This accompanies School Catalog and shall go into effect on the issue date 3/1/16 and shall replace all previous versions.
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  Treatment of Title IV Aid when a Student Withdraws
  Summary of Your Right’s Under the Fair Credit Reporting Act
  State of CT Voter Registration
ADDENDUM A
ADMINISTRATION AND FACULTY

ADMINISTRATION

W.T. Weymouth .............................................................. President
C.A.S. .............................................................................. Fordham University
M.S. ............................................................................... Syracuse University
B.S. .............................................................................. Husson College

Norma Weymouth ........................................................... Vice President
M.S. .............................................................................. Fordham University
B.S. .............................................................................. St. John’s University

Lauren Weymouth ......................................................... Vice President of Business Development
M.B.A. ............................................................................ Oxford University
B.S. .............................................................................. Kenyon College

Andrea M. Weymouth ..................................................... VP of Operations
M.A. .............................................................................. Columbia University
Certificate in Business .................................................. Columbia University
Certificate in HR .......................................................... Cornell University
B.S. .............................................................................. The Catholic University of America

Carol Cournoyer ........................................................... School Director
B.A. ........................................................................... College of St. Benedict
Massage Therapist License ......................................... State of Connecticut
Diploma ........................................................................... Galen Institute
Certified Postsecondary Instructor .................................. NCCT

Paula King ....................................................................... Campus Director
B.A. .............................................................................. Rutgers University

Patricia Simonin ........................................................... Admissions Director
B.S. .............................................................................. Johnson & Wales University
ADDENDUM A

ADMINISTRATION AND FACULTY

ADMINISTRATION (Continued)

Kathleen Colley........................................................................................................... Registrar
A.S. ....................................................................................................................... Bay Path College

Meghan Rydzik........................................................................................................... Director of Financial Aid
M.S......................................................................................................................... University of Bridgeport
B.S. ............................................................................................................................. University of Connecticut

Andrew Wetmore.................................................................................................... Admissions Representative
B.A. .............................................................................................................................. Western Connecticut State University

Nancy Wildman.......................................................... Administrative Assistant/Career Services
Diploma................................................................................................................ Ridley-Lowell Business & Technical Institute
Certified Medical Assistant ..................................................................................... AAMA
ADDENDUM A

ADMINISTRATION AND FACULTY

FACULTY

John Adams ................................................................. Information Technology Instructor
Information Technology Program ..................................................... Ridley-Lowell Business & Technical Institute
A+ Certification ........................................................................ CompTIA

Philip Adams ........................................................................ Electrical Instructor
E-1 License ................................................................................ State of Connecticut
Provisional Education Certificate ........................................ Connecticut State Education Dept.

Vicki Adams ........................................................................ Medical Instructor
B.B.A ....................................................................................... WCSU
A.S ......................................................................................... Naugatuck Valley Community
A.S ......................................................................................... Naugatuck Valley Community

Deborah Brundage .............................................................. Medical Instructor
LPN ......................................................................................... State of Connecticut
RMA ...................................................................................... American Medical Technologists
CPC ......................................................................................... American Association of Professional Coders

David Coelho ......................................................................... Electrical Instructor
B.S ......................................................................................... Post University
A.S ......................................................................................... Waterbury State Technical College

Olga Dahlstrom .......................................................................... Business Instructor
M.A ......................................................................................... New York University
B.A ......................................................................................... McGill University

David de Sousa ......................................................................... Electrical Instructor
Diploma ................................................................................ Ridley-Lowell Business & Technical Institute
ADDENDUM A

ADMINISTRATION AND FACULTY

FACULTY (Continued)

Julie Dumont ......................................................................................................................... Business Instructor
B.B.A....................................................................................................................................... WCSU

Annette DeVoe ......................................................................................................................... Medical Instructor
Registered Medical Assistant ................................................................................................ NHA
Certified Healthcare Instructor ............................................................................................... NHA

Patti Finney ............................................................................................................................. Lead Medical Instructor, Practicum Coordinator
Diploma ..................................................................................................................................... Central Florida Institute
Certified Medical Assistant .................................................................................................... AAMA

William Guzman ..................................................................................................................... IT Instructor
M.S........................................................................................................................................... Mercy College
B.S........................................................................................................................................... Boricua College
Diploma ..................................................................................................................................... Drake Business School
Diploma ..................................................................................................................................... Ridley-Lowell Business & Technical Institute

Kelly McCaffrey ....................................................................................................................... Massage Instructor
Massage Therapist License ...................................................................................................... State of Connecticut
Diploma ..................................................................................................................................... Connecticut Center for Massage Therapy
Certified Postsecondary Instructor ........................................................................................ NCCT

JoAnn McCann ....................................................................................................................... Medical Billing & Coding Instructor
Certified Professional Coder .................................................................................................. AAPC
Certified General Surgery Coder ............................................................................................ AAPC
ADDENDUM A
ADMINISTRATION AND FACULTY
FACULTY (Continued)

Anthony Melita.................................................................IT Instructor
Tactical Data Systems..........................................................USMC

Lori Mikell.................................................................Medical Instructor
Registered Medical Assistant..........................AMT
Allied Health Instructor....................................................AMT

George Pachaca.............................................................Electrical Instructor
E-1 License........................................................State of Connecticut
Provisional Education License.............................New York State Education Dept.

