



Kentucky Horseshoeing School

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## 2025 CONSUMER INFORMATION

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Kentucky Horseshoeing School

**CONSUMER INFORMATION**

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**GENERAL INFORMATION**

**Consumer Information Message:**

The Kentucky Horseshoeing School (herein after known as "KHS") is providing consumer information about KHS to the public, as well as their faculty, employees, students, potential students, and visitors. This report covers basic enrollment procedures and is forthcoming with consequences attributed to the receipt of student aid. Also, this report sites consequences that can occur from early withdrawal and in particular withdrawal due to unsatisfactory progress.

Equally important, this document contains information and data pertaining to fire safety and emergency notifications and evacuation procedures at the KHS Campus and the dormitory. The data and information contained in this document are reported annually in compliance with requirements set forth by the Department of Education. The aim of this report is to provide information and data required by Federal law, as well as the situational awareness required to further develop and enhance a culture of safety and preparedness on the campus and in the dormitory at KHS.

For further information or questions pertaining to information submitted in this report, please call 859-575-4063.

**KHS Facilities:**

KHS is located at 3612 Lexington Road, Richmond, KY, 40475. Information concerning classroom and shop areas, or instructional facilities can be found in KHS Catalog and upon request can be received from the Admissions Department of KHS.

**Licensure/ State / Agency:**

- KHS is approved by the Kentucky Commission on Proprietary Education, No. R-01296.
- KHS is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC). This commission is a recognized accrediting agency under the provision of Chapter 33, Title 33 U.S. Code, and subsequent legislation, No M072302.
- For purposes of financial aid, the OPEID Number for KHS is 042396

**Programs Offered Hours to Completion Tuition Cost Textbook / Kit Costs:**

Course/Hours	Tuition and lab Fees	Tool Kit/Books
• 12 Week / 480 hrs. and kit cost	\$12,000.00	\$4,000.00
• 24 Week / 960 hrs. and kit cost	\$21,000.00	\$4,000.00
• 36 Week / 1440 hrs. and kit cost	\$30,000.00	\$4,000.00

**Contact Personnel to Assist with Consumer Information:**

Each Financial Aid Officer (FAO) and Assistant FAO are knowledgeable of the information contained within this document and are readily available to assist prospective/enrolled students and/ or their parents during normal business hours. Our business hours are Monday-Friday 8:00 am to 5:00 PM. Students may contact The Financial Aid Office, at (859) 575-4063 for additional questions.

**ADMISSIONS**

- KHS does not admit ability-to-benefit students.

**Non-discrimination and Military Non-discrimination:**

- Persons who can benefit from KHS's learning programs will be admitted on a space-available basis, without regard to race, ethnic background, gender, age, religion, marital status, sexual orientation, political persuasion, or disability, except as prescribed by law. Kentucky Horseshoeing School reserves the right to refuse or revoke admission to individuals who pose a present or future safety risk to students, faculty, and staff as well as campus visitors.
- All service members of the armed services will not be denied admissions based on reasons related to their service.

**Incarcerated students:**

- Incarcerated students are not eligible for enrollment as all classes are conducted at the physical location.
- A student is not considered incarcerated if the student is in a half-way house, has home detention, or is serving a sentence on weekends only.

**Admissions Requirements:**

A completed KHS application is the first criterion for admission. Applicants have met the requirements of this criterion when they submit an application form filled out in its entirety. This includes the submission of an essay responding to one of three given prompts.

There is a required \$50.00 Application fee due to KHS. Payment can be paid by Visa or Master Card, over the phone, check, money order, or through the school's secure website.

**Validating High School Diplomas:**

A High School Diploma, General Education Development (GED) or equivalent certificate is the minimum requirement for admissions. All students must have a verifiable high school diploma or G.E.D. certificate. All Diplomas must be presented in English. If translation of a diploma is required by KHS, the cost of translation will be

the responsibility of the student. If KHS questions the validity of the document, the registrar will contact the applicant's high school to verify the document.

The Department of Education requires students who receive Title IV funding to have a valid high school diploma or GED. If a student is admitted and is found to have an invalid high school diploma or GED, the student must be dismissed from KHS immediately and all Title IV aid disbursed for the student must be returned to the Department of Education. The student can be readmitted only after providing a valid High School Diploma, or GED certificate. The student will only be eligible for qualifying federal aid, going forward, if a valid diploma or GED is submitted at the time of re-enrollment. The student will be responsible for all costs that were not Title IV eligible and all other costs that were incurred prior to re-enrollment due to his/her invalid diploma.

An applicant is required to provide KHS a photocopy of his/her driver's license, passport or another form of government issued identification.

**Copy of an applicant's physical examination presented to KHS.**

Excessive physical strength is not required to become a successful farrier. However, a student must understand the physical demands necessary to learn and perform the proper techniques of trimming and shoeing a horse. In fact, proper fitness, and the ability to work with hand tools are necessary components for any student to be successful throughout the rigorous curriculum at KHS. To that extent, a physical examination is required for attendance at KHS. For acceptance, the applicant must pass a sports physical performed by the applicant's personal doctor or by a medical professional from one of the many medical clinics located in most pharmacies. Additionally, the applicant submits a completed KHS physical form that indicates past medical history, medications, etc.

### **International Students**

KHS welcomes international students but, he/ she must provide proof of their immigration status and original documents must be presented. Foreign diplomas submitted in a language other than English will be sent for Verification through an approved agency at the student's expense. KHS utilizes Validential Corporation headquartered in California for translation and verification of these transcripts. Consequently, an international student will be placed in a pending admissions status until verification is complete. International students must meet the same educational requirements that exist for United States residents.

### **Transfer Credits Policy**

Due to the nature of the course materials being taught at KHS, we do not accept transfer of credit from other institutions. Although no transfer credits from outside institutions are accepted, there is no previous experience required for admission. However, all relevant experiences will be considered when class placements are made. Particularly, the student will be evaluated on a case-by-case basis; regarding his/her theoretical and practical knowledge and will be placed accordingly.

### **Standard Admissions Procedures Include:**

Although not required, a school tour is highly recommended. During the admissions process ideally, the potential student will tour the school, meet staff and instructors, and course specifics are explained in detail. The admissions process is designed to ensure each prospect has all the information needed to make an educated decision to best support their goals. All students go through the admissions career planning session with the admissions representative. The presentation walks the students through all the important points of attending school and what is expected. The representative works one-on-one with each potential student to make sure each inquiry

understands all the information. When necessary, if the student has unanswered questions, additional staff or instructors will assist to make sure all details are understood. When available, one of the instructors will go over class requirements and workload so proper expectations are explained. It is in our best interest as well as the prospective student that our program is the right match for the prospect. After the tour, the potential student and the admissions representative will go over the details again to make sure everything is understood.

For some students it may be necessary for them to tour the school on the day of check-in; but, prior to signing the enrollment agreement.

In particular, email correspondence with the applicant will include the date the required documents must be completed and returned to the school and a handbook so the student will know the rules prior to arrival. Likewise, a timeline for when the school must be notified about payment, check-in for school and materials needed.

After application, each student is sent a digital copy of the KHS catalog along with their acceptance materials. A record of this is kept in each student file. Further, students execute a document upon enrollment indicating that they have received a copy of the current catalog. The Enrollment Agreement Verification Form is another document that once signed, confirms that the student has received a copy of the catalog. Prior to starting each new student meets with the school's administrative representative where a checklist is reviewed one-on-one. At this time administration confirms that the new student has received the school's academic catalog.

If the student has any questions throughout the admission/financial aid process, our office staff is responsive to phone calls and e-mails and available to answer any questions. Depending on which financial aid option the student qualifies for, KHS will work with the student to ensure the proper documents are completed in a timely manner to meet the student's needs as best as possible.

Prior to signing the enrollment agreement, the student completes a financial aid appointment to go over tuition and financial aid packaging including any out-of-pocket expenses for the student. In addition, they are instructed that they are required to read and understand the terms of the agreement, our Refund Policy, as well as the rules included in the Student Handbook. We require that the student signs an "Enrollment Verification Form" as well, stating that they have read all the rights and responsibilities spelled out in the KHS Student Handbook prior to signing the enrollment agreement.

The enrollment agreement is executed once the student has completed all other admissions and financial aid paperwork. This agreement is signed by applicable administrative officials after the signed student copy is presented to the official along with documented proof of high school graduation; and a signed, fully executed, copy of the enrollment agreement is given to the student prior to leaving the campus. KHS has a new class check-in prior to class start and at the check-in, all documents are reviewed with each student individually. Prior to matriculation the School's Administrative Specialist verifies that the signed copy is in the student's file.

#### **Admission Process**

- A prospective student contacts the school via phone, e-mail, through website, or mail.
- Admissions representative schedules an appointment with the prospective student.
- The admissions representative interviews the prospective student and when possible, gives a tour of the campus. During the tour, prospective students will have the opportunity to meet school officials and instructors. An academic catalog is provided at this point.
- Together the prospective student and admissions representative determine if the school meets his/her needs.
- The prospective student meets with a financial aid director for a financial aid preview.

- The prospective student completes an application for admission along with a \$50.00 application fee. The school verifies the applicant meets requirements for admission by submitting either electronically, mailed, or submitted via the school's website a completed application, including submission of the essay answering one of three given prompts.
- KHS sends an acceptance letter to prospective students.
- A financial aid appointment is scheduled.
- KHS receives a tuition deposit of \$500.00 to hold his/her spot (14 maximum).
- Once the student's financial aid appointment is completed, the applicant meets with their admissions representative to complete all enrollment paperwork and provide proof of high school graduation or GED completion, driver's license or government issued identification, as well as the proof of medical physical, health insurance, approved identification etc. If KHS questions the validity of the document, the registrar will contact the applicant's high school or GED location to validate.
- The student completes all admissions paperwork prior to executing the enrollment agreement. Once the student and admissions representative sign the enrollment agreement, the document is signed by a school official who verifies the documents, and then signs. The student is given an executed copy of the enrollment agreement, which completes the enrollment process.
- The registrar uploads all admissions documents into the Student Tracking Accounting Records System (STARS).

KHS has a policy of open enrollment. Our school officials take every opportunity to inform the prospective student; through phone conversations, by the material in our catalog, our tour, or on our website that consideration should be made for the nature of our course rigor, both physically and mentally. We encourage each prospective student to spend time with a practicing farrier prior to committing to KHS as a student.

Once a student's application materials are received by the school administration, documents are reviewed. Upon acceptance, enrollment paperwork is emailed to the student. The information disseminated to the student includes: the student's desired program, the scheduled orientation date, tool order form, enrollment agreement, catalog verification forms and the housing application and contract. Additional documents such as: media release, accident waiver, enrollment verification form, insurance verification form, student learning disabilities form, and roommate survey are checked off when received and are desired before start of class.

Also, the email correspondence with the applicant will include the date the enclosed documents must be completed and returned to the school and a handbook so the student will know the rules prior to arrival. Likewise, a timeline for when the school must be notified about payment, check-in for school and materials needed.

### **Recruitment of Students**

KHS does not recruit students who are currently admitted to or attending another school offering a similar program of study. KHS observes all ethical practices and procedures in the recruitment of students and adheres to the following set forth by ACCSC:

- All recruitment efforts focus on attracting qualified farrier students that will benefit from the education and training.
- KHS discloses to all prospective students an accurate and full disclosure of the expectations associated with the profession of farriery.

- KHS uses only its own employees to conduct recruiting activities and does not employ employment agencies for recruitment.
- KHS has and enforces an acceptable written code of conduct.
- Only qualified employees engage in recruitment activities.
- KHS complies with applicable federal and state laws and regulations pertaining to student recruitment.
- The Executive Director approves all promotional materials used by school personnel in advance and accepts full responsibility for the materials used.
- KHS has policies and procedures in place and takes precautions to ensure that personnel do not make false, exaggerated, or misleading statements about the school, its personnel, its training, its services, or its accredited status to ensure that its personnel do not make promise of employment or inaccurate salary claims to prospective students.
- KHS reviews and evaluates its recruiting policies and procedures and the performance of recruitment activities and employees.
- KHS does not engage in recruiting activities in settings where prospective students cannot be expected to make informed decisions, such as: welfare offices, unemployment lines, food stamp centers and homeless shelters etc.
- KHS does not permit cash payment or other similar consideration to any prospective student to encourage enrollment.
- KHS clearly identifies itself in all advertising, promotional materials, and contacts made with prospective students.
- KHS provides the applicant with a receipt for all money collected.

### **Vaccination Policy**

Respectful of the rights and decisions of all parties concerning childhood vaccines, KHS does not require vaccination records for admittance.

### **Media Release**

Upon registration as a student at KHS, students are given the option to execute a release allowing KHS to use their likeness and/or endorsements in future projects. This media release authorizes KHS to use the individual's name, voice, image, and likeness in any film, audio or video recording, photograph, illustration, animation, or advertisement. Before using any spoken or written endorsement in an advertisement, KHS management confirms that the media release is signed by the source of the endorsement.

Also, when students complete their program Satisfaction Surveys are administered and the student once again confirms his/her desire to participate or not in ongoing promotion of the farrier program.

### **Eligible Noncitizen:**

- Generally, you are an eligible noncitizen if you are:
  - ❖ A permanent U.S. resident with a Permanent Resident Card (I-551).
  - ❖ A conditional permanent resident with a Conditional Green Card (I-551C).
  - ❖ The holder of an Arrival-Departure Record (I-94) from the Department of Homeland

Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms that you were paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant".

- ❖ The holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."
- ❖ If you are in the U.S. on an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), select "No, I am not a citizen or eligible noncitizen."

You will not be eligible for federal student aid; however, you should still complete the application as you may be eligible for state or institutional private loans.

**Incentive Compensation:**

KHS will not provide a commission/bonus or other incentive payment based in any part, directly or indirectly on success in securing enrollments or financial aid to any person or entity engaged in any student recruiting or admission activities or in making decisions regarding awarding Title IV funds. Salaries for staff associated with Admissions or Financial Aid will be based on job responsibilities, length of employment, and standard evaluative factors.

## ACADEMICS

**Satisfactory Academic Progress:**

Kentucky Horseshoeing School has established standards of *Satisfactory Academic Progress* (SAP) that apply consistently to all students. These standards are used to evaluate academic progress for all periods of all students' enrollment; even those periods in which the student may not have received federal student aid. However, under extenuating circumstances, the School Executive Director may waive interim satisfactory standards for mitigating circumstances outside the control of the student. These circumstances outside the control of the student must be documented. No waivers will be permitted for graduation requirements, maximum time frame requirements, or leave of absences policies. Students will be evaluated for SAP after each evaluation period. The evaluation period for all students is twelve weeks. To be making Satisfactory Academic Progress, the student must meet the following standards:

- *Cumulative Grade Average.* At the time of evaluation, the student must have a cumulative grade point average of 72% minimally. However, a grade awarded Incomplete "I" or Withdraw "W" will not be calculated in Cumulative Grade Point Average (CGPA).
- *Maximum Time Frame.* A student is expected to complete his or her program within 150% of the normally established time. The maximum timeframe is 150% of the published length of the program, measured in clock hours. A student failing to complete his or her program within 150% of the established time will be terminated. For example, in the 36-Week Career Track Program the program requires successful completion in 54 weeks or less ( $1.5 \times 36$ ). If at any point the school determines that a student cannot finish the program within the maximum time allowed, the student will be terminated from the program. When a student is awarded Incomplete "I" or Withdraw "W", those clock hours will be counted for purposes of determining the Maximum Time Frame.

