



Federal Consumer Information

As of September 7, 2021

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Basic Financial Aid information need based and non-need based Federal programs

Christine Valmy International School of Esthetics & Cosmetology can offer a quality education at a surprisingly affordable cost. However, many qualified students will need financial assistance in the form of Federal Aid in order to attend school. Christine Valmy International School of Esthetics & Cosmetology (Pine Brook, NJ) can offer extensive Federal Financial Aid to qualified students who deserve a post-secondary education, but do not have adequate financial means to do so. Please contact Giovanna Navarro at 285 Changebridge Road, Pine Brook, NJ 07058, or call 973-575-1050 x531, or email: financialaidnj@christinevalmy.com

Need-/non-need-based state & local aid programs, school aid programs & other private aid programs

Christine Valmy International School of Esthetics & Cosmetology offers state, local government and private funding sources. The programs that students have access to are the following:

1. NJ Division of Vocational Rehabilitation Services/County Workforce (One Stop)
2. TFC payment plan
3. Veterans benefits (GI Bill)

Overview of Federal Financial Aid loans & grants available through the School for those students who qualify

Christine Valmy International School is accredited by the Council on Occupational Education (COE) and approved by the United States Dept. of Education for the following programs of financial assistance available to eligible students in order to meet the expenses of their education.

- *Pell Grant*: All federal grants are awarded to students with financial need. The amount of your Federal Pell Grant depends on your cost of attendance, expected family contribution, enrollment status (full- or part-time) and whether you attend for a full academic year or less.
- *Federal Supplemental Educational Opportunity Grant (FSEOG)*: This grant can provide additional grant money to a student's financial aid package if he/she has demonstrated financial need. The amount awarded is up to the discretion of the Financial Aid Department. Priority is given to students already receiving a Pell Grant.
- *Stafford Student Loan/Subsidized Stafford Loan*: A student can borrow this type of loan to cover some or all of their school expenses. The U.S. Department of Education pays the interest while you're in school at least half-time and for the first six months after you leave school (grace period). The amount of the loan cannot exceed a student's financial need. The fixed interest rate (depending on award year) will start accruing after the grace period.
- *Unsubsidized Stafford Loan*: A student can borrow this type of loan to cover some or all of their school expenses. The U.S. Department of Education does not pay interest on unsubsidized loans. A student is responsible for paying the interest that accrues on the

loan from the time the loan is disbursed until it's paid in full. A fixed interest rate (depending on award year) can be paid while attending school, during a period of deferment or forbearance or it can be accrued and the interest added to the principle amount of the loan.

- *PLUS Loans*: Parents of dependent students can borrow from the PLUS Loan program. The terms and conditions of this type of loan include a requirement that the applicant not have an adverse credit history, a repayment period that begins on the date of the last disbursement of the loan and a fixed interest rate (varying by award year) for the Direct Loan.

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

Students enrolling at Christine Valmy International School of Esthetics & Cosmetology should complete an application for Federal Financial Aid using the Free Application for Federal Student Aid (FAFSA) at the following web address: <http://www.fafsa.ed.gov/>

A student's financial aid package may include a Federal Pell Grant, Federal Supplemental Education Opportunity Grant, Federal Stafford Loans & PLUS Loan. You should use the 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:

<https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e1s1>

For Seniors in High School who are ready to fill out the FAFSA:

High school seniors in the last semester of school must fill out a FAFSA to determine their eligibility for financial aid.

Why should a student consider using the FAFSA4caster?

1. The Site will help students understanding Federal Student Financial Aid.
2. It assists students in determining how they can apply for Federal student aid & who qualifies.
3. It allows students to get an early start on the financial aid process by learning the basics.

How the school distributes aid among students

Most Federal Financial Aid is awarded on the basis of financial need. "Need" is the difference between your cost of education (educational expenses such as tuition, room/board, books, supplies and other expenses) and the amount you and your family are expected to contribute toward your education.

A standard formula is used for all applicants to determine this amount, which is called the expected family contribution (EFC). If there is anything left over after subtracting the expected family contribution from your cost of education, you are then considered to have financial need.

The rights and responsibilities of a student receiving Federal Student Aid

The student has the right to ask the school:

- The name of its accrediting and its licensing organizations.
- About its programs, instructional, laboratory & physical facilities, and its faculty.

- What the cost of attending is and the institution's policies concerning refunds and Return to Title IV (R2T4) to students who drop out.
- What financial assistance is available at Christine Valmy International School of Esthetics & Cosmetology—including information on all federal, state, local, private and institutional financial aid programs
- What the procedures and deadlines are for submitting an application for each available financial aid program.
- How the school determines a student's eligibility and need for financial aid.
- How much of your financial need, as determined by the school, has been met.
- To explain each type and amount of assistance in your financial aid package.
- What the interest rate is on any student loan you have, the total amount you must repay, when a student must start repaying.
- What "deferment of repayment" or "forbearance" is for certain defined periods—and how you know if you qualify and/or request deferment or forbearance.
- To provide written information on student's loan obligations and information on your rights and responsibilities as a borrower.
- To reconsider your aid package, if you believe a mistake has been made, or if your enrollment or financial circumstances have changed.
- How the school determines when and whether you are making satisfactory academic progress (SAP) and what happens if you fail to maintain SAP—and also how failing to maintain SAP affects your Title IV eligibility.
- What special facilities and services are available to students with disabilities and how to request reasonable accommodation

It is the student's responsibility to:

- Review and consider all the information about the school's program before enrolling.
- Pay special attention to the application process for Federal Financial Aid, complete accurately, and submit on time & to the right place. Errors on the FAFSA can delay or prevent receiving your aid on time.
- Know and comply with all deadlines for applying, and reapplying, for aid.
- Provide all enrollment and verification documentations, corrections, and/or new information requested by either the Financial Aid Officer or the agency to which you submitted the application.
- Notify the school of any information that has changed since you applied.
- Read, understand & keep copies of all forms you were asked to sign.
- Ensuring you are aware that you must start making monthly repayments on your student loan after your grace period ends, unless you have a deferment or forbearance. When you sign your master promissory note (MPN), you are agreeing to repay your loan.
- Attend an exit interview at the time you leave the school to determine the net balance of your account with the school, as well as the net balance of any student loan.
- Notify the school of a change in your name, address, phone number, or attendance status (full/part-time student). If you have student loans, you must notify your lender of these changes.
- Understand your school's refund policy.
- Understand and comply with the enrollment status, financial charges, financial terms, time allowed to complete, refund policy and termination procedures as specified in the

enrollment contract you will be asked to sign.

- Understand that you may be responsible and have liability for portions of Title IV funds returned by the institution on your behalf.
- Understand that there could be liabilities when errors are made as a result of inconsistent information provided by the student which results in funds being awarded for which a student was not eligible, but were advanced to you or credited to your school account.

Student loan information published by the U.S. Department of Education

Christine Valmy International School of Esthetics & Cosmetology will provide information published by the U.S. Department of Education to students when information regarding loan availability is provided. The publication includes information about rights and responsibilities of students and schools under the Title IV, HEA loan programs.

National Student Loan Data System (NSLDS)

If Christine Valmy International School of Esthetics & Cosmetology enters into an agreement with a potential student, student, or parent of a student regarding a Title IV, HEA Loan, the school will inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

How & when will financial aid be disbursed

Financial Aid and Title IV funds will be disbursed at the following schedule of hours.

Pell Grants

- Cosmetology & Hairstyling Course: 1, 451 & 901 hours.
- Skin Care Course: 1 & 301 hours

Direct Loans

- Cosmetology & Hairstyling Course: disbursed after 30 days at 451 hours & 901 hours
- Skin Care Course: disbursed after 30 days at 301 hours

*If student is NOT a first-time borrower, Direct loans are disbursed in the first hour.

Students must meet these clock-hour requirements in order to be eligible for Title IV funding disbursement. Each student will be evaluated on an individual basis to determine eligibility based on total cumulative hours and weeks in each payment period.