Joanne Rodrigues..............................................................Medical Instructor
Certified Medical Assistant...............................AAMA

Stephen Tullino............................................................Massage Instructor
Massage Therapist License........................................State of Connecticut
B.A..........................................................Lehman College
Diploma........................................Connecticut Center for Massage Therapy

Rama Singh.............................................................Information Technology Instructor
Ph.D...........................................................Reading University
M.S........................................................Polytechnical Institute
M.S........................................................Lucknow University
Diploma................................................IIT Delhi

Kelly Wright..............................................................Medical Instructor
Licensed Practical Nurse.....................Henry Abbot Technical High School
# ADDENDUM B
## TUITION AND FEES

<table>
<thead>
<tr>
<th>Program</th>
<th>App. Fee</th>
<th>Activity Fee</th>
<th>Total Tuition</th>
<th>Books /Equip</th>
<th>Lab Fee</th>
<th>Member /Exam Fee</th>
<th>License /Insur. Fee</th>
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<td>Electrical Systems Technician</td>
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<td>$75</td>
<td>$16,500</td>
<td>$1,400</td>
<td>$350</td>
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<td>Electronic Health Records</td>
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<td>$549</td>
<td>$100</td>
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<td>Massage Therapy</td>
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<td>Medical Billing &amp; Coding Specialist</td>
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<td>Phlebotomy Technician</td>
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<td>$90</td>
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<td>TBD</td>
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</table>

Approved methods of payment are: cash, credit card, personal check, money order or financial aid for those who qualify.
Placement and Retention Rates calculated using the Accrediting Council for Independent Colleges and Schools annual reporting guidelines. On-Time Graduation Rates reported indicate how many graduates of the total number of graduates graduated in the normal program length. These rates are affected by a student’s attendance, leave of absence, and externship completion (when applicable). Enter SOC Code at onetonline.org for occupational data.

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Electrical Systems Technician</td>
<td>9 Day/12 Eve</td>
<td>$11,999.00</td>
<td>$0</td>
<td>77%</td>
<td>94%</td>
<td>94%</td>
<td>47-3013 49-2092 49-2098 49-2022 49-9071</td>
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<tr>
<td>Information Technology</td>
<td>9 Day/12 Eve</td>
<td>$9,239.00</td>
<td>$0</td>
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<td>92%</td>
<td>92%</td>
<td>15-1151 15-1152 43-9011 49-2011</td>
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<tr>
<td>Massage Therapy</td>
<td>9 Day/16 Eve</td>
<td>$11,005.00</td>
<td>$0</td>
<td>86%</td>
<td>86%</td>
<td>86%</td>
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<tr>
<td>Medical Administrative Assistant</td>
<td>9 Day/16 Eve</td>
<td>$4,700.00</td>
<td>$0</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>29-2071 31-9094 43-6013</td>
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<tr>
<td>Medical Assistant</td>
<td>12 Day/20 Eve</td>
<td>$8,830.00</td>
<td>$0</td>
<td>83%</td>
<td>95%</td>
<td>95%</td>
<td>31-9092 31-9097</td>
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<td>Medical Billing &amp; Coding</td>
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<td>$10,031.00</td>
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<td>33%</td>
<td>70%</td>
<td>70%</td>
<td>43-9041</td>
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</table>

*SOC Codes can be looked up at onetonline.org for detailed job descriptions, occupational outlooks, and Bureau of Labor Statistics information.
ADDENDUM D

CALENDAR

The calendar year is divided into eight 6-week modules for the Day Division; six 7.5-week modules for the Evening Division. Ridley-Lowell Business & Technical Institute reserves the right to change or reschedule break days to ensure proper student training, and will notify students as soon as possible of any changes in the schedule.

<table>
<thead>
<tr>
<th>DAY</th>
<th>2015</th>
<th>2016</th>
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<tbody>
<tr>
<td></td>
<td>Module 15A</td>
<td>Module 16A</td>
</tr>
<tr>
<td></td>
<td>1/5/15 – 2/17/15</td>
<td>1/4/16-2/17/16</td>
</tr>
<tr>
<td></td>
<td>HOLIDAY 1/19, 2/16</td>
<td>HOLIDAY 1/18, 2/15</td>
</tr>
<tr>
<td></td>
<td>Module 15B</td>
<td>Module 16B</td>
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<tr>
<td></td>
<td>2/18/15 – 3/31/15</td>
<td>2/18/16-3/31/16</td>
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<tr>
<td></td>
<td></td>
<td>Holiday 3/25</td>
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<tr>
<td></td>
<td></td>
<td>Module 16C</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4/4/16-5/13/16</td>
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<tr>
<td></td>
<td></td>
<td>Module 16D</td>
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<tr>
<td></td>
<td></td>
<td>5/16/16-6/27/16</td>
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<tr>
<td></td>
<td></td>
<td>Holiday 5/30</td>
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<tr>
<td></td>
<td></td>
<td>Module 16E</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6/29/16-8/10/16</td>
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<tr>
<td></td>
<td></td>
<td>Holiday 7/4</td>
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<tr>
<td></td>
<td></td>
<td>Module 16F</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8/11/16-9/22/16</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Holiday 9/5</td>
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<tr>
<td></td>
<td></td>
<td>Module 16G</td>
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<tr>
<td></td>
<td></td>
<td>9/26/16-11/7/16</td>
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<tr>
<td></td>
<td></td>
<td>Holiday 10/10</td>
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<tr>
<td></td>
<td></td>
<td>Module 16H</td>
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<td></td>
<td></td>
<td>11/8/16-12/22/16</td>
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<tr>
<td></td>
<td></td>
<td>Holiday 11/11, 11/24-11/25</td>
</tr>
</tbody>
</table>
ADDENDUM D

CALENDAR

The calendar year is divided into eight 6-week modules for the Day Division; six 7.5-week modules for the Evening Division. Ridley-Lowell Business & Technical Institute reserves the right to change or reschedule break days to ensure proper student training, and will notify students as soon as possible of any changes in the schedule.

