Omega Institute of Cosmetology

Federal Consumer Handbook

21/22

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Basic Financial Aid Information

Need–based and non-need based Federal Programs
Omega Institute of Cosmetology, can offer quality education at surprisingly affordable cost. However, many qualified students will need financial assistance in the form of Federal Aid in order to attend school. Omega Institute of Cosmetology, 229 B South Hollywood Road 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.

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Need-based and Non-need based State and Local Aid Programs, School Aid Programs, and other private aid program
Omega Institute of Cosmetology has state, local government, and private funding sources. The programs that students have access to are the following:
1. Taylor Opportunity Program for Students (TOPS)
2. Louisiana Rehabilitation Services

How students apply for Federal Student Aid and how eligibility is determined
Students enrolling in Omega Institute of Cosmetology should make application for Federal Financial Aid using the Free Application for Federal Student Aid (FAFSA) on the web:
http://www.fafsa.ed.gov/

A student’s financial aid package may include a Federal Pell Grant, Federal Supplemental Education Opportunity Grant, and Federal Direct Loan. You should use FAFSA4caster to learn more about the financial aid process and get an early estimate of your eligibility for federal student aid. You can access the FAFAS4caster at:
https://studentaid.ed.gov/sa/fafsa/estimate

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 will assist students in determining how they can apply for Federal student aid and 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; it’s instructional, laboratory, its physical facilities, and it’s faculty.
• What the cost of attending is and the institutions policies concerning refunds and Return to Title IV (R2T4) to students who drop out.
• What financial assistance is available Omega Institute of 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 it 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 is deferment of repayment or forbearance for certain defined periods. How do know if you qualify and how do you request deferment or forbearance.
• 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 progress (SAP) and what happens if you fail to maintain SAP. How failing to maintain SAP affect your Title IV eligibility.
• What special facilities and services are available to student with disabilities and how to request a 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 student financial aid, complete it accurately, and submit it on time to the right place. Errors on the FAFSA can delay or prevent your receiving aid timely.
• 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, and keep copies of all forms you were asked to sign.
• Ensuring you are aware that you must start making monthly repayment 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 return 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 that results in funds being awarded that a student was not eligible for that were advanced to you or credited to your school account.

Student Loan Information Published by the U.S. Department of Education
Omega Institute of Cosmetology will provide information published by the U.S. Department of Education to students at any time that 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 Omega Institute of 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 and when will financial aid be disbursed
Financial Aid and Title IV funds will be disbursed at 0, 450, 900, and 1200 hours for Cosmetology, 0 and 375 hours for Esthetics and 0 and 300 hours for Manicure and Teacher Training. 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.

The terms and conditions of any employment that is part of the financial aid package
Omega Institute of Cosmetology does not employ any students who are currently receiving financial aid and are attending the school programs.

The terms of, the schedule for, and the necessity of loan repayment and required loan exit counseling.
The formula for determining the amount of loans is:

\[(\text{Cost of Attendance}) - \text{Minus (EFC)} - \text{Minus (estimated financial assistance)} = \text{(Need for subsidized direct loan)}\]

*An unsubsidized loan can replace the EFC.

Application for Loan
To receive a Federal Direct Loan, a student must complete a Free Application for Federal Student Aid and 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, and 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, a 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)
The parent may not have adverse credit to borrow a PLUS. This is defined in the regulations as the applicant being 90 days or more delinquent on a debt or having been subject in the last 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 the parent borrower has an adverse credit history the applicant has the option of receiving a PLUS 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.

For all Federal Direct Loans programs applications, the school must:
- Confirm that the student and parent meet the definition of eligible borrower. This would include the student’s grade level, loan period and the amounts of the disbursements as well as the student’s enrollment status and anticipated completion/graduation date. The school must confirm the student’s dependency status for PLUS. Check on NSLDS to check the student’s financial aid history, including loan limits. It must document the student’s COA, EFC and estimated Financial Aid in the student’s file. It 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 and 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 Loan, the school must also:
• Determine the student’s Pell grant eligibility (for a federal sub 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 a federal unsubsidized loan, first determine the student’s eligibility for a federal direct loan
• Prorate Federal Direct 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 Federal Direct 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 Federal Unsub Direct 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
• Parent’s unwillingness to borrow a PLUS does not make the dependent student eligible
• The aid administrator’s belief that a parent should not borrow a PLUS does not make the student eligible
• Only one parent must apply for a PLUS and be denied based on adverse credit history. However, if both parents apply independently and one is approved and one denied, the student is not eligible for increased loan amounts.
• The parents denied of PLUS based on adverse credit in one year does 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 and later denied.