Terms & conditions of any employment that is part of the financial aid package

Christine Valmy International School of Esthetics & Cosmetology does not employ any students who are currently receiving financial aid and are attending our school programs.

Terms of, schedule for & necessity of loan repayment & required loan exit counseling

The formula for determining the amount of loans is:

$$(Cost\ of\ Attendance) - (estimated\ family\ contribution) - (estimated\ financial\ assistance) = (Need\ for\ Subsidized\ Stafford\ Loan)$$

An unsubsidized loan can replace the EFC.

Application for loan

To receive a Stafford Direct Loan, a student must complete a Free Application for Federal Student Aid (FAFSA) & a Master Promissory Note (MPN).

In the traditional paper process, the MPN might be completed at the school by the student and submitted to the lender or school. In other cases, the school certifies the loan based on the student's acceptance of the aid package & the lender (or the school's servicer) sends the MPN to the student for signature. Regardless of how this is done, the Borrowers' Rights and Responsibilities Statement must be provided to the borrower with the MPN.

Required borrower information on the MPN:

The MPN contains identifying information including name, permanent address, date of birth, social security number, driver's license number, and two personal, non-student adult references with U.S. addresses. The borrower must read, sign and date the MPN.

Adverse credit history of borrowers of PLUS Loan

A parent cannot have adverse credit to borrow a PLUS Loan. This is defined in the regulations as the applicant being 90 days or more delinquent on a debt, or having been subject in the first five years to a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment or write-off of an FSA debt. The absence of any credit history is not considered adverse credit. Lenders may establish more restrictive credit standards for determining adverse credit.

If a parent borrower has an adverse credit history, the applicant has the option of receiving a PLUS Loan using a creditworthy endorser. If an endorser is used, a separate Endorser Addendum is required for each PLUS Loan. If an endorser is involved, a new MPN must be used. The endorser is only liable for the specific loan or loans he/she has agreed to endorse.

School certifies/originates the loan

The school's primary responsibilities in the loan application process are to ensure the completeness and accuracy of the MPN based on information it has available.

Checklist for loan certification

For all Federal Direct Loans programs applications, the school must:

- Confirm that the student & parent meet the definition of eligible borrower. This would include the student's grade level, loan period & the amounts of the disbursements, as well as the student's enrollment status & anticipated completion/graduation date.
- Confirm the student's dependency status for PLUS Loans.
- Check on NSLDS to review the student's financial aid history, including loan limits.
- Document the student's COA, EFC and estimated Financial Aid in the student's file which must be available to the lender, guarantor, or the Department.
- Determine the student's enrollment status and SAP.
- Review NSLDS information on ISIR to ensure that the student (or both the student and parent, in the case of PLUS Loan) is not in default on any FSA loan, does not owe a refund on any FSA grant or scholarship and will not exceed the annual or aggregate loan limits applicable to borrowers.

- Ensure the amount of the loan, in combination with other aid, will not exceed the student's financial need or the annual or aggregate loan limit.

For Federal Direct Stafford Loan, the school must:

- Determine the student's Pell grant eligibility (for a subsidized Stafford Loan, the need analysis must use official EFC calculated by the Department to determine the student's financial need), and if eligible include the grant in the student's aid package.
- For an unsubsidized Stafford Loan, first determine the student's eligibility for a Stafford loan.
- Pro-rate Stafford Loans for programs of study that are shorter than an academic year and for programs in which the remaining period of study is less than an academic year in length.
- Ensure that the loan disbursement dates meet the cash management and disbursement requirements for Stafford loans.

A separate PLUS MPN is required for each dependent student, or if both parents want to borrow individually on behalf of the student.

Additional Unsubsidized Direct Stafford Loans

Dependent students whose parents are unable to borrow PLUS loans, due to adverse credit or other exceptional circumstances, may receive additional unsubsidized amounts at the same level as independent undergrad students. The amounts are limited.

Guidelines for determining student's eligibility

- A parent's unwillingness to borrow a PLUS Loan does not make the dependent student eligible;
- Aid administrator's belief that a parent should not borrow a PLUS Loan does not make the student eligible;
- Only one parent must apply for a PLUS Loan & be denied, based on adverse credit history. However, if both parents apply independently & one is approved & one is denied, the student is not eligible for increased loan amounts.
- The parents denied PLUS Loans based on adverse credit in one year do not support the dependent's eligibility in subsequent years.
- The dependent student may become eligible at any time during an academic year if the parent has been approved & later denied.

A dependent student may be eligible for increased unsubsidized loan amounts if it is determined and documented that other exceptional circumstances exist that will prevent a student from borrowing:

- The parent is incarcerated and, therefore, ineligible;
- Parents whereabouts are unknown;
- Parent's income is limited to Public Assistance or disability, & there is evidence that the lender that makes loans to students and parents at the school has denied a PLUS Loan or will not make a PLUS Loan to a parent under its lending policy, due to the parent's existing debt burden, income-to-debt ratio which will cause likely inability to repay or other credit standards.

Scheduling disbursements

Disbursements will be established with the lender. This is the date that the funds are disbursed to the student, keeping with the three-day turnaround time for payment of FSA funds to the student. For Stafford Direct Loans, the school may request the Stafford Direct funds be provided on the thirty-first day of classes for the first payment period for a first year, first time Stafford Direct Loan borrower.

Entrance counseling for student loan borrowers

Prior to the first disbursement, Christine Valmy International School of Esthetics & Cosmetology will provide to a first-time borrower of a Federal Direct Loan (other than consolidated or Parent PLUS loans) comprehensive information on the terms and conditions of the loan and of the borrower's responsibilities. The information will include the following:

1. An explanation of the use of the Master Promissory Note (MPN)
 - I. An emphasis to the borrower of the seriousness & importance of the repayment obligation the student borrower is assuming;
 - II. A description of the likely consequences of default, including adverse credit reports, delinquent debt collection procedures under Federal law, and litigation;
 - III. The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes the program (or completes within expected time for completion), is unable to obtain employment upon completion, or is otherwise dissatisfied with, or does not receive the educational or other services the borrower purchased from the school.
2. Information about the monthly payment amounts based on:
 - I. A range of student levels of indebtedness of Direct Subsidized Loan and Direct Unsubsidized Loan borrowers, or student borrowers with Direct Subsidized, Direct Unsubsidized, and Direct PLUS Loans depending on the types of loans the borrower has obtained; or
 - II. The average indebtedness of other borrowers in the same program at the same school as the borrower.
3. To the extent practicable, provide an explanation of the effect of accepting the loans to be disbursed on the eligibility of the borrower or other form of student financial assistance.
4. Information on the accrual and capitalization of interest.
5. Borrowers of unsubsidized loans have the option of paying interest while in school.
6. Definition of half-time enrollment and the consequences of not maintaining half-time enrollment.
7. Importance of contacting appropriate offices if student withdraws prior to completion of program of study.
8. Sample monthly repayment amounts.

9. Consequences of default.

10. Information about the NSLDS and how the borrower can access the borrower's records

- I. Name & contact information for individual the borrower may contact with questions about the borrower's rights & responsibilities on the terms and conditions of the loan

Exit counseling

All students who are graduating or withdrawing from school must receive exit counseling.

The school will ensure that students receive exit counseling before they leave. Counseling may be provided in person (individually or in a group), or by using audiovisual materials. As with entrance counseling, exit counseling is offered on the Web by guarantors and lenders. Student borrowers should be advised to complete online exit counseling, or come to the counseling session at the school shortly before graduating, or ceasing at least half-time enrollment. Financial Aid Officer at Christine Valmy International School of Esthetics & Cosmetology is available to answer any questions from student borrowers. One of the borrower's obligations is to participate in an exit counseling session.