**SAP Calculation:**

When Course work is repeated, only the highest grade will count in the Cumulative Grade Point Average (CGPA) calculation. However, all course hour attempts count for the purpose of determining Maximum Time Frame. A student will become ineligible to receive Title IV funds at the point where it becomes mathematically impossible for the student to complete the program within 150% of the maximum timeframe. Students not utilizing financial aid will also be ineligible to continue if it is mathematically impossible for him/her to complete the program within 150% of the maximum timeframe.

A student will be evaluated each twelve-weeks at the end of each term, once the grades have been posted. The student's SAP calculation is based on the number of clock hours required in the student's program of study: 480 clock hours, 960 clock hours, and 1440 clock hours.

**Financial Aid Status:**

Students who meet a cumulative grade percentage of 72% and a cumulative completion rate of 66.67% of their calculated hours at the time of evaluation are considered to be in *Good Standing Status* and those that utilize financial aid are eligible.

The student that fails to meet SAP at the end of an evaluation period will be given an *Academic Probation / Financial Aid Warning (FAW)* status for the upcoming evaluation period. A student may only be placed on Academic Probation / FAW for a single consecutive term and will continue to be eligible for enrollment and financial aid throughout that period. When a student meets SAP after one term of Academic Probation / FAW he/she will be returned to Good Standing academically and will remain financial aid eligible. However, this student will continue to be monitored for progress.

When a student fails to regain SAP after one evaluation period of Academic Probation / FAW, he/she will be placed on *Academic Suspension /Financial Aid Suspension* for the following term. During the Academic / FA Suspension term, the student is no longer eligible to attend class or obtain financial aid.

For the student that wants to appeal the determination of Suspension he/she must do so in writing, by completing the *Satisfactory Academic Progress Appeal Form*. The form can be obtained from the administrative office. The reasons for the appeal must be the result of mitigating circumstances and include documentation to support the claim. Such appeals must be made within one week of the last day of the evaluation period. An appeal decision will be made within three business days of receiving the student's appeal and the student will be notified of the decision. A copy of the appeal, supporting documentation, and the final determination will be kept in the student's academic file.

If the appeal is granted, the student will be placed on Academic Probation /Financial Aid Warning for one term and aid will be reinstated. Appeal approvals do require the student to attain SAP by the next evaluation point. Failure to meet SAP by the next evaluation period will result in loss of financial aid eligibility and academic dismissal.

**Grading:**

Tests and homework assignments are given according to individual course requirements disseminated in the course syllabus. Homework, forge work, and attendance is graded and included with test grades to determine course grades. Grade reports are issued each term, a term being 12 weeks in length. All grades are recorded on the following scale:

Percentile Grade	Letter Grade	Grade Point
92-100	A	4.0
82-91	B	3.0
72-81	C	2.0
Below 72	F	0
Incomplete	I	0
Withdrawal	W	0

The overall coursework will be weighted as follows:

- Tests/Quizzes 5%
- Participation/Homework 5%
- Weekly Assignments 45%
- Final Written Exams 15%
- Final Proficiency Exams 20%
- Final Live Shoeing 10%

**Graduation Requirements:**

Students will need to achieve a cumulative 72% or higher to receive a Diploma from KHS.

All grades and missing assignments are available for viewing through our Student Web Portal.

**Homework:**

Each student will be given access to a personal student portal at [www.studentsupportportal.com](http://www.studentsupportportal.com). It is the student's responsibility to make up missed assignments according to their instructor's requirements. It is up to each instructor to define their homework makeup policy. Homework assignments not completed at the end of each 12-week period will be given a zero (0). There are no exceptions. Exams: Tests and quizzes that are missed due to an Excused Absence can be made up. A student has 1 week after returning from an Excused Absence to make up any missed work. Tests and quizzes that are missed due to an Unexcused Absence cannot be made up, except for: Pasture Trim Proficiency and Clinching Proficiency.

A student must have two passing grades for the Pasture Trim Proficiency and the Clinching Proficiency. If after two attempts, a student fails to have two passing grades, he/she will be allowed one additional attempt to pass individual proficiencies. A student can access grades as they are available on-line through their personal student portal.

**Program Change:**

When a student is currently enrolled in a program at KHS, he/she may change program enrollment during the first six (6) weeks of the program. A student can request to change his /her program of study by submitting a request for Change of Status. *Change of Status Request* must list any addition/reduction to fees incurred by making this program change, a reason for change, and the date change is to take effect. The student and an administrator of KHS must sign requests. When changing a program, the student must execute a new Enrollment Agreement to reflect the change. Students clock hours earned will transfer into new program enrollment, as applicable.

**Dropping a Program:**

- A student can drop a course up to and including the final day of Week 2 of the course.
- A drop means the program is "erased" from your record so that the transcript will not show you attempted the course.
- A refund will be generated in accordance with KHS refund policies.

**Withdrawing from a Program:**

When a student withdraws prior to the completion of a course he/she will receive a grade of "W". The student re-entering will be required to complete the entire course from which they withdrew.

- The "W" mark does not impact your GPA but will count toward Maximum Time Frame.
- A *Withdraw* means the program remains on the student's academic record.
- A student can withdraw from his/her program in person at the Administrative Office or in writing.
- Withdrawing from a program can affect the student's financial plan.

**Incomplete Grade:**

The incomplete grade, "I" may be given as an option for the instructor when, because of extenuating circumstances, the student is unable to complete the work within specified allowed time. Unless otherwise specified by the instructor, the student will have a mutually determined time to make up the incomplete; not to exceed 180 days within the 12-month period. When a student fails to complete the required coursework within the previously established time, the grade becomes an "F".

**Student Advising/ Tutoring:**

Students having academic or forging problems are encouraged to discuss them with their instructor or the Director of Education. For those students who are having trouble and request assistance, tutors are available after-hours at an additional cost to the student.

**Attendance/ Tardiness Policy:**

Students are expected to attend all classes, arriving on time and remaining in class until the end of the scheduled day. Students missing class will be docked accordingly. Students' attendance will be reflected as a grade, not to exceed 10% in each course.

Students who miss two consecutive weeks (10 consecutive business days) may be terminated from the course, unless under documented circumstances which may be deemed exceptional. Students absent at the start of class will be considered tardy (late). Two-tardies constitute an unexcused absence.

Students will have had to meet the appropriate attendance requirements for each program.

Due to the thorough and extensive format of our program, it is imperative that students attend all lectures and demonstrations. If a student exceeds the maximum number of absences allowed, KHS reserves the right to dismiss the student. When a student's absences exceed 10% of their total program time, the student will be automatically dismissed.

Attendance will be taken daily by the instructor and recorded in the student record system. Once attendance is posted to the administrative software for each course it becomes part of the student's permanent record. Any student can monitor their attendance records for accuracy through the Student Portal. If a student petitions a change in attendance records, the supervising instructor or Campus Director must approve any change.

To receive academic credit for a class from which a student was dropped due to lack of attendance, the student will be required to retake the class. Attendance reports will be run at the end of each grading period. Any student who fails to meet SAP in attendance will be notified in writing.

**Make-Up Work:**

Classroom work missed during an excused absence may be made up through arrangements with the Instructor or Director of Education. Make-up work will not be authorized in the case of an unexcused absence. Class cuts are considered unexcused absences. Clock hours missed for an Excused Absence can be made up during designated times during open shop nights. Makeup work not completed at the end of each 12-week period will be given a zero (0).

**Excused Absences:**

All absences will be dealt with on an individual basis. Documented excuse from licensed medical practitioner, death in the family, or natural disaster will constitute an excused absence. Lack of documentation will deem the

absence NOT excused. In certain circumstances, an excused absence can be pre-approved at the discretion of KHS staff. Any student may obtain a "Request for Excused Absence Form" from the administration office.

**Ride-a-longs:**

Approved Ride-a-longs do not constitute an absence.

**Unexcused Absences:**

If a student exceeds the maximum number of absences allowed, KHS reserves the right to dismiss the student.

When a student's absences exceed 10% of their total program time, the student will be automatically dismissed.

Absences will be allowed as follows:

- 12- week class -3 days absent
- 24- week program -5 days absent
- 36- week program -8 days absent

**FINANCIAL**

KHS strongly believes that working apprenticeships provide the best means for farriers to complete their education. That's why placing our top graduates in working internships has always been our goal. Apprenticeships not only allow our students to extend their education under a trained master; they also allow students to obtain valuable first-hand experience and learn what is involved in successfully operating a working farrier service. Apprenticeships include paid compensation, with salaries negotiated on an individual basis.

Many students who have completed farrier apprenticeships have been able to launch their professional farrier career at the upper reaches of the earnings scale. While KHS cannot guarantee a paid apprenticeship to all graduates, we will make every effort to place qualified graduates of our 24 and 36- week classes in a qualified position. Students who desire job placement assistance need to work with the KHS administration for this service.

**Cost of Attendance:**

We estimate the Cost of Attendance (COA) for "Dependent" students living at home, and "All Others" (Dependent students living in an apartment, and independent students) based on the length of the program, tuition and fees, loan origination and guarantee fees, as well as average national room and board, personal expenses, and transportation costs. Below is the budget for each program listed below.

**12 Week Farrier Survey Course**

480 hours with a total cost of \$17,577 (tuition, housing, tools, and living expenses).

**24 Week Advanced Course**

960 hours with a total cost of \$30,153 (tuition, housing, tools, and living expenses).

**36 Week Career Track Course**

1440 hours with a total cost of \$44,230 (tuition, housing, tools, and living expenses).

The COA is based on the length of the program, tuition and fees, loan fees, as well as average national room and board, personal expenses, and transportation costs. Listed below is the COA Budget for each program that is qualified for Title IV, HEA funding.

**Additional Costs:**

Students provide their own stationary school supplies.

**Net Price Calculator:**

- The Net Price Calculator is posted on KHS financial aid website in accordance with the Higher Education Opportunity Act of 2008. It can be seen at <http://kentuckyhorseshoingschool.vfao.com>.

- The Net Price Calculator allows prospective students to calculate an estimated net price at an institution based on a student's individual circumstances using the following basic formula: price of attendance minus grant aid.
- Based on the information collected by the student, an average net price of attendance is generated based on what similar students paid in the previous year.
- This calculator is designed to help you estimate your educational expenses after grants and will be used when determining Title IV loan eligibility when working with KHS Financial Aid Administrator (FAA) to calculate your remaining educational expenses.
- The results of the Net Price Calculator will be dependent on the accuracy and completeness of the information entered and are intended to provide only a general guide to your eligibility for financial aid.
- Any result of this Calculator is not guaranteed by KHS and is meant to be an indication of the aid you may be eligible to receive.
- This is not an application for financial aid.
- Students must complete the Free Application for Federal Student Aid (FAFSA) to be eligible for Title IV funds.
- For more information on applying for federal student aid, please go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
- Note: The estimate provided using this net price calculator does not represent a final determination, or actual award, of financial assistance.
- The price of attendance and financial aid availability may change.
- This estimate shall not be binding on the Secretary of Education, this institution of higher education or the State in which this institution of higher education is located.
- Completing the calculator should take no more than 20 minutes of your time.
  - ❖ You will need to answer some basic questions about your parents' financial situation so it might be helpful to have recent tax forms or pay stubs on hand before you begin.
- To access KHS's Net Price Calculator, please log on to the KHS website at [www.khsus.com](http://www.khsus.com), and go to the Consumer Information page.

#### **Student Loan Information:**

- A student or prospective student can contact KHS's Financial Aid Administrator for assistance in obtaining information regarding both Title IV funding and available consumer loans.
  - ❖ Need Based Aid: Pell Grants and Direct Subsidized Loans.
  - ❖ Non-need Based Aid: Direct Unsubsidized Loans, Direct Parent Plus Loans, Consumer Loans.

#### **General Information for Title IV Funding:**

- KHS complies with state approval and licensure requirements to be legally authorized to provide postsecondary education in the state of Kentucky and therefore is eligible to participate in Title IV and HEA programs.
- KHS FAA educates students and/or parents in all options of aid available to those who qualify.
- We understand that all student's/family's needs are unique.
- We are committed to the students' educational success, a part of which includes securing the proper funding.
- The information from the FAFSA, provided by the student and /or parent, in conjunction with state and federal regulations, including the National Student Loan Data System (NSLDS) determines eligibility for available programs.
- Many parents of dependent students borrow money to help cover educational costs and living expenses for their daughter/son.
  - ❖ KHS offers parents of eligible dependent students the ability to apply for the Federal Direct Parent Plus Loan, if deemed necessary, to aid in covering educational costs.

- Information regarding loan availability and student loan eligibility published by the U. S. Department of Education can be found at [www.studentloans.gov](http://www.studentloans.gov).
  - ❖ This publication includes information about the rights and responsibilities of students and schools under the Title IV, HEA loan programs.
- When KHS enters into an enrollment agreement with a potential student, the student or parent of a student requesting Title IV aid will stay abreast of the progress. For this purpose, the FAA will inform the student or parent that the loan submitted to the NSLDS will be accessible by lenders and agencies determined to be authorized users of the data system.

**Student Eligibility for Title IV Aid:**

- To be eligible for Title IV funds:
  - ❖ Have a valid High School Diploma or GED.
  - ❖ Complete the FAFSA for each financial aid year the student is eligible for aid.
  - ❖ Comply with KHS Satisfactory Academic Progress Policy.
  - ❖ Currently, not in default on previous student loans.
  - ❖ Does not owe repayment on an adjusted /over award Pell Grant or has remaining eligibility for Pell Grants, Subsidized or Unsubsidized Loans.
  - ❖ Has not exceeded the annual and aggregate loan limits or exceeded the 150% Direct Subsidized loan limits or Pell Lifetime Award limits.
  - ❖ Has remaining eligibility if the student is a transfer student.
  - ❖ Be enrolled in an eligible program.
  - ❖ Be enrolled at least half time.
  - ❖ Has a successful ISIR Social Security match or comment code indicating a successful INS match.
  - ❖ If male, ages 18-25 has registered with the Selective Service.
  - ❖ Is a citizen or eligible non-citizen.
  - ❖ Has resolved any drug conviction issues.
  - ❖ Does not have an Unusual Enrollment History (UEH) that prevents eligibility.
  - ❖ To receive Title IV aid, the student must meet applicable SAP requirements.
  - ❖ Does not have an Academic Probation Suspension or Financial Aid Suspension prior to disbursing aid Consumer Loans.
- Students who need or desire additional funding or who are ineligible for federal aid may need to utilize alternative private consumer credit loan funding.
  - ❖ A FAFSA is not required to apply for alternative forms of lending.
  - ❖ Private loans typically have higher and variable interest rates.
  - ❖ Private loans may have more fees invoked and less flexible repayment options.

**Effects of Student Loans:**

- If the student receives other forms of financial assistance such as scholarships it may reduce the student or the student's parents' eligibility for Federal Aid.
- Loans must be repaid, even if the student does not finish their education.
- Federal Loan repayment begins 6 months from the student's last day of attendance.
- If a student does not return from a Leave of Absence (LOA) within a maximum 180 calendar days in a 12-month period, the student's Federal Loans immediately enter repayment.
- Failure to repay a student loan will leave a negative mark on the borrower's credit.
- Over borrowing of student loans may cause a borrower, during repayment, to incur larger payments than their earning potential can handle, especially during the early years of repayment.

**Steps to Apply for Title IV Aid:**

The student will need to complete the FAFSA for each award year in which the student is eligible to receive aid.

- The Department of Education prefers students to complete an online FAFSA.