The dependent student may be eligible for increased unsubsidized loan amounts if you determine and document that other exceptional circumstances exist that will prevent a student from borrowing:
• The parent is incarcerated and therefore ineligible
• Parent’s whereabouts are unknown
• Parents income limited to Public Assistance or disability and you have 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, 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. In keeping with the three-day turnaround time for payment of FSA funds to the student. For Federal Direct Loans the school may request that Federal Direct funds be provided on the thirty day of classes for the first payment period for a first year, first time Federal Direct Loan borrower.

Entrance Counseling For Student Loan Borrowers
Prior to the first disbursement, Omega Institute of 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 the seriousness and 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 complete program or completes within regular 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

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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 for 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 and contact information for individual the borrower may contact, with questions, about the borrower’s rights
       and responsibilities or 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 school. Counseling may be provided in person
(individually or in groups) or 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 Staff at the Omega Institute of
Cosmetology are reasonably available to answer questions from student borrowers. One of the borrowers’ 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 and importance of the repayment obligation.
2. The lender sends payment coupons or billing statements as a convenience for the 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.

The 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 might 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 Borrowers 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 they are obligated to repay the full loan even if they 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 Federal Loan 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 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. If the student is attending school at least half-time, or if the student is unemployed, If the student is experiencing economic hardship as determined by federal law for up to three years. (See student’s rights and responsibilities).**

**The terms and conditions under which students receiving federal education loans may obtain deferments**

The following lists of deferments are available to students who have federal student loans.

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 (FAFSA ID AND PASSWORD 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 aid office 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, we 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 we mail these exit materials, we are not required to use certified mail with a return receipt requested, but we must document in the student’s file that the materials were sent. If the student fails to return the Exit Counseling material including the contact information, we are not required to take any further action.

**Grace Period:** Once the student withdraws, leaves school or graduates on the 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.

The criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may reestablish eligibility for federal aid (See copy of catalog for the full policy)

Determination of Progress
Students who meet the minimum requirements for attendance (quantitative) and academic performance (qualitative) are considered to be making Satisfactory Academic Progress until the next scheduled evaluation. Omega Institute of Cosmetology students receive Satisfactory Academic Progress (SAP) Report indicating whether or not they have achieved SAP 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 Satisfactory Academic Progress or
- whom have reestablished Satisfactory Academic Progress.

Credit Balance Policy & Procedure
A credit balance occurs whenever the amount of funding applied to a student’s account exceeds the student’s charges in a payment period.

A Title IV credit balance occurs when the total amount of Title IV funding (Direct Subsidized and Unsubsidized Loans, Plus Loans, Perkins Loans, Pell and SEOG Grants) applied to a student’s account exceeds tuition, fees, room and board in a given payment period. Federal regulations require all Title IV credit balances to be resolved within 14 calendar days of the date the credit is created.

Federal regulations require Omega Institute of Cosmetology to obtain written authorization from students (and parents in the case of Parent PLUS loans) to retain Title IV funding for future charges or to utilize funds for allowable* charges other than tuition, fees, room and board. Omega Institute of Cosmetology has expanded this to require authorization to retain any source of funding on the student’s account for future charges. This is accomplished through the application of the Authorization to Hold a Federal Student Aid Credit Balance Form.

*Allowable charges = books, supplies, and other educationally related goods and services provided by the institution

If the student/parent completes the Authorization to Hold a Federal Student Aid Credit Balance Form, it will remain in effect for each subsequent payment period until the student cancels it. However, in no case will Omega Institute of Cosmetology hold a FSA Credit Balance of loan funds beyond the end of a loan period, nor an FSA Credit Balance of the funds beyond the end of the last payment period in the award year for which the funds were awarded.

