



Tuition and Fee Schedule

Program	Clock Hours	Cost/Hr	Enrollment Fee	Kit/Books	Tuition	Total Charges
Cosmetology	2100	\$8.71	\$150.00	\$1,955.00	\$18,300.00	\$20,255.00
Esthetics	750	\$12.00	\$150.00	\$1,188.00	\$9000.00	\$10,188.00

Textbook Pricing

Federal Law requires all institutions that participate in Title IV funding to post on their web site required textbooks, their ISBN numbers and cost.

College of Hair Design is a Pivot Point member school and textbooks are purchased as a package. CHD's Cosmetology students purchase the Designers Approach package. The retail price for this package is \$686.00. The package consists of the following:

- Color – A Designers Approach (2009) ISBN 978-1-934636-12-1
- Cosmetology Fundamentals and Study Guide (2010) 978-934636-42-8
- Hair Design – A Designers Approach (2009) ISBN 978-1-934636-09-1
- Salon Success (2006) ISBN 978-1-934636-93-5
- Sculpture – A Designers Approach ISBN 978-1-934636-06-0
- Texture – A Designers Approach ISBN 978-1-934636-00-8

Classification of Instructional (CIP) Program Codes

12.0401 Cosmetology
12.0409 Esthetics

U.S. Dept. of Education Standard Occupational Classification (SOC) Codes

39-5012 Cosmetologist
39-5094 Esthetics

Median Loan Debt

Incurred by students who completed the program (separately by Title IV loans and by other educational debt to include both private educational loans and institutional financing) as provided by the Secretary.

CIP-12.0401 Cosmetology East Campus =\$17,450
CIP-12.0409 Esthetics = \$4,582



Transfer of Hours/Credits

Acceptance of clock hours earned previously is conditional upon:

1. Receiving documentation from the school that the credit was earned and from the state agency or division that gave oversight to the training. Documentation is to include grades and credits in the various skill sets of the course work.
2. Having a thorough review of past grades and training experience by CHD Staff

At a minimum, 25% of the hours must be earned at College of Hair Design for the program you are enrolling in. Example in Cosmetology: 25% of 2100hours = 525 Hours
Minimum to be earned at College of Hair Design

The requirement to have 25% of your education being from College of hair design is in accordance with our National Accreditation oversight with ACCSC.

If there has been a lapse of longer than 2 years in your education, then we may need to use some discretion if any of the previous training can be accepted.

On-Time Graduation Rate

Timeframe: 07/01/09 through 06/30/10

CIP -12.0401 Cosmetology East Campus =*8%

CIP -12.0409 Esthetics =71%

*East Campus opened in January 2009. Student enrollment did not provide sufficient data to calculate for this time period (07/01/2009-06/30/2010).

Completion Rate

Timeframe: 07/01/09 through 06/30/10

CIP -12.0401 Cosmetology East Campus =90%

CIP -12.0409 Esthetics =66%

Job Placement Rate

Timeframe: 07/01/09 through 06/30/10

CIP -12.0401 Cosmetology East Campus =71%

CIP -12.0409 Esthetics =52%

FINANCIAL ASSISTANCE

Federal Student Aid

Listed below are the Federal Student Financial Aid Programs available to students attending CHD.

- Pell Grants and Supplemental Educational Opportunity Grants (SEOG)
- Federal Parent Loan
- Federal Direct Student Loans



Title IV Aid

You may determine your eligibility for the above programs by using the *Free Application for Federal Student Aid*. This form is available from your high school counseling office or from our office. Our Student Financial Aid Department is available to assist students in the completion of this form and to answer any questions.

Students may also complete this application online at www.fafsa.ed.gov and click "Fill out a FAFSA".

The FAFSA is used to determine eligibility for all types of financial aid programs. Once processed, the application will produce an Expected Family Contribution (EFC) which determines eligibility for all types of Federal Student Aid. Financial aid from federal programs is not guaranteed from one year to the next; therefore it is necessary for each student to reapply every year.