- ❖ The student can request a paper FAFSA.
- ❖ To complete a web FAFSA, the student will need a Federal Student Aid ID. This can be done at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
  - Be sure to follow all instructions when completing the FAFSA.
  - List KHS School Code for The Kentucky Horseshoeing School, Richmond, Kentucky to allow KHS to receive a student's information. **School Code = 042396**
- If the parents of a dependent student refuse to provide information on the FAFSA, the student will not be eligible for Pell Grants.
  - ❖ The student will only be eligible for Direct Unsubsidized Loan funding as no unmet need can be calculated without an EFC.
- Once the FAFSA is complete, the student will receive a SAR (Student Aid Report).
- Any student who has an Unusual Enrollment History (UEH) Code may be asked to provide additional documentation to resolve the UEH code.
  - ❖ All UEH flags must be resolved before a student is eligible for Title IV funding.
- KHS will be sent an ISIR (Institutional Student Information Record) for all students who list KHS School Code.

**Verification:**

- All Central Processing Systems selected ISIR verification and/or corrections must be completed prior to qualifying for aid.
  - ❖ If the student is selected for verification, the student will receive KHS verification policy and verification worksheet from the financial aid office that must be completed.
  - ❖ The student may also need to verify income through the IRS Data Retrieval System or by using an IRS Tax Transcript.
  - ❖ If selected, this verification process must be completed before a student can receive federal aid.
  - ❖ The verification process could result in a corrected ISIR and new EFC (Expected Family Income) number, which could affect aid in the form of a Pell grant and student's unmet need.
- The Primary EFC provided on the student's ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet.
  - ❖ This Primary EFC number corresponds with the number of months in each academic year.
  - ❖ The Cost of Attendance Budget for each academic year includes the student's Career Investment Costs per academic year.
- These costs include tuition, applicable fees, textbooks and kit items (per the academic year in which the costs are incurred), allowances for room and board, personal expenses and transportation costs.
- The Kentucky Horseshoeing School utilizes the information presented on the student's ISIR, or corrected ISIR, if applicable, and the NSLDS (National Student Loan Data System) to determine the student's eligibility and to calculate the student's need or unmet need for each grade level(s).
- This is done in compliance with the Cost of Attendance Budget grade level limits based on hours or weeks in the academic year.
- Students desiring low interest Federal Direct Student Loans must complete a Master Promissory Note or E-MPN.
- Parents desiring to take out a Federal Direct Parent Plus Loan on behalf of their dependent daughter or son must complete a Parent Plus Loan application and sign a Master Promissory Note.
- Students will need to accept or decline eligible aid through means of the Student Financial Aid Eligibility Statement.
  - ❖ Aid is packaged by the Academic Year.
- Accepted aid will be listed on the student's award letter.
- Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal loans.
  - ❖ For Direct Loans, students may access Entrance Loan Counseling at [www.studentloans.gov](http://www.studentloans.gov).

- Students are required to notify KHS Financial Aid Administrator if they receive any additional financial assistance before or after an award letter has been issued.
  - ❖ If additional aid is received after the award letter has been provided, the FAA will refigure the student's Cost of Attendance Worksheet to determine if there are any necessary changes to the student's aid package.
- Scholarships or other types of financial aid could be reported throughout the year.
  - ❖ If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.
- The student and / or parent, if applicable, will be asked to sign an Affirmative Confirmation.

### **Disbursing Federal Aid**

#### **General Information:**

- Students must be enrolled before funds may be disbursed.
- Student eligibility must be confirmed by the Financial Aid Office before funds are disbursed.
- Students are expected to have sufficient funds for miscellaneous expenses when they arrive on campus.
- Students who are eligible for Federal financial aid must have submitted a valid Student Aid Report in electronic form to the Financial Aid Office before funds are disbursed.
- Students must be fully accepted for admission to KHS before funds may be disbursed.
- Specific questions on individual cases should be addressed to the Financial Aid Office at 859-575-4063.

#### **Loans: (Students must be enrolled at least half-time.)**

- Federal Loans - Under Federal Law: Students must complete Loan Entrance Counseling session and a Master Promissory Note (MPN) before funds may be disbursed.
- Federal PLUS Loan - Parents who are awarded this loan must receive an approved credit decision from the lending agency and complete a promissory note before funds may be disbursed. Remaining proceeds from the PLUS loan after the student's bill is paid in full, will be disbursed in a check payable to the parent, or check/direct deposit made payable to student as indicated on PLUS application, approximately seven days after the end of the drop/add period each semester.
- Federal, Federal PLUS Loans - Borrowers who use these funds to finalize Financial Aid bills may elect to cancel their loans and use another form of payment within 14 days of disbursement. The Financial Aid Office must be notified in writing of the cancellation within 14 days of disbursement.

#### **Disbursement Procedures:**

Once all requirements have been met:

- Funds awarded from the following may be applied directly to the student's Financial Aid account:

<b>GRANTS</b>	<b>LOANS</b>
❖ Federal Pell Grants	❖ Federal Unsubsidized Loans
❖ Scholarship	❖ Federal Subsidized Loans
s	❖ Federal Direct PLUS Loans
	❖ Private Loan

These awards will be authorized to the student's Financial Aid account once classes have been reserved.

- Any remaining balance to the student's account must be paid to the KHS Financial Aid office prior to the published deadline to reserve classes. Eligibility is reviewed again at the end of the drop/add period (census date), and appropriate funds are disbursed to the student's Financial Aid account.
- Once the Financial Aid bill has been settled, remaining aid which is released in a check, may be used toward the purchase of books or supplies at KHS beginning approximately 3 days prior to the first day of classes through the end of the drop/add period.
- If the amount of financial aid awarded exceeds tuition and fees due at registration, the difference will be disbursed in the form of a check by the KHS Financial Aid, 3612 Lexington Road, Richmond, KY, approximately 7 days after the end of the drop/add period. Direct Deposit is also available for student refunds. Instructions for this procedure are located in the Student Accounts information on the [Financial Aid](#) web site.
- Students who use personal funds to pay for tuition and fees may receive reimbursement checks from the KHS Financial Aid approximately 7 days after the end of the drop/add period.
- Financial aid awards made after the student's bill is satisfied will be disbursed within 10 days after awards are made.
- All refund checks can be picked up at the Financial Aid office with photo identification. Request forms for mailing checks are also available through the Financial Aid office.

#### **Entrance Loan Counseling:**

- All students applying for Title IV Aid will complete the Entrance Loan Counseling as a part of their initial loan interview, and prior to the first disbursement of any federal funds.
  - ❖ Entrance Loan Counseling for Direct Loans can be found at [www.studentloans.gov](http://www.studentloans.gov).
    - KHS collects the Entrance Loan Counseling Sign off for the student's admissions / financial aid file.
- KHS discusses Title IV loan and Consumer Information with a student and / or parent(s) when working with them privately prior to starting classes.
  - ❖ KHS will share the differences between the two and the interest rates charged for each type of loan.
- Loan rights and responsibilities are discussed again during the financial aid review as part of the student's financial aid orientation.
- Required Elements of Entrance Loan Counseling/ Entrance Review of Financial Aid Literacy
  - ❖ The seriousness and importance of the loan repayment obligation to Review deferment.
  - ❖ Importance of keeping financial aid papers.
  - ❖ Borrowers of Direct Unsubsidized Loans have the option to pay the interest while in school.
  - ❖ Definition of half-time enrollment status.
    - Title IV aid consequences of falling below half- time status, including how it relates to SAP and over contract fees.
  - ❖ Obligation of the borrower to repay the full amount of any loans even if the student does not complete the program or secure employment.
  - ❖ Default and its consequences.
  - ❖ How to use the MPN or E-MPN.
  - ❖ Terms and Conditions and acceptance of the Federal loans-rights and responsibilities.
    - Name and contact information of the loan servicer if the borrower has questions concerning the terms and responsibilities.
  - ❖ Interest and capitalization.
  - ❖ Sample monthly repayment amounts and the importance of not over borrowing:
    - Repayment schedule on [www.nslds.ed.gov](http://www.nslds.ed.gov).

- Average indebtedness of past graduates can be found on KHS's website under Gainful Employment Disclosures.
- How accepting loan disbursements can affect the borrower's eligibility for other forms of student aid.
  - ❖ Contact information for financial aid or loan questions.
  - ❖ Notification for change of name or address.
  - ❖ Withdrawal from the program:
    - How withdrawal will affect the student.
    - Importance of contacting the KHS FA representative of changes or decisions

#### **Definitions and Explanations:**

- "Creditors": refers to any person or institution that regularly extends, renews, or continues credit; any person who regularly arranges such credit; any assignee of an original creditor who participates in the decision to extend credit.
- "Covered Accounts": refers to accounts maintained primarily for business, personal, family or household purposes designed to permit multiple payments or transactions; any other account posing a foreseeable risk to customers from identity theft.
- "Red Flag": refers to a pattern, practice or specific activity that indicates the possible existence of identity theft.
- "Customer": refers to anyone doing business on a regular basis with the school (i.e., students, parents, tribes, etc.)

#### **Drug Convictions:**

- The Anti-Drug Abuse Act of 1988 includes provisions that authorize federal and state judges to deny certain federal benefits, including Title IV aid, to persons convicted of selling or possessing illegal drugs.
- Students must have resolved any drug conviction issues to be eligible for Title IV aid.
- A federal or state drug conviction can disqualify a student for Title IV Aid.
- All students self-certify by completing the FAFSA drug conviction question that he or she is eligible.
- Drug convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid and will not count if the offense was not during the period of enrollment.
- A drug conviction will not count if it was reversed or removed from the student's record or if the student's record was received when the student was a juvenile, unless tried as an adult.
- Below illustrates the period of ineligibility for Title IV funds depending on if the conviction was for sale or conspiring to sell or possession of drugs and whether the student had a previous offense.
- If the student was convicted of both selling and possessing illegal drugs for which the periods of ineligibility are different, the student will be ineligible for a longer length of time.
- If a student becomes ineligible, KHS will provide written notice in a clear manner to any student who becomes ineligible for Title IV aid due to a drug conviction and the manner whereby the student can regain eligibility.

#### **Drug Offenses Related to Title IV Aid:**

- Possession of illegal drugs Sale of illegal drugs.
- 1st Offense 1 year from date of conviction 2 years from date of conviction.
- 2nd Offense 2 years from date of conviction Indefinite period.
- 3rd plus Offense Indefinite period.
- The student can gain eligibility the day after the period of ineligibility ends or when the student has successfully completed a drug rehabilitation program.
- If the student has further drug convictions, the student will become ineligible again.

- Students who have been denied ineligibility for an indefinite period of time can regain eligibility only after successfully completing a rehabilitation program or if the conviction was reversed, set aside, or removed from the student's record so that fewer than two convictions for the sale of illegal drugs or three convictions for possession remain on the student's record.
- The nature and dates of the remaining convictions will determine when the student can regain eligibility.
- The student is responsible to self-certify successful completion of a drug rehabilitation program.
- If KHS receives conflicting documentation, KHS will confirm reported information.
- When the student regains eligibility, the student may be awarded Pell for the payment period of the award year the student is currently enrolled in.
- The student will be eligible for Stafford loans for the period of enrollment.

**Standards for Qualified Drug Rehabilitation Program:**

- Must include two unannounced drug tests and must satisfy one of the following:
  - ❖ Be qualified to receive funds from federal, state, or local government programs.
  - ❖ Be qualified to receive funds from a federal or state licensed insurance company.
- The program must be administered or recognized by a federal, state, or local government agency, licensed hospital, health clinic or medical doctor.
- A student who needs to enter a drug rehabilitation program will be counseled by a KHS official regarding the above requirements.
- If KHS has any doubt that the drug rehabilitation program does not meet these requirements, KHS will confirm qualifications of the program prior to disbursing Title IV aid.

**Sample of Schedule Repayment:**

Total Monthly Payments at Various Interest Rates

Amount Owed	6%	6.80%	7.50%	8.25%
\$1000	\$50	\$50	\$50	\$50
\$2000	\$50	\$50	\$50	\$50
\$3000	\$50	\$50	\$50	\$50
\$4000	\$50	\$50	\$50	\$50
\$5000	\$56	\$58	\$59	\$61
\$6000	\$67	\$69	\$71	\$74
\$7000	\$78	\$81	\$83	\$86
\$8000	\$89	\$92	\$95	\$98
\$9000	\$100	\$104	\$107	\$110
\$10,000	\$111	\$115	\$119	\$123
\$15,000	\$167	\$173	\$178	\$184
\$20,000	\$222	\$230	\$237	\$245

**Exit Loan Counseling:**

- The students who have taken out Federal Direct Subsidized or Unsubsidized Loans must complete the Exit Loan Counseling for Direct Loans at [www.studentloans.gov](http://www.studentloans.gov).
- Students must also complete the Exit Interview process in KHS financial aid office.
- Students will make a personal appointment with the FAA to complete the process.

**Exit Interview Elements:**

- Financial Awareness.
- Preferred Repayment Plans.
- Estimated monthly loan payments based on borrower's loan debt.
- Impact of deferment and forbearance.
- Delinquency, avoiding default and the related consequences.

- Loan basics such as principal, interest and capitalized interest.
- Grace Period timelines.
- Keeping in touch with your loan lender.
- Resolving student loan disputes.
- Options and consequences of loan consolidation.
- Review student loan debt.
- Discuss debt management strategies.
- The obligation of the borrower to repay the full loan amount regardless of if the borrower completes the program or secures employment.
- How to access the NSLDS website.
- Contact information of FSA Ombudsman's office.
- Seriousness of Loan Repayment and helping the borrower understand their rights and responsibilities concerning loan repayment.
- Collect updated personal contact information for the borrower.
- Options to prepay loans, loan payments on a compressed schedule, changing repayment plans.
- Tax Benefits for borrowers.
- Information about NSLDS.

**Deferment of Previous Loans:**

- Students who are enrolled at least half time can apply for deferment of previous student loans while in attendance at KHS.
- A deferment form is available in the financial aid office of KHS.

**Withdrawal Procedures Prior to Graduation:**

- If the student initiates an early withdrawal or if it is determined that a student must discontinue her/his education at KHS, the following steps must be taken:
  - ❖ The student must first consult with her/his team leader to discuss the reason for the withdrawal.
  - ❖ The student should set up an appointment with the admissions/financial aid office to complete the exit interview.
  - ❖ During the exit interview, the student's file will be checked for inclusive documentation.
  - ❖ Financial aid students who had Direct Loans packaged in their awarded aid must complete the Exit Loan Counseling on [www.studentloans.gov](http://www.studentloans.gov).
  - ❖ All students must complete an exit interview with KHS Financial Aid Administrator.
  - ❖ A withdrawal may result in the student owing KHS tuition and / or fees.
- If the student's aid package included Federal loans or grants, all or part of the Federal Aid, if already disbursed, could be required to be returned, based on the results of The Department of Education Return to Title IV Funds (R2T4) calculation. Once the R2T4 calculation is completed, the results may reflect an adjustment to the student's ledger.
- If the R2T4 calculation results in a post withdrawal disbursement, the post withdrawal disbursement can only be requested or applied to a student's ledger balance if the student has satisfactory progress at the time of the withdrawal and the student gives written permission for the post withdrawal disbursement.
- KHS Refund Worksheet will then be completed, considering any returned Federal Aid.
- KHS Refund Worksheet is based on the entire program.
- Based on results of both the R2T4 and KHS Refund Policy, the student could incur a debt to KHS for unpaid tuition or fees in addition to the obligation to repay Federal Stafford Loans / private loans.
- Cash paying student: KHS FAA will calculate KHS Refund Worksheet to determine if the student owes KHS for tuition and / or fees or if KHS owes the student a refund.
- For all students: If KHS Refund Worksheet calculation indicates the student still owes tuition/fee debt, KHS will issue an Official Transcript of Hours to students who withdraw prior to program completion when the

student has successfully completed the required exit paperwork; attended an exit interview; and made final payment of debts owed KHS.