The Authorization to Hold a Federal Student Aid Credit Balance Form may be cancelled at any time by providing a written request to the following address:

Omega Institute of Cosmetology- Financial Aid Office
Attn: Director of Financial Aid
229 B South Hollywood Road
Houma, LA 70360

If the Authorization to Hold a Federal Student Aid Credit Balance Form is cancelled by the student and/or parent, the Title IV credit balance will be paid to the student as soon as possible, but within 14 calendar days of the cancellation.

Credit Balance Reconciliation
Title IV Credit Balance is reconciled within 14 calendar days of the creation of the credit through one of the following:
- Holding funding until end of academic year if an authorization has been received
- If we do not have prior authorization to hold, we will pay by check.

If a non-Title IV credit balance exists, reconciliation will be completed based on the last method of payment received which created the credit within 14 days.
Type of Payment and reimbursement
- Credit Card: payments by credit card, that card will be reimbursed.
- Cash or ACH: payment by cash or a cashier’s check will be reimbursed by check.
- Check: payment by check will be reimbursed by check.
- (Not Applicable at this time) If Authorization on file, non-credit card payments will be paid through EFT *
* If EFT information has changed, a new authorization is required immediately to prevent delays in processing.

Who is reimbursed- depending on the loan, scholarship, or grant the reimbursement will vary accordingly
- Non-Title IV, non-institutional grants, and scholarships: based on guidelines from source. May go to student or be returned to source.
- (Not applicable at this time) Military: The award/benefit will be reviewed for accuracy prior to paying to student.
  o Example When the Veterans Administration (VA) benefit was received by the school a credit was created of $600.00. In this case the benefit certification is reviewed prior to resolving the credit.

Student Statement Regarding Credit Balance
The Student Statement Regarding Credit on Student Accounts Form* provides the opportunity for a student to delegate credit balance funding to three areas:
- Financial aid funds to pay all outstanding non-institutional charges.
- Financial aid funds to pay prior year charges - not to exceed $200.00.
- Any credit on account to be held for future charges within the same academic year.

*A student has the option to change their mind each time the funds are disbursed and may request the credit balance either given to them or return to DOE to reduce their loan amount.

It should be noted that if this form is filled out improperly or is NOT signed, it is not valid. If a balance exists, the student is liable for all charges not covered by financial aid. A hold may be placed on the student’s accounts for any unpaid balance. An outstanding balance may prevent the ability to receive grade information, request transcripts or graduate from the program.

General Information about the school
See catalog for the name, addresses and phone numbers of all agencies that have approval over Omega Institute of 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 and services available to disabled students
No qualified handicapped person, by reason of the handicap, 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 handicapped person by nature of their handicap. If you would like to request academic adjustment or auxiliary aids, please contact the admissions office. You may request academic adjustments or auxiliary aids at any time. The admissions office 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 who are persons with disabilities, 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 a disability requesting an accommodation or auxiliary aid or service should follow this procedure:
1) Notify the admission office 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 admission office by telephone at 985-876-9334.
2) The admission office will respond within two weeks of receiving the request.
Return of Title IV Funds

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

You must keep in mind that 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 the Federal funds according to the policies listed below:

The 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 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 that 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 and 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 school 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 Loan
2. Subsidized Federal Direct Loan
3. Federal Perkins Loan
4. Federal Direct Parent (Plus) Loan
5. Federal Pell Grant
6. Federal Supplemental Opportunity Grant
7. Other Title IV Assistance

There are 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 Federal 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 financial aid office 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.

Cost of attending the school
http://nces.ed.gov/collagenavigator/?q=omega+institute+of+cosmetology&s=all&id=439844

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, using the student’s last date of class attendance, verified by either the instructor’s or the school’s attendance records.

The effective date of the termination for refund purposes will be the earliest of the following:
1. The last day of attendance from school’s attendance records, or
2. Date student began the withdrawal process, or
3. Date student provided official notification of intent to withdraw in writing, or
4. Date student did not return at the expiration of an approved leave of absence.
5. Date of withdrawal as determined by the school:
   a) Student is expelled,
   b) Student not making satisfactory progress (attendance or academic)

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 the Federal programs) and
2. Institutional Refund Policy: See School Catalog for the institutional refund policy.