### EVENING

<table>
<thead>
<tr>
<th>2015</th>
<th>2016</th>
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</thead>
<tbody>
<tr>
<td><strong>Module 151</strong></td>
<td><strong>Module 161</strong></td>
</tr>
<tr>
<td>1/5/15 – 2/26/15</td>
<td>1/4/16 – 2/25/16</td>
</tr>
<tr>
<td>HOLIDAY 1/19, 1/16</td>
<td>HOLIDAY 1/18, 1/15</td>
</tr>
<tr>
<td>M/W MEETS 2/26</td>
<td>M/W MEETS 2/25</td>
</tr>
<tr>
<td><strong>Module 152</strong></td>
<td><strong>Module 162</strong></td>
</tr>
<tr>
<td><strong>Module 153</strong></td>
<td><strong>Module 163</strong></td>
</tr>
<tr>
<td>5/4/15 – 6/24/15</td>
<td>5/2/16 – 6/22/16</td>
</tr>
<tr>
<td>HOLIDAY 5/25</td>
<td>HOLIDAY 5/30</td>
</tr>
<tr>
<td><strong>Module 154</strong></td>
<td><strong>Module 164</strong></td>
</tr>
<tr>
<td>7/6/15 – 8/25/15</td>
<td>7/5/16 – 8/24/16</td>
</tr>
<tr>
<td><strong>Module 155</strong></td>
<td><strong>Module 165</strong></td>
</tr>
<tr>
<td>9/1/15 – 10/26/15</td>
<td>8/31/16 – 10/25/16</td>
</tr>
<tr>
<td>HOLIDAY 9/7, 10/12</td>
<td>HOLIDAY 9/5, 10/10</td>
</tr>
<tr>
<td>M/W MEETS 10/22</td>
<td>M/W MEETS 10/25</td>
</tr>
<tr>
<td><strong>Module 156</strong></td>
<td><strong>Module 166</strong></td>
</tr>
<tr>
<td>10/29/15 – 12/23/15</td>
<td>11/1/16 – 12/22/16</td>
</tr>
<tr>
<td>HOLIDAY 11/11, 11/26</td>
<td>HOLIDAY 11/24</td>
</tr>
</tbody>
</table>
ADDENDUM E
CATALOG UPDATES

ELECTRICAL SYSTEMS TECHNICIAN
76.75 Credits

Day Division Courses: 8:00 a.m. - 1:00 p.m., Monday-Friday
Evening Division of Courses: 5:45 p.m. – 10:35 p.m., Monday-Thursday

The Electrical Systems Technician program will provide you with the knowledge and skills to work as an electrical apprentice, or as an electrical or electronics installer and repairer in various industries. You will learn the basics of electricity including safety, electrical theory, measuring instruments, AC/DC, National Electric Code, and low-voltage wiring (basic alarm systems, fire alarm systems, telecommunications, etc). In addition, you’ll learn to read schematics and blueprints as you focus on residential wiring, commercial wiring, industrial wiring, and motor controls. Certification for OSHA-30 and CPR will also be obtained through this program.

<table>
<thead>
<tr>
<th>COURSE #</th>
<th>COURSE TITLE</th>
<th>CREDITS</th>
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<tr>
<td>EST101</td>
<td>Basic Math Computations</td>
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<tr>
<td>EST 102</td>
<td>Algebra with Trigonometry</td>
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<tr>
<td>EST103</td>
<td>Blueprint Reading</td>
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<td>EST 104-105</td>
<td>Electrical Theory 1, 2</td>
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<td>EST106-109</td>
<td>Electrical Code 1,2,3,4</td>
<td>15</td>
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<tr>
<td>EST110</td>
<td>Basic Telecommunications</td>
<td>3.75</td>
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<tr>
<td>EST 111</td>
<td>OSHA 30 &amp; CPR</td>
<td>3</td>
</tr>
<tr>
<td>EST 112</td>
<td>TeleCom Cabling</td>
<td>2.25</td>
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<tr>
<td>EST 113</td>
<td>Motor Controls</td>
<td>3.75</td>
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<tr>
<td>EST 114</td>
<td>Basic Alarm, Access &amp; CCTV Systems</td>
<td>3</td>
</tr>
<tr>
<td>EST 115</td>
<td>Semi-Conductors for Electricians</td>
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<tr>
<td>EST 116-117</td>
<td>Logic Circuits Programmable Controllers 1,2</td>
<td>6</td>
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<tr>
<td>EST 118</td>
<td>Motor and Generator Theory</td>
<td>3</td>
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<tr>
<td>EST 119</td>
<td>Fire Alarm Systems</td>
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<tr>
<td>EST 120</td>
<td>Power Distribution &amp; Load Calculations</td>
<td>3.75</td>
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<td>EST 121</td>
<td>Residential Wiring Lab</td>
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<tr>
<td>EST 122</td>
<td>Conduit &amp; Tubing Lab</td>
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<td>EST 123</td>
<td>Motor Controls Lab</td>
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<tr>
<td>DEV 103</td>
<td>Career Development Tools</td>
<td>2</td>
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</table>

* Please reference course descriptions for individual course credits
ESTHETICS
46.5 Credits

Day Division Courses: 9:00 a.m. - 2:00 p.m., Monday – Friday

Our Esthetics program allows you to specialize in treating and healing skin. During our program, you will study Bacteriology, Anatomy and Physiology, Skin Care, Nutrition, Chemistry, Structure and Function of Skin, Facials, and Hair Removal. Your classes offer focused, hands-on training in clinics and labs. Upon graduation, you will have the confidence and knowledge you need to sit for either the NY or RI State Board Examination in Esthetics should you want to seek licensure. (At this time CT does not require licensure.) After successfully completing your program, you will be ready for opportunities in salons, spas, resorts, and many other settings.