- If the calculation shows a refund is due to the student, the refund check will be issued to the student within 45 days of the date of determination of the withdrawal from the program.
- If a student does not officially withdraw, the student will be dropped from the program when the student ceases to call to report an absence and / or ceases to attend after 10 days have elapsed.
- If an extenuating circumstance arises resulting in the student's inability to attend the exit interview, an exit letter will be sent to the student outlining the results of the refund calculation(s) indicating:
  - ❖ The student's responsibilities of repaying their student loan(s).
  - ❖ A sample repayment schedule.
  - ❖ Direct Loan Servicing Center contact information for loan repayment (if applicable).
  - ❖ Any contact information regarding the student's private loan (if applicable).
  - ❖ KHS will include in the exit letter all contact information for KHS Financial Aid Administer for any questions that may arise or for explanation of the exit letter.
- Any student who withdraws prior to graduation will be made aware of the possible consequences of withdrawing prior to completing the program.
  - ❖ For financial aid students, repayment on Federal loans begins 6 months from their last date of attendance and interest for Subsidized loans begins once the student ceases attendance at KHS.
  - ❖ Students who took a full 180-calendar day Leave of Absence (LOA) and who did not return from the LOA will go into immediate loan repayment, if applicable.

#### **Return to Title IV Policy (R2T4):**

The Financial Aid Department administers the Return to Title IV Funds Calculation (R2T4).

- The R2T4 calculation is completed by the Financial Aid Administrator at KHS.
- This policy applies to students who withdraw from KHS herein after known as "KHS".
- The circumstances of withdrawal can include those students who officially or unofficially withdraw.
- Withdrawn students would be identified by:
  - ❖ A student who did not return from an approved or unapproved Leave of Absence.
  - ❖ Those who were dismissed from enrollment.
  - ❖ Those who chose to withdraw from the program and notified KHS.
  - ❖ KHS was notified by a second party due to circumstances beyond the student's control.
  - ❖ Those who did not call, no showed for 10 days.
- KHS tracks all students' attendance.
- All R2T4 calculations are based on the student's last date of attendance as provided by the student's attendance records.
- The R2T4 determines the amount of aid that was earned. The R2T4 is based on the payment period.
- After the student has completed 60% of the payment period, no refund is due.
- The R2T4 is completed for all withdrawals to determine if the student is approved for a post withdrawal disbursement.
- The percentage of the payment period completed is determined by dividing the number of hours the student was scheduled to complete in the payment period as of the withdrawal date by the total number of clock hours in that same period.
- The calculation for the percent of completion of the payment period is as follows:
  - ❖ KHS will determine the actual date the student started the payment period and the last date of attendance and will figure the scheduled clock hours within that period of time.
  - ❖ The number of clock hours the student was scheduled to complete within that payment period is divided by the total number of clock hours in that payment period to determine the percentage completed.
  - ❖ Days a student was on a Leave of Absence are excluded from this calculation.

- ❖ No aid is disbursed during a Leave of Absence therefore is not a part of this calculation.
- Students who owe an overpayment of Pell grants as a result of withdrawal from the program, initially will retain their eligibility for Title IV funding for 45 days of the earlier of 1) date KHS sends the student notification of the over award 2) the date KHS was required to notify the student of overpayment.
- Within 45 days of determining that the student's withdrawal created a repayment of all or part of the Pell grant, KHS must notify the student that she/he must repay the overpayment or make satisfactory arrangements to repay.
- The student will be notified of overpayment of Title IV funds and that the student's eligibility for additional Title IV aid will cease if the student fails to take a positive action by the 45th day.
- following notification from KHS.
- The student will have the option of paying the overpayment in full or arranging a repayment agreement with the Department of Education.
- If the student fails to take action to repay during the 45 days allotted, KHS or third- party servicer will report this to the NSLDS.
- The R2T4 does not dictate KHS Refund Policy and is not based on the student's educational charges, only the scheduled time within the payment period in which the student drops.
- This policy is separate from the KHS Refund Policy.
- All students who have utilized Title IV funding will have the R2T4 Calculation completed prior to calculating KHS Refund Policy. Therefore, a student may still owe funds for unpaid charges to KHS to cover educational charges.
  - ❖ If KHS is required to return federal funds, KHS will return Federal Aid disbursed that was credited to the student's account for the payment period in which the student withdrew.
- KHS will refund any unearned Title IV aid due within 45 days of the date of determination of withdrawal.
- For credit hour or clock hour Academies that require attendance, the date of determination will be no later than 14 days from the last date of attendance.
- Funds are returned in the following order:
  - ❖ Unsubsidized
  - ❖ Subsidized
  - ❖ Parent Plus
  - ❖ Pell
- KHS will take the returned funds into account when calculating the KHS Tuition Refund Policy.
- If the student owes a repayment obligation due to unearned federal funds or from KHS Refund Calculation, the student will be notified in person during an exit interview or in writing in the case of a no show for the exit interview.
- If the student is due a post withdrawal disbursement, KHS will advise the student or parent they have 14 calendar days from the date KHS sent notification to accept a post withdrawal disbursement.
- Any student who qualifies for a post withdrawal disbursement must meet the current award year requirements and time frames for late disbursements.
- The student must give permission to disburse the post withdrawal disbursement in writing. A student who is not at SAP at the time of withdrawal is not eligible for a post withdrawal disbursement.
- A post withdrawal disbursement for Pell grants of which the student is awarded will be disbursed within 45 days of the date KHS determined the student withdrew.
- Post withdrawal loan funds a student accepts will be made within 180 days from the date KHS determined the student withdrew.
- KHS's responsibility in regard to the Return to Title IV funds are as follows:
  - ❖ To provide students with the information contained in this document.
  - ❖ Identifying students who have withdrawn and will be affected by this Policy.
  - ❖ Return all unearned Title IV funds in compliance with The Department of Education requirements.

- ❖ Provide the student, in writing, with the results of the R2T4, including any post withdrawal options.
  - Students will receive a copy of the R2T4 during an exit interview or.
  - Will be mailed a copy if the student fails to attend an Exit Interview
- ❖ Provide the student, in writing, with the result of KHS Tuition Refund Worksheet.
- ❖ If KHS is required to pay any portion of the student's credit balance refund back to the Dept. of Ed, as a result of the R2T4, KHS will hold the student responsible to pay back the credit balance amount refunded back to the Dept. of Education, in conjunction with an applicable tuition/fees debt the student owes as a result of the withdrawal and KHS Tuition Refund Worksheet calculation. If KHS is required to pay any portion of the student's unearned tuition resulting from the R2T4, the unearned tuition returned to the Dept. of Education will be added to the student's ledger, which will increase the student's balance owed.
  - This adjusted balance will then be used when figuring KHS Tuition Refund Worksheet and based on the outcome of this calculation, it may result in the student owing tuition and / or fees to KHS for which the student is responsible to pay, in addition to repaying their Federal Loans.
- The borrower will be immediately notified once all calculations have been completed, by giving them a copy of the R2T4, KHS Tuition Refund Worksheet and a written explanation of the calculation.
- The student's responsibilities in regard to the Return to Title IV funds are as follows:
  - ❖ Return unearned Title IV funds that were disbursed to the student where in the student was deemed ineligible, based on the R2T4 calculation.
  - ❖ When possible, the student should notify KHS in writing of official withdrawal.
  - ❖ If the student rescinds her/his decision to withdraw, the student must notify The KHS in writing.
  - ❖ All requests to withdraw or rescind must be delivered to KHS financial aid office.
- Any questions about the student's Title IV aid may be available at [www.studentaid.ed.gov](http://www.studentaid.ed.gov) or can be directed to KHS financial aid office at 859-575-4063 or The Federal Student Aid Information Center at 1-800-433-3243.

**For All Students Participating in Consumer Loans Important Notice:**

All students attending KHS may choose to use a lender not on KHS's preferred lender list and KHS is required to process loan documents for any eligible lender selected by students. Students are not required to use any lender recommended by KHS and may select any lender of the student's choice.

Terms offered by preferred lenders are equally available to all of KHS's eligible students. KHS's financial assistance / aid staff shall conduct a performance review of its preferred lenders at least once every 12 months and make changes when appropriate.

**KHS's primary goal** is to assist students in achieving educational career goals by providing appropriate financial resources. The financial aid/ assistance office is committed to:

- Making every effort to assist students and families with their financial need.
- Inform students and remove financial barriers for those desiring to further their education.
- Educating students and families concerning all consumer information and aid available for those who qualify.
- Protecting and respecting the privacy of students.
- Ensuring the confidentiality of student records and personal circumstances.
- Performing a needs analysis for each student desiring to apply for financial assistance with all needs analysis performed in a consistent manner.
- Providing services that do not discriminate based on race, gender, religion, age, economic status, ethnicity or sexual orientation.

- Attending training seminars after approved for Title IV funding to stay current with all Department of Education regulations.
- Remaining at the highest level of ethical behavior.
- No Co-branding or sharing of logos with the lender(s).

KHS financial assistance provides financial assistance while always maintaining ideal standards of professionalism. With regard to interacting with students and the family, financial staff will carry out his/her responsibility with utmost confidentiality.

All KHS Staff involved will:

- Remain objective in making decisions and advising in relation to the student's financial aid.
- Provide accurate information without any personal bias.
- Abstain from taking any actions for personal benefit.
- After approved for Federal funding, follow the Title IV laws and regulations.
- Will keep the best interest of the student and families first and foremost.
- Refrain from soliciting or accepting gifts from loan agencies, or any government agency.

**Code of Conduct / KHS Ethics:**

- Federal Reserve Board and Department of Education final rules for private education loans.
- Replaces prior special rules for student credit extension.

**The Federal Reserve Board (FRB):**

The FRB regulates required disclosures on private education loans and defines certain key terms. The Department of Education (ED) regulates the required disclosures on Title IV Aid, HEA loans and private education loans.

The Higher Education Opportunity Act (HEOA) defines:

- An Institution-affiliated organization is an entity directly or indirectly related to a covered institution that recommends, promotes, or endorses education loans.
- An eligible education person or entity engaged in the business of securing, making or extending education loans on behalf of the lender.
- Private education loan-is a non-Title IV loan provided by a private educational lender expressly for post-secondary educational expenses and does not include an extension of credit under an open-end consumer credit plan or secured by real property.
- KHS is not considered a private lender if the extension of credit is 90 days or less and interest will not be applied to the credit balance and the term is one year or less, even if payable in more than 4 payments.
- Preferred lender arrangement is an arrangement or agreement between a lender and covered institution in which a lender provides education loans to students or families and the covered institution recommend, promotes or endorses the education loan products of the lender.
- Includes arrangements between a lender and an institution-affiliated organization.
- Does not include:
  - ❖ Direct Loan Program Loans through the Department of Education.
  - ❖ Education funds covered by KHS's own funds.
  - ❖ Funds by donor-directed contributions.
  - ❖ State funded financial aid programs if the terms and conditions of the loan to include a loan forgiveness option for public service.
- An Educational loan is a Direct Loan or a private education loan.
- Preferred Lender Arrangement (PLA) – KHS will provide disclosures annually for each type of education loan offered pursuant to the PLA before a student borrows.
- Informational materials-publications, mailings or electronic messaging will be distributed to prospective and current students describing the available financial assistance opportunities. The disclosure will not include any co-branding and must conspicuously disclose that KHS does not endorse the product in question.

- KHS has not less than two unaffiliated private education lenders. The following chart lists the lenders, and the reasons KHS chose these lenders in respect to loan terms and conditions and the methods or criteria used to select these lenders in relation to why they are favorable to borrowers.
- Preferred Private Lenders Criteria for Selection Reason favorable to borrower:
  - ❖ TFC Fixed - Tiered interest rates with credit checks – requires down payment and monthly payments 30 days from start of training.
  - ❖ Universal Finance – Fixed interest with credit check – requires down payment with monthly payments 30 days from start of training.
- KHS offers private loans and will concurrently provide information in the form of a private lender model disclosure form.
- KHS does not require students to borrow from any of the preferred lenders. KHS will not deny the borrowers' choice of lender.
- Method/criteria used to choose lenders is without prejudice, based on the borrower's best interest and for the sole benefit of students attending KHS.
- KHS will provide borrowers or notify borrowers where to find the Truth in Lending Act (TILA) disclosures for each lender.
- KHS's approval for Title IV aid will inform borrowers of all Title IV eligibility and the terms and conditions of the Title IV aid in comparison to the private education loans.
- KHS approved for Title IV aid will provide a clear distinction between the presentations of the Title IV aid in relation to the presentation of the private loans.
- KHS approved for Title IV Aid will provide, upon the applicant's request, a self-certification form developed by the Department of Education along with any information KHS has been provided to complete the required form before giving, upon the applicant's request, a self-certification form from a private lender.
- KHS will not agree to use in marketing, the private lender's name, emblem, or share the logo or pictures of KHS with the lender which could imply the loan is offered or made by KHS or affiliate.
- KHS will ensure the lender's name is shown in all information/documentation related to the loan.
- KHS will submit to the Department of Education an annual report that includes:
  - ❖ Truth in Lending Disclosures of each lender on the preferred lenders list
  - ❖ Detailed reasons why KHS participates with each private lender and reasons why the lender is beneficial to the borrower.
- The report will be available to the public, including both current and prospective students.

#### **General Information for Educational Funding:**

KHS educates students and / or parents in all options of aid available to those who qualify. We understand that all students/families' needs are unique. We are committed to the students' educational success, a part of which includes securing the proper funding.

#### **Consumer Loans:**

TFC Corporation

<https://www.credible.com/student-loans/start>

<http://www.finaid.org/loans/privatestudentloans.phtml>

Students who need or desire additional funding or who are ineligible for federal aid may need to utilize alternative private consumer credit loan funding. A FAFSA is not required to apply for alternative forms of lending. Private loans typically have higher and variable interest rates. In addition, these private loans may have more fees invoked and less flexible repayment options.

#### **Satisfactory Academic Progress / Warning / Appeals / Probation:**

All students attending KHS must maintain Satisfactory Academic Progress (SAP). The SAP Policy is given to all

students prior to signing the enrollment agreement. SAP is defined as reaching each checkpoint of training with a cumulative 75% or more (2.0 GPA) throughout the course. Students falling below the required standard will be put on academic probation. Students put on probation will be given an opportunity to improve their grades but if they fail to do so will be subject to disciplinary action including, but not limited to, dismissal. Students will be advised of their academic progress on a weekly basis.

All students will be notified of any evaluation that impacts the student's eligibility for financial aid, if applicable, through means of their Report Card which is posted at each checkpoint of training. A full copy of the SAP Policy can be found on our website or by request from the KHS Admissions Department. The SAP Policy addresses SAP warning, appeals and probation, leave of absence, maximum time frames to graduate and over contract fees.

**Withdrawal Procedures Prior to Completion:**

If the student initiates an early withdrawal or if it is determined that a student must discontinue her/his education at KHS, the following steps must be taken:

The student must first consult with her/his team leader to discuss the reason for the withdrawal. The student should set up an appointment with the admissions/financial aid office to complete an exit interview. During the exit interview, the student's file will be checked for inclusive documentation. Students will need to complete the WITHDRAWAL form which is available from the admissions office.