Some of the same material presented at the entrance counseling session will again be presented during exit counseling. The emphasis shifts to more specific information about loan repayment and debt-management strategies. The following information will be provided as part of exit counseling:

1. Exit counseling emphasizes the seriousness & importance of the repayment obligation.
2. The lender sends payment coupons or billing statements as a convenience for borrowers. Not receiving them does not relieve the borrower of his or her obligation to make payments.
3. Many lenders encourage borrowers to set up electronic debiting of bank accounts to repay their loans.

Regulations require that exit counseling describes the likely consequences of default, including adverse credit reports and litigation. Students will be informed of the charges that may be imposed for delinquency or default, such as lenders or guarantor's collection expenses (including attorney's fees). Defaulters often find that repayment schedules for loans that have been accelerated are more stringent than the original repayment schedule. A defaulter is no longer eligible for any deferment provisions, even if he or she would otherwise qualify. The defaulter's federal and state tax refunds may be seized and wages garnished, and the borrower loses eligibility or any further funding from the FSA programs.

The student will receive an explanation of the use of the Master Promissory Note. The student will be advised to read carefully the MPN and the Borrower's Rights and Responsibilities statement again.

Emphasis will be given that repayment is required, regardless of educational outcome or subsequent employability. The student borrower will be informed that he/she is obligated to repay the loan in full—even if he/she did not finish the program, cannot obtain a job after graduation, or is dissatisfied with the school's educational program or other services.

Sample monthly repayment accounts will be provided. The borrower will be given an estimate of the average anticipated monthly payments, based on their indebtedness (or the average indebtedness of Stafford borrowers at our school or in the same program). The borrower will receive a sample loan repayment schedule based on their total indebtedness. A loan repayment schedule will usually provide more information than just the expected monthly payment. For instance, it would show the varying monthly amounts expected in a graduated repayment plan. The lending organization is not required to send the repayment schedule to the student until the grace period.

Repayment options will be reviewed with the student. The counseling will review the payment options, such as the standard, extended, graduated and income-contingent income sensitive plans. The option of consolidating loans will also be discussed. Consolidation loans are available through the Federal Direct Student Loan Program.

Debt management strategies will also be discussed. The counselor will stress the importance of developing a realistic budget, based on the student's minimum salary requirements. It is helpful to have the student's budget reflect the loan payment as a fixed cost, like rent and utilities.

Forbearance, deferment, and cancellation options will be discussed including:

1. If a student cannot make scheduled payments and does not qualify for a deferment, the lender may allow the student to temporarily make smaller payments or temporarily stop making payments. Interest continues to be charged during forbearance. Some reasons why forbearance may be granted are: financial hardship and/or illness. The lender must grant forbearance if the student has a monthly debt burden for Title IV loans that collectively equals or exceeds 20% of their total monthly gross income (for up to three years). There are several other reasons listed in the Borrowers Rights and Responsibilities.
2. Deferments mean that the student does not have to make payments in certain circumstances, for example, if the student is attending school at least half-time, or is unemployed or experiencing economic hardship, as determined by federal law, for up to three years. (See Student's Rights and Responsibilities.)

Terms and conditions under which students receiving federal education loans may obtain deferments

The following list of deferments is available to students who have federal student loans:

Deferment Definitions

1. Action Programs Deferment

Borrowers may postpone payments with this deferment type while serving full-time in the Action Programs for at least one year.

2. Armed Forces Deferment

This deferment type may be used to postpone payments for a borrower serving in the military on active duty status.

3. Dependent Student Enrolled at least Half-time Deferment

Borrowers may postpone payments on a PLUS Loan when the dependent student for

whose education the loan was disbursed is enrolled at least half-time at an eligible school.

4. Dependent Student Enrolled Full-time Deferment

Borrowers may postpone payments on a PLUS Loan when the dependent student for whose education the loan was disbursed is enrolled full-time at an eligible school.

5. Dependent Student in a Full-time Rehabilitation Training Program Deferment

Borrowers may postpone payments on a PLUS Loan when the dependent student for whose education the loan was disbursed is engaged in a full-time rehabilitation training program.

6. Economic Hardship Deferment

This deferment postpones payments for a borrower during times of financial difficulty where the borrower receives public assistance, serves in the Peace Corps, receives the deferment on a Direct or Perkins loan, or meets specific income criteria.

7. Full-time Student Deferment

Any borrower who is certified by an eligible school as enrolled on a full-time basis may receive this deferment.

8. Graduate Fellowship Deferment

This deferment type postpones payments for borrowers engaged in a full-time course of study in a Graduate Fellowship program.

9. Internship/Residency Deferment

This deferment type postpones payments for a borrower engaged in an Internship/Residency program.

10. Less than Full-time but at Least Half-time Student

In order to qualify for this deferment, an eligible school must certify that the borrower is enrolled at least half-time.

11. National Oceanic and Atmospheric Administration (NOAA) Deferment

Borrowers serving in the National Oceanic and Atmospheric Administration (NOAA) on active duty status may use this deferment type to postpone payments.

12. Parental Leave Deferment

This deferment type may postpone payments for a pregnant borrower or one caring for a newborn child or a newly-adopted child.

13. Peace Corps Deferment

Borrowers may postpone payments with this deferment type while serving in the Peace Corps for at least one year.

14. Public Health Service Deferment

This deferment type postpones payments for borrowers serving full-time as an officer in the Commissioned Corps of the Public Health Service.

15. Rehabilitation Training Deferment

This deferment type is available for borrowers engaged in a full-time rehabilitation training program.

16. Tax-exempt Organization Deferment

This deferment type may postpone payments for full-time paid volunteers in a tax-exempt organization.

17. Teacher Shortage Area Deferment

This deferment type is available to borrowers when teaching in a designated teacher shortage area.

18. Temporary Total Disability Deferment

This deferment type may postpone payments for a borrower with a condition that prevents them from working or going to school, or who is caring for a disabled person.

19. Unemployment Deferment

This deferment type postpones payments for borrowers who are seeking full-time employment through registry with an employment agency or are receiving unemployment benefits.

20. Working Mother Deferment

This deferment type may postpone payments for mothers who recently re-entered the workforce.

The student will be informed of the Availability of Loan Information on NSLDS and the availability of the FSA Ombudsman's Office. The borrower's loan history can be reviewed on NSLDS (PIN required for access). Students without Internet access can identify their loan holder by calling: 1-800-4-FED-AID. The borrower will be made aware that the information on the NSLDS site is updated by lenders and guarantors and may not be as current as the latest information from the loan holder. The Ombudsman's office is a resource for borrowers when other approaches to resolving student loan problems have failed. Normally the bank and/or guarantor can help with any problem.

Review the Student's Rights and Responsibilities: The student received this with the MPN at the beginning of the loan process and it should be reviewed again at the exit interview.

The importance of keeping loan records will be reinforced with the student. The borrower should keep the loan repayment schedule provided by the lender when repayment begins as well as records of loan payments—including cancelled checks, money order receipts. The student should keep copies of any requests for deferment or forbearance, or any other correspondence with the loan holder.

The School will collect and update personal and contact information during exit counseling. The Financial Aid Officer will obtain the borrower's expected permanent address after leaving school, the address of the borrower's next of kin, and the name and address of the borrower's expected employer (if known). A school will correct its records to reflect any changes in the borrower's name, address, Social Security Number or references and will obtain the borrower's current driver's license number and state of issue. Within 60 days after the exit interview, the financial aid office will provide this information to the loan vendor.

The student will also be provided with the current name and address of the borrower's lender (or Federal Vendor), based on the latest information. An explanation will be given of how to complete deferment forms and how to prepare correspondence to the lender or vendor will also be included. Emphasis will be made that the borrower should always keep copies of all correspondence from and to them about their loans. It will be stressed that a borrower must make payments on their loans even if the borrower does not receive a payment booklet or a billing notice.

