to another, when such conduct intervenes with work, is made a condition of employment or creates an intimidating, hostile or offense work environment. While typically involving a pattern of behavior, it can take the form of a single incident. Sexual harassment may occur between persons of the opposite or same sex. Both males and females can be either the victims or the offenders.

Our school has a zero tolerance for sexual harassment!

All employees and student have the right to work and learn in an environment free from unsolicited and unwelcome sexual overtures.

KOR Beauty Academy will not tolerate any form of harassment against any employee, applicant for employment, or student. Such harassment violates federal and state law and the policies of KOR Beauty Academy of Cosmetology and Wellness.

Anyone who believes they have been a victim of harassment should immediately contact the Director or Office Manager to report the incident.

Hate Crimes

KOR Beauty Academy will report any allegations of hate crimes by any student or faculty or guest. Hate crimes are defined as crimes that manifest evidence of prejudice on race, religion, sexual orientation, ethnicity, gender or disability. The reporting of Hate Crimes as well as subsequent investigation and prosecution of perpetrators may act as deterrent. This involvement also helps to keep the public informed about the scope of the problem.

Crisis Plan

KOR Beauty Academy has a standing Crisis Management Team that actively monitors, measures and enhances the school's emergency response capabilities and infrastructure. This team is comprised of administrators, staff and faculty representing virtually every area of school, including the Director's Office, Security Personnel, and among many others. KOR Beauty Academy team utilizes a comprehensive, three-part Crisis Management Plan, to guide the school's response to threats ranging from hurricanes to epidemic outbreaks. This plan, which was built specifically for the KOR Beauty Academy, is continually updated to assure the crisis team is armed with the best information to assure the safety and security of its students, employees and facilities.

Kor Beauty Academy

Undergraduate certificate in Cosmetology/Cosmetologist, General

Program Length: 1 year

Print

Students graduating on time

N/A* of Title IV students complete the program within 1 year 1

*Fewer than 10 students enrolled in this program. This number has been withheld to preserve the confidentiality of the students.

Program Costs*

\$15,350 for tuition and fees

\$2,500 for books and supplies

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

The typical graduate leaves with

N/A* in debt 1

*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 an interest rate of N/A*.

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

Graduates who got jobs

83% of program graduates got jobs according to the NACCAS job placement rate

Program graduates are employed in the following fields:

Hairdressers, Hairstylists, and Cosmetologists

Makeup Artists, Theatrical and Performance

Manicurists and Pedicurists

Skincare Specialists

Licensure Requirements (1)

Program meets licensure requirements in:

Arizona

Program does not meet licensure requirements in:

Alabama, Alaska, American Samoa, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Federated States of Micronesia, Florida, Georgia, Guam, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Marshall Islands, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Northern Marianas, Ohio, Oklahoma, Oregon, Palau, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virgin Islands, Virginia, Washington, West Virginia, Wisconsin, Wyoming

Additional Information

Date Created 4/27/2018

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