<table>
<thead>
<tr>
<th>COURSE #</th>
<th>COURSE TITLE</th>
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<tr>
<td>ES 101</td>
<td>Orientation, Health &amp; Safety, Bacteriology</td>
<td>3cr /30hrs</td>
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<tr>
<td>ES 102</td>
<td>Anatomy, Physiology &amp; Nutrition</td>
<td>2.5cr/ 30hrs</td>
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<tr>
<td>ES 103</td>
<td>Structure &amp; Function of the Skin and Superfluous Hair</td>
<td>2.75cr/ 30hrs</td>
</tr>
<tr>
<td>ES 104</td>
<td>Chemistry and Chemistry Applied to Cosmetics</td>
<td>3cr/ 30hrs</td>
</tr>
<tr>
<td>ES 105</td>
<td>Business Practices &amp; Job Skills</td>
<td>3cr/ 30hrs</td>
</tr>
<tr>
<td>ES 106</td>
<td>Electricity &amp; Machines</td>
<td>2.75cr/ 30hrs</td>
</tr>
<tr>
<td>ES 107-108</td>
<td>Body Procedures 1, 2</td>
<td>4cr/ 60hrs</td>
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<tr>
<td>ES 109-110</td>
<td>Make-Up Techniques 1,2</td>
<td>4.5cr/ 60 hrs</td>
</tr>
<tr>
<td>ES 111</td>
<td>Introduction to paramedical Esthetics</td>
<td>3cr/ 30hrs</td>
</tr>
<tr>
<td>ES 112-119</td>
<td>Facial Treatments 1,2,3,4,5,6,7,8</td>
<td>18cr/ 240hrs</td>
</tr>
<tr>
<td>DEV 103</td>
<td>Career Development Tools 3</td>
<td>3cr/ 30hrs</td>
</tr>
</tbody>
</table>

*Please reference course descriptions for individual course credits*
ADDENDUM E
CATALOG UPDATES

OFFICE ASSISTANT I

Certificate Program
270 Clock Hours

Day Division Courses: 8:00 a.m. – 1:00 p.m., Monday-Friday
Evening Division of Courses: 5:45 p.m. – 9:35 p.m., Monday-Thursday

This certificate program focuses on developing entry-level skills used to perform routine clerical and administrative functions for the office environment. Students will receive word processing and computer skills using Microsoft Word and Excel. In addition to the information processing courses, this offering includes basic math concepts and business communications. The business communications courses focus on the structure and content of the English language including the meaning and spelling of words, rules of composition, and grammar. Business law will also be introduced during this program.

<table>
<thead>
<tr>
<th>Course Number</th>
<th>Course Name</th>
<th>Hours</th>
</tr>
</thead>
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<td>ENG101-102</td>
<td>English Communications 1, 2</td>
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<tr>
<td>BMA101-102</td>
<td>Practical Math Applications 1, 2</td>
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<tr>
<td>KEB101-102</td>
<td>Keyboarding Basic 1, 2</td>
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<td>CIP101-102</td>
<td>Information Processing Basic 1, 2</td>
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<tr>
<td>DEV103</td>
<td>Career Development Tools 3</td>
<td>30</td>
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<td></td>
<td><strong>Total Hours</strong></td>
<td><strong>270</strong></td>
</tr>
</tbody>
</table>

* Please reference course descriptions for individual course hours
ADDENDUM E  
CATALOG UPDATES

OFFICE ASSISTANT II

Certificate Program  
270 Clock Hours

Day Division Courses: 8:00 a.m. – 1:00 p.m., Monday-Friday  
Evening Division of Courses: 5:45 p.m. – 9:35 p.m., Monday-Thursday

This advanced certificate program focuses on skill enrichment for the student already possessing entry-level skills in an office environment. Students will receive a working knowledge in Microsoft PowerPoint, Outlook, Publisher, and advanced Word. In addition to the information processing courses, the student will build upon business essentials in proofreading and editing, oral communications, filing, transcription, accounting basics, and business law.

Program Prerequisite: Students enrolling in this program must have satisfactorily completed the Office Assistant I program or gain advanced placement through demonstrated competency (75% or higher assessment overall and per section score).

<table>
<thead>
<tr>
<th>Course Number</th>
<th>Course Name</th>
<th>Hours</th>
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<tr>
<td>ENG103-104</td>
<td>English Communications 3, 4</td>
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<tr>
<td>ACC101-102</td>
<td>Introduction to Accounting</td>
<td>60</td>
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<td>KEB201-202</td>
<td>Keyboarding Advanced 1, 2</td>
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<td>CIP103</td>
<td>Information Processing Basic 3</td>
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<td>CIP104</td>
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<td>BLA101</td>
<td>Business Law 1</td>
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<td></td>
<td><strong>Total Hours</strong></td>
<td><strong>270</strong></td>
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</tbody>
</table>

* Please reference course descriptions for individual course hours
QuickBooks Certification

Certificate Program
30 Clock Hours

This course provides students with an in-depth look into using QuickBooks for accounting purposes through business simulation exercises, including company setup, recording of the transactions, adjusting entries, and preparation of financial statements. This course will include certification testing for students’ to become a Certified QuickBooks User. The course includes, at a minimum, 7.5 hours of out-of-class work.

<table>
<thead>
<tr>
<th>Course Number</th>
<th>Course Name</th>
<th>Hours</th>
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</thead>
<tbody>
<tr>
<td>QBC 101</td>
<td>QuickBooks Certification</td>
<td>30</td>
</tr>
</tbody>
</table>

Total Hours 30

* Please reference course descriptions for individual course hours
ADDENDUM E
CATALOG UPDATES

DEV201  Career Development for Massage  3
This class is designed for students to learn the business side of massage therapy. From resume writing to job search, and business plan to creating your own business, this class covers a realistic view of what the current market is for massage therapists. This course includes, at a minimum, 7.5 hours of out-of-class work.