Policies & Procedures for Verification

CHD has developed the following policies and procedures regarding the verification of information provided by applicants for Federal student financial aid under the Title IV Programs.

1. Only those students who are selected for verification by the U.S. Department of Education or who have conflicting information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed Verification Worksheet and a signed United States Income Tax Return from the prior year. Any conflicting information in the student's file must be resolved before any financial aid may be disbursed, regardless of the student's verification status.
2. All students will be notified on a timely basis if they have been selected for verification and what supporting documentation is required. At that time the student will be informed of the time parameters and the consequences of not completing the verification cycle. The institution will notify the student of the result of the verification process and any other documentation needed. The institution will assist the student in correcting any information that is inaccurate and will notify any student via award letter if an award changes. The institution will use as its reference the most recent Verification Guide supplied by the U.S. Department of Education.
3. Students eligible to receive Federal Grants, Campus Based Aid or Direct Loan Funds must have verification completed 2 weeks prior to starting classes. The



financial aid file must be documented with the date that verification is completed.

4. A Stafford Student Loan application can be certified by the institution prior to the completion of verification. However, a Stafford Loan will not be originated until all verification had been completed.
5. If the student receives an overpayment based on providing inaccurate or conflicting information on any application and refuses to correct the information or repay the Federal funds after being counseled by the institution, the school will refer the case to the U.S. Department of Education for resolution. Unless required by the U.S. Department of Education, no Federal financial aid will be disbursed to the student.

Private Loan Conduct/Preferred Lenders

Some students may need to use Private loans to cover the cost of some or all of their schooling. Since we have had very few students in the past use these services, the lenders that we worked with for these loans are not accepting any new applications from students at our school at this time. If students are having trouble with financing and have exhausted all other options, they are encouraged to try to get a personal loan from the bank that they do business at.

State Grant Assistance

Students who complete a FAFSA and have an expected family contribution (efc) number of 6000 or less will be eligible to receive awards from this program based on financial need, other aid received and availability of funds. Monies received from the State Scholarship Assistance Program (SSAP) and the Scholarship Assistance Program (SAP) are grants and do not have to be repaid.

Entrance and Exit Counseling

Prior to starting school students who will be receiving student loans will need to complete "entrance counseling" online on the student loan website at www.studentloans.gov. A copy of this must be in each student's file prior to processing student loans. During the first few days of attendance the Financial Aid Director will also review the student loan process with the Orientation class. They will receive an entrance counseling guide from the Department of Education to refer to if they have any questions.

During the last session of a student's training, the Financial Aid Director will again visit each graduating class to review student loan procedures as the students leave school and eventually go into repayment. They will receive an exit counseling guide from the Department of Education to refer to with any questions. They will also be given their



current loan information from NSLDS and information on how to obtain the website themselves to look at their loan history. Prior to receiving a diploma all students who received student loans will need to complete "exit counseling" online at www.nsls.ed.gov.

Refund/Withdrawal Policy

Cancellation Policy – Before Classes Begin

1. In the event that a student's application is not accepted, all monies paid by the student will be refunded.
2. If cancellation occurs within seventy-two (72) hours of enrollment, all monies paid shall be refunded.
3. Students who have not visited the school facility prior to enrollment will have the opportunity to withdraw without penalty within three days following either attendance at a regularly scheduled orientation or following a tour of the school facilities and inspection of equipment
4. If cancellation occurs after seventy-two (72) hours of enrollment, but before classes begin, a refund shall be made of all tuition paid except a registration fee not to exceed one hundred fifty (\$150.00).

Voluntary Withdrawal

Students who wish to voluntarily withdraw should inform the Campus Director of their intention and complete the school's Withdrawal Notification Form. The student should then schedule an exit interview with the financial aid office and an appointment with the business office to finalize their account status with the school.

Tuition Settlement & Refund Policy

Definitions.