All students must complete an exit interview with the KHS Financial Aid Officer. Depending upon the student's hours, a withdrawal may result in the student owing KHS tuition and / or fees. Financial Aid Students: If the student's aid package included Federal loans or grants, all or part of the Federal Aid, if already disbursed, could be required to be returned, based on the results of The Department of Education Return to Title IV Funds (R2T4) calculation. If the R2T4 calculation results in a post withdrawal disbursement, the post withdrawal disbursement can only be requested or applied to a student's ledger balance if the student has satisfactory progress at the time of the withdrawal and the student gives written permission for the post withdrawal disbursement. Once the final date of attendance is figured, KHS will complete the KHS Refund Policy, taking into account any returned Federal Aid, to determine if the student owes KHS for tuition / fees or if KHS owes the student a refund. Based on the results of KHS Refund Policy, the student could incur a debt to KHS for unpaid tuition or fees and in addition have Private Loans to repay.

If a student does not officially withdraw, the student will be dropped from the program when the student ceases to call to report an absence and / or ceases to attend after 10 calendar days have elapsed. If an extenuating circumstance arises resulting in the student's inability to attend the exit interview, an exit letter will be sent to the student outlining the results of the refund calculation(s) and the student's responsibilities of repaying their student loan(s). KHS will include in the exit letter all contact information for KHS Financial Aid Officer should questions arise regarding the exit process or repayment of student loan debt or KHS debt. Any student who withdraws prior to graduation will be made aware of the possible consequences of withdrawing prior to completing the program. Students who took a full 180 calendar day Leave of Absence (LOA) and who did not return from the LOA will go into immediate repayment.

**Academic Petition Policy:**

Academic policies and procedures are the building blocks of all academic planning at Kentucky Horseshoeing School, Inc. All students are expected to be familiar with school policies. Knowing these policies and referencing them on a regular basis allows students, faculty, staff, and administrators the ability to operate under the same set of expectations as all parties work together to achieve the best possible student experience.

Exceptions to policy may be requested in writing and delivered to the Office of the Registrar using the Academic Petition form. Requests for exceptions are to be clearly written and expected to include a detailed explanation about why the student believes an exception is warranted, required appropriate signatures, and attached supporting documentation where applicable.

Students can petition for administrative withdrawal or other registration modifications due to extenuating circumstances within 60 days of the term's end date, but in no event any later than 20 days prior to scheduled graduation. With each petition, students are required to submit evidence of the circumstance and proof of attendance/grade from each instructor.

Students can petition for an extension of the deadline to remove an Incomplete ("I" grade) for a period not to exceed one additional semester. The petition must include written consent of the instructor of record as well as the extension deadline date. In addition, a petition for an extension must be submitted 30 days prior to the final date of completion as listed on the Incomplete Grade Request and Contract form.

Students can petition for reinstatement after one full semester of dismissal for not maintaining academic standards. The student must present the request for reinstatement using the academic petition form and must include written consent of the college dean or designee. All petitions for reinstatement must be filed within sixty (60) days from the date of scheduled term course completion.

All academic petitions submitted to the Office of the Registrar are reviewed within ten (10) days of receipt by the Academic Petition Committee. Students will receive notification of a decision within ten (10) days of the review. Decisions rendered by the Academic Petition Committee are final.

The Academic Petition form can be obtained in the Office of the Registrar

**Return to Lender Policy:**

The policy with regard to loan repayment is separate from the KHS Refund Policy. All students who have utilized Title IV funding will have the R2T4 Calculation completed prior to calculating KHS Refund Policy. Therefore, a student may still owe funds for unpaid charges to KHS to cover educational charges. If KHS is required to return federal funds, KHS will return Federal Aid disbursed that was credited to the student's account for the payment period in which the student withdrew.

If the student owes a repayment obligation due to unearned federal funds or from KHS Refund Calculation, the student will be notified in person during an exit interview or in writing in the case of a no show for the exit interview.

**Note:** KHS recommends that the student's decision to withdraw is made based on an academic decision, but with full awareness of the student's responsibilities of the financial implications of withdrawal.

**KHS Refund Policy:**

This refund policy applies to the stated program of instruction price attributable to each program. The term "Period of Enrollment" refers to the total clock hours in the enrolled program.

**Application Fee**

The \$50.00 Application Fee is non-refundable.

**Rejection**

An applicant rejected by KHS shall be entitled to a full refund of tuition paid.

### **Withdrawal**

Kentucky Horseshoeing School reserves the right to at any time require the withdrawal of any student. Any student determined to be unwilling to abide by school rules, regulations or policies may be dismissed and withdrawn from enrollment at KHS. Any student so dismissed may appeal his or her dismissal by filing a grievance in accordance with the School's Policy.

### **Cancellation within Three Calendar Days**

The applicant will receive a refund of tuition paid if cancellation occurs within three calendar days of the date of signing the enrollment agreement and making the initial tuition deposit.

### **Cancellation after Three Calendar Days**

The applicant will receive a refund of tuition paid less 15% of the contract price not to exceed \$150.00, when cancellation occurs after three calendar days of the date of signing the enrollment agreement, making the tuition deposit, but prior to the first day of class.

### **Refund Calculations**

Refund calculations are made utilizing the pro rata refund policy and for students using Title IV funds, the Return of Title IV Funds Policy will be administered.

### **Pro Rata Refund Policy**

The pro-rata refund policy applies to all student terminations by either the student or the school. A student who discontinues his/her studies prior to the end of the course for which he/ she is obligated will receive a refund in accordance with the following schedule:

- If a student withdraws from the course on or before the first day of class, or fails to begin class, the refund shall equal the sum of all amounts paid for tuition or other instructional charges for the period of enrollment or to be paid by or on behalf of the student for the period of enrollment. Also, once the student takes possession of his/her pre-ordered books and tools, that student is 100% responsible for the cost of those items.
- If after class has commenced and before expiration of 10% of the class for which he/she was charged, a student withdraws, drops out, is expelled, or otherwise fails to attend class, the refund shall equal 70% of all amounts paid or to be paid by or on behalf of the student for tuition or other instructional charges for the period of enrollment.
- If after the expiration of 10% or more but less than 20% of the period of enrollment for which he/she was charged, a student withdraws, drops out, is expelled, or otherwise fails to attend classes, the refund shall equal 45% of all amounts paid or to be paid by or on behalf of the student for tuition or other instructional charges for the period of enrollment.
- If after the expiration of 20% or more but less than 30% of the period of enrollment for which he/she was charged, a student withdraws, drops out, is expelled, or otherwise fails to attend classes, the refund shall equal 30% of all amounts paid or to be paid by or on behalf of the student for tuition or other instructional charges for the period of enrollment.
- If after expiration of 30% of the period of enrollment for which he or she was charged, a student withdraws, drops out, is expelled, or otherwise fails to attend class, the student will be obligated for 100% of the tuition, fees, and other charges assessed by the school.

Percentage of Clock Hours Completed Compared to Enrollment period Clock Hours	Program Amount of Total Tuition Owed to the School	Percentage of Refund
1.01%-9.9%	30%	70%
10% - 19.9%	45%	55%
20% - 29.9%	70%	30%
30% and over	100%	No Refund

#### **Termination Date**

The student's last day of actual class attendance will be used as the termination date for refund calculation purposes.

#### **Period of Refund**

Refunds shall be made within 45 Calendar days of the date the student fails to enter school, return from an approved leave of absence, or leaves the program. Any calculated refund due a student will automatically be credited towards any unpaid charges owed to the school. Refunds will be made to Federal Title IV funds within 45 calendar days of the date the student fails to enter school, return from an approved leave of absence, or leaves the program. In all instances, the refund shall be based on and computed from the last day of attendance.

Furthermore, any monies due from the student will be required to be paid or have approved payment arrangements made within 30 days of the last date of attendance.

### **STUDENT SERVICES AND CAREER PLACEMENT SERVICES**

#### **Farrier Apprenticeship Placement Services:**

KHS provides an active placement assistance program without additional charge, for all graduates who desire apprenticeship assistance and so communicate their request with the school. Employment opportunities may require relocation.

Law Prohibits any School from Guaranteeing a Job. However, we do feel a strong responsibility for placement and will assist in every way possible. The success of the placement program is influenced by student attendance, overall attitude and academic records. The placement assistance program will include but not be limited to:

- Class instruction in job searching techniques and interviewing techniques.
- Assistance in preparation of applications letters and resumes.
- Assistance in establishing job interviews.

Career Services is dedicated to empowering students and alumni to make quality career and educational decisions leading to professional success. Career Services provides the opportunity to:

- Learn about yourself, the work world, and how to prepare for it.
- Facilitate career exploration and help identify your values, interests, and abilities.
- Acquire job search tactics.
- Share job postings from industry employers.

KHS strongly believes that working apprenticeships provide the best means for farriers to complete their education. That's why placing our top graduates in working internships has always been our goal. Apprenticeships not only allow our students to extend their education under a trained master; they also allow students to obtain valuable

first-hand experience and learn what is involved in successfully operating a working farrier service. Apprenticeships include paid compensation, with salaries negotiated on an individual basis.

Many students who have completed farrier apprenticeships have been able to launch their professional farrier career at the upper reaches of the earnings scale. While KHS cannot guarantee a paid apprenticeship to all graduates, we will make every effort to place qualified graduates of our 24 and 36- week classes in a qualified position. Students who desire job placement assistance need to work with the KHS administration for this service.

**Textbook and Kit Costs:**

Students are required to purchase books and kit items, required for the Educational Program, which are available through KHS or other outside suppliers. KHS sells kit items to the students. The textbook and kit items are non-refundable. Costs for the required KHS kit items including sales tax, shipping, and handling are \$2550.00 In order to keep learning materials relatively current with changes in the industry and regulatory changes, KHS, from time to time, may change the selection of textbook and kit items and it reserves the right to do so at its discretion.

**Textbooks and Kit Disbursement Policy:**

For those students using Title IV funds, the charge for textbooks and kit items can be added to the institution charges and funds will be disbursed by the payment period. The textbook and kit costs are payable in the final payment period. Students that use the Title IV option are considered to have authorized the use of Title IV funds to cover the cost of textbooks and kit items and will not have to give a written authorization for this purpose only.

**NOTE:** The student using Title IV funds (financial aid) only receives Title IV funds if the student is making satisfactory progress or has been placed on financial aid warning or financial aid probation per these policies. For those students that are on a cash payment plan, a down payment of the total cost (tuition, textbooks, and kit combined) is paid the first day of their course. KHS reserves the right for students to opt out of the Textbooks and Kit Disbursement Policy payment options if the student has paid in full for the charges of textbooks and kit items prior to the students' contractual start date. The textbook and kit items are non-refundable. Student Tool Kit remains the property of KHS until all outstanding invoices are paid in full at KHS.

**Misrepresentation Policy of Truth and Candor:**

KHS is committed to maintaining the highest standard of integrity in every aspect of its operations and to assuring complete transparency, candor, and accuracy in all of its communications with students, accrediting agencies and the public. KHS is further committed to using procedures and practices aimed at eliminating inadvertent errors in communications with students and the public. Achieving these goals is critical to KHS's mission to provide high quality education and services. It is KHS's policy that its faculty, staff, administration, and all other representatives must be committed to transparency, candor, and accuracy in all of their communications and must specifically strive to avoid errors or omissions in certain areas described in more detail below.

**KHS's Policy of Truth and Candor is as follows:**

The integrity of KHS and its reputation as a quality institution are of the utmost importance. KHS staff, enrolled students and vendors shall not misrepresent the institution or make false, erroneous or misleading statements concerning:

- KHS itself or the conduct of its business.
- KHS's accreditation.
- Transfer of credits and / or conditions under which KHS will accept transfer credits.
- Completion of the program, not limited to but including acceptance to a labor union, requirements to complete a course of study and application to take a state licensing exam or to secure employment.
- The prerequisites established for enrollment in any program.
- The circumstances that would constitute grounds for termination of enrollment.

- Testimonials or endorsements from industry manufacturers, vendors, high school counselors, employers, students or former students.
- The size, location, age or type of the equipment or facilities of KHS.
- The availability or frequency of any programs.
- The employment objectives the program is designed to meet.
- KHS staff, including but not limited to number of staff, qualifications, including staff training experience, and availability of staff.
- The availability of KHS supplementary assistance, including but not limited to tutorial or specialized instruction, part-time employment, or any other form of financial assistance, including consumer or Federal student loans or grants.
- The content contained in the program of study.
- Any facts related to the diploma awarded upon the successful completion of the program of study.
- Approved authorization of state licensing or accreditation agencies.
- Financial aid information, including but not limited to the availability of federal, state, local, private or institutional student aid programs, the student's right to refuse any particular type of financial assistance, the student's responsibilities to repay any loans, regardless of whether or not the student completes the program of study, the rights and responsibilities of students receiving financial aid, the criteria for continued eligibility for each program in the financial aid package. KHS's satisfactory academic progress (SAP) policy, the terms and conditions of student aid, disbursement methods and frequency, and the terms of education loans.
- Institutional information, including but not limited to cost of attendance information (including tuition and fees, books and supplies, kit charges, room and board, and transportation) and KHS's refund policy.
- Employability of graduates, including KHS's relationship with any organization or business.
- KHS's Truth and Candor Policy requires not just avoiding misrepresentations, but affirmatively providing full disclosure, including:
  - ❖ Being transparent with prospective students
  - ❖ Approaching prospective students with full candor and honesty
  - ❖ Providing complete, accurate information concerning placement assistance and the current employment conditions, compensations, or job opportunities available to KHS graduates.
 Statements are not just made over the phone. "Statements" include chat sessions, posts on social networking sites, etc. Statements can be made in writing, visually, orally or through other means.

**KHS's policy of Truth and Candor applies to:**

- All KHS staff.
- Enrolled students and former students acting on behalf of KHS or who were encouraged by KHS to recruit students or otherwise speak about KHS to others.
- Vendors and institutional partners that provide any part of an academic program, or that provide marketing, advertising, and recruiting or admissions services. To signify their understanding of this policy, KHS staff, students and vendors will be required to sign an acknowledgement of this policy.

Failure to follow this policy can result in severe repercussions to KHS including:

- Initiation of a fine, limitation, suspension or termination proceeding against KHS.

Repercussions to employees from failure to comply with KHS's Truth and Candor Policy may include but is not limited to:

- An inquiry into the cause of any truth and candor compromise will be conducted.
- Based on the findings, there is a possible suspension or termination of employment.
- Possible pursuant of legal action taken against parties involved. Repercussions to vendors from failure to comply with KHS's Truth and Candor Policy may include but is not limited to:
  - An inquiry into the cause of any truth and candor compromise will be conducted. Based on findings a possible loss of contract renewal or business relationship or possible pursuant of legal action taken against parties involved

**Whistleblower Protection and Anti Retaliation Policy:**

This policy is intended to encourage KHS staff members and others to report suspected or actual occurrence(s) of illegal, unethical, or inappropriate events (behaviors or practices) without retribution with respect to the implementation of any provision of the "Clery Act".

- The Whistleblower shall receive no retaliation or retribution for a report that was provided in good faith that was not done primarily with malice to damage another or the organization.
- The Whistleblower should promptly report the suspected or actual event to his/her supervisor.
- If the Whistleblower would be uncomfortable or otherwise reluctant to report to his/her Supervisor, the Whistleblower can report the event to the next highest or another level of management.
- The Whistleblower can report the event with his/her identity or anonymously by means of phone, email or in person.
- A Whistleblower who makes a report that is not done in good faith is subject to discipline, including termination of the employee relationship, or other legal means to protect the reputation of KHS owners and staff members.
- Anyone who retaliates against the Whistleblower (who reported an event in good faith) will be subject to discipline, including termination of employee status.
- Crimes against person or property, such as assault, rape, burglary, etc., should immediately be reported to local law enforcement personnel.
- Supervisors, managers and/or owners who receive the reports must promptly act to investigate and/or resolve the issue.
- The Whistleblower shall receive a report within five business days of the initial report, regarding the investigation, disposition or resolution of the issue.
- If the investigation of a report that was done in good faith and investigated by internal personnel, is not to the Whistleblower's satisfaction, then he/she has the right to report the event to the appropriate legal or investigative agency.
- The identity of the Whistleblower, if known, shall remain confidential to those persons directly involved in applying this policy, unless the issue requires investigation by law enforcement, in which case members of the organization are subject to subpoena.