ES101  Introduction to Esthetics (orientation, health & safety and bacteriology)  3
Students will learn the school’s policies and curriculum. The student kit, and textbooks will be distributed to each student, as well as the esthetic regulations and requirements for Connecticut and surrounding state’s licensure. The role of an esthetician will be covered regarding various fields of employment within the industry. Also covered, to be able to recognize and select the various methods of cleaning implements in accordance to local state and federal safety codes. The course will introduce OSHA, the Autoclave Sterilizer, and the distribution of material safety data sheets and their products will offer the student explicit information and insight on the products they will be using. The student will also learn basic and emergency First Aid. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None

ES102  Anatomy, Physiology & Nutrition  2.5
The student will begin to learn a detailed analysis of how the body systems work beginning with the cells, blood, lymph, bones, muscles, and organs that connect our life system. The student will study nutrition and its ability to promote growth with nourishment as it assimilates through the digestive system, as well as how the food groups offer balanced diets to promote health in our body. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None

ES103  Structure & Functions of the Skin and Superfluous Hair  2.75
Encasing our internal structure, the outermost skin is also known as the integumentary system, which defends the body against microbial attack, regulates heat, and is constantly, growing outward from within the body. In this course, students will observe and identify the Fitzpatrick scale, skin layers, skin disorders, and diseases of the skin. The student will also learn the esthetician’s role to offer procedures that accelerate growth of the skin to aid in the prevention of the aging process and from environmental factors, as well as addressing the individual concerns of each client. The student will also learn the phases of hair growth, how to apply soft and hard wax to remove hair, and also how to maintain the integrity of the skin for the client’s comfort. The student will observe as the instructor demonstrates: tweezing and eyebrow shaping and full body waxes. The student will then apply these procedures. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None

ES104  Chemistry and Chemistry Applied to Cosmetics  3
The student will learn the basic structure of chemistry and matter as related to esthetics. The instructor will discuss chemical reactions and solutions, elements, compounds, mixtures, and biochemistry, and the pH scale as relevant to the equilibrium of the skin. The student will also learn the precautions of variable skin conditions and how they react with specific products; how to define the classifications of specific ingredients from product contents; how to break down ingredients onto a material safety sheet template; how to differentiate cosmetic and cosmeceutical products in review of the pH; and the governing agencies and their policies. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None
ES105  Business Practices & Job Skills  3
In this course, the student will develop the skills necessary for career planning, learn how to create a business plan, learn how to maintain accurate records to comply with state, local, and federal government regulations. They will also review procedures for state license renewals and fees. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None

ES106  Electricity and Machines  2.75
The student will receive an overview of the basic knowledge of terms that produce electrical currents. The instructor will discuss the pH scale for product penetration by means of electrical application. The instructor will also demonstrate procedures and safety of the machines in relation to electricity and how the skin responds. The student will learn electricity with machines and how the skin reacts to electrical stimulation. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: NONE

ES107  Body Procedures I  2
This course (the first in a two part series) teaches the recognition of communication with the client and maintaining professional conduct for customer relations, appropriate draping of the body, and how to take precautions from endangerment sites of skin disorders. The instructor will demonstrate spa services. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None

ES108  Body Procedures II  2
This course (the second in a two part series) teaches the recognition of communication with the client and maintaining professional conduct for customer relations, appropriate draping of the body, and how to take precautions from endangerment sites of skin disorders. The instructor will demonstrate spa services. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None

ES109  Make-up Techniques I  2.25
In this course, the instructor will teach about the history of make-up from ancient discoveries to the present trend applications. This course includes color theory for proper make-up and skin analysis. The student will learn to recognize the application of blending, highlighting, shading, and contouring of colors; to apply day, evening, and bridal make-up; concealing and camouflage techniques to minimize imperfections and enhance features. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None

ES110  Make-up Techniques II  2.25
In this course, the student will learn about the history of make-up from ancient discoveries to the present trend applications. This course includes how to perform the application of artificial eyelashes; to apply theatrical makeup techniques; to perform, operate, and maintain the use of the airbrush machines for makeup application and spray tanning. Students will also learn about products and comparison of ingredients and sanitation procedures. The students will learn about application of theatrical makeup techniques; to perform, operate, and maintain the use of the airbrush machines for makeup application and spray tanning. Students will also learn about products and comparison of ingredients and sanitation procedures. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: ES109
ES111  Introduction to Paramedical Esthetics  3
In this course, the student will review dermatological and cosmetic surgery procedures. This course will also cover patient referrals for procedures that do not fall into the scope of esthetic licensure; pre and post-operative procedures in the relationship with the esthetician and physician, and patient confidentiality and HIPPA regulations. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None

ES112  Facial Treatments 1  2.25
In this course, students will begin with the introduction to facial procedure, focusing on Skin Types versus Skin Conditions. Students will learn to manage the face using the following techniques: effleurage, petrissage, friction, and tapotement. The student will also learn body mechanics, draping, product dispensing and applications. Students will perform client consultations, complete SOAP notes, and will perform basic facial treatments. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None

ES113  Facial Treatments 2  2.25
In this course, students will begin with the introduction to facial procedures, focusing on healthy habits for the skin and contraindications. Students will learn to manage the face using the following techniques: effleurage, petrissage, friction, and tapotement. The student will also learn body mechanics, draping, product dispensing and applications. Students will perform client consultations, complete SOAP notes, and will perform basic facial treatments. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None

ES114  Facial Treatments 3  2.25
In this course, students will begin with the introduction to facial procedures focusing on the treatment room and professional atmosphere. Students will learn to manage the face using the following techniques: effleurage, petrissage, friction, and tapotement. The student will also learn body mechanics, draping, product dispensing and applications. Students will perform client consultations, complete SOAP notes, and will perform basic facial treatments. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None

ES115  Facial Treatments 4  2.25
In this course, students will begin with the introduction to facial procedures focusing on the three part procedure, the treatment room and decontamination processes. Students will learn to manage the face using the following techniques: effleurage, petrissage, friction, and tapotement. The student will also learn body mechanics, draping, product dispensing and applications. Students will perform client consultations, complete SOAP notes, and will perform basic facial treatments. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None

ES116  Facial Treatments 5  2.25
In this course, students will begin with the introduction to facial procedures focusing on facial techniques and client preparation. Students will learn to manage the face using the following techniques: effleurage, petrissage, friction, and tapotement. The student will also learn body mechanics, draping, product dispensing and applications. Students will perform client consultations, complete SOAP notes, and will perform basic facial treatments. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None
ES117  Facial Treatments 6  2.25
In this course, students will begin with the introduction to facial procedures focusing on mini-facials, acne facials and men’s skin care. Students will learn to manage the face using the following techniques: effleurage, petrissage, friction, and tapotement. The student will also learn body mechanics, draping, product dispensing and applications. Students will perform client consultations, complete SOAP notes, and will perform basic facial treatments. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE:  None