If the student borrower drops out without notifying the school, the school will confirm that the student has either completed online counseling, or exit counseling material will be mailed to the borrower at their last known address. The material must be mailed within 30 days of

learning that a borrower has withdrawn or failed to participate in an exit counseling session. When the school mails these exit materials, it is *not required* to use certified mail with a return receipt requested, but it will be documented in the student's file that the materials were sent. If the student fails to return the Exit Counseling materials, including contact information, the school is not required to take any further action.

Grace Period: Once the student withdraws, leaves school or graduates with subsidized loans, there is a grace period of six months. During this time, no interest accrues on the subsidized loan. On an unsubsidized loan, the interest is paid during the loan period but the principal is not paid until after the grace period. The borrower has a choice of paying the interest or having it capitalized – adding the accrued interest to the original loan principal. PLUS Loan repayment begins sixty days after the second disbursement and interest begins at that point.

Repayment on all loans is up to ten years with a minimum repayment of \$50.00 per month.

Criteria for measuring Satisfactory Academic Progress (SAP) & how a student who has failed to maintain SAP may re-establish eligibility for federal aid

See copy of school catalog for the full policy.

Determination of Progress

Students meeting requirements at the review points will be considered making Satisfactory Academic Progress (SAP) until the next scheduled review. In order for a student to be considered making SAP, the student must meet both cumulative attendance average of 66.67% and academic minimum requirements rate 75% at the end of each evaluation period.

Reinstatement of Financial Aid

Title IV aid will be reinstated to students who have prevailed upon appeal regarding the status of SAP or who have reestablished SAP.

General Information about the school

See school catalog for the name, addresses and phone numbers of all agencies that have approval over Christine Valmy International School of Esthetics & Cosmetology.

By putting a request, in writing, to the School Director, you may review the letter of accreditation and the license or letter of approval from the State agency that approves the school. This request will be honored within 30 days of receiving the written request.

Special facilities & services available to disabled students

No qualified person with special needs, by reason of his/her disability, will be excluded from enrolling in a course of instruction. Additionally, the school will exert its best effort to provide reasonable special requirements for the person with special needs, by nature of his/her disability. If you would like to request academic adjustment or auxiliary aids, please contact our Student Services Advisor, Yenni Mendez, at 973-575-1050 x533 or studentservicesnj@christinevalmy.com. You may request this at any time. Our Student Services Advisor is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990.

Applicants with special needs, as defined in paragraph 104.3(j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The School will work with the applicant or student to determine whether reasonable accommodations can be effective and/or are available.

Any qualified individual with special needs requesting an accommodation or auxiliary aid or service should follow this procedure:

- 1) Notify the Student Services Advisor in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least four weeks in advance of the date needed. You may contact the Student Services Advisor by telephone at 973-575-1050 x533 or by email at: studentservicesnj@christinevalmy.com
- 2) Our Student Services Advisor will respond within two weeks of receiving the request.

Cost of attending the school

Information about the current cost of attending Christine Valmy International School of Esthetics & Cosmetology can be found in the school catalog, or online by searching the College Navigator, hosted by the Federal government & the National Center for Education Statistics: <http://nces.ed.gov/collegenavigator/?q=christine+valmy&s=NJ&id=475468>

Withdrawal Policy

Official Withdrawals

The withdrawal process officially begins upon the request of the Withdrawal Form. Students will be advised as to their responsibilities and the form will be forwarded to the Financial Aid office for processing.

Unofficial Withdrawals/Drop

A Student who misses 14 consecutive days, unexcused, constitutes an “unofficial withdrawal” or “a drop”. Unofficial withdrawals are calculated, for return of funds, based on the effective date of the termination which is be the earliest of the following:

- the postmark on the written notification submitted by the student;
- the date said written notification is delivered to the school in person;
- the date of expulsion or termination by the school;
- fourteen (14) business days after the student’s last date of physical attendance in class, or;
- the expiration date of an approved leave of absence, or a leave of absence extending longer than the maximum 180 days.

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

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

1. The return of Title IV funds (to determine amounts earned from Federal programs), and
2. Institutional Refund Policy or State Refund Policy, if applicable. See school catalog for the Institutional Refund Policy.

Return of Title IV funds

(Only Title IV programs are to be included in this calculation.)

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

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

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Federal Direct Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), Federal Perkins Loans and in some cases, certain state grant aid (LEAP/SLEAP), GEAR UP grants, and SSS grants to students.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies) the amount of Title IV program assistance you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, you may choose to decline the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if you accept them) for tuition, fees, and room/board charges (as contracted with the school). For all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission, which some schools ask for when you enroll, you will be offered the funds directly. However, it may be in your best interest to allow the school to keep the

funds to reduce your debt at the school.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement. From the date the institution determined the student withdrew, grant funds must be paid within 45 days, and loan funds must be paid within 180 days.

Return of unearned aid is allocated in the following order:

1. Unsubsidized Federal Direct Stafford Loan
2. Subsidized Federal Direct Stafford Loan
3. Federal Perkins Loan
4. Federal Direct Parent (PLUS) Loan
5. Federal Pell Grant
6. Federal Supplemental Educational Opportunity Grant
7. Other Title IV Assistance

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

Title IV Future Professionals reentering within 180 days of withdrawal date will resume at the same status as prior to withdrawal.

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

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

The school must return this amount even if it did not keep this amount of your Title IV program funds.

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

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

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know what your school's refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on *Student Aid on the Web* at www.studentaid.ed.gov

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

Certificate programs, training & other education programs offered

See school catalog for list of programs being taught at Christine Valmy International School of Esthetics & Cosmetology.

Availability of a GED program for students who do not have a high school diploma or equivalent

Christine Valmy International School of Esthetics & Cosmetology does not offer a GED program as part of the Institution.

Instructional, laboratory & other school facilities associated with academic programs

See school catalog for description of school facilities.

School Campus Security Report

The Campus Security Act (Public Law 102-26) requires postsecondary institutions to disclose the number of instances in which certain specific types of crimes have occurred in any building or on any property owned or controlled by this institution which is used for activities related to the educational purpose of the institution and/or any building or property owned or controlled by student organizations recognized by this institution. In compliance with that law, the following reflects this institution's crime statistics for the period between 1/1/2018 and 12/31/2020.

See attached map for our campus which includes outlines the two buildings and parking lots (main campus & annex classroom) that students use while attending classes at Christine Valmy International School.

Updated as of September 7, 2021

View of Christine Valmy International School of Esthetics & Cosmetology (285 Changebridge) front of building from the street:



Aerial View of Christine Valmy International School of Esthetics & Cosmetology (285 Changebridge):



The following criminal offenses, published each year and must be report no later than October 1 of each year, include any crime statistics that occurred on campus during the previous three calendar year periods.

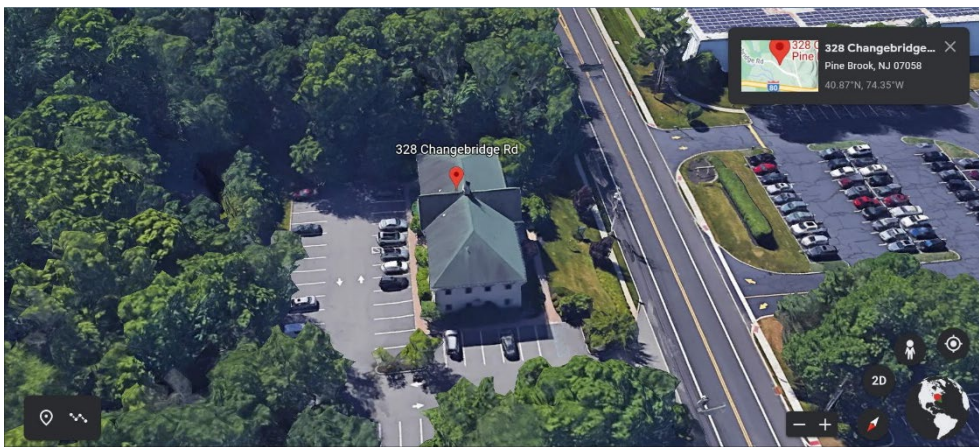
**Report Distribution Date:
Occurrences within CY 2018, 2019 and 2020
285 Changebridge Road campus**

