

DISCLOSURE HANDBOOK 2025

Don Roberts School of Hair Design

152 East US Highway 30, Schererville, Indiana 46375
<https://donrobertsschoolofhairdesign.edu>

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ACCESS POLICY

During normal business hours, DRSHD is open to enrolled students, prospective students, employees, approved contractors, student salon guests by appointment, approved guests and invitees.

During non-business hours, access to DRSHD is accessed by key for staff members and contracted cleaning crew only.

In periods of extended closure, access to DRSHD will be granted to those issued a key, and who have obtained prior approval. Maintenance personnel are also subject to the above restrictions.

AMERICAN DISABILITY ACT

Don Roberts School of Hair Design does not discriminate against those students with disabilities, disclosed or undisclosed. Unlike public school districts, post-secondary schools are not required nor trained to identify an enrolling/enrolled student(s) as having a disability or to assess their needs. For those students that qualify, the Don Roberts School of Hair Design will approve academic adjustments. The required documentation must include the following:

- Diagnosis of your current disability/Common example.
 - IEP testing done in a public school. Documented IEP needs.
 - Note/Testing for an IEP in a public school may not be sufficient in a post-secondary curriculum.
- Additional outside IEP testing charges may apply/Applicant expense.
- School may choose to do its own evaluation/School expense.
- Date of the diagnosis.
- How that diagnosis was reached.
- Credentials of the diagnosing professional.
- Detailed information on how your disability affects a major life activity.
- Information on how disability affects your academic performance.

Key Points

- Those wanting an academic adjustment must, during the Discovery Day process, voluntarily identify having a disability and supply supportive documentation, including but not limited to:
 - Written notice from an appropriate professional, such as a medical doctor, psychologist, or other qualified diagnostician. Upon review, additional documentation may be requested.
- In accordance with Indiana law, the school is not required to waive or lower its essential requirements. Applicants may be offered a specific adjustment or an effective alternative and/or program.
- This school does not offer housing accommodations to its student population and, for this reason does not offer comparable, convenient, and accessible housing to students with disabilities.

A written response from the school can be expected no later than 30 days (about 4 and a half weeks) after submission. Denied applicants have the right to appeal, reference is made to this school's Grievance Policy.

Disclaimer Section 504 of the Rehabilitation Act of 1973 is a federal law that prohibits any entity that receives federal financial assistance (such as grants or student loans) from discriminating against persons with disabilities.

Links:

1. <https://www2.ed.gov/about/offices/list/ocr/transition.html>
2. <http://www.ed.gov/ocr/docs/howto.html>

ANNUAL SECURITY REPORT

2025 REPORT FOR CALENDAR YEAR 2024

This school will attempt to provide information on campus security to all students, employees, and administrative personnel on the campus. *Clery Act* information, disclosures and required material can be found on the school's web site/www.donrobertsschoolofhairdesign.edu.

Clery Act Overview

Colleges, receiving federal funding, including financial aid:

- Must be **transparent** about certain crimes, including crimes of sexual violence.
- Are responsible for publishing an Annual Security Report/ASR.
- Must include incidents that occur **on, around, and in some cases, off campus**.
- Must **issue timely warnings** and have an emergency response system in place.
- Must protect the confidentiality of the victims.

Criminal actions observed or experienced by the students or staff can be reported to our office. Local constabulary will be immediately notified.

The school admits it has no personal training in crime security and is taking this action at the direction of the Secretary of Education, as set by regulations of their department. A letter from the Town of Schererville/police department, documents such detail as described in this notice and is available, by appointment, in the schools' administrative center; 126 US Route 30, Schererville, Indiana.

Clery Act Report

As of October 1, 2024, the Don Roberts School of Hair Design facility and campus have zero crimes reported for any of the below listings, since October 1, 1978, and specifically during the most recent reporting three calendar year periods: 2024, 2023, and 2022.

Murder, manslaughter, rape, fondling, incest, statutory rape, robbery, aggravated assault, burglary, motor vehicle theft, arson, larceny theft, intimidation and/or destruction of property.

This report is made available and posted for Don Roberts School of Hair Design, 152 East US Route 30, Schererville, Indiana 46375. Questions concerning this report and/or a need to report a crime after publication of this report are to contact Janet Stemmer, director of campus security/**219-864-1600**.

If emergency needs prevail during off normal business hours, immediately contact the Schererville police/**219-322-5000**.

Clery Act

Name of law: Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics (Clery) Act

Why it matters: The Clery Act requires greater transparency and timely warnings from colleges and universities about crimes that are committed on campus, including crimes of sexual violence.

When it passed: 1990; most recently amended by Campus SaVE in 2013

The *Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, or the Clery Act*, requires public and private colleges and universities to disclose information about certain crimes that occur on or near campus. The Act applies to all colleges and universities that receive any federal funding, including student financial aid.

1. Colleges that receive federal funding must be transparent about certain crimes, including crimes of sexual violence.

Under the *Clery Act*, institutions are required to disclose information about certain crimes. It is enforced by the United States Department of Education, and institutions that do not comply could face a fine more than \$30,000. The list of crimes that must be transparently reported has expanded through reauthorizations and amendments, like the [Campus SaVE Act](#). The list includes stalking, intimidation, dating violence, domestic violence, sexual assault and hate crimes that happen on and around campuses.

2. Colleges are responsible for publishing an Annual Security Report (ASR).

Under the *Clery Act*, the Annual Security Report (ASR), which is submitted once a year, must document three years' worth of specific crime statistics. The report must also include procedures and information pertaining to basic crime victims' rights. Certain policies must also be clearly explained, including education awareness programs for students and employees and a summary of emergency response systems and procedures. Institutions must make the ASR available to all current and prospective students and institutional employees. A copy of the ASR can often be found on the institution's website.

3. Colleges must maintain a detailed, accessible public crime log.

All colleges must maintain a public crime log that documents the nature, date, time, and general location of crimes, including certain sex offenses. Academic institutions must enter the crimes into the log within two business days of receiving notification that an incident occurred. The log must also be accessible to the public during normal business hours, and many institutions publish it on their websites.

4. Crime statistics must include incidents that occur on, around, and in some cases, off campus.

The *Clery Act* requires colleges to disclose crime statistics that happen on, adjacent to, or within campus both in their public crime log and the school's Clery Report. These locations include sites that are adjacent to or within campus bounds, as well as off-campus sites that are associated

with the college. Clery Reports for colleges around the country are aggregated by the Department of Education—[you can search by school or state](#).

5. Colleges must issue timely warnings and have an emergency response system in place.

Each time a school is notified that a *Clery Act* crime has occurred on campus, an institutional official must review that crime to decide if it represents a “serious or ongoing” threat. If so, the school must issue a timely warning to the entire campus. Colleges and universities must also establish and, as appropriate, implement emergency response, notification, and testing systems. Institutions must also inform the campus community about any “significant emergency or dangerous situations involving an immediate threat to the health or safety of students or employees on the campus.” Such situations may include, but are not limited to, crimes of sexual violence, fires, earthquakes, on-campus shootings, and other situations listed under the Act.