The certificate programs, training, and other education programs offered:
See school catalog for list of program or programs being taught
The availability of a GED program, if the school admits students who do not have a high school diploma or equivalent

Omega Institute of Cosmetology does not offer a GED program as part of the Institution.

Instructional, laboratory, and other school facilities associated with academic programs

See school catalog for description of school facilities
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(s) for each campus which includes outlines the building and parking lots that students use while attending classes at Omega Institute of Cosmetology.

View of Omega Institute of Cosmetology front and parking lot from the street

Aerial view of Omega Institute of Cosmetology
<table>
<thead>
<tr>
<th>Crimes Reported</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>Location:</th>
<th>*Hate Crime</th>
</tr>
</thead>
<tbody>
<tr>
<td>Criminal Homicide</td>
<td></td>
<td></td>
<td></td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Murder (Includes non-negligent manslaughter)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Negligent manslaughter</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td><strong>Sex Offenses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sex offenses - Femaales</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Sex offenses - Male</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Sex Offense - Sodomy</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Sex offense - Sexual Assault with an Object</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Robbery</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Aggravated assaults</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Burglaries</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Motor Vehicle Thefts (on Campus)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Arson</td>
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<td>0</td>
<td>0</td>
<td>C,N,P</td>
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</tr>
<tr>
<td>Larceny - Theft</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Simple Assault</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Intimidation</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Destruction/Damage /Vandalism of property</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Any other Crime involving bodily injury</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td><strong>Number of arrests made for the following crimes</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liquor Laws</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Drug Laws</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1=C,0=N,0=P</td>
<td>0</td>
</tr>
<tr>
<td>Illegal Weapons Possession</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Domestic violence</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Dating violence</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
<tr>
<td>Stalking</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>C,N,P</td>
<td>0</td>
</tr>
</tbody>
</table>

**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 identity, religion, sexual orientation, ethnicity, national origin, 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, and 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 person 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 and 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 and healthy behaviors and beliefs. Efforts to change behavior and social norms, and promote healthy relationships, healthy sexuality and egalitarian gender roles, or efforts to understand risk factors and protective factors for bystander inaction and change social norms around bystander inaction are all examples of primary prevention.

• The term awareness programs refers to programs, campaigns, or initiatives that increase audience knowledge of the issues of sexual assault, domestic violence, dating violence and stalking and share information and resources to prevent interpersonal violence, promote safety, and reduce perpetration. These efforts can include campus communitywide mobilizations as well as targeted audience-specific programming (including both students and employees). Awareness month campaigns, “Speak Outs,” rallies or marches, informational poster campaigns or resource websites, and educational programming that focus on sharing resources and information about these issues are examples of awareness programs.

• The term risk reduction refers to approaches that seek to mitigate risk factors that may increase the likelihood of perpetration, victimization, or bystander inaction. Risk reduction focuses on helping individuals and communities address the institutional structures or cultural conditions that facilitate SV, DV & 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 and community safety plans and strategies, and bystander intervention programs that educate the campus on how to recognize and interrupt situations of harm, or implementing a communications system that can notify the entire campus community of immediate threats to security.

• The term ongoing awareness and prevention campaigns refers to campaigns that are sustained over time focusing on increasing awareness or understanding of topics relevant to SA, DV and stalking prevention. These programs will occur at different levels throughout the institution (i.e., faculty, incoming students) and will utilize a range of strategies. Ongoing awareness and prevention campaigns may include information about what constitutes sexual assault, dating violence/intimate partner abuse, and stalking, changing social norms, promoting recognition of perpetrator tactics, enhancing understanding of consent, and advancing prosocial behaviors of individuals and communities. Effective ongoing awareness and prevention campaigns will include developmentally appropriate content for the specific audience and their knowledge and awareness level and provide positive and concrete ways for individuals to get involved.