Crimes Reported	2018	2019	2020	Location: C=Campus N=Non-campus P=Public Area	*Hate Crime
Criminal Homicide					
• Murder (Includes non-negligent manslaughter)	0	0	0		
• Negligent manslaughter	0	0	0		
Sex Offenses					
• Sex offenses - forcible	0	0	0		
• Sex offenses - non-forcible	0	0	0		
• Sex offenses - sodomy	0	0	0		
• Sex offenses – sexual assault with an object	0	0	0		
Robbery	0	0	0		
Aggravated assaults	0	0	0		
Burglaries	0	0	0		
Motor Vehicle Thefts (on Campus)	0	0	0		
Arson	0	0	0		
Larceny - Theft	1	1	0	C	
Simple Assault	0	0	0		
Intimidation	0	0	0		
Destruction/Damage/Vandalism of property	0	0	0		
Any other Crime involving bodily injury	0	0	0		
Number of arrests made for the following crimes					
Liquor Laws	0	0	0		
Drug Laws	0	1	0	C	
Illegal Weapons Possession	0	0	0		
Crimes Against Women Act					
Domestic violence	0	0	0		
Dating violence	0	0	0		
Stalking	0	0	0		

View of Christine Valmy International School of Esthetics & Cosmetology annex (328 Changebridge) front of building from the street:



Aerial View of Christine Valmy International School of Esthetics & Cosmetology annex (328 Changebridge):



**Report Distribution Date:
Occurrences within CY 2018, 2019 and 2020
328 Changebridge Road annex campus**

Crimes Reported	2018	2019	2020	Location: C=Campus N=Non-campus P=Public Area	*Hate Crime
Criminal Homicide					
• Murder (Includes non-negligent manslaughter)	N/A	N/A	0		
• Negligent manslaughter	N/A	N/A	0		
Sex Offenses					
• Sex offenses - forcible	N/A	N/A	0		
• Sex offenses - non-forcible	N/A	N/A	0		
• Sex offenses - sodomy	N/A	N/A	0		
• Sex offenses – sexual assault with an object	N/A	N/A	0		
Robbery	N/A	N/A	0		
Aggravated assaults	N/A	N/A	0		
Burglaries	N/A	N/A	0		

Motor Vehicle Thefts (on Campus)	N/A	N/A	0		
Arson	N/A	N/A	0		
Larceny - Theft	N/A	N/A	0		
Simple Assault	N/A	N/A	0		
Intimidation	N/A	N/A	0		
Destruction/Damage/Vandalism of property	N/A	N/A	0		
Any other Crime involving bodily injury	N/A	N/A	0		
Number of arrests made for the following crimes					
Liquor Laws	N/A	N/A	0		
Drug Laws	N/A	N/A	0		
Illegal Weapons Possession	N/A	N/A	0		
Crimes Against Women Act					
Domestic violence	N/A	N/A	0		
Dating violence	N/A	N/A	0		
Stalking	N/A	N/A	0		

Hate Offenses

The school must report by category of prejudice the following crimes reported to local police agencies or to a campus security authority that manifest evidence that the victim was intentionally selected because of the victim's actual or perceived race, gender, religion, sexual orientation, ethnicity, or disability, as prescribed by the Hate Crimes Statistics Act (28 U.S.C 534) occurred.

Crimes Against Women

The HEA defines the new crime categories of domestic violence, dating violence & stalking in accordance with Section 40002(a) of the *Violence Against Women Act of 1994* as follows:

- ❖ "Domestic violence" means a "felony or misdemeanor crime of violence committed by...
 - A current or former spouse or intimate partner of the victim,
 - A person with whom the victim shares a child in common,
 - A person who is cohabitating with or has cohabitated with the victim as a spouse or intimate partner,
 - A person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving grant monies [under the VAWA],
 - Any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction"
- ❖ "Dating violence" means "violence committed by a person...
 - Who is or has been in a social relationship of a romantic or intimate nature with the victim; and
 - Where the existence of such a relationship shall be determined based on a consideration of the following factors:
 - The length of the relationship;
 - The type of the relationship; and
 - The frequency of interactions between the persons involved in the relationship."
- ❖ "Stalking" means "engaging in a course of conduct directed at a specific person that would cause a reasonable person to:
 - Fear for his or her safety or the safety of others; or
 - Suffer substantial emotional distress."

Definition of Terms

- The term **primary prevention** refers to programming, initiatives & strategies intended to stop domestic violence, dating violence, sexual assault or stalking before it occurs to prevent initial perpetration or victimization through the promotion of positive & healthy behaviors and beliefs. Efforts to change behavior & social norms, promote healthy relationships, healthy sexuality & egalitarian gender roles, understanding risk & protective factors for bystander inaction & changing social norms around bystander inaction are all examples of **primary prevention**.
- The term **awareness program** refers to programs, campaigns or initiatives that increase audience knowledge of the issues of sexual assault, domestic violence, dating violence & stalking—and share information & resources to prevent interpersonal violence, promote safety and reduce perpetration. These efforts can include campus community-wide mobilizations, as well as targeted audience-specific programs for both students & employees. Awareness month campaigns, “speak outs”, rallies, marches, poster campaigns & resource websites and educational programming that focus on sharing resources & information about these issues are examples of **awareness programs**.
- The term **risk reduction** refers to approaches that seek to mitigate factors that may increase the likelihood of perpetration, victimization or bystander inaction. Risk reduction focuses on helping individuals & communities address the institutional structures or cultural conditions that facilitate sexual violence, dating violence & stalking to increase safety. Examples of **risk reduction** may include, but are not limited to, general crime prevention education, campus escort programs, programs that educate on how to create individual & community safety plans and strategies, bystander intervention programs that educate how to recognize & interrupt situations of harm, or implementing a communications system that can notify an entire campus of immediate threats to security.
- The term **ongoing awareness & prevention campaigns** refers to campaigns that are sustained over time focusing on increasing awareness or understanding of topics relevant to sexual assault, dating violence & stalking prevention. These programs will occur at different levels at the school (ie: faculty, incoming students, etc.) & will utilize a range of strategies. Ongoing awareness & prevention campaigns may include information about what constitutes sexual assault, dating violence, intimate partner abuse & stalking, changing social norms, promoting recognition of perpetrator tactics, enhancing understanding of consent & advancing pro-social behaviors of individuals & communities. Effective **ongoing awareness & prevention campaigns** will include developmentally-appropriate content for the specific audience & its knowledge & awareness level—and will provide positive and concrete ways for individuals to get involved.
- The term **bystander intervention** refers to safe & positive options that may be carried out by an individual(s) to prevent harm or intervene in situations of potential harm where there is a risk of domestic violence, dating violence, sexual assault or stalking against a person other than the bystander. Effective **bystander intervention** training prepares participants to recognize situations of potential harm, overcoming barriers to intervening, identifying safe & effective intervention options & taking action.

General Policy Statements & Information

1. Policy Statement Addressing Preparation of Disclosure of Crime Statistics

The School’s Assistant Director prepares this report to comply with the *Jeanne Clery Disclosure of Campus Security Policy and Crime Statistics Act*. The full text of this report can be provided by inquiry to the school either via email: admin@christinevalmy.com, phone: 973-575-1050 x521 or visiting the above-noted address. This report is prepared in cooperation with local law enforcement agencies surrounding our main campus and alternate sites.

Campus crime, arrest and referral statistics include those reported to the Instructor Supervisor, designated school officials, and local law enforcement agencies. These statistics may also include crimes that have occurred in private residences or businesses and is not required by law. A procedure is in place to anonymously capture crime statistics disclosed confidentially.