6. Colleges must protect the confidentiality of victims.

The *Clery Act* does not permit a college or university to release identifying information about a victim. In addition, an institution’s Annual Security Report does not require any information other than the date of the report, the date of the crime, and the general location. There is no requirement to provide personally identifying information regarding crimes.

CONCERN/COMPLAINT POLICY

It is the policy of this school to address all concerns/complaints in house. As a post-secondary institution, we do not respond to any concern/complaint filed on any means of social media.

For this reason, we ask that the concerns be addressed to the school, both for clarity and resolution prior to contacting outside agencies.

Do not make a verbal complaint in haste. We take such actions seriously and with merit. All concerns/complaints must be emailed to the school, within 7 business days of the occurrence.

The complaint must include names, dates, and issues of concern. It must include a date, current address, phone number and current email address. Do not send original documents.

Students

This policy made specific to currently enrolled students is found in the Student Handbook. The Student Handbook is located on the school’s web site www.donrobertsschoolofhairdesign.edu.

Guests

Guests are encouraged to contact the school director via email at drschoold@sbcbglobal.net.

Further Action

After the concern/complaint has been submitted and responded to by the school, should a complainant wish to pursue additional resources, concerns/complaints may also be filed with the Indiana Professional Licensing Agency; specific to the attorney general's office and NACCAS, our national accrediting agency.

Outside Agencies References:

1. School Email: drschoool@sbcglobal.net
2. Indiana Professional Licensing Agency <https://www.in.gov/pla/>
3. National Accreditor www.naccas.org

COPYRIGHT INFRINGEMENT

It is the policy of DRSHD to respect the copyrights of others. U.S. copyright law provides protection for “works of authorship” such as textual works (e.g. software, reports and periodicals), musical works, sound recordings (e.g., clip art, sketches, photographs, and paintings), audiovisual works (e.g. videos and DVDs) and sculptural works. Subject to limited exceptions, the “exclusive rights” provided by U.S. copyright law with respect to such works permit the owner to control the copying of them, the making of a derivative work based thereon, the distribution of them, and even certain “public performances” of them. DRSHD has adopted the following policy guidelines to help insure compliance with copyright law:

- No reproduction of sound recordings, software, or audiovisual works is permitted using DRSHD facilities, or for work on a DRSHD project, absent confirmation that (a) DRSHD is the copyright owner of the work or (b) confirmation that DRSHD has sufficient license rights to permit the proposed activity, or (c) confirmation that there is another reason why such copying would not infringe upon copyrights. This policy normally precludes downloading copyrighted music, video, or any other type of file from the internet from non-licensed sites or non-licensed file sharers, or the production of additional copies of office software beyond the scope of a software license.
- The unlicensed public performance of copyrighted materials (such as music) is normally subject to copyright restrictions, particularly where the music is large, and the site where the music is played is not a private home. Thus, any in-house broadcast of music, video, or audio/visual at DRSHD, or at any outside event sponsored by or affiliated with DRSHD, should be pre-approved by the Owner or Director of Operations.
- The reproduction of copyrighted textual or pictorial materials by DRSHD, personnel at DRSHD facilities, or for the benefit of DRSHD, is prohibited.
- Appropriate license rights or copyright exceptions. This applies regardless of whether the copying is by downloading something from the Internet, or whether it is by photocopying or other reproduction from a hard copy, or whether it is by distribution via the Internet.
- Whenever a copyrighted work is being used by DRSHD under a license, special care should be taken that the use conforms to the limitations of the license. This is particularly important in the case of software, clip art, and access to databases.

For more information, please see the website of the U.S. Copyright Office at www.copyright.gov.

DATA COLLECTION AND USE OF PERSONAL AND EDUCATIONAL RECORD

The school collects information from various sources including but not limited enrollment applications and other forms. DRSHD uses that information to provide products and/or services requested and to comply with reporting and/or other legal requirements or mandates.

Please be advised that DRSHD may allow access to your educational records without your consent to comply with requests from governing authorities including but not limited to accrediting bodies, the U.S.

Department of Education, and the State of Indiana. Records will be released to such agencies to fulfill the duties, directives or orders of such or to assist the school in fulfilling its mission and objectives. DRSHD will indicate in the file if such a review has been performed.

Safeguarding Records

DRSHD keeps student educational and financial records in secure offices and in a manner to maintain them safely. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations and industry standards. We restrict access to your non-public personal information to those employees who have a specific business purpose in utilizing your data.

Release of information with your consent:

Students (and/or parent/guardian of dependent minors) may authorize the release of information to outside/third parties if they wish. The FERPA Request form must be completed and remitted to an administrative staff member (an emailed request with a signature is acceptable). Blanket releases will not be approved. No information will be released without the student's (and/or parent/guardian's) consent.

Students Rights after Ceasing Attendance or Graduation

Students who have withdrawn or graduated from DRSHD have basically the same FERPA rights as students that are currently attending, including the right to:

- Inspect their educational records.
- Appeal information found in the educational record.
- Have their education record privacy protected by DRSHD.

Privacy Rights of Deceased Students

The release of educational records of a deceased student is prohibited for five years following the death of a student unless authorized by the lawful executor of the deceased student's estate.

DIGITAL SUPPORT

The private education offered by our school offers a digital platform that exceeds the normal brick and mortar study habits of the past. It defines individual accountability. Our digital education will support pre licensing and beyond. It brings clarity and understanding to the craft.

Digital support does not replace qualified educators. It is a tool used by the instructor to engage the learner.

Babies learn by watching, before they talk. This is not new.
It is proven that students learn best by watching and then doing.
Watching stimulates interest.
Interest determines desire.
Desires determines goals.
Goals can be both short and long term.
Success is dependent upon goals.

Hands on education is, in this school's opinion, the quickest and most time effective method to learn a craft. The hands-on experience creates the interest, desire, and sense of accomplishment.

Practice can make perfect. The academic portion of any curriculum supports and reinforces the practice.

Cosmetology and Barbering are crafts, specific to hairs, nails, and skin.

Cosmetology and Barbering are taught and practiced skills, not to be replaced by AI.

CIMA by Milady is a comprehensive, hands on engaging digital platform that helps our students define their passion into a thriving career. The State of Indiana requires both a written and a practical exam to obtain a license. The following web sites are recommended as useful tools to support the academic portion of all programs offered.

Direct Links

1. <https://www.milady.com/catalog/exam-prep>
2. www.quizlet.com

DISCLOSURE OF DISABILITIES

DRSHD does not discriminate in its admissions practices or other policies against handicapped persons. The licensing requirements for courses offered at the school may restrict some applicants. The admissions advisor may answer questions regarding licensing requirements and the physical demands of the industry. DRSHD is committed to providing accommodations for enrolled students who have documented disabilities under Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990 (ADA). It is the responsibility of the student to seek available assistance from DRSHD and to request reasonable accommodations. Students must provide documentation of a disability from an appropriate medical or educational specialist that describes the disability and functional limitations. Documentation should not be older than two years. Students must also provide documentation on how the disability affects how they function in a learning environment.

After a student submits the required documentation, DRSHD's administration and/or educational staff will meet with the student to discuss reasonable accommodations that may be made available. Requested accommodations, which compromises the essential elements of the course of study, may not be reasonable.