Student Withdrawal Date: The last date of academic attendance as determined by the school from its attendance records. This date is also referred to as the "Last Date of Attendance" or "LDA."

Withdrawal Determination Date: The date determined by the institution that a student has officially or unofficially withdrawn or been dismissed. The Withdrawal Determination Date is either: i.) the date, as determined by the institution, that the student began the withdrawal process prescribed by the institution; ii.) the date, as determined by the institution, that the student otherwise provided official notification to the institution, in writing or orally, of his or her intent to withdraw; iii.) the date, as determined by the institution, that the student was dismissed from the program; iv.) if the student ceases attendance without providing official notification to the institution



of his or her withdrawal in accordance with paragraphs i.) or ii.) above, fourteen (14) calendar days from the last date of attendance; or v.) if a student does not return from an approved leave of absence, fourteen (14) calendar days from the date the student was scheduled to return.

Student Refund Due Date: The date by which refunds are to be made by the institution pursuant to a student withdrawal or dismissal. The Student Refund Due Date is thirty (30) days from the Withdrawal Determination Date.

Procedure

When a student withdraws or is dismissed by the CHD, the student's account is settled by the CHD. This requires the business office to calculate the total amount of tuition charged per the enrollment agreement, as may be adjusted pursuant to Section B, and fees charged, and then compare that amount to eligible payments that have been made against the account.

If the tuition and fees are less than the eligible payments, a refund is due. If the tuition and fees exceed the eligible payments, a balance is due. If the tuition and fees equal the eligible payments, the account is settled and neither a refund or balance due is created.

Fees are all non-tuition charges, such as text books, equipment, sales tax, \$100 withdrawal fee, and other purchases made through the School.

Eligible payments are all payments exclusive of unearned federal aid as described in Section

Pro-Rate Reduction of Tuition

Any student whose Percentage of Program Completion is less than or equal to 50% of their academic year will receive a pro-rata reduction of their tuition as indicated by the schedule below.

<u>Percentage of Payment Period Completed</u>	<u>Tuition Reduction</u>
After 1st day of classes up to 10%	90%
After 10% up to 25%	75%
After 25% up to 50%	50%
After 50% of program	0%

Percentage of Payment Period Completed is calculated by dividing the number of scheduled clock hours offered to the student, whether attended or not, from the



payment period commencement date through the LDA into the total number of clock hours scheduled in the payment period.

Return of Title IV Funds

Prior to the settlement of the student's account, as described in section A above, the School is required by Federal law to return to the federal government that portion of federal aid that is unearned. Unearned federal aid must automatically be returned and cannot be used in settling the student's account. The difference between total federal aid received and federal aid earned equals unearned federal aid.

Federal aid is applied and earned by the payment period. Once a student completes at least 60% of a payment period, federal aid amounts received for that payment period are considered 100% earned. If a student completes less than 60% of a payment period, federal aid awards for such payment period are earned proportionately to the percentage of the payment period completed. The percentage of the payment period completed is determined by dividing the number of clock hours scheduled to complete (exclusive of absences provided that a 70% attendance rate is maintained, otherwise actual completed clock hours are substituted) in the payment period into the total number of clock hours in the payment period.

Post Withdrawal Disbursements

Students may be eligible to receive federal aid disbursements that could have been disbursed to the student's account during a payment period, but was not. CHD will notify the student in writing if the student is eligible for a post withdrawal disbursement within 30 days of the Withdrawal Determination Date. The student must respond within 14 days of notification. Upon receipt of student's response accepting the offer, the School will disburse the funds within 90 days of the Withdrawal Determination Date. If the student does not respond or declines the offer, no portion of the late disbursement that is not credited to the student's account will be disbursed.

Time Frame for Refunds & Order of Refunds

All refunds are made no later than the Student Refund Due Date. Refunds are first made to the federal aid programs in the order prescribed by federal law.