Upon enrollment, a copy is provided to all students & signed that it has been reviewed and received. If an enrolled student continues to receive education at our school for over one year, an updated copy is reviewed with the student & signed as received. Employees of the school review & receive a new copy

annually. Copies of the report may also be obtained at the School in the office of the Assistant Director at 285 Changebridge Road, Pine Brook, NJ 07058 or by calling 973-575-1050 x521. All prospective employees may obtain a copy by calling the above number or by email: admin@christinevalmy.com

2. Policy Statement Addressing How to Report Criminal Offenses

To report a crime:

Contact the School's Instructor Supervisor at 973-575-1050 x522 (for non-emergencies) or dial 9-1-1 (for emergencies only). Any suspicious activity or person seen in the parking lots or loitering around vehicles, or inside buildings should be reported to the Instructor Supervisor immediately. Alternately, or in addition, you may report a crime to the Office of the Assistant Director: 973-575-1050 x521.

3. Policy Statement Addressing Issuing Timely Warnings

In the event that a situation arises, either on or off campus, that, in the judgment of the Assistant Director or Instructor Supervisor, constitutes an ongoing or continuing threat, a campus-wide "timely warning" will be issued. The warning will be issued through the general e-mail system to students, faculty, and staff, or via the emergency text-notification system typically used for inclement weather & school closings.

Depending on the particular circumstances of the crime, especially in all situations that could pose an immediate threat to the community and individuals, the Assistant Director or Instructor Supervisor may also post a notice on all entrance doors to the school, printed on red-colored paper, providing the school community with more immediate notification. Anyone with information warranting a timely warning should report the circumstances to the Assistant Director or Instructor Supervisor, by phone (973-575-1050) or in person at the school main office located at: 285 Changebridge Road, Pine Brook, NJ 07058.

4. Policy Statement Addressing Preparation of Disclosure of Crime Statistics

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Upon enrollment, a copy is provided to all students & signed that it has been reviewed and received. If an enrolled student continues to receive education at our school for over one year, an updated copy is reviewed with the student & signed as received. Employees of the school review & receive a new copy annually. Copies of the report may also be obtained at the School in the office of the Assistant Director at 285 Changebridge Road, Pine Brook, NJ 07058 or by calling 973-575-1050 x521. All prospective employees may obtain a copy by calling the above number or by email: admin@christinevalmy.com

To Report a Crime & Other Contact Information

Office Responsible to provide a copy of the Campus Security information	Enrollment Officer (Jacqueline Simmons), at time of student enrollment
Who to contact to report an incident at the Institution	Assistant Director (Janine Novak) &/or Instructor Supervisor (Nora Cannizzo)
Local law enforcement agency to report an incident	Montville Twp. Police Department: 973-257-4300 (non-emergency)
Title IX Coordinator name & contact information	Janine Novak: 973-575-1050 x521

<p>List of agencies & contacts in our area that can provide assistance to anyone who believes they are a victim</p>	<p>State of NJ VINE (Victim Notification) hotline (24/7): 1-877-VINE-4-NJ</p> <p>NJ Child Abuse and Neglect Hotline: 1-877-NJ-ABUSE (652-2873) / 1-800-835-5510 (TTY)</p> <p>Statewide Domestic Violence Hotline: 1-800-572-SAFE</p> <p>NJ Coalition Against Sexual Assault: 1-800-601-7200</p> <p>NJ Coalition to End Domestic Violence 1-609-584-8107</p> <p>NJ Human Trafficking Hotline 1-855-363-6548</p> <p>The Morris County Sexual Assault Response Team (SART) can be contacted at(973)829-0587</p> <p>Morris Cares, works with SART, maintains a 24/7 hotline and can be contacted at (973)829-0587</p> <p>JBWS can provide support and resourcesfor Dating or Domestic Violence or Stalking, emergency shelter (24/7) and can be contacted at their 24-Hour Helpline): 1-877-782-2873/ 973-314-4192 (TTY), or at info@jbws.org</p> <p>Jersey Center for Non-Violence is a program sponsored by JBWS to help people examine the use of force and/or abuse within intimate relationshipsand to learn alternatives. They can be contacted at act@jbws.org; 973-539-7801</p> <p>Jersey Center for Non-Violence can be contacted at: Counseling for Men andBoys: 973-539-7801, or Counseling for Women through Vista: 973-267-7520 x254</p> <p>The National Stalking Resource Center can be reached at: http://www.victimsofcrime.org/our-programs/stalking-resource-center</p>
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<p>List of agencies & contacts in our area that can provide assistance to anyone who believes they are a victim</p>	<p><u>Legal Resources</u></p> <p>Legal Services of Northwest New Jersey 30 Schuyler Place, 2nd Floor, P.O. Box 900, Morristown, NJ 07963 Tele: (973) 285-6911</p> <p>E-mail: lsnwj-morris@lsnj.org</p> <p>JBWS can also provide assistance with respect to restraining orders. Their hotline is 1-877-782-2873/ 973-314-4192 (TTY).</p>
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5. Policy Statement Addressing Voluntary Confidential Reporting

If you are the victim of a crime and do not want to pursue action within the school system or criminal justice system, you may still want to consider making a confidential report. With your permission, the Assistant Director or Instructor Supervisor, or her designee, can file a report on the details of the incident without revealing your identity. The purpose of a confidential report is to comply with your wish to keep the matter confidential, while taking steps to ensure the future safety of yourself and others. With such information, the School can keep an accurate record 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. Reports filed in this manner are counted and disclosed in the annual crime statistics for the institution.

6. Policy Statement Addressing Limited Voluntary Confidential Reporting

The local Police Department encourages anyone who is the victim or witness to any crime to promptly report the incident to the police. Because police reports are public records under state law, the local Police Department cannot hold reports of crime in confidence. Confidential reports for purposes of inclusion in the annual disclosure of crime statistics can generally be made to the Assistant Director or Instructor Supervisor.

7. Policy Statement Addressing Security and Access

During business hours, the School will be open to students, parents, employees, contractors, guests, and invitees. During non-business hours, access to all School facilities is by key, if issued. In the case of periods of extended closing, the School will admit only those with prior written approval to all facilities. This school does not have residence halls. Emergencies may necessitate changes or alterations to any posted schedules. Areas, if any, that are revealed as problematic have security surveys conducted of them & the Assistant Director reviews these results. Security areas examined are landscaping, locks, alarms, lighting and communications.

8. Policy Statement Addressing Campus Law Enforcement Authority

This school does not have law enforcement authority or arrest authority

9. Policy Statement Addressing the Encouragement of Accurate and Prompt Crime Reporting

Community members, students, faculty, staff and guests are encouraged to report all crimes and public safety related incidents to the Assistant Director or Instructor Supervisor in a timely manner. To report any crime (emergency or non-), security or public safety-related matter on the School campus, call the Assistant Director or Instructor Supervisor at 973- 575-1050.

10. Policy Statement Addressing Counselors and Confidential Crime Reporting (For Institutions with Confidential Reporting Procedures)

This school does not have professional Counselor on staff.

11. Policy Statement Addressing Security Awareness Programs for Students and Employees

During enrollment, students are informed about crime on-campus and in surrounding neighborhoods & the information is touched upon again during Orientation on the first day of school. Similar information is presented to new employees. Crime Prevention and Sexual Assault Prevention dialog & discussion is offered on a continual basis. A common theme of all awareness and crime prevention programs is to encourage students and employees to be aware of their surroundings for their own security and the security of others, especially for our evening class students. When time is of the essence, emergency information is released to the school community through security alerts posted prominently throughout campus, through emails &/or phone texts sent all students and staff.

12. Policy Statement Addressing Crime Prevention Programs for Students and Employees

Our school does not offer any regular Crime Prevention Programs on campus. To enhance your personal safety, especially for our evening students & staff, walk to your car with friends or someone from class.

13. Policy Statement Addressing Criminal Activity Off-Campus (for institutions whose Police monitor off-campus activity)

Our school does not have a monitor off-campus crime and does not have campus police.