• The term bystander intervention refers to safe and positive options that may be carried out by an individual or individuals to prevent harm or intervene in situations of potential harm when there is a risk of domestic violence, dating violence, sexual assault, or stalking against a person other than the individual. Effective bystander intervention training prepares participants to recognize situations of potential harm, overcome barriers to intervening, identify safe and effective intervention options, and take action.

General Policy Statements Information

1. Policy Statement Addressing Issuing Timely Warnings

In the event that a situation arises, either on or off campus, that, in the judgment of the Chief Operational Officer, 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.

Depending on the particular circumstances of the crime, especially in all situations that could pose an immediate threat to the community and individuals, the Chief Operational Officer may also post a notice on the school web site at:
Providing the school community with more immediate notification. Anyone with information warranting a timely warning should report the circumstances to the Chief Operational Officer, by phone 985-876-5334 or in person at the school main office located at: 229 B South Hollywood Road, Houma, LA 70360


The Chief Operational Officer 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 located on our web site at www.omegainstitutes.com. This report is prepared in cooperation with the local law enforcement agencies surrounding our main campus and alternate sites.

Campus crime, arrest and referral statistics include those reported to the Chief Operational Officer, the designated campus 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.

Each year, an e-mail notification or handout is provided to all enrolled students that provides the location where to access this report. (Go Here: [https://ope.ed.gov/campussafety/#/institution/search](https://ope.ed.gov/campussafety/#/institution/search) Faculty and staff receive similar notification. Copies of the report may be obtained at the School main office located at 229 B South Hollywood Road, Houma, LA 70360 by calling 985-876-9334. All prospective employees may obtain a copy by calling 985-876-9334.

<table>
<thead>
<tr>
<th>To Report a Crime and other Contact Information Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Responsible to provide a copy of the Campus Security information</td>
</tr>
<tr>
<td>Who to contact to report an incident at the Institution</td>
</tr>
<tr>
<td>Local Law enforcement agency to report an incident</td>
</tr>
<tr>
<td>Title IX Coordinate Name and phone number</td>
</tr>
</tbody>
</table>

3. **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 the criminal justice system, you may still want to consider making a confidential report. With your permission, the Chief Operational Officer (COO) or a designee of COO 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 crimes statistics for the institution.

4. **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 Chief Operational Officer.

5. **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 that are revealed as problematic have security surveys conducted of them. The School Administrators and reviews these results. These surveys examine security issues such as landscaping, locks, alarms, lighting, and communications.
6. Policy Statement Addressing Campus Law Enforcement Authority
This school does not have Law Enforcement Authority or Arrest Authority

7. 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 Chief Operational Officer in a timely manner.
To report a crime or an emergency on the School campus, call COO at, 985-876-9334. To report a non-emergency security or public safety related matter, call COO at, 985-876-9334.

8. Policy Statement Addressing Counselors and Confidential Crime Reporting (For Institutions With Confidential Reporting Procedures)
This school does not have professional Counselor on staff.

9. Policy Statement Addressing Security Awareness Programs for Students and Employees
During orientation for each class start, students are informed of services offered by the local Police Department. Students are told about crime on-campus and in surrounding neighborhoods. Similar information is presented to new employees. Crime Prevention Programs and Sexual Assault Prevention Programs are 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 responsibility for their own security and the security of others.

10. Policy Statement Addressing Crime Prevention Programs for Students and Employees
The school does not offer any regular Crime Prevention Programs on campus.

Tip: To enhance personal safety, and especially after an evening class, walk with friends or someone from class that you know well.

11. Policy Statement Addressing Criminal Activity Off Campus (For Institutions Whose Police Monitor Off-campus Activity)
The school does not have monitor off campus crime and does not have campus police

12. Policy Statement Addressing Alcoholic Beverages
The possession, sale or the furnishing of alcohol on the school campus is governed by Louisiana state law. However, the enforcement of alcohol laws on-campus is the primary responsibility of the Local Police Department. The Omega Institute of Cosmetology has been designated “Drug free” and only under certain circumstances is the consumption of alcohol 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 Omega Institute of Cosmetology through the local Police Department. Violators are subject to Omega Institute of Cosmetology 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 Omega Institute of Cosmetology Alcohol Policy for anyone to consume or possess alcohol in any public or private area of campus without prior Omega Institute of Cosmetology approval. Organizations or groups violating alcohol/substance policies or laws may be subject to sanctions by the Omega Institute of Cosmetology.