**Copyright Infringement Policy:**

Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer sharing, and the use of KHS information and its technology systems will subject students to KHS disciplinary actions and may subject students to civil and criminal liabilities and penalties of federal copyright laws.

Students do not have access to the following KHS computers:

- Admissions.
- Educators.
- Financial Aid Office.
- Owners.

A student may be terminated from KHS for the following reasons:

- On a KHS computer without permission.
- On a KHS computer unattended.
- On a KHS computer they do not have access to.

A student may be terminated from KHS for the following reasons:

- Tampering or disabling a KHS computer.
- Removing information from a KHS computer by print or illegally downloading, moving or deleting information from a KHS computer.
- Distributing KHS copyrighted material in any form with unauthorized persons or companies.

Students may have limited access to the following KHS computers. However, students may not log into the following KHS computers without authorization from a KHS owner.

- Student Services Area.
- Student Library.

An Employee may be subject to termination from KHS for the following reasons:

- Unauthorized use of KHS copyrighted material.
- Tampering or disabling a KHS computer.
- Removing information from a KHS computer by printing or illegally downloading.
- Moving or deleting information from a KHS computer.
- Distributing KHS copyrighted material in any form with unauthorized persons or companies.

In addition, **a student or employee may be subject to criminal penalties resulting from prosecution**. This above-mentioned list is not all-inclusive and the student and employee needs to be aware of possible severe sanctions if found to be violating the copyright policies. Copyright infringement is the act of pursuing, without KHS 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 any copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. An alternative to copyright infringement is to purchase information legally. 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 damage of "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 attorney's fees. For details, see Title 17, United States Code, Section 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 Web site of the U.S. Copyright office at [www.copyright.gov](http://www.copyright.gov).

KHS will address issues involving harassment or bullying in any form; student to student; student to staff member(s); staff member(s) to student; or staff member to staff member. All staff members and students have a responsibility to cooperate fully with the investigation of an alleged bullying or harassment complaint.

**Bullying:**

Bullying means systematically and chronically inflicting physical hurt or psychological distress on one or more students or staff. It is further defined as; unwanted purposeful written, verbal, nonverbal, or physical behavior, including but not limited to any threatening, insulting or dehumanizing gestures by a student or staff that has the potential to create an intimidating, hostile or offensive educational environment or cause long term damage; to cause discomfort or humiliation or unreasonably interfere with the individuals academic performance or participation is carried out repeatedly and is often characterized by an imbalance of power. Bullying may involve, but is not limited to; unwanted teasing, threatening, intimidating, stalking, cyber stalking, cyber bullying, physical violence, theft, sexual, religious or racial harassment, public humiliation, destruction of KHS or personal property, social exclusion, including incitement and/or coercion, rumor or spreading of falsehoods.

**Harassment:**

Harassment is defined as any threatening, insulting, or dehumanizing gestures, use of technology, computer software, or written, verbal or physical conduct directed against a student or employee that places a student or employee in reasonable fear of harm to his or her person or damage to his or her property; has the effect of substantially interfering with a student's educational performance, or employee's work performance; has the effect of substantially negatively impacting a student's or employee's emotional or mental well-being; has the effect of substantially disrupting the orderly operation of KHS.

**Sexual Harassment:**

Sexual harassment is defined as intimidating, bullying, threatening or coercion of unwanted sexual advances either physically or verbally including by means of social media and / or technological devices. Sexual harassment can also include an inappropriate promise for sexual favors. Sexual harassment can take the form of crude language of sexual nature, mild annoyances / transgressions to actual sexual assault or sexual abuse. Individuals wishing to learn additional information about registered sex offenders may check website information for the City of Richmond. If bullying or harassment in any form occurs in KHS, contact the Richmond Police Department to file a report immediately. KHS will do everything possible to assist in this serious matter. If such a serious offense occurs, it is important to preserve evidence of the criminal offense. Information regarding area counseling centers will be provided upon request by a student or staff member. If an offense happens where both the accused and the accuser attend KHS, both the accuser and the accused are entitled to the same opportunities to have others present during a disciplinary proceeding and will be informed of KHS's final determination of any KHS disciplinary proceeding with respect to the alleged offense and any sanction that is imposed against the accused. Dismissal may occur following a final determination of said proceedings.

KHS will work with students to change their situation (i.e., allowing the student to take a leave of absence or enroll in a later program) if a change is requested by the victim and the change is reasonably available.

**Code of Computing Conduct:**

Unauthorized distribution of copyrighted material, including unauthorized peer- to-peer sharing, and the use of KHS information and its technology systems will subject students to KHS disciplinary actions and may subject students to civil and criminal liabilities and penalties of federal copyright laws.

Students do not have access to the following KHS computers:

- Admissions.
- Educators.
- Financial Aid Office.
- Owners.

A student may be terminated from KHS for the following reasons:

- Tampering or disabling a KHS computer.
- On a KHS computer they do not have access to.
- On a KHS computer without permission.
- Removing information from a KHS computer by print or illegally downloading, moving or deleting information from a KHS computer.
- Distributing KHS copyrighted material in any form with unauthorized persons or companies.

An Employee may be subject to termination from KHS for the following reasons:

- Unauthorized use of KHS copyrighted material.
- Tampering or disabling a KHS computer.
- Removing information from a KHS computer by printing or illegally downloading.
- Moving or deleting information from a KHS computer.
- Distributing KHS copyrighted material in any form with unauthorized persons or companies.

In addition, any student or employee participating in previously named offenses may be subject to criminal penalties resulting in prosecution. This above- mentioned list is not all-inclusive and the student and employee need to be aware of possible severe sanctions if found to be violating the copyright policies.

Copyright infringement is the act of pursuing, without KHS 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 any copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. An alternative to copyright infringement is to purchase information legally. 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 damage of “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringement. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorney’s fees. For details, see Title 17, United States Code, Section 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 Web site of the U.S. Copyright office at [www.copyright.gov](http://www.copyright.gov).

**Right to Cancel:**

The applicant may cancel within 3 business days of receipt of the lender’s final disclosure form. Funds will not be disbursed until the cancellation period expires.

**Instructional Staff:**

A listing of instructional staff is available on the KHS Website.

**Gender Policy:**

KHS does not discriminate on the basis of sex, age, race, color, religion, or ethnic origin in admitting students. The enrollment in our industry is primarily male, however; gender is not considered in any factor of enrollment and has no bearing on admitting financial aid or non-financial aid students.

**Voter Registration:**

In compliance with the Department of Education, voter registration applications (and/or the web address where the student can download a voter registration card) are distributed to students during the financial aid orientation.

**Family Educational Rights and Privacy Act (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 federal 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 high school level. Students to whom the rights have transferred are “eligible students”. KHS requires written permission from an eligible student to release personally identifiable information from that student’s education record. However, FERPA does allow our school to release information to these parties:

- School officials.
- Other educational institutions.
- Specified officials for audit, evaluation, or accreditation purposes.
- Appropriate parties in connection with financial aid to the student.
- State or local authorities.

**Student Information Security**

Kentucky Horseshoeing School, Inc., (abbreviated KHS as it pertains to this document), is committed to keeping the security of our student body and our consumers safe and protected from electronic security breaches and will continue to safeguard all information received from students, parents or guardians of students, and consumers.

The safeguards we have in place were created to achieve the following objectives:

- To ensure the safety and confidentiality of all information received from students, parents or guardians of students, and our consumers/clients.
- To protect against any possible or anticipated threats or hazards to such information we seek to protect.
- To protect against unauthorized access to or use of any such information that could

potentially result in substantial harm or inconvenience to the students, parents or guardians, or consumers.

Employees designated responsible for coordinating the information security plan are as listed:

- Mitchell L. Taylor: President and Education Director
- Sarah S. Taylor: Finance Director
- Kimberly Thomasson: Campus Director

### **Information Risk Assessment**

In our risk assessment, KHS staff seeks to identify possible risks to information we receive regularly and to develop safeguards and systems to help keep sensitive information secure, including using encryptions and firewalls to protect Personally Identifiable Information (or PII).

### **Employer Training and Management**

KHS will require all new employees hired after January 1, 2021, to complete and pass a background check prior to their start date. For jobs that do not require the handling of sensitive or personally identifiable information, background checks and rigorous security training may not be required.

All employees of KHS responsible for handling sensitive information will undergo PTAC training in encryption and password protection to keep all parties safe if staff may need to electronically send information to one another.

KHS employees will meet annually (October to December) at minimum to revisit, review, and discuss any changes or updates to the policies and procedures for protecting data to ensure that all employees are continually adhering to, evaluating, and adjusting said policies and procedures when and where it is deemed necessary.

### **Information Systems (Network and software design, processing, storage, transmission, and disposal)**

Financial Aid Packages and other data pertaining to student and parental/guardian finances is uploaded and stored in Virtual Financial Aid Office (VFAO) through a password protected and encrypted system via VFAO portal that only designated and authorized personnel have access to.

### **Detecting, Preventing, and Responding to Attacks, Intrusions, or Other System Failures both Physical and Electronic**

KHS is aware that it is necessary to have strong security measures implemented to protect our systems from the most up to date internet viruses and malware and employs several measures to detect and prevent attacks in the event of intrusion. KHS will notify the necessary organizations and persons in the event of a data breach, when deemed appropriate and necessary.

All employees are vigilant in screening incoming emails and have been advised not to open any emails that may look suspicious, and flag them for later review.

KHS employees trained in Information Security are responsible for ensuring that all paper documents containing PII needing to be disposed of are collected and stored in a locked storage room and shredded when they are required to do so, no less than once a year.

Any documents that the institution is required to keep as per their state governing agencies as well as accreditation agencies are stored in a secured location, only accessible to those who are authorized to handle such documents.

Client and consumer credit card information is not to be stored electronically.

Kentucky Horseshoeing School, Inc., located at 3612 Lexington Road, Richmond, KY 40475, holds both the administrative offices, as well as the practical and classroom learning areas and all other departments. Security in all aspects is taken very seriously, and the facility is only open to the public at the times it deems appropriate. Outside of business hours, the facility is locked and secured, and all documents containing PII are stored in locked cabinets, in locked rooms, within a locked facility. KHS works closely with the local law enforcement agencies such as the Richmond City, and Madison County Police Departments and utilizes campus crime statistics to provide a safe and secure environment for our staff, students, and consumers.

**Gainful Employment:**

**Graduation, Certification, Placement Rates and Median Loan Debt:**

Graduation, Licensure and Placement Rates can be found at KHS admissions office and for more information about our graduation rates, the median debt of the students who completed the program and other important information, visit [www.kentuckyhorseshoingschool.com](http://www.kentuckyhorseshoingschool.com).

**Physical Demands Placed on the Body:**

There is physical demand placed on the body in most careers. Care must be taken to protect the student's back, legs, and feet. One way to do this is strength training to enhance back, abdomen, and leg muscles. Regular exercise will help to promote all over body conditioning and will improve circulation in the legs and feet. We recommend consulting a doctor before beginning any exercise program. Because this job requires that a student stand for long periods of time, it is suggested that the student wear proper fittings, supportive shoes, and comfortable clothing for working in and around horses. These are not a requirement but will help to increase chances of longevity in the profession.

**Safety Requirements:**

Safety suggestions with this profession would include wearing shoes that would not be slippery when walking on a damp floor. Safety glasses are to be worn while working on electric machinery, as outlined in the Student Handbook. Any debris that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

**Compensation Expected:**

This information is provided for information purposes to prospective farrier students. The salaries mentioned here are a *range* of potential salaries. No guarantee is made. Farrier graduates can earn from \$18,000 to \$30,000 in compensation as an entry level position, depending on the work schedule and the area population. Farrier apprenticeships are negotiated on an individual basis and often can include housing or a housing allowance as well as work transportation.

**IPEDS Statistics:**

The College Navigator website (<http://nces.ed.gov/collegenavigator/>) provides current and prospective students information about student body diversity, including the percentage of enrolled, full-time students in the following categories:

- Male
- Female
- Self-identified members of a major racial or ethnic group
- Federal Pell Grant recipients

**CAMPUS SAFETY AND SECURITY REPORT**

KHS is committed to providing the resources necessary to ensure a safe school environment. The purpose of this section is to serve as a guide for establishing and maintaining safe and healthy school conditions and to promote safe practices by all. All students are expected to be well-informed and act in a safe manner regarding potentially dangerous equipment associated with their educational endeavors at KHS. Students also have the right to correct any unsafe conditions they become aware of, or to report safety concerns to his/her instructor. This script is to be used as the basis of safety programs and best practices as established by KHS.

It is the intent of the Kentucky Horseshoeing School to provide a safe, relaxed, and enjoyable environment for the students in attendance and these guidelines are designed to maintain that environment for all students and visitors. It is necessary for KHS to have rules and regulations to ensure each student has an equal and quality learning atmosphere and students are always expected to be considerate and courteous. These policies help to maintain our professional image within the community and with our visitors.

While in attendance at KHS Student safety is of paramount importance. It is the responsibility of every student and visitor to act in an appropriate manner, regarding safety, always. Our institution has an on-site resident assistant to check hallways and make sure that they are well lit and egress lighting is working in the hallways and in the stairwells. Likewise, the dormitory has video cameras to assist with maintaining student safety. Also, the on-site resident assistant performs bi-weekly room inspections.

Consumption of alcoholic beverages or drugs is strictly prohibited on the KHS campus. Persons should never enter workshop areas while under the influence of alcohol or drugs. Persons should never operate machinery or equipment while under the influence of alcohol or drugs.

KHS will assure all students are equipped with appropriate safety equipment before they use any workshop facility. It is the students' responsibility to ensure they wear appropriate safety gear while operating machinery or equipment or when otherwise appropriate. It is the responsibility of all to immediately report anything they observe that might be deemed a 'hazard' or 'hazardous' or otherwise affect the safety of a member of KHS staff. Students must not use any equipment or machinery without first having been cleared to do so by a KHS instructor and having been properly instructed in its use. It is KHS's responsibility to safeguard that students are adequately instructed and are competent in the use of any equipment or machinery in this facility.

Students should not engage in activities or behavior that causes unnecessary risk of accident or injury to them or anyone else while on KHS premises or while on KHS field trips. It is imperative that when students go off-site for trimming exercises and travel between barns in the bed of a truck, they must be seated in the bed of the truck; tailgate up. Furthermore, when a farm allows multiple vehicles, students must travel belted in the cab of their truck or car.

Students must not keep or have weapons of any type, including but not limited to; firearms, archery equipment, or knives longer than 5" in length, on KHS property or premises. Students are further prohibited from manufacturing weapons of any type on the premises of KHS.

#### **Campus Security Act Information Disclosure:**

Under the Crime Awareness Campus Security Act of 1990, KHS is required to provide you with the following safety information about our campus. KHS is committed to providing safety to all of its students, faculty, and staff.