Prospective students are encouraged to seek assistance prior to the start of their course of study. Those who fail to seek reasonable accommodations at the beginning of their course of study may find that the scope of available accommodations has diminished.

Handicapped Access

DRSHD is readily accessible to handicapped individuals and has ADA compliant restroom facilities.

While the facility is handicap accessible, and the school adheres to the Americans with Disabilities Act, some of the student salon services may require the ability to climb on top of a spa table/pedicure chair to receive or give a service.

Also, our programs require manual dexterity and may not be suitable for all individuals. DRSHD will not exclude any disabled person from enrolling in our program.

DRSHD does not currently produce a student directory; however, should a directory be published in the future, students will have the right to withhold personally identifiable information from it.

Request(s) for review and/or modification should be submitted to the Director. The school will review the request and provide a written decision on it.

When doubt is raised about an individual's "need to know" or legitimate interest in having access to protected information, the matter shall be decided by DRSHD' director.

Determining dependency, as defined by § 152 of the Internal Revenue Code, requires a copy of the parent's most recent Federal Income Tax Return. In cases of divorce, separation, or when only one parent declares the student as dependent, DRSHD requires written consent from the student for release of any information protected by FERPA.

DRSHD is not required to notify students if a federal grand jury subpoena, or any other subpoena issued for law enforcement purposes, orders the school to withhold disclosure of the existence or contents of the subpoena.

Disclosure Disclaimer

The intent of the disclosure information presented on this web site is to maintain compliance with the Indiana Department of Professional Regulation, US Department of Education, and this school's national accreditor.

The policy of the school is to review and update this material on an annual basis and/or as required by its regulatory agencies.

Concerns should be addressed to: drschoool@sbcglobal.net

EMERGENCY PROCEDURES

In the event of an emergency that requires evacuation, a fire or inclement weather, students, instructors, administrative staff, and clients in the building will be alerted by verbal announcement from a DRSHD staff member.

Guidelines in case of an emergency are as follows:

- In the event of fire or other emergency that requires evacuation of the facility, all students and employees shall evacuate immediately, following directions from an administrative staff member.
- Students, guests, and employees shall evacuate by means of the nearest available marked exit.
- Portable fire extinguishers are provided in the workplace for employee use. In the event of fire, any employee may use extinguishers to attempt to extinguish the fire before evacuating.
- During an emergency, the following employees are to remain in the workplace to shut down or monitor critical operations before they evacuate: Campus Director.
- After an emergency evacuation, students and employees are to gather in the parking lot at Circle K/Route 30 and Austin Ave. Educators must take attendance by completing roll call.

- After an emergency evacuation, the procedure for accounting for all students and employees is: All employees check-in with their direct supervisor; all students check-in with the educator they were assigned to when they evacuated the building.
- In the event of an emergency (medical, fire or other), please call 9-1-1.

First aid kits are available in the classroom, administrative office, and dispensary. They are replenished periodically by the staff. If you have hurt yourself or witnessed an accident, please immediately notify a staff member.

Lock-Down Procedures

In the event of a lock-down (whether due to inclement weather or a dangerous situation), students will be notified by staff to enter “lock-down mode.”

- Students and educators in classrooms shall remain there and close all doors. Educators shall perform roll call to account for all students.
- Students and educators on the clinic floor shall remain there with their guests and shall not leave. Educators shall perform roll call.
- All entrances and exits to the school will be locked by the Director or other staff members until it is safe.
- When it is safe to do so, a staff member will perform a walk-through to notify everyone that the threat is gone.

Fire Safety Report

Since opening in October 1978, DRSHD has had zero fire-related incidents causing injury to person or property. As required by the Town of Schererville, the campus is inspected and approved annually by the fire department, including but not limited to the current fire code, inspection of the facilities and fire extinguishers.

Please refer to the emergency procedures for the fire evacuation plan.

Additional Safety and Security Measures

- Fire drills are held periodically throughout the year to practice proper evacuation procedures.
- Master keys to the building are held by a limited number of approved staff members.
- All students must leave the building with a “buddy” and/or educator during evening hours.
- Any accident occurring on campus must be reported immediately to a staff member and documented with a complete incident report. The report must be completed by a staff member and signed by all parties involved (students, staff, and/or guests). The completed report may be photocopied and given to a guest if requested; the original should be filed with the Director. Any incident needing further investigation should be presented immediately to the Director for review.
- Any incident involving safety or crime should be reported to the Director immediately.

EXTENDED COURSE LENGTH POLICY

This school offers multiple programs; both graduate and undergraduate. The school makes concerned efforts, through its advisory meetings, numerous internal surveys, legislative proposals and amendments to Indiana law, to review the length of its programs, course content and their effectiveness.

When applicable, rationales of extended program length (s), are identified in the specific course outline found in the school catalog.

Observation of the success of the shorter programs offered, identified a lack of compatibility specific to the skill set of its graduates and the growing demands of the job market. The entry level skills demonstrated by its graduates were limited.

To this end and specific to the demands of its market, this school chooses to extend the length of its two short term programs: manicuring and esthetics programs. The additional hours are respective to discretionary study. As identified by the State of Indiana these are fluid hours in nature and are determined by the school.

It is the opinion of this school that additional hours serve two purposes. First the opportunity for the graduate to enter the work force with substantial entry level skills and to afford Title IV funding for those applicants that have pre-qualified for Title IV funding and do not have the income, nor the time required to complete the longer programs. The school recognizes both shorter programs as specialty studies, that require detailed and honed skill sets.

Extended Course Disclosure

Our two shortest programs, Esthetics and Manicure, exceed the minimum state requirements by 150 hours and 200 hours respectively. It is this school's opinion that the additional discretionary study is needed to meet the specialty skills required for successful employment.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 (FERPA)

FERPA is the federal law that governs the rights of students and institutional responsibilities with respect to student records. If you have any questions regarding any of the information contained herein, please contact the Don Roberts School of Hair Design/DRSHD Campus Compliance Office.

What is FERPA?

The Family Educational Rights and Privacy Act of 1974, commonly referred to as FERPA, is a federal law designed to protect the privacy of a student's educational record. FERPA applies to all educational institutions that receive federal funding for any program administered by the Secretary of Education. FERPA also applies to private entities that contract to perform services for the institution that it would otherwise undertake to perform on its own; in such cases, the private entity must observe the same FERPA protections applicable to the school. FERPA grants adult students (18 and older) the following rights:

- The right to inspect and review their educational records.
- The right to seek the amendment of their educational records.
- The right to consent to the disclosure of their educational records.

- The right to obtain a copy of their school's Student Records Policy
- The right to file a complaint with the FERPA Office in Washington, D.C.

FERPA Basics

With only a few exceptions, student educational records are considered confidential and may not be released without the written consent of the student.

All staff members have a responsibility to protect educational records in their possession.

Staff members may only access information that is needed for legitimate completion of their responsibilities as employees of the institution.

What is an Education Record?

"Education Records" include any information or data recorded in any medium, including but not limited to, handwriting, print, sound recordings, film, e-mail, text messages or other electronic communication which is directly related to a student and maintained by the school or by a person acting for the school.