ES118  Facial Treatments 7  2.25
In this course, students will begin with the introduction to facial procedures focusing on massage within the facial treatment. Students will learn to manage the face using the following techniques: effleurage, petrissage, friction, and tapotement. The student will also learn body mechanics, draping, product dispensing and applications. Students will perform client consultations, complete SOAP notes, and will perform basic facial treatments. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE:  None

ES119  Facial Treatments 8  2.25
In this course, students will begin with the introduction to facial procedures focusing on alternative massage techniques during the facial treatment. Students will learn to manage the face using the following techniques: effleurage, petrissage, friction, and tapotement. The student will also learn body mechanics, draping, product dispensing and applications. Students will perform client consultations, complete SOAP notes, and will perform basic facial treatments. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE:  None

EST101  Basic Math Computations  3.75
This course begins with a review of basic mathematical concepts including whole numbers, fractions, percentages, averages, and estimates. The remaining course focuses on the mathematics that electricians use on the job such as powers, roots, and measurements. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE:  None

EST102  Algebra with Trigonometry  3.75
Basic mathematical concepts including ratios and proportions, formulas, and trigonometry will be reviewed during this course. The students then focus on mathematics for electricians including general simple formulas, Ohm’s Law formulas, and combined problems in trigonometry. This course includes, at a minimum, 7.5 hours of out-of-class homework.
PREREQUISITE:  EST 101

EST103  Blueprint Reading  3.75
Students will learn blueprint reading. Lines, symbols, construction dimensions and materials, understanding plot plans and types of construction from blueprints and determining electrical system requirements from electrical plans. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE:  None

EST104  Electrical Theory I  3.75
This course introduces students to basic concepts of electrical theory. It focuses on atomic structure, electrical quantities, Ohm’s Law, and static electricity. Students learn about batteries and other sources of electricity. They apply electrical laws, theorems, and basic trigonometry to practical applications. Students learn about scientific notation and standard metric prefixes. Then basic electric circuits, including series, parallel and combination circuits are covered. Properties of conductors are also explored, including voltage drop calculations. This course includes, at a minimum, 7.5 hours of out-of-class homework.
PREREQUISITE:  None
EST105 Electrical Theory II  
This course examines alternating current (AC), capacitance and inductance in AC circuits. Students learn about magnetic induction, and resistive-inductive series circuits. They apply electrical laws, theorems, and basic trigonometry to practical applications. Students learn about basic electric circuits, including series, parallel and combination circuits involving resistance, inductive and capacitive reactance. This course includes, at a minimum, 7.5 hours of out-of-class homework.  
PREREQUISITE: EST 104

EST106 Electrical Code 1  
This course introduces the student to electrical code as found in the 2014 National Electrical Code (NEC), NFPA 70. This course will cover NEC Articles 90-225 and 300-310. Also covered in this class are the Current State of Connecticut Supplement and Amendments to the NEC and the Administration portion of the State Building Code. This course includes, at a minimum, 7.5 hours of out-of-class work.  
PREREQUISITE: None

EST107 Electrical Code 2  
This course will cover NEC Articles 230-427; Overcurrent protection, grounding and bonding, wiring methods, cable, tubing, conduit, cords, fixtures & receptacles; appliances and electrical heating. This course includes, at a minimum, 7.5 hours of out-of-class work.  
PREREQUISITE: EST 106

EST108 Electrical Code 3  
This course will cover NEC Articles 430-490; motors, air-conditioning, refrigeration, generators, transformers, phase converters, resistors and reactors, equipment over 1000volts. This course includes, at a minimum, 7.5 hours of out-of-class work.  
PREREQUISITE: EST 107

EST109 Electrical Code 4  
This course will cover NEC Articles 500-830; hazardous locations and occupancies, special occupancies, health care facilities, special equipment and conditions, and communication systems. This course includes, at a minimum, 7.5 hours of out-of-class work.  
PREREQUISITE: EST 108

EST110 Basic Telecommunications  
This course introduces telecom methods and techniques, including telephone, LAN, PBX and voicemail. Cabling is one of the fastest-changing technologies. This course has been updated to include all the latest developments in premises cabling, including technologies and applications in copper, fiber and wireless cabling. Background information is discussed, followed by more detailed discussions on each media type: copper, wireless, and fiber optics. This course includes, at a minimum, 7.5 hours of out-of-class work.  
PREREQUISITE: None

EST111 OSHA 30 & CPR  
The OSHA Outreach Training Program is OSHA’s primary way to train workers in the basics of occupational safety and health. The OSHA Construction Outreach Training Programs were developed by the OSHA Training Institute with the intent to assist employers in training and introducing employees to the basic practices of identifying, reducing, eliminating and reporting hazards associated with their work. This OSHA 30-hour Construction Industry Outreach Training course is a comprehensive safety program designed for anyone involved in the construction industry. Upon successful completion of the course, participants will receive an OSHA 30-Hour Construction Outreach DOL course completion card. This course includes, at a minimum, 7.5 hours of out-of-class work.  
PREREQUISITES: None
EST 112    Telecom Cabling                   2.25
This course continues the study of telecom methods and techniques, including telephone, LAN and telecom. The focus of this course is on the cabling itself; techniques for connections and the color codes employed. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE:   EST 110

EST 113    Motor Controls                   3.75
This course introduces motor controls. The language of motor controls will be studied, followed by the logic applied to control circuits. Students will be required to complete assigned control diagrams using standard symbols. Students will learn about different control devices including various limit switches, selector, stop and start devices. Students will learn about various circuits including, stop/start, HOA and run/ jog. This course includes, at a minimum, 7.5 hours of out-of-class work. This course is intended to run concurrently with EST 123, Motor Control Lab.
PREREQUISITE:   None