There are ZERO reported crimes on the Kentucky Horseshoeing School campus. The figures reported below are for the Richmond City Area and are reported solely for informational purposes. Reportedly 2021 population for Richmond Kentucky is 108,765 with a growth rate of .77%. (<http://www.worldpopulationreview.com/us>)

- If a crime happens to you or your property or if there is an emergency occurring on campus report it to an educator, administrator, or owner (Mitch or Sarah Taylor) immediately. That individual will assist the student or guest in reporting the crime to the local police or other appropriate security force.
- KHS will provide current and prospective students, faculty, and staff with a copy of this updated Campus Security Disclosure at the beginning of the new calendar year. This update will include the previous calendar year statistics to comply with the Consumer Reporting requirement of the most recent 3 calendar years. Statistics will be gathered from the local police and compiled in the disclosure. These same statistics will be entered on the Campus Crime Report due in October of each year. The report will show the number of incidents on campus, including KHS parking lot and adjacent streets and is divided into the following categories:

• Type	2015	2016	2017	2018	2019	2020	2021
<b>Murders</b> (per 100,000)	3 (8.8)	0 (0.0)	2 (5.7)	1 (2.8)	0 (0.0)	0 reported (2.7)	4 reported (10.7)
<b>Rapes</b> (per 100,000)	15 (44.2)	18 (53.0)	24 (68.3)	18 (50.1)	22 (60.3)	60 reported (24.5)	11 reported (29.4)
<b>Robberies</b> (per 100,000)	35 (103.1)	37 (108.9)	30 (85.3)	17 (47.3)	14 (38.4)	38 reported (49.1)	14 reported (37.5)
<b>Assaults</b> (per 100,000)	32 (94.3)	20 (58.9)	36 (102.4)	30 (83.4)	39 (107.0)	107 reported (106.3)	27 reported (72.3)
<b>Burglaries</b> (per 100,000)	226 (665.8)	249 (733.1)	216 (614.3)	204 (567.4)	129 (353.8)	354 reported (286.2)	133 Reported (356.1)
<b>Thefts</b> (per 100,000)	885 (2607.3)	1048 (3085.5)	899 (2,557)	781 (2,172)	609 (1,670)	1,670 reported (2,099)	544 reported (1,456.3)
<b>Auto thefts</b> (per 100,000)	42 (123.7)	77 (226.7)	111 (315.7)	81 (225.3)	66 (181.0)	181 reported (204.4)	103 reported (275.7)
<b>Arson</b> (per 100,000)	3 (8.8)	5 (14.7)	3 (8.5)	1 (2.8)	2 (5.5)	No data available	No data available
<b>Violent Crime</b> (Per 100,000)	(216.3)	(215.2)	(207.3)	(121.0)	(175)	206 reported (206)	56 reported (150)

Type	2015	2016	2017	2018	2019	2020	2021
<b>Property Crime (Per 100,000)</b>					2,205 reported	780 reported	(2,205) (2,088)

- The chart above shows the number of daily crimes in Richmond, Kentucky per 100,000. In 2021, in Richmond, the number of daily crimes is reportedly 5% lower than the national average and is considered safer than 47% of the cities in the United States. Since the last report, violent crimes decreased by 48.52%. The chance of becoming a victim of either violent or property crime in Richmond is 1 in 45. (<http://www.neighborhoodscout.com/in/richmond/crime>) ([http://www.richmond.kycrimerates&maps\(areavibes.com\)](http://www.richmond.kycrimerates&maps(areavibes.com))) (<http://www.areavibes.com>)
- Evidence is compiled by tracking Kentucky cities as well as all US cities over a one-year period to contrast crime statistics as they relate to Richmond. As a result, Richmond ranks below average compared to the rest of the United States. (<http://www.neighborhoodscout.com/in/richmond/crime> Data prior to 2020 (<http://www.city-data.com/crime/crime-Richmond-Kentucky.html>)

Although the school does not employ security officers, KHS has a working relationship with the local police who are able to support and provide services promptly in the event of an incident. We encourage accurate and prompt reporting of all crimes to the local police.

- In addition to the required annual campus security report, KHS will provide a timely warning to students of any occurrences of the following crimes that are reported to local police agencies and are considered to represent a serious or continuing threat to students and employees. As soon as the school becomes aware of the crimes, students and employees will be notified in the timeliest manner possible. These crimes include: criminal homicide, forcible and non-forcible sex offenses, aggravated assault, simple assault, intimidation, vandalism, burglary, motor vehicle theft, larceny-theft, arson, hate crimes including crimes involving bodily injury reported to local police agencies that show evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity or disability, arrests for violations of liquor and drug law violations, and illegal weapons possession, and persons not arrested but referred for disciplinary action for liquor, drug, and weapons law violations. Note: KHS is not required to provide timely warning with respect to crimes reported to a pastoral or professional counselor.
- If a student wishes to report crimes on a voluntary, confidential basis for inclusion in the annual disclosure of crime statistics, contact the Admissions/Financial Aid office. The facilities are open Monday through Friday according to assigned class/shop area schedules. The building may also be open for educational classes for farrier professionals or to groups securing the use of the facilities through the owner. Only educators and owners have keys to the building thus preventing internal crimes to as great an extent as possible.
- We encourage students and employees to be responsible for their own security and the security of others.
- KHS does not provide any programs on campus regarding security or prevention of crimes. If students wish to learn more about personal security or prevention of crimes, contact the local Police Department.
- KHS does not have any off-campus locations and therefore all monitoring and recording of any criminal activity is conducted at the campus location of 3612 Lexington Road, Richmond Ky 40475.

#### **Drug & Alcohol Policy:**

- KHS prohibits the possession, use, and sale of alcoholic beverages to anyone on our property or as part of any of our activities.
- KHS policy also prohibits the possession, use and sale of illegal drugs.
- KHS policy supports and enforces state underage drinking laws.
- Students caught in any of the above situations will be withdrawn from the program and will be reported to the authorities. Students should refer to the drug prevention program for further details.

**Sex Offenses:**

If a sex offense occurs while in KHS, please contact the Richmond Police Department to report it immediately. KHS will do everything possible to assist in this serious matter. If such a serious offense occurs, it is important to preserve evidence for proof of the criminal offense.

Information Regarding area counseling, referral and drug abuse treatment centers will be provided upon request by a student or staff member. If a sex offense happens where both the accused and the accuser attend KHS, both the accuser and the accused:

- Are entitled to the same opportunities to have others present during a disciplinary proceeding and
- Will be informed of the school's final determination of any school disciplinary proceeding with respect to the alleged sex offense and any sanction that is imposed against the accused and
- The dismissal that may occur following a final determination of said proceedings regarding rape, acquaintance rape, or other forcible or non-forcible sex offenses. KHS will work with students to change a student's academic situation (i.e., allowing the student to take a leave of absence, allowing the student to enroll in a later program, etc.) if the change is requested by the victim and the change is reasonably available. Individuals wishing to learn additional information about registered sex offenders may check website information for the City of Richmond.

**Emergency Response/Evacuation**

Students follow the procedures set forth by their instructors based on the Fire/Tornado Procedure below. Administration will warn students about the safety drills during the year---In the event of an actual emergency the alarm would be sounded. We will immediately notify staff and students of emergency/evacuation by sounding the fire alarm.

**Our Process to confirm a significant emergency includes:**

**First Aid**- A first aid kit is in the Administration offices, kitchen, and each shop above the sinks. For a cut finger, the Educator will immediately check the wound to see how deep the cut is. Small cuts will be washed, dried, and then covered with a bandage. Bandages and first aid kits are kept in the first aid kit. For a cut requiring stitches, if possible, a staff member will take the student to the doctor. If a staff member is not available, the students' emergency contact person will be asked to escort the student to a doctor. If a student or guest faints do not move the person, notify a staff member and they will call 911. Give as many facts as possible. Stay calm. Make the person comfortable.

**Fire Exit Procedure**- If smoke is detected or fire is spotted, report it immediately to an educator or staff member. A warning will then be sounded throughout the school by a staff member. DO NOT PANIC!

Proceed as follows:

Any student that has a guest "that guest" is the student's responsibility. After exiting from school, proceed into the parking lot away from the building. Support Staff at the front desk will help guests in reception area out the front doors. Proceed into the parking lot at the rear of the shop building. Students in the classrooms exit through the nearest exit door single file. Proceed to the parking lot at the rear of the shop building.

**Emergency Procedures:**

**Emergency Phone Numbers:**

Immediate Help (Fire, Police, Rescue Squad) - 9-1-1  
Administrative Offices – (859)575-4063  
Richmond Police Department – (859)623 8911  
Richmond Fire Department – (859)624 4776

**Emergency Procedures information is found in KHS Admissions Office and at the front desk.**

**Timely Warning:**

Notification provided in a suitable manner to students, staff, and guests or community neighbors, if necessary, of an impending or occurring emergency situation. This can be delivered in a verbal form for those in attendance in the building. This may also be distributed by email to staff members and all students.

**Emergency Notification:**

Emergency Notification can be in verbal form and can be in written form, posted on the front and back door of KHS. Every educator, administrative staff, and front desk personnel have received training on how to handle a pending emergency.

**Emergency Response Procedures:**

At the time of an urgent unanticipated event, staff members will assess the situation to determine the significance of an emergency. In the event of an emergency, staff and students will be notified by either verbal communication (for students currently in the building), or email communication (for students not in attendance) to notify them of the particular situation. Roll call will be made as soon as reasonably possible to ensure all students and staff have been accounted for at the time of the emergency. Without delay the police will be notified of the emergency by calling 911 and all students will receive notification of the emergency by written communication in the form of an email or text message from the Command Decision Team (CDT).

The responsible members of the CDT consist of:

- KHS owner
- Financial aid officer
- Campus Administration
- Educators

The verbal/written communication will include:

- Type of emergency
- Steps to be taken for the emergency situation.

Emergency procedures will be tested on a yearly basis. Owners and staff will evaluate the testing results and implement improvements needed to secure the safety of all concerned.

**Coronavirus Safety Plan**

In all instances KHS will adhere to state and local authorities and we expect all individuals associated with the school to do his/her part to slow the spread of the coronavirus.

- For any student, instructor or staff who feels sick, do not come to school.
- For any student, instructor or staff who lives with someone who feels sick, should not come to school.
- For any student, instructor or staff who lives with someone who has tested positive for coronavirus he/she must isolate for fourteen days.
- Provide distance learning whenever possible.
- Avoid eating or drinking at bars and restaurants. Instead, use pickup or delivery options.

- Avoid discretionary travel for social visits.

**Always Practice Good Hygiene:**

- Wash your hands with soap, especially after touching any frequently used item or surface.
- For any student, instructor, or staff he/she should avoid touching their face.
- For any student, instructor, or staff he/she should sneeze or cough into a tissue, or the inside of your elbow.

**Procedure:**

- Students and staff entering the building will have to have sanitized his/her hands.
- A student, instructor or staff shall have his/her temperature taken upon entering KHS by a school administrator or instructor. Temperature will be recorded daily on a clipboard.
- If it is found that an individual has an elevated temperature it is noted in his/her file and there will be a follow-up call to see if a coronavirus test is needed.
- If a coronavirus test is positive, the individual will be quarantined for no less than fourteen days.
- Students, instructors, and staff must wear protective masks. It is the responsibility of the individual to have a mask. However, one will be provided if necessary.
- Staff members will wear protective gloves when working with the public and will maintain proper social distancing.
- In addition to the weekly thorough cleaning of the facility that is performed by professionals, staff will wipe down phones, copiers, door handles, and common areas several times per day.
- Students will be seated six (6) feet apart in the classroom and will be forging six (6) feet apart in the shop areas.

**Pickup Additional Restrictions:**

- Limit the number of trips off campus whenever possible.
  - ❖ Laundry /Dropoff Service will be available.
  - ❖ Utilize grocery delivery services.

**A Positive Coronavirus test:**

- Once an individual has tested positive for the coronavirus, he/she must quarantine off campus for at least fourteen days.
  - ❖ The individual should seek emergency medical care immediately if he/she has trouble breathing, persistent pain or pressure on the chest, new confusion, inability to wake or stay awake, or exhibits bluish lips or face.
- Students will be welcomed back to class after a negative covid-19 test is presented to the office.
- If the individual is a student, he/she will be responsible for all work missed but, absences will not count against the student for the fourteen days of quarantine. All efforts will be made by staff and instructors to catch the student up on the work that was missed.

- Once a student tests positive, we will resume monitoring current students and staff with daily temperature checks for fourteen (14) days.

### **Chemical Stockpile Emergency Preparedness Plan**

Due to KHS's proximity to the Richmond Kentucky Army Depot where the Army's chemical warfare agent stockpiles are located, it is necessary to have an emergency plan.

Emergency Management – (859) 626-4787

Procedure:

- In case of such an emergency, county authorities will alert the public through outdoor weather sirens, indoor advisory alert radios, and wireless-emergency alert systems via cellphones, TV, and radio warnings.
- Once warnings have been initiated, all students, instructors and staff should get a chair and retreat immediately to the welding shop in the KHS Campus.
- All plastic has been pre-cut and labeled and is kept in a marked cardboard box in that welding room. In the box are scissors and tape. Once everyone is sheltered in place plastic will be secured over the door and ceiling vent to block any outside air from entering the room.
- Shelter in place until authorities make contact and approve exit from the room.

### **Emergency Procedures Due to Criminal or Terrorists Threats:**

Upon receipt of information pertaining to a threat during business hours, the person receiving the information should notify a staff member of the impending or occurring emergency. The staff member will respond to the immediate situation using the Emergency Codes when necessary and will contact civil authorities to determine appropriate action which may include evacuation of entire campus for a length of time to be determined based on the situation at hand. If necessary, KHS will post on outside doors the time class will resume.

### **Responding to an Active Shooter:**

- Evacuate
  - Have an escape route and plan in mind.
    - Leave your belongings behind and when possible, try and help others escape.
    - Prevent others from entering an area where the active shooter may be.
    - Do not attempt to move wounded people.
    - Call 911 when you are safe.
- Hide Out
  - When evacuation is not possible, hide where the active shooter is less likely to find you and where you are out of the shooter's view.
    - If possible, try to find a place where you are behind a locked door.
    - Try not to find a place where you are trapped or restrict your options for movement.
    - Blockade the door with heavy furniture.

- ❖ If the active shooter is nearby:
  - ❖ Lock the door.
  - ❖ Silence your cell phone.
  - ❖ Hide behind sizable items.
  - ❖ Remain calm and quiet.
- Only take action against the active shooter as a last resort and your life is in imminent danger.
- Information to provide to law enforcement or 911 operator:
  - ❖ Location of the active shooter
  - ❖ Number of shooters and the physical description
  - ❖ Number and type of weapons held by the shooter and the number of potential victims at the location.

**Tornado Warning:**

When a tornado warning is issued:

- A tornado has been sighted.
- Or has been indicated by radar.
- Public warning will come over the radio.

**Tornado Warning Procedure:**

- DO NOT leave the building.
- Move away from the perimeter and exterior of the building.
- Follow one of the following guidelines:
  - ❖ Go to an inner hallway or a smaller inner room such as a bathroom or closet.
  - ❖ Vacate any exterior rooms and close the doors to those rooms.
  - ❖ Stay away from windows.
  - ❖ Take shelter under tables, if possible.
  - ❖ Avoid places with wide-span roofs and windows such as the shop areas.
  - ❖ Go to the center of the room.
  - ❖ Sit down and cover your head.
  - ❖ Make every effort to remain calm and encourage those around you to do likewise.

Remain in the shelter location until instructed to return to your previous activities.

**Proceed as follows:**

Students and guests in the shop area will walk to the vending area. Be seated on the floor making space available for others. Students in classrooms move to the vending area. Stay away from all windows. Remain in your designated area until instructed to go back to previous activity.

In the event that an emergency should occur a staff member will alert all students, clients and additional staff to either exit the building or go to the safe spot located in the assigned area; (concessions area located in the center of the building). There are also school exit diagrams located in each classroom, or communal areas to guide the students, staff, and guests out of the building.