Additional Information

CHD's financial aid personnel will assist you in obtaining information regarding any applicable third party funding agency refund or return of funds policies (e.g., Title IV, Veteran Administration, WIA, etc.)



FERPA Policy

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

At the CHD, a school beyond the high school level, students over the age of 18 are considered “eligible students.” A student will sign a *Privacy Statement for Student Records & Release Form* indicating to whom the institution may release information, i.e. parents.

- Eligible students and those listed on a signed *Privacy Statement for Student Records & Release Form* have the right to inspect and review the student's education records maintained by the school. CHD is not required to provide copies of records unless, for reasons such as great distance, it is impossible for eligible student's or parents to review the records. CHD may charge a fee for copies.
- Eligible students and those listed on a signed *Privacy Statement for Student Records & Release Form* have the right to request that CHD correct records which they believe to be inaccurate or misleading. If CHD decides not to amend the record, the eligible student or parent then has the right to a formal hearing. After the hearing, if CHD still decides not to amend the record, the eligible student or parent has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, CHD must have written permission from the eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
 - School officials with legitimate educational interest;
 - Other schools to which a student is transferring;
 - Specified officials for audit or evaluation purposes;
 - Appropriate parties in connection with financial aid to a student;
 - Organizations conducting certain studies for or on behalf of the school;
 - Accrediting organizations;
 - To comply with a judicial order or lawfully issued subpoena;
 - Appropriate officials in cases of health and safety emergencies; and
 - State and local authorities, within a juvenile justice system, pursuant to specific State law.



CHD may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, CHD will tell eligible students or parents about directory information and allow eligible students or parents a reasonable amount of time to request that the school not disclose directory information about them. CHD will notify eligible students or parents each academic year of their rights under FERPA. The actual means of notification will be by special letter, inclusion in a school newsletter, posted on the school bulletin board/s, and/or student handbook.

Repeated Coursework Policy

If a student gets to the end of a ten week session and has less than an 80% in either their practical or written Grade Point Average the student will at that time be required to do the following:

- Student will be required to take a ten week suspension.
- If the student would like to appeal the suspension a panel will evaluate the appeal and make a decision on the suspension.
- Repeat the ten week session.
- Old grades will be replaced with current grades as tests are re-taken.
- Student will be responsible for repurchasing any goods/supplies as necessary.

Student Body Diversity

CHD determines that each applicant has no disabilities, physical or otherwise, that would prevent use of the knowledge or skill gained from the training offered for successful on-the-job performance after completion of the training.

CHD does not deny admission or discriminate against students enrolled at CHD on the basis of race, creed, color, sex, age, disability or national origin. CHD reasonably accommodates applicants and students with disabilities to the extent required by applicable law.

Voter Registration

CHD encourages all students to participate in local, state, and national elections. As part of our responsibility to promote good citizenship, as well as good scholarship, CHD urges all students to [register to vote](#). Students who are not registered to vote are reminded that, to vote in the State of Nebraska, they may register in person at the [County Clerk/Election Commissioner's](#) office prior to 6 p.m. on the second Friday preceding an election.

Vaccination Policy



CHD currently does not require their students to show proof of any vaccinations.

National Center for Education Statistics Campus Information

<http://nces.ed.gov/collegenavigator/?s=NE&zc=68510&zd=25&of=3&p=12.0499+12.0413+12.0401>

Campus Safety & Security Reports

Reported online to Dept of Ed's College Navigator website.