EST 114    Basic Alarm, Access and CCTV Systems            3
This course introduces alarm technology. Access control will be introduced, and then discussed in detail. CCTV and video processing equipment will also be discussed. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE:   None

EST 115    Semiconductors for Electricians              3
This course introduces solid state concepts and procedures commonly practiced in industry and the electrical trade. Subjects covered include: symbols, circuits, safety, test instruments, soldering, diodes, power supplies, transducers, transistors, FETs, MOSFETs, SCRs, Triacs, Diacs, Photonics, and Solid State Relays. Practical examples are discussed in detail. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE:   None

EST116    Logic Circuits-Programmable Controllers, Part 1 3
This course introduces logic circuits and programmable controllers. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE:   None

EST117    Logic Circuits-Programmable Controllers, Part 2 3
This course continues logic circuits and programmable controllers. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE:   EST 116

EST118    Motor and Generator Theory   3
This course covers motor and generator theory. Three phase power is introduced. The components of AC generators will be discussed, followed by a review of magnetism and how it applies to generators. Motor theory will be examined next, with detail on the different code letters, design letters, and what useful information can be found on the nameplate. The starting and running of single-phase motors will be taught. Differing starting methods will be discussed. The meaning of horsepower as it pertains to motors will be discussed. The concept of a rotating magnetic field and how it applies to motors will be taught. Differing hookup wiring schemes will be discussed. Students will also learn about NEC requirements as they pertain to Generators and Motors. Typical wiring methods used to connect motors and generators will also be covered. Motor and generator circuit calculations will be practiced. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE:   EST 105
EST119  Fire Alarm Systems
Basic Fire Alarms, their control systems and devices will be covered. Fire characteristics, fire energy, and how detection can be achieved will be discussed. Differing types of detectors and types of protection will be discussed. Proper design of the fire alarm system will be covered. National organizations and their relation to the local authority having jurisdiction is also discussed. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: None

EST120  Power Distribution and Load Calculations
This course covers power and load calculations. Students will be able to calculate required wire size at recommended voltage drops for various loads for various lengths. Students will be taught the parts and relationships of transformers. Turns-ratio, voltage and current ratios will be discussed. Students will learn about Wye and Delta connections in three-phase transformer connections, and the voltage and currents associated with each. Students will learn about transformer connections and harmonic effects. Students will learn about power factor and how to calculate for correction. Students will calculate loads for a commercial building and the service size for a commercial building. This course includes, at a minimum, 7.5 hours of out-of-class work.
PREREQUISITE: EST 105

EST121  Residential Wiring Lab
Student will learn hands on in accordance with the requirements set forth by the National Electrical Code for all types of residential wiring commonly found in residential wiring. This course includes at a minimum, 2.5 hours of out-of-class homework.
PREREQUISITE: EST 111 & EST 112

EST 122  Conduit and Tubing Lab
Student will learn hands experience in bending conduit and tubing in accordance with the requirements set forth by the National Electrical Code. This course includes at a minimum, 2.5 hours of out-of-class homework.
PREREQUISITE: EST 111 & EST 112

EST 123  Motor Controls Lab
This course introduces motor control wiring. A review of shop safety will be led by the instructor prior to any shop work. Students will learn to use various instruments, such as voltmeters, ammeters and resistance meters. Students will wire different control devices including various limit switches, selector, stop and start devices. Students will wire various circuits including, stop/start, HOA and run/ jog. This course includes, at a minimum, 7.5 hours of out-of-class work. This course is intended to run concurrently with EST 113, Motor Controls.
PREREQUISITE: EST 111 & EST 112

KNE101  Kinesiology 1
Students will learn and demonstrate knowledge of the terms and concepts related to kinesiology and biomechanics. Students will demonstrate knowledge of major muscles in the body, locations and actions of muscle in the body as well as identify the muscles role in movement. Additionally, students will learn about posture, gait, active and passive range of motion according to functional capabilities.
Prerequisite: None

KNE102  Kinesiology 2
This class is designed to emphasize human anatomy as it relates to external body movement. We will focus on bones, muscles and joints as they pertain to movement of the body.
Prerequisite: KNE101
KNE103  Kinesiology 3  2.5
This class is designed to emphasize human anatomy as it relates to external body movement. We will focus on bones, muscles and joints as they pertain to movement of the body.
Prerequisite:  KNE101
Prerequisite:  None

MTH001  Principles of Massage 1  3
This class will encompass the history of massage, professional touch, professional trends; requirements for national, state, and local practice; professional ethics and legal issues of massage therapy. This course includes, at a minimum, 7.5 hours of out-of-class work.
Prerequisite:  None

MTH002  Principles of Massage 2  3
This module consists of learning and understanding the use of massage terminology, professional record keeping, and Anatomic and Physiologic terminology. Additionally, you will learn indications and contraindications for massage, and basic understanding of pathologies. The student will learn about health and personal hygiene practices, standard precautions and ensure a hazard free massage environment. This class has at least 8.0 hours of homework.
Prerequisite:  None

MTH101  Massage Therapy 1  2.25
After completing this module, the student will be able to understand and demonstrate proper body mechanics, ergonomics, biomechanics and self-care. Additionally, students will learn about the proper equipment, massage environment, how to set up your room for massage therapy as well as determine new client’s expectations, pre-massage and post-massage procedures as well as positioning and draping the client. You will have classroom and lab time during this module. This class has at least 8.0 hours of homework.
Prerequisite:  MTH001 & MTH002

MTH102  Massage Therapy 2  2.25
In this course, the massage procedure is the actual process of performing a massage therapy session. There are many variations of doing a massage and students will learn how to evaluate manipulations, apply mechanical force to soft tissue and incorporate joint movements. Students will learn about muscle energy methods and stretching. We will focus on the process of performing a massage session. Students will experience giving and receiving a full body massage during class time. This course includes, at a minimum, 7.5 hours of out-of-class work.
Prerequisite:  MTH001, MTH002, MTH101