14. Policy Statement Addressing Alcoholic Beverages

The possession, sale or the furnishing of alcohol on the school campus is governed by New Jersey State Law. However, the enforcement of alcohol laws on-campus is the primary responsibility of the Montville Twp. Police Department. Christine Valmy International School has been designated “drug free” and consumption of alcohol is not permitted. The possession, sale, manufacture or distribution of any controlled substance is illegal under both State and federal laws. Such laws are strictly enforced by Christine Valmy International School through the Montville Twp. Police Department. Violators are subject to School disciplinary action, criminal prosecution, fine and imprisonment. It is unlawful to sell, furnish or provide alcohol to a person under the age of 21. The possession of alcohol by anyone under 21 years of age in a public place or a place open to the public is illegal. It is also a violation of the School’s Alcohol Policy for anyone to consume or possess alcohol in any public or private area of campus. Individuals, organizations or groups violating alcohol/substance policies or laws may be subject to sanctions by Christine Valmy International School.

15. Policy Statement Addressing Illegal Drug Possession

Christine Valmy International School has been designated “drug free” and the consumption of alcohol is not permitted. The possession, sale, manufacture or distribution of any controlled substance is illegal under both State and federal laws. Such laws are strictly enforced by the Montville Twp. Police Department. Violators are subject to disciplinary action, criminal prosecution, fine and imprisonment.

16. Policy Statement Addressing Substance Abuse Education

The School does not have a prevention program other than to refer student and employees to outside help.

17. Policy Statement Addressing Preventing and Responding to Sex Offenses

Christine Valmy International School does not offer a regular program for educating the school community about sexual assaults and date rape. Our School works closely with the Montville Twp. Police Department which will offer sexual assault education information to our students and staff, upon request.

- a. If you are a victim of a sexual assault at this institution, your first priority should be to get to a place of safety. You should then obtain necessary medical treatment. The Montville Twp. Police Department strongly advocates that a victim of sexual assault reports the incident in a timely manner. Time is a critical factor for evidence collection and preservation. An assault should be reported directly to a local police officer. Filing a police report with a local officer will not obligate the victim to prosecute, nor will it subject the victim to scrutiny or judgmental opinions from officers. Filing a police report will:
 1. ensure that a victim of sexual assault receives the necessary medical treatment and tests, at no expense to the victim;
 2. 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);
 3. assure the victim has access to free confidential counseling from counselors specifically trained in the area of sexual assault crisis intervention.

The victim of a sexual assault may choose for the investigation to be pursued through the criminal justice system. Counseling and support services outside Christine Valmy International School can be obtained through the Rape and Sexual Abuse Center and the Victim Intervention Program of the Montville Twp. Police Department.

- a. On-campus disciplinary action in cases of alleged sexual assault will be based on the findings of the law enforcement agency investigating the facts pertaining to the crime and other mitigating circumstances
- b. These records are available upon request through the administrative offices.
- c. Information for crime victims about disciplinary proceedings. The institution must, upon written request, disclose to the alleged victim of any crime of violence, or a non-forcible sex offense, the results of any disciplinary proceedings conducted by the institution against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided, upon request to the next of kin of the alleged victim. This provision applies to any disciplinary proceeding conducted by the institution on or after August 14, 2009.
- d. As part of the Crime Control and Law Enforcement Act of 1994, this institution is required to make the following link/information available to the campus community where information can be accessed regarding registered sex offenders. This website is maintained by the NJ State Police and can provide you with various search options (geographic, individual name, vehicle registry & advanced) to locate registered sex offenders living or working near our school: <https://www.njsp.org/sex-offender-registry/>

18. Policy Statement Addressing Sex Offender Registration (for institutions maintaining a list of registered sex offenders)

Our School does not maintain a listing of registered sex offenders on site.

19. Policy Statement Addressing Sex Offender Registration (for institutions providing an electronic link to registered sexoffender information maintained by an outside law enforcement agency)

Please see item 17 (d) above.

20. Timely Warning

In the event that a situation arises, either on- or off-campus, that, in judgment of the School Owner, Assistant Director or other members of administrative staff present and in charge, constitutes ongoing or continuing threat, a campus-wide “timely warning” will be issued. The notification will include a short description of the crime or incident, giving the time, date & location, reported offense, suspect description

and any other pertinent information used to facilitate the crime. The notification will also include personal safety information to aid members of Christine Valmy International School in protecting themselves from becoming victims of a similar crime. The warning will be broadcast through the Assistant Director or Instructor Supervisor to all staff members, and each classroom teacher will, in turn, alert their students upon arrival to school. Depending on the nature of the emergency, a decision will be made to utilize other methods or notification, including posting of red-colored flyers titled “SECURITY ALERT” on all building entrances.

21. Emergency Evacuation Plan

This school’s campus consists of one building. If an emergency evacuation is required, you will be notified by either your instructor or other school administration members. All affected members of the school will follow the emergency plan posted in the area you are currently located in. On an annual basis, the institution will conduct an emergency evacuation drill. Each classroom has emergency maps posted in the room. Please make yourself familiar with these evacuation procedures.

Students and employees should refer to the following people when reporting or seeking help on a criminal incident. Please note that any emergency that requires immediate attention should not be waited upon on to report to the school’s officers, but rather contact the appropriate agency by calling (911).

Institution Officers	Office	Phone Number
Janine Novak	Assistant Director	973-575-1050 x521
Nora Cannizzo	Instructor Supervisor	973-575-1050 x522
Yenni Mendez	Student Services Advisor	973-575-1050 x533

Title IX Information for the institution

Please see the school website: <https://www.christinevalmy.com/nj-informational-resources/> to view our Title IX policies & guiding principles.

Contact information for student financial assistance & general institutional issues for attending a study abroad program that is approved for credit by the home school

Christine Valmy International School of Esthetics & Cosmetology does not currently have any agreements with any institutions overseas for training of students where credit received would be used to meet the graduation requirements of Christine Valmy International School of Esthetics & Cosmetology.

Information regarding the availability of FSA program funds for study abroad programs

If you are currently receiving financial aid from Christine Valmy International School of Esthetics & Cosmetology, you can use it for a study abroad program. Talk to your Financial Aid Officer about what can and cannot be applied to a program of study abroad.

The Higher Education Act (HEA) of 1992 mandated that a student can receive financial aid for study abroad if the student is enrolled in a program approved by the home institution. Moreover, the student would be eligible to receive "grants, loans, or work assistance without regard to whether the study abroad program is required as a part of the student's degree."

Drug and alcohol abuse information

Updated 9/7/2021

Last distributed to all employees: 9/7/2021 (annually) and to each currently-enrolled student in attendance upon enrollment & those over one year of attendance at his/her individual "anniversary" date.

Following, you will find the requirements of the Drug-Free Schools and Communities Act Amendments of 1989, Public Law 101-226 and what Christine Valmy International School requires of its staff and students.

Staff and students are prohibited from the unlawful manufacture, distribution, possession, or use of illicit drugs or alcohol. This prohibition applies while on the property of the school or participating in any institutional activity. Students or employees who violate this policy will be subject to disciplinary action, up to and including expulsion or termination from school or employment.

Additionally, there are numerous local, state and federal laws, which can be used to punish violators. Penalties can range from suspension revocation and/or denial of a driver's license to 20-50 years imprisonment with hard labor and without benefit of parole. Property may also be seized. Community service may also be mandated.

Students could lose eligibility for financial aid, could be denied other federal benefits, such as Social Security, retirement, welfare, health care benefits, disability and Veteran's benefits. Public housing residents could also be evicted. Finally, a record of a felony or conviction in a drug-related crime may prevent a person from entering a certain career.

Drugs can be highly addictive and injurious to the body as well as one's self. People tend to lose their senses of responsibility and coordination.