Examples of an Education Record include:

1. Admissions information for students who are accepted and enrolled.
2. Biographical information including date and place of birth, gender, nationality, information about race and ethnicity, and identification photographs.
3. Grades, test scores, evaluations, courses taken, academic specialization and activities, and official communications regarding a student's status.
4. Course work including papers and exams, class schedules, as well as written, email or recorded communications that are part of the academic process.
5. Disciplinary records.
6. Students' financial and financial aid records.
7. Internship program records.
8. SID: Student Identification number.
9. What is NOT an Educational Record?
10. Education records do not include:
11. DRSHD school's law enforcement records.
12. Employment records when the employment is not connected to student status (e.g., a staff member who happens to be pursuing a degree at the institution, as opposed to a student employed under the work-study program).
13. Medical and mental health records used only for treatment of the student.
14. Alumni records which do not relate to or contain information about the person as a student (e.g., information collected by the school pertaining to alumni accomplishments).
15. "Sole possession records." The term "sole possession records" is intended to cover memory aids or reference tools. It does not refer to records that contain information provided directly by a student or records that are used to make decisions about a student. As such, this is a very limited exception.

Access to Student Education Records

In general, the school will not release “personally identifiable information” from a student’s education record without the student’s prior written consent; however, FERPA allows disclosure without student consent under the following circumstances:

1. School employees who have a “legitimate educational interest” in the records to perform their duties.
2. Other schools where a student seeks to enroll or is enrolled.
3. Accrediting organizations.
4. Organizations doing certain studies for the school.
5. Appropriate parties to determine eligibility, amount, or conditions of financial aid, or to enforce the terms and conditions of aid.
6. Parents of a “dependent student,” as defined in the Internal Revenue Code, when the parent has provided a notarized affidavit, along with a copy of the relevant page of the parent’s most recent income tax return indicating the student’s dependent status. Affidavits must be updated annually, otherwise, prior written permission from the student is required.
7. Certain government officials of the U. S. Department of Education, the Comptroller General, and state and local educational authorities, in connection with an audit, authorized representatives of the U. S. Attorney General for law enforcement purposes or state or federally supported education programs.
8. Individuals who have obtained a judicial order or subpoena.
9. School officials who have a need to know concerning disciplinary action taken against a student.
10. Appropriate parties who need to know in cases of health and safety emergencies when necessary to protect the student and/or others.
11. An alleged victim of a crime of violence or non-forcible sexual offense has a right to learn the results of a disciplinary proceeding conducted by the institution against the alleged perpetrator of the crime.
12. Information regarding any violation of school policy or state, federal or local law, governing the use or possession of alcohol or a controlled substance may be released to the parents or legal guardian of a student under the age of 21.
13. Those requesting “directory information” on a student provided the student has not requested his or her information be withheld.
14. Approved vendors /3rd party operators contracted with the school to provide services.
15. FERPA allows for disclosure in the above circumstances, but disclosure is not required.

Directory Information / What does DRSHD give out?

DRSHD designates the following items as directory information:

1. Student’s name*
2. Local address*
3. Home and/or mobile telephone numbers*
4. Email address*
5. Class standing/Classification.
6. Dates of attendance
7. Status (full or part-time registration)

8. Honors and awards received.
9. Participation in officially recognized activities.
10. DRSHD designates the following items as limited directory information:
11. Date of birth* – Date of birth is only released to official agencies as required for matching student records.
12. Student photo – Will only be utilized and/or released when required for verification of attendance, testing, advising and identification in health and safety situations.

The noted () items above can be specifically restricted by the student by making a written request to the school compliance office. It is the school's responsibility to make sure there are no restrictions prior to releasing student data.

Restricting Release of Information

DRSHD may disclose to third-parties student information that it has designated as directory information, provided that the student has not restricted disclosure.

Annual Notification

Consistent with its obligations, DRSHD notifies students annually of their rights under FERPA. Notification is provided to students as part of their enrollment packets and is available online.

Comments/Questions

Questions related to FERPA should be directed to the compliance office.

Filing a Complaint

Students have a right to file a complaint with the U.S. Department of Education concerning alleged failures by DRSHD to comply with the requirements of FERPA.

Student Privacy Policy Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-4605

GAINFUL EMPLOYMENT DISCLOSURES

Gainful employment disclosures refer to information provided by educational institutions, particularly those offering programs that prepare students for specific careers, regarding the outcomes of their graduates in terms of employment and earnings. These disclosures typically include data on job placement rates, median earnings of graduates, student debt levels, and other relevant information.

- Cosmetology
- Esthetics
- Instructor
- Manicuring

HIGHER EDUCATION EMERGENCY RELIEF FUND (HEERF)

These reports provide details about the allocation and use of federal funds distributed to higher education institutions in response to the COVID-19 pandemic. These reports outline how the funds were disbursed to students as emergency financial aid grants and used by the institution to cover expenses related to the pandemic, such as transitioning to remote learning and implementing health measures. HEERF reports ensure transparency and accountability in the distribution and utilization of emergency relief funds.

[INITIAL REPORT July 2020](#)

[30-DAY REPORT July 2020](#)

[45-DAY REPORT August 2020](#)

[Quarterly Budget and Expenditure Reporting for HEERF 2020 September 30](#)

[Quarterly Budget and Expenditure Reporting for HEERF 2020 December 31](#)

[HEERF 4TH Q 2020 STUDENT PORTION REPORT January 2021](#)

[HEERF 1st Q 2021 STUDENT PORTION REPORT March 2021](#)

[Quarterly Budget and Expenditure Reporting for HEERF 2021 March 31](#)

[Quarterly Budget and Expenditure Reporting for HEERF 2021 June 30](#)

[Quarterly Budget and Expenditure Reporting for HEERF 2021 September 30 – Final](#)

INCENTIVE COMPENSATION

All employees of DRSHD are paid on an hourly or salary basis, according to state and/or federal labor laws, and are not rewarded financially or otherwise based on the number of students who enroll in any DRSHD program. This would include bonus pay, issuance of gift cards or product (s), time off with pay above individually earned paid time off, or anything of monetary value.

INDIANA LICENSURE

The DRSHD, since 1978, has been in and licensed by the State of Indiana. The DRSHD is also licensed as a Continuing Educational Provider/CE provider for the State of Illinois.

The school, for all programs offered, prepares its graduates for a licensing exam specific to Indiana. The Indiana Professional Licensing Agency determines minimum enrollment requirements, the units of study and assignments required for each state exam. A diploma is issued at graduation.

Discretionary Studies

Each program offered includes elective studies that the student may choose the topic (s) of choice. An example would be a cosmetology student that wants to specialize in hair coloring. Successful completion and examination result an advanced certificate of completion.

Endorsement

Upon licensure by the State of Indiana, endorsement to other states is determined by the agreement between Indiana and the respective state. For example, Indiana endorses without exam to the State of Illinois. Applicable fees apply.

Specific to Indiana a license is required for cosmetology, barber, esthetics, manicuring and instructor. Skill sets that do not require a license, but may require certification include shampooing, permanent makeup, threading, micro blading, and permanent lashes. Continuing Education/CE is not required for license renewal.

Job Shadow

In accordance with Indiana statute, the DRSHD allows students that qualify, based on attendance and GPA, to job shadow up to 10% of their applicable program off site. This opportunity is afforded to time spent in a licensed salon/spa and or medical facility. This affords the student the opportunity to experience the field of employment and possible job opportunities.