13. Policy Statement Addressing Illegal Drug Possession
The Omega Institute of Cosmetology has been designated “Drug free” and only under certain circumstances is the consumption of alcohol 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 Local Police Department. Violators are subject to Omega Institute of Cosmetology disciplinary action, criminal prosecution, fine and imprisonment.

14. Policy Statement Addressing Substance Abuse Education
The school does not have a prevention program other than to refer student and employees to outside help.

15. Policy Statement Addressing Preventing and Responding to Sex Offenses
The Omega Institute of Cosmetology does not a regular program for educating the school community about sexual assaults and date rape. Omega Institute of Cosmetology does work closely with the local Police Department which will offer sexual assault education information to the students and staff of Your School Name upon request.
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 local Police Department strongly advocates that a victim of sexual assault
report 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:

- ensure that a victim of sexual assault receives the necessary medical treatment and tests, at no expense to the victim;
- provide the opportunity for collection of evidence helpful in prosecution, which cannot be obtained later (ideally a victim of sexual assault should not wash, douche, use the toilet, or change clothing prior to a medical/legal exam);
- 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 the Omega Institute of Cosmetology system can be obtained through the Rape and Sexual Abuse Center and the Victim Intervention Program of the local Police Department.

16. On campus disciplinary act on 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.

17. These records are available upon request through the administrative offices.

18. 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.

19. As part of the Crime Control and Law Enforcement Act of 1994, the institution is required to make the following link/information available to the campus community where information can be accessed regarding registered sex offenders. Link: [http://www.nsopw.gov/](http://www.nsopw.gov/)

20. **Timely Warning**

In the event that a situation arises, either on or off campus, that, in the judgment of the School Director or School Owner or other members of the administrative Staff present and in charge, constitutes an 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 and 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 The School in protecting themselves from becoming victims of a similar crime. The warning will be broadcast thru the message center to students, faculty and staff. Depending on the nature of the emergency, a decision will be made to utilize other methods or notification including posting of red colored flyers entitled "Security Alert" on the 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 by a message service. 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 conducts an emergency evacuation drill. Each classroom has emergency evacuation procedures posted in the room. Please make yourself familiar with these evacuation procedures.

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

<table>
<thead>
<tr>
<th>Pricilla Marcel</th>
<th>229 B South Hollywood Road Houma, LA 70360</th>
<th>985-876-9334</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of institution's officer</td>
<td>Address</td>
<td>Phone number</td>
</tr>
</tbody>
</table>
Drug and alcohol abuse information
Last updated as of 08/01/2015

Following you will find the requirements of the Drug-Free Schools and Communities Act Amendments of 1989; Public Law 101-226 and what Omega Institute of Cosmetology require of 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 at hard labor 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 Veterans 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 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 or alcohol counseling, treatment and rehabilitation facilities in our area where advice and treatment are available. The telephone numbers of these facilities may be found in your local telephone book or yellow pages under Drug Abuse and Addiction – Information and Treatment. If other help is required for rape counseling, or domestic violence contact The Haven at (985) 872-0757 or Louisiana Domestic Hotline at 1-888-411-1333

There are national organizations that can be contacted for help. The Alcoholism and Drug Abuse Hotline is open 24 hours daily, 1-800-252-6465. The Cocaine Hotline, 1-800-444-9999 is also open 24 hours. The National Institute on Drug Abuse Hotline is available 8:00 AM to 2:00 AM, Monday through Friday and 11:00 AM to 2:00 Am on weekends, 1-800-662-4357.