There are drug & alcohol counseling, treatment and rehabilitation facilities in our area where advice and treatment are available. The telephone numbers of these facilities are attached to this contract. If other help is required for rape counseling, please contact the Morris County Sexual Assault Center Hotline in Morristown at 973-829-0587. For issues of domestic violence contact the JBWS Hotline in Morristown at 877-782-2873 (<https://www.jbws.org/>)

There is also a national organization that can be contacted for help. The Substance Abuse Mental Health Services Administration (SAMHSA) National Helpline is a free, confidential, 24/7, 365-day-a-year treatment

referral and information service (in English and Spanish) for individuals and families facing mental and/or substance use disorders: (<https://www.samhsa.gov/find-help/national-helpline>)

ALCOHOL AND DRUG INFORMATION

It is the policy at Christine Valmy International School that we do not sponsor or accept any liability for any functions that involve alcohol and/or drugs. This policy includes all student functions and employee functions (i.e. Christmas parties, etc.)

In an effort to help you recognize the effect of drugs and deal appropriately with them, we have included the following pages listing the major drugs in use today. If in reading this information you become aware that either you, a co-worker or a student may have drug or alcohol problem, please discuss this confidentially with your Director so that the situation can be handled appropriately and the individual be given the opportunity to seek outside help.

Unfortunately, drugs are a fact of life in our society and we need to be aware of who uses them, the effects of major drugs, and what we can do.

- Most kids get their first illegal drugs from a close friend or relative for free.
- The younger they start, the more likely children they are to become an addict and advance to harder drugs.

How common is drug use?

- 6 out of 10 high school students have tried an illegal drug.
- If you add alcohol, it's 9 out of 10.
- 1 out of 4 high school seniors has used marijuana.
- 1 out of 4 fourth graders have been pressured to try marijuana.
- The main reason given for starting drug use is peer pressure.

ALCOHOL

- Of the 10 million alcoholics in America, 1/3 are teenagers.
- Works first on the part of the brain that controls inhibitions. May feel high but because it depresses the central nervous system, they are actually slowing down. Easiest for us to recognize because we have seen it before.
- It is known as a "gateway drug" -- easy to get, used by adults to relax, many people think there is nothing wrong with it and relaxes their inhibitions so peer pressure is easier.

MARIJUANA

- impairs memory function
- distorts perception
- hampers judgment
- diminishes motor skills
- impairs driving skills for 4-6 hours after one joint

SIGNS OF USE

bloodshot eyes
hunger
giggling out of control
paranoia

COCAINE

- very strong stimulant to the central nervous system
- accelerated heart rate
- pupils dilate

SIGNS OF USE

nasal problems
glassy eyes

- nasal problems
- congestion
- feelings of restlessness
- irritability
- anxiety
- paranoia
- depression when not on
- need more and more cocaine to trigger same feeling

weight loss
changes in behavior

FREE BASING is a form of cocaine that is smoked. It reaches the brain within seconds & gives a sudden, intense high. Euphoria quickly disappears leaving an enormous craving.

CRACK

- Most addictive form of cocaine. Cheap and easy to conceal.

SIGNS OF USE

nasal problems
severe weight loss
severe changes in behavior

STIMULANT SIGNS OF USE

- needle marks
- appetite loss
- severe depression
- glassy eyes

LSD SIGNS OF USE

- dilated pupils
- nervousness
- mood swings

DOWNER SIGNS OF USE (reds, yellows, Valium, Oxycontin)

- slurred speech
- tremors
- drunken behavior

PCP

- a hallucinogenic drug
- alters sensation, hearing, touch, smell, taste and visual sensation.
- induces a profound departure from reality leading to bizarre behavior.
- mental depression
- memory perception functions, concentration, and judgment are often disturbed permanently.

HEROIN

- causes physical and psychological problems
- such as shallow breathing, nausea, panic, insomnia euphoria & a need for higher doses to get same effect. drowsiness

SIGNS OF USE

respiratory
depression
constricted pupils
nausea

GENERAL WITHDRAWAL SYMPTOMS FROM DRUGS & ALCOHOL ABUSE

- watery eyes
- runny nose
- yawning
- loss of appetite
- tremors
- panic
- chills
- sweating
- nausea
- muscle cramps
- insomnia

CLUES TO DRUG USE

- an abrupt change in mood or attitude
- sudden and continuing decline in attendance or performance
- impaired relationships with family or friends
- unusual temper flare-ups
- increased need for money
- stealing
- heightened secrecy about actions
- associating with a new group of friends
- language changes
- respect changes
- violent language and behavior

HOW YOU CAN HELP

- Be understanding -- listen to reasons why he/she uses/abuses drugs (don't jump to conclusions).
- Be firm -- explain why you feel that use is harmful, and why they need to seek counseling and treatment.
- Be supportive -- assist the user in finding help and provide moral support during treatment.
- Help the person start feeling good about who they are without the need for drugs.

ACTIONS TO AVOID

- sarcasm
- accusations
- stigmatizing behavior
- sympathy seeking for yourself
- self-blame
- emotional appeals which may just lead to more abuse
- covering up or making excuses
- arguing with someone when they are under the influence

Completion/graduation rates for the general student body

The following is the calculated completion/graduation rate required by the school's accrediting agency, Council on Occupational Education (COE), covering the following period of time: January - December 2019.

Programs	Scheduled to Graduate	Graduated	Percentage = Graduated / Scheduled
Cosmetology & Hairstyling	28	27	96%
Skin Care	108	94	87%
Manicure	0	0	N/A
Instructor Training	0	0	N/A

Diversity make-up of the school by gender & ethnicity for award year, based on full-time students who received Pell Grants

Information about school diversity by gender & ethnicity of Christine Valmy International School of Esthetics & Cosmetology can be found online by searching the College Navigator, hosted by the Federal government & the National Center for Education Statistics: <http://nces.ed.gov/collegenavigator/?q=christine+valmy&s=NJ&id=475468>

Fields of employment students might expect to enter

See catalog for list of jobs a graduate might be eligible for.

FERPA

The Family Educational Rights and Privacy Act (FERPA) 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/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 corrects 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:
 - School officials with legitimate educational interest;
 - Other schools to which a student is transferring;

- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student;
- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;
- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies; and
- State and local authorities, within a juvenile justice system, pursuant to specific State law.

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 enrollment packet, student handbook, or newspaper article) is left to the discretion of each school.

A list of the faculty and other instructional personnel

See the catalog for a list of school faculty and instructional staff

Policies & sanctions related to copyright infringement

Christine Valmy International School of Esthetics & Cosmetology prohibits copyright infringement. Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under Section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at www.copyright.gov

Constitution Day

On September 17th of each year, Christine Valmy International School of Esthetics & Cosmetology will hold a day dedicated to the Constitution of the United States. We commemorate the September 17, 1787 signing of the U.S. Constitution in class with special activities and viewing a documentary about this significant day and what it represents to us all as Americans.

Voter registration

A voter registration form can be found on the following website: <https://www.state.nj.us/state/elections/voter-registration.shtml>

Vaccination policy

Christine Valmy International School of Esthetics & Cosmetology does not have a policy on vaccination at this time. The State of New Jersey does not require licensees to have specific types of vaccinations.

Transfer policy

See complete transfer policy located in the school catalog.

Common Acronyms in Financial Aid

EFC	Expected Family Contributions
MPN	Master Promissory Note
PLUS	Parent Loan for Undergraduate Students
FSA	Federal Student Aid
NSLDS	National Student Loan Data System
COA	Cost of Attendance
SAP	Satisfactory Academic Progress
ISIR	Institutional Student Information Report
UNSUB	Unsubsidized Loan; Interest is not paid by Federal govt.
FSEOG	Federal Supplemental Educational Opportunity Grant
SLEAP	Special Leveraging Educational Assistance Partnership
LEAP	Leveraging Educational Assistance Partnership
GEARUP	Gaining Early Awareness & Readiness for Undergraduate Programs
SSS	Student Support Services
FFEL	Federal Family Education Loan
FERPA	Family Educational Rights and Privacy Act