<http://nces.ed.gov/collegenavigator/?q=college+of+hair+design&s=all&zc=68510&zd=25&of=3&id=456287#crime>

2009 CRIME STATISTICS				
ARRESTS - ON-CAMPUS	2007	2008	2009	
Illegal weapons possession	-	-	0	
Drug law violations	-	-	0	
Liquor law violations	-	-	0	
CRIMINAL OFFENSES - ON-CAMPUS	2007	2008	2009	
Murder/Non-negligent manslaughter	-	-	0	
Negligent manslaughter	-	-	0	
Sex offenses - Forcible	-	-	0	
Sex offenses - Non-forcible (incest and statutory rape only)	-	-	0	
Robbery	-	-	0	
Aggravated assault	-	-	0	
Burglary	-	-	0	
Motor vehicle theft	-	-	0	
Arson	-	-	0	

- The crime data reported by the institutions have not been subjected to independent verification by the U.S. Department of Education. Therefore, the Department cannot vouch for the accuracy of the data reported here.
- These data do not include incidents that: (a) took place off campus on public property immediately adjacent to and accessible from the Campus; (b) took place on a noncampus building or property owned or controlled by a student organization that is officially recognized by the institution; or (c) incidents at buildings/property owned or controlled by an institution but is not contiguous to the institution. For further information, see <http://ope.ed.gov/security>.

Drug & Alcohol Abuse Prevention

College of Hair Design (hereafter referred to as "this institution") has established a Drug-Free Awareness Program (DFAP). The DFAP encompasses the following four phases:



Phase 1 - NOTICE: THIS INSTITUTION HAS A POLICY OF MAINTAINING A DRUG-FREE SCHOOL. All students are hereby notified that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited in this institution. The student must notify the office of any criminal drug statute conviction for a violation occurring in the workplace, or while participating in any school sponsored activity, no later than five days after such conviction. In compliance with the Drug-Free Workplace Act of 1988", this institution's "workplace" consists of the following locations:

CHD Downtown Campus

304 South 11th Street
Lincoln, NE 68508

CHD East Campus

9000 Andermatt Dr
Lincoln, NE 68526

Phase 2 - WARNING TO ALL STUDENTS OF THE DANGERS OF DRUG ABUSE IN THE WORKPLACE: Drug use impairs memory, alertness and achievement. It erodes the capacity to perform, think and act responsibly. It may be grounds for termination of your enrollment with this institution or other action (see phase 4).

Phase 3 - This institution has established a relationship with several drug-counseling centers to provide drug counseling, rehabilitation and students assistance programs.

The office at CHD keeps a list of drug counseling, rehabilitation and students assistance programs for students to be referred to. First Step Recovery and Wellness Center is our primary resource. First Step is located at 210 Green Tree Court, Lincoln NE 68505. Phone # is 434-2730.

Phase 4 - NON-COMPLIANCE WITH THE TERMS OF THIS INSTITUTION'S "DRUG-FREE WORKPLACE STATEMENT - NOTICE TO STUDENTS" will result in the following actions being taken by this institution:

Require said student to satisfactorily participate in a drug/alcohol abuse rehabilitation program approved for such purposes by federal, state, or local health law enforcement or other appropriate agency.

Within 30 days of receiving notice of criminal drug conviction these above actions must be complied with or up to and including termination procedures will be instated.

Students may be required to attend a drug prevention class to be given at CHD.

CHD students may be requested to submit to drug testing with or without cause. If the test shows the student to have used an illegal drug they would be require to submit to



Phase 4 as mentioned above. Phase 4 starts with having Substance Use/Abuse Evaluation at the student's expense. Failure to comply with the directives of the Substance Use/Abuse Evaluation will result in the termination of the student.

Legal Sanctions

Local, state, and federal laws prohibit the unlawful possession, use, distribution, and sale of illegal drugs and underage possession, use, distribution and sale of alcohol. The Federal Controlled Substances Act provides penalties of up to 15 years imprisonment and fines up to \$25,000 for unlawful distribution or possession with intent to distribute narcotics. For unlawful possession of a controlled substance, a person is subject to up to one year of imprisonment and fines up to \$5,000. Any person who unlawfully distributes a controlled substance to a person under twenty-one years of age may be punished by up to twice the term of imprisonment and fine otherwise authorized by law.

Students who are under 21 years of age and who use, sell, or who are in the possession of alcoholic beverages are subject to the penalties of that State's underage drinking laws.