Enrolled students who qualify may sit for their licensing exam prior to graduation, which affords immediate employment opportunities after graduation.

IEP

IEP support is discussed during the Discover Day process. Enrolling students that have an established IEP are encouraged to bring this to the attention of the school at enrollment. The State of Indiana provides testing accommodations as required within IEP criteria. To support the educational needs of all curriculums, the school recognizes and follows the recommendations identified in an IEP. An example of this could be additional testing time and/or a reader.

INSTITUTIONAL OUTCOMES

Graduation Rate – 95%

(Rates. Jan 1, 2022 – Dec 31, 2022)

Licensing Rate – 100%

(Rates. Jan 1, 2022 – Dec 31, 2022)

Placement Rate – 89.45%

(Rates. Jan 1, 2022 – Dec 31, 2022)

JEAN CLERY

The Jeanne Clery Disclosure of Campus Security Policy of Campus Crime Statistics Act, or Clery Act, is a federal law that requires institutions of higher education in the United States to disclose campus security information including crime statistics for the campus and surrounding areas. To comply with these regulations, DRSHD is providing the information as follows:

- Annual security report compiled from data collected by the Schererville Police Department
- Disclosure of DRSHD' Security Policy, and

- Guidance on prompt crime reporting.

This information is available:

- Electronically on DRSHD' website <https://donrobertsschoolofhairdesign.edu>

Security Policy

DRSHD prepares this report to comply with the Clery Act. Students, parents, and staff may access this report in full by contacting the Tucson Police Department. A complete copy of this report is also available from an administrative staff member.

Campus crime, arrest and referral statistics include those reported to the Schererville Police Department. Please note that DRSHD has only one campus, with no campus housing nor satellite locations. DRSHD does not have a campus police staff. Local law enforcement has the arresting authority on the DRSHD campus. Upon written request, DRSHD will disclose to the alleged victim of any crime of violence or non-forcible sex offense, the result of any disciplinary hearing conducted by DRSHD against a student who is the alleged perpetrator of such crime or offense.

Each year, by October 1, DRSHD will compile a crime statistics report to be sent to the Department of Education upon receipt of the letter requesting the crime reports. This information will be uploaded via <http://surveys.ope.ed.gov/security/> by an administrative staff member. Crime statistics from the public areas surrounding DRSHD will also be requested from the Schererville Police Department and will be disclosed in the annual crime report.

Newly enrolled students and staff will receive all Consumer Disclosures, including Campus Security policies via the school's website/www.donrobertsschoolofhairdesign.edu.

OUTCOME RATES

DRSHD tracks annual performance with respect to student completion, placement, and licensure. The requirements from our accrediting agency are 50% Completion, 60% Placement and 70% licensure. DRSHD exceeds these minimum requirements.

For the most recently submitted annual reports submitted November 30 of each year, applicable annual outcome rates are published in the school catalog.

Each year, the administrative staff compiles these statistics per accreditation requirements. Additionally, DRSHD submits its annual completion, graduation, and transfer rates to the U.S. Department of Education via the Integrated Postsecondary Education Data System (IPEDS). This, and other data, is publicly available on the College Navigator website at www.nces.ed.gov/collegenavigator/.

PROFESSIONAL JUDGEMENT POLICY

Professional Judgment Policy Federal law provides students with the right to request an adjustment from the institution to their financial aid awards due to special or unusual circumstances. The institution shall consider and evaluate all requests for adjustment on a case-by-case basis, and its determination will be final. Requests for adjustment must be made by students as soon as possible or when the institution is processing the student's financial aid package. The institution shall provide the student with the results of its review, and the details of any change to the student's financial aid package, within 60 days of the

date that the institution receives all required documentation from the student. This policy shall be followed for all students who request an adjustment to their financial aid packages based on special or unusual circumstances.

Special Circumstances Adjustments based on special circumstances allow the institution to adjust ISIR income information in cases where the student's or family's current income is materially less than the income used to determine the student's financial aid eligibility. A special circumstances adjustment may also be requested to modify cost of attendance components to account for additional expenses incurred by the student or family that are not reflected in the standard cost of attendance calculations.

Any request for consideration of an adjustment based on special circumstances must be made by the student, in writing, to the institution's financial aid department. The following information must be submitted to the institution by any student requesting an adjustment:

- ✓ A written request for an adjustment due to special circumstances
- ✓ The type of adjustment being requested (income adjustment or expenses adjustment)
- ✓ A detailed description of the circumstances involved
- ✓ Evidence documenting the reduction of income for adjustments based on income
- ✓ Evidence documenting the additional expenses for adjustments to the Cost of Attendance

In cases where the student has not submitted all documentation required by the institution, or in cases where the student has already been packaged for the maximum amount of financial aid offered by the institution, the student's request for adjustment shall be declined.

In all other cases, the institution shall review the student's file, consider the special circumstances involved, and determine whether the documentation submitted by the student supports the request for adjustment.

If an adjustment to income is authorized by the institution, a correction to the student's ISIR information will be filed by the institution. The corrected ISIR will then be used to re-package the student's file for any additional financial aid eligibility. For adjustments to cost of attendance components based on additional expenses, the institution shall adjust the cost of attendance accordingly and shall re-package the student's file for any additional financial aid eligibility.

Unusual Circumstances Adjustments based on unusual circumstances, commonly known as "dependency overrides", allow the institution to treat as independent any student who, based on the criteria and definitions in the Higher Education Act, should otherwise be dependent for federal financial aid purposes. Unusual circumstances adjustments are extremely rare and, in accordance with U.S. Department of Education guidelines, shall only be considered if the student's situation is unusual. An example of a qualifying circumstance would be one that might involve cases of human trafficking, asylum or refugee situations, parental abuse, abandonment, or incarceration. An example of a nonqualifying circumstance would include one in which the student is self-supporting and receives no financial assistance from the parents. While the latter may appear to be a situation in which adjustment is warranted, this example is not "unusual" and based on USDE guidance, would not qualify for an unusual circumstance's adjustment.

Any request for consideration of an adjustment based on unusual circumstances must be made by the student, in writing, to the institution's financial aid department. The following information must be submitted to the institution by any student requesting an adjustment:

- ✓ A written request for an adjustment due to unusual circumstances.
- ✓ A detailed description of the unusual circumstances involved.
- ✓ A detailed description of the sources of financial support covering living costs
- ✓ Evidence documenting the unusual circumstances and sources of financial support (must include evidence from unrelated third-party individuals or organizations)

The institution shall decline any request for adjustment due to unusual circumstances if the student has not submitted all documentation required by the institution. In all other cases, the institution shall review the student's file, consider the unusual circumstances involved, and determine whether the documentation submitted by the student supports the request for adjustment.

If an unusual circumstances adjustment (dependency override) is authorized by the institution, the institution shall complete such adjustment to the student's FAFSA / ISIR as required. The corrected ISIR will then be used to re-package the student's file for any additional financial aid eligibility. The student shall continue to be considered independent under the unusual circumstance's adjustment for each subsequent award year at the institution unless the student has informed the institution that circumstances have changed, or if the institution determines that it has conflicting information regarding the student's dependency status.