It is a college policy 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 they are to become an addict and advance to hard 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, relaxes their inhibitions so peer pressure is easier.
<table>
<thead>
<tr>
<th>MARIJUANA</th>
<th>SIGNS OF USE</th>
</tr>
</thead>
<tbody>
<tr>
<td>- impairs memory function</td>
<td>- bloodshot eyes</td>
</tr>
<tr>
<td>- distorts perception</td>
<td>- hunger</td>
</tr>
<tr>
<td>- hampers judgment</td>
<td>- giggling out of control</td>
</tr>
<tr>
<td>- diminishes motor skills</td>
<td>- paranoia</td>
</tr>
<tr>
<td>- impairs driving skills for 4-6 hours after</td>
<td></td>
</tr>
<tr>
<td>one joint.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COCAINE</th>
<th>SIGNS OF USE</th>
</tr>
</thead>
<tbody>
<tr>
<td>- very strong stimulant to the central nervous</td>
<td>- nasal problems</td>
</tr>
<tr>
<td>system</td>
<td>- glassy eyes</td>
</tr>
<tr>
<td>- accelerated heart rate</td>
<td>- weight loss</td>
</tr>
<tr>
<td>- pupils dilate</td>
<td>- changes in behavior</td>
</tr>
<tr>
<td>- nasal problems</td>
<td></td>
</tr>
<tr>
<td>- congestion</td>
<td></td>
</tr>
<tr>
<td>- feelings of restlessness</td>
<td></td>
</tr>
<tr>
<td>- irritability</td>
<td></td>
</tr>
<tr>
<td>- anxiety</td>
<td></td>
</tr>
<tr>
<td>- paranoia</td>
<td></td>
</tr>
<tr>
<td>- depression when not on</td>
<td></td>
</tr>
<tr>
<td>- need more and more cocaine to trigger same</td>
<td></td>
</tr>
<tr>
<td>feeling</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FREE BASING</th>
<th>SIGNS OF USE</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Form of cocaine that is smoked.</td>
<td>- nasal problems</td>
</tr>
<tr>
<td>- Reaches the brain within seconds</td>
<td>- severe weight loss</td>
</tr>
<tr>
<td>- Sudden intense high</td>
<td>- severe changes in behavior</td>
</tr>
<tr>
<td>- Euphoria quickly disappears leaving an</td>
<td></td>
</tr>
<tr>
<td>enormous craving.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CRACK</th>
<th>SIGNS OF USE</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Most addictive form of cocaine. Cheap and</td>
<td>- needle marks</td>
</tr>
<tr>
<td>easy to conceal.</td>
<td>- appetite loss</td>
</tr>
<tr>
<td></td>
<td>- severe depression</td>
</tr>
<tr>
<td></td>
<td>- glassy eyes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STIMULANTS</th>
<th>SIGNS OF USE</th>
</tr>
</thead>
<tbody>
<tr>
<td>a substance that raises levels of</td>
<td>- needle marks</td>
</tr>
<tr>
<td>- physiological</td>
<td>- appetite loss</td>
</tr>
<tr>
<td>- or nervous activity in the body</td>
<td>- severe depression</td>
</tr>
<tr>
<td></td>
<td>- glassy eyes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LSD</th>
<th>SIGNS OF USE</th>
</tr>
</thead>
<tbody>
<tr>
<td>a synthetic crystalline compound that is a</td>
<td>- dilated pupils</td>
</tr>
<tr>
<td>potent hallucinogenic drug.</td>
<td>- nervousness</td>
</tr>
<tr>
<td></td>
<td>- mood swings</td>
</tr>
</tbody>
</table>

| DOWNERS (reds, yellows v = valium)             | SIGNS OF USE                                      |
| a depressant or tranquilizing drug             | - slurred speech                                  |
|                                               | - tremors                                         |
|                                               | - drunken behavior                                |

| PCP                                            | SIGNS OF USE                                      |
| a hallucinogenic drug                           | - euphoria                                        |
| - alters sensation, hearing, touch, smell,    | - drowsiness                                      |
| taste and visual sensation.                    | - respiratory depression                          |
| - induces a profound departure from reality    | - constricted pupils                              |
| leading to bizarre behavior.                   | - nausea                                          |
| - mental depression                             |                                                 |
| - memory perception functions, concentration, |                                                 |
| and judgment are often disturbed permanently.  |                                                 |

| HEROIN                                         | SIGNS OF USE                                      |
| * causes physical and psychological problems   | - euphoria                                        |
| such as                                        | - drowsiness                                      |
| - shallow breathing,                           | - respiratory depression                          |
| - nausea,                                      | - constricted pupils                              |
| - panic,                                       | - nausea                                          |
| - insomnia                                     |                                                 |
WITHDRAWAL SYMPTOMS
- 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 from school
- Heightened secrecy about actions
- Associating with a new group of friends
- Language changes
- Respect changes
- Violent language and behavior