Our Procedures for disseminating emergency information to the student body and staff and surrounding community in the event of a school emergency or closing we will post our information on the local news Channel 27, as well as on KHS Facebook page. We determine who should be notified based on the emergency at hand Content of the notification would include closures, delays, and a contact resource for the school Operations would initiate the notification system KHS will without delay and accounting for the safety of the student body and staff, determine the content of the notification and how to initiate the notification system.

**In Case of Serious Accident or Illness:**

- Call 9-1-1
- Do not move sick or injured person(s).
- Be careful to avoid personal contact with any body fluids such as blood, vomit, or saliva.
- Stay with the victim and reassure her/him that help is on the way.

**Power Failure:**

- Remain calm.
- Do not move.
- Await instructions from staff personnel.
- If instructed to evacuate, use designated emergency exits ONLY.

**Missing Persons:**

KHS requires all missing persons to be reported to the Richmond Police for action or referral.

**Shop Rules:**

- Students must wear appropriate safety equipment when operating machinery. Each student has been issued a pair of safety glasses. It is required that students always wear adequate eye protection in the workshop, even if only observing a procedure or demonstration.
- Students should always be mindful of the inherent risk of injury within workshops and when working with animals. Dangerous behavior will not be tolerated.
- Students must not use any of the instructor's tool or equipment (including anvils) at any time without specific permission of the owner. Students may use KHS tools designated for student use, while in the shop, but must return them to the correct storage area after use. Students may not take KHS tools off premises.
- Shop cleanliness is the joint responsibility for all students. This includes emptying trash, sweeping up manure inside and out and cleaning each forge area at the end of its use. All personal hand tools, aprons and anvil tools are to be put away each day.
- Each student will remain in the shop upon completion of his/her horse to assist other students or work in the forge until all students have finished that day's work.
- Foul and offensive language during school hours will not be tolerated at any time.
- At the end of each workday all Kentucky Horseshoeing School tools must be returned to their proper place for storage.
- For purposes of safety and instruction, electronic devices, including music players and cell phones are prohibited in the shop areas and classrooms during instructional time. Any such items found to be in use in either area will be confiscated and held in the office until the end of the instructional day.

**Failure to comply with any of the above guidelines will be grounds for disciplinary action, including but not limited to expulsion from the school.**

**Transportation:**

KHS does not provide transportation for off-site training. In the event travel is required for training off campus, each student is responsible for providing or arranging for their own transportation.

While training off campus, students who do not wish to drive their own vehicle on horse farm roads may choose to ride as a group in the back of a truck if space is available. This option is only available on farm properties, and not for transportation to and from training sites.

### **FIRE SAFETY REPORTING AND DISCLOSURES REPORT**

#### **Fire Safety Disclosures:**

Three disclosures are made with respect to fires on-campus or on -property student housing. An annual fire safety report is published for the campus in the Consumer Information document on the KHS website, the fire statistics for the campus are annually reported to the U.S. Department of Education and a fire log for the campus is kept and maintained in the administrative office.

#### **Annual Fire Safety Report:**

Campus administrators are responsible for collecting the required information and publishing this report. The Annual Fire Safety Report contains the information described below. KHS complies with the annual Fire Inspection conducted by the Kentucky State Fire Marshall, Tim Juett and Burdines Inc. performs and documents the required inspections on all fire extinguishers and exit lights in the campus proper and in the dormitory. Also, the results of all inspections are reported annually to the Executive Director of Proprietary Education in Frankfort Kentucky.

Fire extinguishers are kept in the dorms, hallway, classroom, and forge rooms. Their locations are posted on the fire plan maps. All student, staff and faculty should Learn these locations.

If you smell propane/gas or a smell of propane/gas has been reported, clear the area, turn off the gas at the mains and report the smell to a KHS member of staff immediately. DO NOT operate welders, forges, electrical equipment, or any potential source of ignition. Evacuate the area and report the smell. If you smell propane/gas or a smell of propane/gas has been reported at night or in poor lighting, DO NOT operate light switches (by switching on OR off). Evacuate the area and report the smell.

Keep all flammable materials away from the furnaces, stoves, and forges. Students should not wear loose or highly flammable clothing while working with or near open flames or sources of ignition, for example, while forging or welding.

#### **Fire Drills:**

Fire drills will be practiced quarterly and require your most serious cooperation and consideration. All exits must be in working condition and unobstructed.

#### **In a Fire Emergency:**

If you smell smoke or see fire, report it immediately to an educator. A warning will then be given by staff. Do not panic. Proceed as follows:

- Students in the shop or classroom areas exit the building in a single file, at the nearest exit. If you have a guest at the time, the guest is your responsibility.
- After exiting KHS, proceed safely away from the building.
- Support staff at the front desk will help guests in the reception area outside the front doors.
- Proceed to safety away from the building.
- Students in the classrooms, student lounge, and shop areas should exit through the nearest door, single file.

- Locate and join the students and guests at the rear building parking area.
- Familiarize yourself with your evacuation route and the location of all emergency and regular exits.
- The evacuation route illustration is found in the student's lounge.

VIOLATION OF FIRE SAFETY RULES PUTS LIVES IN JEOPARDY. TAMPERING WITH FIRE ALARMS OR FIRE EQUIPMENT CAN RESULT IN FINES AND POSSIBLE INCARCERATION ACCORDING TO KENTUCKY STATE LAWS.

**FIRE ASSEMBLY POINT**  
**Parking area at front of**  
**Administration Building**

It is very important that, in the event of a fire/fire alarm, you proceed as quickly as possible to the designated assembly point and do not go anywhere else unless instructed to do so by a member of staff or the person responsible at that time. You must inform the person responsible that you are out of the building and make sure you are correctly 'accounted for'. In the event of fire, all persons must be accounted for to ensure that everyone has exited safely.

If someone is unaccounted for fire officers may be put at additional or unnecessary risk

**ADDITIONAL POLICIES AND PRACTICES**

**Drug Free Campus / Drug Prevention Program:**

Kentucky Horseshoeing School (KHS) prohibits the illegal and irresponsible use of alcohol and other drugs. KHS will strictly enforce federal, state, and local laws, as well as its own alcohol and drug policies and procedures which support these laws. It is the responsibility of every member of KHS to know the risks associated with the use and abuse of alcohol and other drugs and to assist KHS in creating an environment which promotes health-enhancing attitudes and activities.

The possession or use of drugs or alcohol is strictly forbidden on KHS premises or during any activities conducted off-campus. Faculty and student peers have an obligation to act on concerns regarding alcohol or drug abuse or dependency when encountered in the student. Students who need counseling assistance for drug or alcohol dependency should contact the Program Director or Student Resource Center for referrals. All referrals will be kept confidential. Information on drug abuse prevention is available at KHS for all students and employees.

The primary goal of students at KHS is to achieve academic excellence. Illegal use of alcohol and other drugs will not be tolerated. Also, irresponsible use of alcohol by persons of legal age will not be excused.

- At no time will KHS allow possession, use, and/or distribution of an illegal drug.
- Students, employees, and guests must adhere to federal, state, and local laws and regulations.
- KHS will impose disciplinary action against students and employees for violating these standards of conduct, which may include suspension, termination of employment, or completion of a drug or alcohol rehabilitation program.
- Brochures are available in the Student Resource Center and the Human Resources Department.
- Information on Drug Awareness programs, counseling, treatment, and other related services are available through:
  - The Center for Drug Abuse Treatment and Referral Hotline: 1-800-662-HELP
  - Students and employees seeking assistance in overcoming drug or alcohol related problems are encouraged to contact this organization.

The following guidelines describe the actions that may be taken when students are suspected of violating drug or alcohol policies:

- Faculty or peers who suspect a student of alcohol or drug use/dependency (based on a pattern of behavior consistent with impairment) will document specific behaviors or confirmed evidence of such impairment. This documentation will be submitted in writing to the Campus Executive Director who will determine the action to be taken. If the Campus Executive Director and involved faculty feel the evidence is compelling and indicates violation of drug and alcohol policies, the student will be confronted with the concerns and evidence. The Campus Executive Director/Campus Dean and involved faculty will decide what type of follow-up is indicated, based on the outcome of this conference.
- If reasonable suspicion of alcohol or drug use occurs in the classroom or clinical setting, the student will be **immediately** removed from that setting. The faculty members will discuss their concerns with the students. If reasonable suspicion still exists, the Director of Education (or Campus Executive Director/ Campus Dean in his/her absence) will be informed and will determine what actions need to be taken. Screening for drugs or alcohol will be required. The student will have to give consent for such testing and authorization for results to be made available to KHS.
- KHS reserves the right to conduct urinalysis drug screening in the case of reasonable suspicion of alcohol or drug use.

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

All students and / or staff at KHS must understand KHS's policies as stated above and recognize their impact if the law is broken in relation to drug and/or alcohol use.

Where to turn for substance-abuse related help:

- Alcoholics Anonymous: 1-866-675-4912
- Lexington Drug Abuse Treatment Center: (859)259-
- Abuse Hotline 1-800-962-2873
- Aids Hotline 1-800-352-2437
- Alcohol Abuse Hotline 1-813-234-1234
- National Suicide Prevention 1-800-273-8255
- Narcotics Anonymous 1-888-987-7700
- Poison Control Center 1-800-222-1222
- Rape/Sexual Assault 800. 656.HOPE (4673) (24-hours)

KHS reviews its Drug Prevention Policy, and the effectiveness of sanctions imposed every **two** years. The dismissal that may occur following a final determination of the said proceedings regarding KHS Drug Policy which prohibits the illegal possession, use, and sale of alcoholic beverages to anyone on our property or as part of any of our activities.

KHS policy also prohibits the possession, use and sale of illegal drugs. KHS policy supports and enforces state underage drinking laws. Students caught in any of the above situations will be dismissed from the program and will be reported to the authorities. Students should refer to the drug prevention program handed out in orientation for further details. In some cases, conviction of drug-related offenses could result in the student's ineligibility of Title IV funding or other forms of financial assistance.

#### **Federal Drug Trafficking Penalties:**

- The Federal Drug Trafficking Penalties can be found in the Student Handbook.

- Substance abuse counseling is mandatory for substance abuse violators in addition to the Federal sanctions.
- A student found in violation of this policy will be required to undergo a substance abuse evaluation and attend all education or treatment programs recommended because of the evaluation.
- The student must complete the recommended program(s) to continue in the education process at KHS.
- If inpatient treatment is required, the student may be encouraged to take a leave of absence until the treatment is completed.

**Right to Know (Pre-Enrollment Information):**

- KHS provides means to this information in house through the Right to Know document (Pre-enrollment Information, including but not limited to graduation licensure and placement rates), which is provided to all students at the time of contract signing, prior to the signing of the enrollment agreement (contract).
- Job Placement assistance is provided at KHS.
- Information on types of employment for our graduates is found in the KHS Admissions Office and in the KHS Catalog.

This information is gathered from graduate surveys, employer surveys, during the exit interview process and during follow-up calls with our graduates.

**Safeguarding Consumer Information:**

**Background**

Congress instructed the Federal Trade Commission (FTC) and other agencies to promulgate regulations to address identity theft. The proposed rules were published in November 2007. Full compliance is required by May 1, 2009 (this was an extension from the original November 2008 deadline). The “Red Flag Rules”, as they are called, require financial institutions and creditors to develop and implement written programs designed to detect, prevent, and mitigate identity theft.

**Implications for the Institution:**

Schools are subject to the Red Flag Rules if they:

- ❖ Extend credit to students through institutional loan programs, retail installment contracts, or deferred payment plans (regardless of number of installments or whether there is a finance charge).
- Covered Accounts
  - ❖ KHS is a “creditor” and obligated to follow the Red Flag Rules given the use of the Retail Installment Contract (RIC).
  - ❖ Methods of payment for the Retail Installment Contracts (credit card, VA, Vocational-Rehab, Tribal funding) are also covered due to the information exchanged. The information is considered “Identity Related”.

**Detection of Red Flags:**

- The following red flags are potential indicators of fraud. Any time a red flag is apparent, it should be investigated for verification.

**Suspicious Documents:**

- Documents provided for identification that appear to have been altered or forged.
- The photograph or physical description on the identification is not consistent with the appearance of the applicant or customer presenting information.
- An application appears to have been altered, forged, or gives the appearance of having been destroyed and reassembled.

- Other information on the identification is not consistent with readily accessible information that is on file with the school.
- Other information on the identification is not consistent with information provided by the person opening a covered account or customer presenting identification.

**Suspicious Personal Identifying Information:**

- The address provided does not match any address on file with the school for that specific customer.
- The Social Security number has not been issued or is listed on the Social Security Administration's Death Master File.
- The Social Security number provided is the same as that submitted by other people opening an account or another customer.
- The customer or the person opening the covered account fails to provide all required personal identifying information on an application or response to notification that the application is incomplete.
- The personal identifying information provided is not consistent with personal identifying information that is on file with the school.

**Suspicious Activity Related to Covered Account:**

- Mail sent to the customer is returned repeatedly as undeliverable although transactions continue to be conducted in connection with the customer's covered account.
- The school is notified that the customer is not receiving paper account statements.
- The school is notified of unauthorized charges or transactions in connection with a customer's covered account.
- The school receives notice from customers, victims of identity theft, a law enforcement authority, or other persons regarding possible identity theft in connection with covered accounts held by the school.

**Responding to Red Flags:**

- Once potentially fraudulent activity is detected, an employee must act quickly as a rapid appropriate response can protect customers and the school from damages and loss.
- Once potentially fraudulent activity is detected, gather all related documentation, and write a description of the situation. Present this information to the department Director.
- The department Director will complete additional authentication to determine whether the attempted transaction was fraudulent or authentic.
- If a transaction is determined to be fraudulent, appropriate actions must be taken immediately. Action may include:
  - ❖ Canceling the transaction
  - ❖ Notifying and cooperating with proper law enforcement
  - ❖ Notifying the actual customer that fraud has been attempted.

**Periodic Updates to the Plan:**

- At periodic intervals established in the program, or as required, the program will be re-evaluated to determine whether all aspects of the program are up to date and applicable in the current business environment.
- Periodic reviews will include assessment of which accounts are covered by the program.
- As part of the review, red flags may be revised, replaced, or eliminated. Defining new red flags may also be appropriate.

- Actions to take if fraudulent activity is discovered may also require revision to reduce damage to the school and its customers.

**Staff Training:**

- Staff training shall be conducted for all employees for whom it is reasonably foreseeable that they may encounter covered accounts or personally identifiable information that may constitute a risk to the school or its customers.
- Department directors are responsible for ensuring identity theft training for all their employees.
- Additional training will be provided if policy changes warrant such action.

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Direct, indirect, incidental, punitive, or consequential damages.

Loss of data, profits, revenue, or business opportunities.

Damages caused by viruses, bugs, or interruptions to service.

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## **10. Modifications to Terms**

We may update or revise these Terms at any time without prior notice. The updated Terms will be posted on this page with a revised “Last Updated” date. Continued use of the Site constitutes acceptance of the revised Terms.

## **11. Governing Law**

These Terms shall be governed by and interpreted in accordance with the laws of the jurisdiction in which the Site owner operates, without regard to conflict of law principles.

## **12. Messaging**

You agree to receive informational messages (appointment reminders, account notifications, etc.) from Kentucky Horseshoeing School. Message frequency varies. Message and data rates may apply. For help, reply HELP or email us at [info@khs.edu](mailto:info@khs.edu). You can opt out at any time by replying STOP.

## **13. Contact Information**

If you have questions about these Terms, please contact us at:

[Khs.info@khs.edu](mailto:Khs.info@khs.edu)