Acceptable Documentation The following guidance, as published by the U.S. Department of Education's Dear Colleague Letter GEN-22-15, outlines acceptable documentation for requests for adjustment. Acceptable documentation includes, but is not limited to:

Special Circumstances

- A documented interview between the student and the financial aid administrator
- Supplementary information, as necessary, about the financial status or personal circumstances of eligible applicants as it relates to the special circumstances.

Unusual Circumstances

- A documented interview between the student and the financial aid administrator
- Submission of a court order or official Federal or State documentation that the students' parents or legal guardian are incarcerated.
- A documented phone call or written statement from an attorney, guardian ad litem, a court appointed special advocate (or similar), or a representative of a TRIO or GEAR UP program that confirms the circumstances and the person's relationship to the student.
- A documented determination of independence made by a financial aid administrator at another institution in the same or a prior award year.
- Utility bills, health insurance, or other documents that demonstrate a separation from parents or legal guardians. Acceptable documentation may also include a documented phone call or written statement, which confirms the unusual circumstances with:
 - A State, county, or Tribal welfare agency

- An independent living case worker who supports current and former foster youth with the transition to adulthood
- A public or private agency, facility, or program servicing the victims of abuse, neglect, assault, or violence.

PUBLIC DISCLOSURES FOR COST OF ATTENDANCE/COA

Don Roberts School of Hair Design Financial aid eligibility is limited by the COA for the student's program of study or for each academic year of a program longer than one year in length. This school uses an academic year of 900 clock hours for all programs offered.

As required by law, the COA attendance includes both institutional charges, such as tuition and fees, and institutionally determined expense allowances for living costs, transportation, and other allowable expenses.

Enrolling students are required to purchase a student kit applicable to their program of enrollment and e-books, which are subject to a 7% Indiana sales tax. Students who qualify can choose to use financial aid funds to pay for the student kit, e-books, and sales tax.

Living costs are required to be included in the COA calculation, regardless of whether housing is provided by the institution or if students reside off campus. **These expense allowances do not represent fees assessed to students by the institution.** The only fees for which students are liable are the tuition, student kit, applicable sales tax, and other fees outlined in the enrollment agreement. These estimated expense allowances are only used for compliance and financial aid eligibility purposes.

Students are required to have a laptop/Windows PC/Apple, reliable WIFI, and printer.

Students may already have and provide them daily, or the school estimates the cost of both items to be \$800.

Students may purchase these two items from the vendor of choice.

The following monthly expense allowances are used by the Don Roberts School of Hair Design in the student's total cost of attendance determination:

Category 1 includes students who have no dependents and who live with a parent(s).

Category 2 includes all other students.

Expense	Category 1	Category 2
Monthly Living Expenses (Housing & Food) <i>Average charges for rent in NW Indiana.</i>	\$970	\$1420
Monthly Miscellaneous Personal Expenses <i>May vary by supportive documentation Estimated at \$25 per week.</i>	\$100	\$100
Monthly Transportation <i>May vary by driving distance.</i>	\$100.00	\$100.00

Additional amounts may be included for dependent care or disability care for students who incur and document such expenses. See a financial aid advisor for assistance.

The following one-time expense allowances are used by the Don Roberts School of Hair Design in the student's total cost of attendance determination:

Expense	Category 1	Category 2
Federal Student Loan Origination Fee <i>May Vary by Academic Year/1.057 % of the loan debt.</i>	\$5500/\$58.14	\$9500/\$100.42
Anticipating Indiana Licensing Fees <i>TBD Annually</i>	\$300	\$300
Clothing, Shoes, Backpack, Notebooks, Pens, etc.	\$300	\$300

TITLE IV

Pell Recipients by Race/Gender

If necessary, DRSHD will disaggregate completion and placement rates by gender, racial and ethnic groups for recipients of Pell Grants and Direct Loans (unless the number would not yield statistically reliable information or would reveal personally identifiable information).

Proof of Education

DRSHD is required to review and evaluate documentation that demonstrates completion of high school level education or higher for each student. To ensure compliance, a diploma or transcript, complete with date of graduation and award conferred, is required as a condition of enrollment. Should the validity of such documentation, or of the institution from which the documentation was obtained, be in question, further documentation may be required.

Ability-to-Benefit Students

DRSHD does not currently accept Ability-to-Benefit (ATB) students.

Constitution Day Observance

DRSHD observes Constitution Day on September 17 of each year. If the 17th of September falls on a Sunday or a holiday, the observance shall be held during the following week. Activities that educate students and staff on the U.S. Constitution will be arranged. This observance commemorates the signing of the U. S. Constitution on September 17, 1787.

Vaccination Policy

DRSHD does not have requirements regarding vaccinations. However, DRSHD encourages students to take responsibility for their health and wellness.

TITLE IX SEXUAL MISCONDUCT POLICY

Statement of Nondiscrimination

Don Roberts School of Hair Design/DRSHD is committed to providing a safe working and learning community for all students and staff that is free of discrimination in its education programs and activities based on race, color, age, religion, ethnicity, nation of origin, genetic information, sex, sexual orientation, gender identity and expression, pregnancy, marital status, disability, immigration status, or status as a U.S. veteran. Pursuant to all applicable state and federal laws including but not limited to Title IX of the Education Amendments Act of 1972 (“Title IX”), the Family Education Rights and Privacy Act of 1974 (“FERPA”), the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act of 1990 (“Clery Act”), and the Violence Against Women Act of 1994 (“VAWA Act”), DRSHD does not in any way tolerate sexual discrimination, sexual misconduct, or retaliation for the purpose of interfering with any right or privilege secured specifically by Title IX.

Scope of Policy

This policy concerns all students, staff, and third parties in connection with any DRSHD educational program or activity (both on and off campus) involving sexual misconduct, regardless of sexual orientation or gender identity. This policy prohibits any conduct of a sexual nature that contributes to a hostile environment, including sexual harassment, sexual assault, domestic violence, dating violence, sexual exploitation, and stalking (see definitions below). DRSHD encourages victims of sexual misconduct to report an issue to a staff member or directly to the Title IX Coordinator. If desired and/or warranted, DRSHD will conduct a prompt, reliable, and impartial investigation of the issue, taking care to do the utmost in honoring the victim’s request for confidentiality. If, after considering all factors related to the issue, the victim’s request for confidentiality cannot be honored, DRSHD will inform the victim prior to the start of an investigation and will, to the extent possible, only share information with people responsible for handling DRSHD response.

Title IX Coordinator

DRSHD Title IX Coordinator oversees the school’s response to Title IX reports, complaints, and investigations. The Title IX Coordinator also provides ongoing training and support to staff and students regarding their rights and obligations under Title IX. Questions or concerns regarding sexual misconduct can be directed to:

Michelle Richards
152 East US Highway 30
Schererville, Indiana 46375
Telephone: (219) 864-1600
[Email: drschoool@sbcglobal.net](mailto:drschoool@sbcglobal.net)

Additional concerns or questions involving potential violations of Title IX may be directed to the U.S. Department of Education Office for Civil Rights, for which the regional office, located:

U.S. Department of Education – Regional Office V
230 South Dearborn

Chicago, Illinois 60604
Telephone: (312) 730-1560
Facsimile: (312) 730-1576
Email: OCR.Chicago@ed.gov

Options for Assistance Following an Incident of Sexual Misconduct

The following links are provided by the school, specific to the State of Indiana; including, but not limited to sexual harassment, domestic violence, domestic shelters, sexual exploitation, stalking, retaliation, and consent.