HOW YOU CAN HELP
- Understanding -- listen to reasons why he/she uses/abuses drugs (don’t jump to Conclusions).
- Firm -- explain why you feel that use is harmful, and why they need to seek counseling and treatment.
- Supportive -- assist the user in finding help and provide moral support during Treatment.
- Self-examination -- are you and your school good role models (do you let them know you drink, etc.).

ACTIONS TO AVOID
- sarcastic
- accusatory
- stigmatizing
- sympathy seeking for yourself
- self-blaming
- avoid/emotional appeals, which may just lead to guilt and more abuse.
- don’t cover up or make excuses.
- don’t argue with them when they are under the influence.
- Do talk to your students about drugs and drug testing -- Federal Bureau of Labor statistics estimated last year that more than 145,000 private business establishments which employ 16.6 million workers had drug testing programs. Watch your local papers and bring in articles about companies that are drug testing.
- Help them start feeling good enough about themselves that they don’t need drugs.
Completion/graduation rates for the general student body
The following is the link to the completion/graduation rate as calculated required by the school accrediting agency, NACCAS.

http://nces.ed.gov/collegenavigator/?q=omega+institute+of+cosmetology&s=all&id=439844

Diversity makes up of the school by both gender and ethnicity for Award Year
This is based on full-time students who received Pell grants

Type of Employment Students might expect 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 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 record, 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 a PTA bulletin, 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 and Sanctions related to copyright infringement
Omega Institute of 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 17 of each year or the first day back to school, Omega Institute of Cosmetology will hold a day dedicated to the Constitution of the United States. At least three months before holding this event we will actively request suggestion from both our current student body and staff on how they feel that we could best commemorate the September 17, 1787 signing of the Constitution.

Voter Registration
You may pick up a voter registration form from the school main office or by downloading the form from the following website.
http://www.sos.ca.gov/electionsandvoting/pages/onlinevoterregistration.aspx

Vaccination Policy
Omega Institute of Cosmetology does not have a policy on vaccinations at this time. The Louisiana State Board of Cosmetology does not require licensees to have any type of vaccinations.

Transfer Policy
See transfer policy located in the catalog.

What the Acronyms Mean

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>EFC</td>
<td>Expected Family Contributions</td>
</tr>
<tr>
<td>MPN</td>
<td>Master Promissory Note</td>
</tr>
<tr>
<td>PLUS</td>
<td>Parent Loan for Undergraduate Students</td>
</tr>
<tr>
<td>FSA</td>
<td>Federal Student Aid</td>
</tr>
<tr>
<td>NSLDS</td>
<td>National Student Loan Data System</td>
</tr>
<tr>
<td>COA</td>
<td>Cost of Attendance</td>
</tr>
<tr>
<td>SAP</td>
<td>Satisfactory Academic Progress</td>
</tr>
<tr>
<td>ISIR</td>
<td>Institutional Student Information Report</td>
</tr>
<tr>
<td>UNSUB (Unsubsidized Loan)</td>
<td>Interest is not paid by Federal government</td>
</tr>
<tr>
<td>FSEOG</td>
<td>Federal Supplemental Educational Opportunity Grant</td>
</tr>
<tr>
<td>SLEAP</td>
<td>Special Leveraging Educational Assistance Partnership</td>
</tr>
<tr>
<td>LEAP</td>
<td>Leveraging Educational Assistance Partnership</td>
</tr>
<tr>
<td>GEARUP</td>
<td>Gaining Early Awareness and Readiness for Undergraduate</td>
</tr>
<tr>
<td>SSS</td>
<td>Student Support Services</td>
</tr>
<tr>
<td>FFEL</td>
<td>Federal Family Education Loan</td>
</tr>
<tr>
<td>FERPA</td>
<td>Family Educational Rights and Privacy Act</td>
</tr>
</tbody>
</table>