Health Risks

Specific serious health risks are associated with the use of illegal drugs and alcohol. Some of the major risks are:

Alcohol and other depressants (barbiturates, sedatives, and tranquilizers): Addiction, vehicle or other accidents as a result of impaired ability and judgment, overdose which can result in death, damage to a developing fetus, heart and liver damage.

Marijuana: Addiction, panic reaction, impaired short-term memory, increased risk of lung cancer and emphysema and impairment of driving ability.

Cocaine: Addiction, heart attack, seizures, lung damage, severe depression, paranoia, psychosis. Similar risks are associated with other stimulants such as speed and uppers.

Hallucinogens (Acid, LSD, PCP, Ecstasy, etc.): Unpredictable behavior, emotional instability, violent behavior, organic brain damage in heavy users, convulsions, and coma.

Narcotics (Heroin, Demerol, Morphine, Codeine, etc.): Addiction, accidental overdose, and risk of hepatitis and AIDS from contaminated needles.



Inhalants (harmful gases and aerosols, glue, nitrous oxide, etc.): Loss of consciousness, suffocation, damage to the brain and central nervous system, sudden death, nausea and vomiting, nosebleeds, impaired judgment.

Available Drug/Alcohol Program Hotlines

Students are encouraged to seek professional help should they need assistance with drug and/or alcohol problems. The following are groups which can be contacted for help:

1-800-COCAINE – Cocaine Helpline

Around the clock information and referral service. Recovering cocaine/addict counselors answer the phones, offer guidance and refer drug users and parents to local public and private treatment centers and family learning centers.

1-800-NCA-CALL – National Council on Alcoholism Information Line

The National Council on Alcoholism, Inc. is the national nonprofit organization combating alcoholism, other drug addictions, and related problems. It provides information about NCA's State and local affiliate's activities in their areas, and it also provides referral services to families and individuals seeking help with an alcohol or other problem.

1-800-662-HELP – NIDA Hotline

NIDA Hotline operated by the National Institute on Drug Abuse is a confidential information and referral line that directs callers to cocaine abuse treatment centers in the local community. Free materials on drug use are distributed in response to inquiries.

Emergency Response/Evacuations & Timely Emergency Warnings

Snow-Storm Days

Only in very rare cases will school be closed. We will be open at 8:00a.m. For those needing hours unless:

- We have a message with the phone system indicating a late start or that we will be closed.
- An announcement will be given to KFOR Radio Station- which is 1240 AM on your AM radio, channels 10/11 (Lincoln TV Station), Channel 8 (Lincoln TV Station) and the web sites for both TV Stations. You can also sign up to receive a text message or a email from KOLN/KGIN TV station of two school closings which would be **College of Hair Design** and any other school listed.(under school closing it will



have a area in which you can sign up to be on the notify list.
[HTTP://WWW.1011now.com/closing](http://www.1011now.com/closing)

Students must decide for themselves if it is safe to travel. CHD will not be liable for injuries or damages incurred by traveling in bad weather.

ALL SCHOOL CLOSINGS WILL BE UP TO CHD DISCRETION.

In case of inclement weather; it is the responsibility of the CHD student to check with proper channels to obtain accurate school closing information. (This includes closings and late starts)

A “**snow day**” means:

1. If a student stays home: He/she will not be counted as absent. It could, however cause them to attend school an extra day and cause them to go over contract.
2. If a student comes in part of that day: He/she will only earn the hours they were in attendance. No absent hours will be assessed for the late punch in.
3. If a student leaves in the middle of the day: He/she will earn only the hours they were in school, absent hours will not be assessed.
4. If the student has an absence slip for other reasons that day: He/she will earn only the hours they were in school, absent hours will not be assessed.

Snow days will not effect “perfect attendance” or “student services” for any of the above situations.

Severe Weather Procedure

In order to assure the safety of the students, employees and clients of the CHD, the following policy and instructions are published for severe weather situations as scheduled:

Tornado Watch

Tornadoes are possible and predicted for the area described in the watch.