<https://www.in.gov/indiana-national-guard/health-and-wellness/sexual-assault-prevention-and-response-program/>

<https://www.in.gov/health/trauma-system/files/sexual-violence-resource-guide-app-2020.pdf>

<https://www.in.gov/bewellindiana/video-resources/domestic-violence-support/>

<https://www.domesticshelters.org/help/in>

<https://www.findlaw.com/state/indiana-law/indiana-stalking-laws.html>

The following information is offered and available, on a national level, outside the State of Indiana.

Victim Connect: 1-855-4VICTIM (1-855-484-2846)

National Domestic Violence Hotline: 1-800-799-7233 or TTY 1-800-787-3224

The National Sexual Assault Hotline: 1-800-656-HOPE (4673)

<https://victimconnect.org/resources/national-hotlines/>

<https://www.nsvrc.org/>

<https://www.justice.gov/ovw/stalking>

<https://www.thehotline.org/resources/stalking-safety-planning/>

<https://www.rainn.org/resources>

<https://www.rainn.org/news/resources-survivors-stalking-and-cyberstalking>

Disclaimer

The school does not claim to assure the reader that the information provided is the most updated information available specific to the State of Indiana and/or outside the State of Indiana.

Reporting Policies

Any student, employee, or third party who believes they have been subject to a Title IX violation, occurring on or off campus, may report the incident directly to the Title IX Coordinator. A student or third party may also disclose information about a violation to a “responsible employee” (this includes all staff members at DRSHD – instructors, front desk, and administration). Please note that all responsible employees are obliged by law to report violations to the Title IX Coordinator (including names of alleged

victims and perpetrators, and relevant details). Requests for confidentiality are taken very seriously and will be evaluated based on the needs of the incident itself, the individuals involved, and the safety of the school and its constituents. If full confidentiality is desired, off-campus professional licensed therapists, mental-health counselors, and pastoral (i.e. religious) counselors are not required to report any information to a Title IX Coordinator, thus avoiding a school investigation, unless it is with the victim's permission.

Once an incident has been reported to either the DRSHD Title IX Coordinator or a responsible employee, the Title IX Coordinator then reports to the Director of Operations for discussion on how best to proceed. Currently, the complainant has the option to file an official Title IX complaint with DRSHD, in writing, and/or report a crime with local law enforcement. It is within the complainant's rights to file both a Title IX and a criminal complaint simultaneously, or neither at all. DRSHD is fully committed to ensuring the safety and well-being of our students. As previously stated, retaliation for reporting an incident or filing a complaint is strictly prohibited, and strong action will be taken if it occurs. Interim measures and sanctions against alleged perpetrators, evaluated by DRSHD, may be provided before, during, or after an investigation as needed to support a safe, nondiscriminatory educational environment. This can include but is not limited to a "no contact" order between individuals, prohibiting an individual from entering DRSHD grounds or a DRSHD event, or altering a class schedule.

Grievance Procedures

In the event a Title IX complaint is filed, DRSHD will appoint a team to investigate. Both complainant and alleged perpetrator will have access to a prompt, adequate, reliable, and impartial investigation of the incident as well as the opportunity to present witnesses and evidence to support their case. The standard required to resolve a complaint is called a "preponderance of evidence" which means that given the facts at hand, it is more likely than not that the incident occurred. The length of the investigation from beginning to conclusion will generally be completed within 60 calendar days, with more complex cases allowing for more time. Written notice of the resolution will be given to both the complainant and the alleged perpetrator, and both parties have the right to appeal the decision.

Registered Sex Offenders

Indiana requires sex offenders to register with their local Sheriff's Department based on their Indiana Risk Assessment score. Information can be found online at <https://www.icrimewatch.net/indiana.php>. Indiana currently does not have any law against offenders seeking or obtaining employment or living near educational institutions.

Hate Crimes

DRSHD does not condone violence or hate crimes of any kind. DRSHD strives to safeguard the rights of American citizens that are mandated by the U.S. Constitution, regardless of ethnicity, national origin, religion, gender, sexual identity, disability and political or religious beliefs.

Security tips - Personal Safety

Prevention is the best protection against crime.

- Use common sense.
- Do not dismiss suspicious people or situations.

- Do not put yourself in harm's way; avoid dangerous situations.
- Lock your car doors.
- Do not walk alone at night; stay in well-lit areas.
- Park your vehicle in well-lit areas and lock doors.
- Keep valuables out of sight; don't tempt a thief.
- Do not give out your keys as they can be copied.
- Report all crimes and suspicious acts to the authorities.
- Things to Reduce Risk
- Lock doors.
- Avoid out of the way places.
- Vary your routine.
- Learn about people before becoming friendly.
- Watch alcohol intake.
- Leave lights on in rooms.
- Have your own transportation or use public transportation.

Auto Theft Prevention

- Always lock your car, even if leaving it for a short time.
- Do not leave keys hidden inside or outside vehicle.
- Completely roll up all windows.
- Park as close to the destination building as possible.
- Park in a well-lit attended parking lot whenever possible.
- When parking in a public lot, never tell anyone how long you will be gone. If a key must be left with an attendant, only leave ignition key.
- Do not leave valuables visible in car. Lock them in the trunk.
- Do not leave credit cards, checkbooks, or legal papers in the car.
- Do not attach address information to your key ring. If it is lost or stolen, it could lead thieves directly to your home.

TYPES OF FINANCIAL AID

Title IV Financial Aid

Effective October 1978, DRSHD is approved to participate in the following Title IV programs:

Federal PELL Grant

The Federal PELL Grant is an aid awarded to eligible students with financial need who do not have a bachelor's degree or higher. These grants do not have to be repaid unless the student withdraws prior to the completion of his/her program. Award amounts are subject to change annually. The amounts are dependent on cost of attendance, estimated family contribution, enrollment status, and whether the student attends for a full academic year or less.

Federal Direct Loans

Federal Direct Loans are funds lent directly to students by the U.S. Department of Education and must be repaid with interest. These low interest loans are used to help cover the costs of higher education.

DRSHD will review the results of the Free Application for Federal Student Aid (FAFSA) to determine the amount that may be borrowed. There are three types of Direct Loans that may be available:

- Direct Subsidized Loans

Subsidized loans are reserved for students demonstrating financial need. Interest is not charged while the student is in school at least half-time or during certain deferment periods.

- Direct Unsubsidized Loans

Students are not required to demonstrate financial need to be eligible for Unsubsidized loans. Interest accrues on the unsubsidized loan as soon as it is disbursed and until it is paid in full. Students are encouraged to make interest-only payments while they are in school, during grace periods, and during deferment and forbearance periods. If a student chooses not to make interest-only payments, the interest will capitalize on the loan amount.

- Direct Parent PLUS Loans

Parents of a dependent student may apply for a Direct Parent PLUS loan to help pay for their children's educational expenses.

For more information regarding these programs, please visit [Understanding Federal Aid](#).

ADDITIONAL FINANCIAL RESOURCES (NON-TITLE IV)

Institutional Financing

Institutional financing is available to students who choose to make monthly payments towards their tuition balance instead of paying up front. DRSHD does not charge interest on institutional financing payments that are made on time. Institutional financial plans are determined by the financial aid department.

TFC Tuition Financing

DRSHD offers additional tuition financing through TFC. Students can apply for TFC loans through the financial aid department at the school. TFC loans are available to those who qualify after exhausting federal student aid eligibility but have a gap balance of at least \$1,000.00. The amount borrowed may only be used to cover the tuition balance. Eligibility, loan terms and payment amounts are determined by the school. Each borrower must apply with a co-borrower and both must be over 18 and have valid social security numbers. Neither the borrower nor the co-borrower can have defaulted on any prior federal student loans.

Contact Information for Financial Aid-Related Questions

A financial aid administrator is available Thursday through Saturday by appointment to answer any financial aid related questions. To schedule an appointment, please email donrobertsschool@gmail.com

Title IV Eligibility Requirements

All Title IV funds are awarded based on eligibility. Eligibility is determined by completing the Free Application for Federal Student Aid (FAFSA). The application can be found online at <https://fafsa.ed.gov>. Students must be enrolled and begin classes at DRSHD before Title IV aid can be disbursed. Upon enrollment, the student's information is updated to the National Student Loan Data System (NSLDS) and is accessible by guaranty agencies, lenders, and institutions authorized to use the data system.

Methods & Frequency of Disbursements

Generally, a student will receive Title IV grant and/or loan money in two payment periods, called disbursements. All programs offered are established on a 900-hour academic year. Students receive a disbursement at enrollment and midpoint of the first academic year. Programs that exceed the 900-hour academic year are prorated proportionately. Payments for the second academic year are made at the beginning and midpoint of the second academic year.

First time borrowers must wait thirty (30) days after the first day of class before DRSHD is permitted to release loan money to students.

DRSHD applies students' grant and loan money toward tuition and fees. Any remaining funds will be released to students directly within fourteen (14) calendar days unless a student requests that those funds be held longer.

Financial Aid Rights & Responsibilities

Students who receive federal financial aid have the following rights:

- The right to review individual financial aid files.
- The right to accept or decline financial aid awards.
- The right to know how financial need was determined.
- The right to request an explanation of the funding sources on the financial aid award.
- The right to know DRSHD's refund policy.

To view and download the "DRSHD Right to Know Policy" [click here](#).

While receiving financial aid, each student has the following responsibilities:

- The responsibility to remain in Satisfactory Academic Progress (SAP). Satisfactory Academic Progress is defined as maintaining a cumulative GPA of at least 80% and cumulative attendance of at least 90%. Failure to maintain SAP may result in loss of eligibility for financial aid.
- The responsibility to complete all application forms accurately and honestly.
- The responsibility to provide correct information. If it is found that a student purposely provided false information, it may be considered a criminal offense, which could result in an indictment under the U.S. Criminal Code Chapter 47.
- The responsibility to provide all requested documentation to the financial aid department in a timely manner. Failure to do so may result in a delay or loss of financial aid.
- The responsibility of reading and understanding all materials she/he signs.
- The responsibility to keep copies of all signed documents.
- The responsibility for all agreements that she/he signs.

Median Loan Debt

For all students completing the Aesthetics program between July 1, 2020, and June 30, 2021 the median cumulative amount of debt from the following sources are listed below:

Type of Debt

Title IV Student Loan Debt

Private Loan Debt

Institutional Financing Debt

Cohort Default Rates provided by the U.S. Department of Education in the past three years

FY 2019	12.9%
FY 2018	2.7%
FY 2017	7.9%

Financial Aid Appointment

After each prospective student has toured the facility and completed a Free Application for Federal Student Aid (FAFSA), a financial aid appointment will be scheduled. During that appointment, the financial aid award estimate will be presented to the student, and billing options will be discussed in detail. The financial aid award estimate provides a breakdown of the aid anticipated from each source. The financial aid administrator will explain in detail what each type of aid consists of and how each award amount is determined, disbursed, and applied to the student account. The prospective student will also receive instructions on how to complete the online Loan Entrance Counseling and Master Promissory Note found on <https://studentaid.gov>. A summary of repayment plans may also be presented during the financial aid appointment. The financial aid administrator will also explain, in detail, the ramifications of withdrawing. If the student has previously received Title IV loans, she/he may be eligible to defer payment on the prior loans while enrolled at DRSHD. For assistance in deferring student loans, please contact the financial aid department at (219) 864-1600.

Entrance Counseling

As part of the initiation process for Direct Loans, each prospective student is required to complete the U.S. Department of Education's interactive online entrance counseling program at <https://studentaid.gov> prior to the start of school and/or any loans being disbursed.

Consumer Information

Consumer information and disclosures (including information pertaining but not limited to campus security, placement, graduation rates, and drug and alcohol prevention) can be obtained from an administrative staff member and can also be found on our website <https://donrobertsschoolofhairdesign.edu/consumer-information-disclosures/>.

Repayment of Student Loans

Should you fail to pay your student loans as agreed, you may enter default, the consequences of which may include:

- Your entire loan balance, including interest, may become due immediately.
- Your postsecondary records may be placed on hold.
- You may lose eligibility for future financial aid.
- Your account may be turned over to a collection agency.
- Your credit will be damaged for several years. Defaulted loans are reported to national credit bureaus.
- You may find it difficult to qualify for credit cards, car loans, mortgages, or renting an apartment.
- Your income tax returns (both federal and state) may be withheld and applied to your student loan debt.
- Your wages may be withheld (garnished).
- You may not be able to apply or renew your professional license.
- You may not be hired by an employer that performs credit checks.

Please note: Direct Loans are federally funded; therefore, you may not have the option of discharging them in bankruptcy court.

Exit Counseling

Upon graduation or withdrawal from DRSHD, students who received Direct Loans are required to complete online exit counseling at studentaid.gov. This counseling is mandatory and must be completed before a student's hours can be released to the Indiana Professional Licensing Agency. A member of the financial aid department is available to answer questions Thursday through Thursday from 9:00 a.m. to 3:00 p.m. When students are within 100 clock hours of graduation, the financial aid department will schedule pre-graduation appointments. The DRSHD requires students to complete the exit counseling, as required by the U.S. Department of Education, prior to graduation.

Loan Summary for DRSHD (not including any prior loans)

Type of Loan	Amount
Direct Loan (Subsidized)	\$X,XXX
Direct Loan (Unsubsidized)	\$X,XXX

According to the studentaid.gov repayment estimator, your monthly payments using the Standard Repayment Plan would be approximately \$XXX.XX for XX months. You may choose from multiple repayment plans, and there is no pre-payment penalty for paying off your loans early.

The Direct Loan servicer for your loans is:

Name of Direct Loan Servicer
Address of Servicer
City, State, and Zip Code of Servicer

Phone Number of Servicer

Website of Servicer

Please do not hesitate to contact either your servicer or the financial aid department should you have any questions or need further assistance.