Tornado Warning

A tornado has been detected and is threatening. TAKE SHELTER IMMEDIATELY!

CHD will monitor the weather situation over the radio. If a tornado warning is issued and the Civil Defense Sirens sound, everyone will immediately take cover.

1. Take shelter in the interior hallway, leading to the public restrooms and student lounge. Guide and assist clients.
2. With hands shielding ones head, make yourself as small a target as possible close to the floor.
3. Remain in the designated area until notified otherwise.

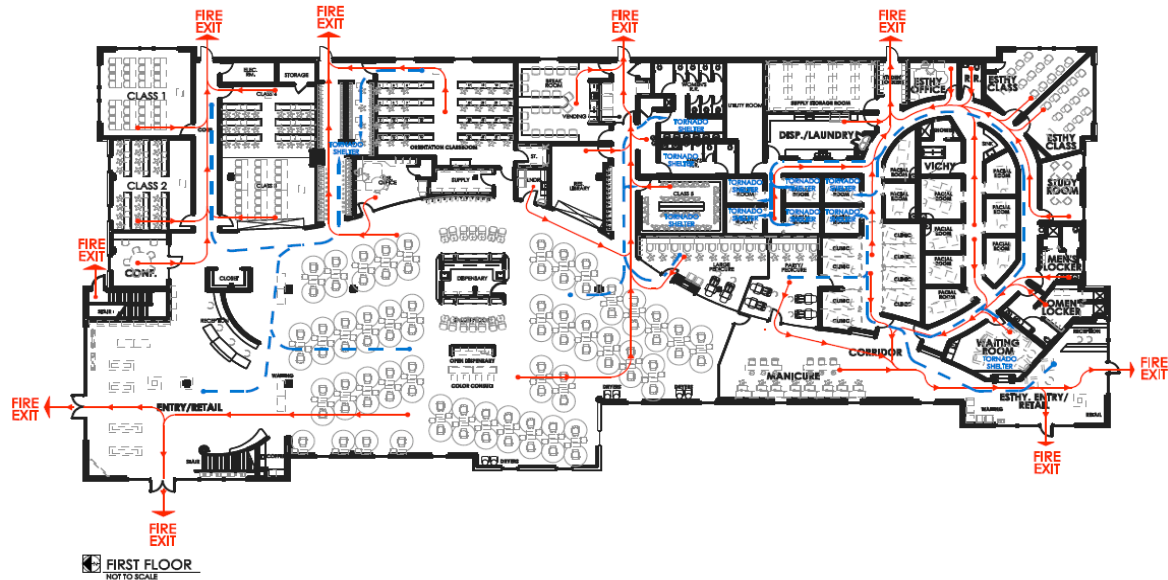
Please refer to the below maps for the proper path to designated shelter areas which are shown on the maps in blue.

FIRE EVACUATION PROCEDURE

These rules and diagrams have been published for the purpose of assuring the safe evacuation of students, employees and clients in the event of a FIRE at the CHD. When the fire alarm sounds and/or an announcement is made over the loudspeaker system, EVACUATE the building using the NEAREST SAFE EXIT.

1. Guide and assist clients out of the building.
2. WALK, do not run, and use the handrails provided on the stairs. Stay to the RIGHT side of stairway, which will allow room for fireman to pass.
3. Remain at a SAFE DISTANCE from the building until advised by an authorized person that re-entry is safe.

Please refer to the maps for the proper path to a fire exit which are shown on the maps in red.





software, movies and music) may not be shared on the local network without written permission of the copyright holder. Per Title 17 and Title 18 of US Code, penalties may include up to \$150,000 in civil liability and up to five years in prison for a first offense.

6. CHD prohibits the installation of peer-to-peer software such as but not limited to KaZaA, Napster, Gnutella, FreeNet, WinMX, Morpheus, AOL Messenger-AIM, MSN Messenger, ICQ, on any computing device connected to the institution's network. CHD reserves the right to restrict access to any service detrimental to CHD's technology resources. Attempts to bypass these restrictions will be considered a violation of this policy.
7. CHD does not allow network users to run unauthorized SMTP, DHCP, or directory services on any networks.
8. Defective, malfunctioning, compromised or misconfigured equipment on the network will be disabled without prior notification.
9. Unauthorized registration of a domain to a CHD IP address is prohibited. This includes but is not limited to direct DNS resolution and DNS aliasing.
10. Unauthorized hardware and/or software used to detect and/or exploit network vulnerabilities are forbidden on CHD networks.
11. Forgery or other misrepresentation of one's identity via electronic or any other form of communication is prohibited regardless of intent.
12. Violation of these policies will result in penalties up to and including expulsion.

As most students know by now, record and motion picture companies are suing college students across the country for downloading and sharing music and movie files without the copyright holder's permission.

So what does this mean, exactly?

It means that when you download music and movie files from the internet, unless you know for sure that the file isn't copyrighted, or receive permission from the copyright holder, you are taking a big chance, and can safely assume you are committing copyright infringement.

Downloading or distributing copyrighted material without the express permission of the copyright owner is copyright infringement, and is against the law. Unless you receive actual express permission from the copyright owner, assume you do not have permission to download or share the file.



If you illegally download or share copyrighted material such as music or movie files, you could face legal action from the owner of the copyright for the work, which could mean many thousands of dollars in fines, as well as college disciplinary action.

Does it matter that you didn't know you were "sharing" the file?

No, it doesn't. Copyright infringement under federal law does not require intent, or even knowledge, on the part of the alleged infringer. Also, keep in mind that simply downloading a music or movie file without permission, whether it's shared, or not, is illegal. And again, if you share such a file without permission, whether you knew or intended to share it, or not, you can be held liable for copyright infringement under federal copyright law.

Because programs such as Limewire, BitTorrent and Grokster are designed to allow for the sharing of files pretty much automatically-that's why they're called "peer-to-peer" programs-whenver you download a file using their software, it's probably going to be stored so that it can be accessed by anyone else having that software.

Many of the files found on such sites are made available for downloading and sharing without the copyright holder's permission. To protect themselves from liability, Limewire and other such peer-to-peer programs include a disclaimer stating that they do not condone copyright infringement, and disclaiming any liability for downloading and sharing of files in violation of copyright law. In other words, they are making such files available to their users, but disclaim any copyright infringement liability which might result from files being downloaded and shared without the copyright holder's permission.

Again, by downloading and sharing a file you should assume you are committing copyright infringement, unless you have clear and express permission from the copyright holder.

How do people get caught, and why are colleges being targeted?

The Recording Industry of America (RIAA), a trade group made up of record labels such as Sony and RCA, is leading the charge in targeting university and college students in an attempt to curb what it deems to be illegal file sharing.

The RIAA and other copyright holders use automated methods to identify infringements, and even small amounts of sharing can be detected and tracked to students' IP addresses.

The IP (Internet Protocol) address is assigned to each user by the ISP (Internet Service Provider).



CHD and other colleges and universities across the country are easy targets for the detection of illegal file sharing. Why? First, university and college ISP's tend to provide internet access at very high speeds, which facilitates quick and easy downloading and sharing of files. Second, college students are the demographic most likely to take advantage of free downloading and sharing of files.

The bottom line is that if you download music and movie files, you're probably breaking the law and setting yourself up for, at best, a costly settlement and, at worst, a very costly civil lawsuit.

How costly will it be if you're caught committing copyright infringement?

Currently, the RIAA is seeking \$750.00 per illegally downloaded file in cases that don't settle before a complaint is filed in federal court. Thus, if you download only ten songs, you may be responsible for \$7,500.00.

Then there is the settlement process, which isn't cheap either.