MTH103  Massage Therapy 3  2.25
In this course module, we will perform a full body massage using the methods, techniques and procedures presented in MT102. Students will learn a full body routine, general massage suggestions, designing a massage and learn and practice general seated massage. Students can expect to do massage outside of class, completing a log sheet to log of at least 10 hours of out of class practice. There is a minimum of 7.5 hours of homework in this class.
Prerequisite:  MTH 001, MTH002, MTH101, MTH102

MTH104  Massage Therapy 4  2.25
In this class module, students will be able to define literacy, cite current research that validates underlying physiologic mechanisms of therapeutic massage, describe the fundamentals of interpreting a research paper, relate the concepts of physics to the experience of touch and massage therapy, and explain the effects of therapeutic massage in physiologic terms. Students will have the opportunity to write their own research paper.
Prerequisite:  None
MTH105 Massage Therapy 5 2.25
Students in this class module will learn how to conduct an effective client interview, explain and implement subjective and objective instruments into the assessment process, identify and address elements relating to dysfunction of posture and gait dysfunction. Additionally, students will learn how to integrate joint movement into the assessment process. Students can also expect to learn how to define and use simple orthopedic tests during the assessment process. Students will be giving and receiving massage during this module. There is approximately 7.5 hours of homework in this module. Prerequisite: MTH001, MTH002, MTH101, MTH102, MTH103

MTH106 Massage Therapy 6 2.25
In this class module, students will learn how assessment by palpation, learn to utilize muscle testing for assessment, gather, interpret and assess information and use clinical reasoning skills to apply assessment date to treatment plan development. Students will be giving and receiving massage during this module. There is approximately 7.5 hours of homework in this module. Prerequisite: MTH001, MTH002, MTH101, MTH102, MTH103, MTH105

MTH107 Massage Therapy 7 2.25
In this class, students will learn and demonstrate the following: describe the physiologic effects of bodywork systems, explain and implement hydrotherapy, describe the use of stones and tools used for thermotherapy, safely integrate aromatherapy into the massage process. Students will be giving and receiving massage during this class. This course includes a minimum of 7.5 hours of homework. Prerequisite: MTH001, MTH002, MTH101, MTH102, MTH103

MTH108 Massage Therapy 8 2.25
This course looks specifically at athletic/sports massage. Topics covered will include which techniques work. In this class, students will learn and demonstrate the following: modify the massage process to support lymph movement in the body, identify and use massage to treat trigger points, explain the fundamental concepts of Asian bodywork, compare shiatsu and thai massage, explore the philosophy of Ayurveda, explore and use the principles of polarity therapy as an energetic component of massage application and modify foot massage to incorporate the philosophy of reflexology. Students will be giving and receiving massage during this class. This course includes a minimum of 7.5 hours of homework. Prerequisite: MTH001, MTH002, MTH101, MTH102, MTH103

MTH109 Massage Therapy 9 2.25
Students in this class can expect to learn about the history of the spa industry as well as current trends in the massage therapy field. Students will learn about compliance with HIPAA, health insurance and recordkeeping as well as confidentiality in the healthcare environment. Students will be able to identify opportunities for cross training in a variety of settings including fitness, sports, athletic and healthcare settings. There is a minimum of 7.5 hours of homework with this class. Prerequisite: MTH001, MTH002

MTH110 Massage Therapy 10 2.25
Students in this class will learn how to adapt massage therapy for different situations such as animals, pregnancy, infants, children, adolescents as well as those with chronic illnesses. Students will learn how to adapt massage for those in a healthcare setting, undergoing oncology care and those with physical impairments. Additionally, students will learn how to do chair massage. Students will be giving and receiving massage during this class. There is at a minimum, 7.5 hours of homework in this class. Prerequisite: MTH001, MTH002, MTH101, MTH102, MTH103
MTH111  Massage Therapy 11  2.25
In this class students will learn about the challenges individuals’ face that interfere with wellness, describe the importance of a wellness lifestyle and explain physical exercise as part of a wellness program. Students will also help identify and define relaxation and restorative activities, explain how the mind and body connection affects wellness and implement and understand the importance of an individualized spiritual approach to wellness.
Prerequisite: None

MTH112  Massage Review  2.25
This course is designed as a seminar to prepare students to take their National Certification Exam for Therapeutic Massage and Bodywork along with training in CPR and First Aid. We will be studying and reviewing the content areas necessary to take the MBLEx. This course includes, at a minimum, 7.5 hours of out-of-class work.
Prerequisite: MTH001-MTH111

PTH103  Pathology 3  3
This course of pathology takes an in-depth look at the endocrine, urinary, reproductive systems, and the principles of cancer. Massage therapists and body workers must have a thorough knowledge of three things: how the human body works when it is healthy, how the body works in the context of disease or dysfunction and how a particular bodywork modality may influence those processes. With this knowledge, the therapist is in a position to turn positive intention into positive action. This course includes, at a minimum, 7.5 hours of out-of-class work.
Prerequisite: PTH101, PTH102

QBC101  QuickBooks Certification  30 clock hours
This course provides students with an in-depth look into using QuickBooks for accounting purposes through business simulation exercises, including company setup, recording of the transactions, adjusting entries, and preparation of financial statements. This course will include certification testing for students’ to become a Certified QuickBooks User. The course includes, at a minimum, 7.5 hours of out-of-class work.
Prerequisite: None
ADDENDUM F

STUDENT CONSUMER INFORMATION

I. DRUG AND ALCOHOL PREVENTION PROGRAM

Notice to Students and Employees

The Drug Free Schools and Communities Act Amendments of 1989, Public Law 101-226, requires that each institution of higher education shall annually distribute to each student and employee information that clearly sets forth school policy regarding the prohibition of illicit drugs and alcohol. Ridley-Lowell subscribes to the goals of the Drug Free Schools and Communities Act and takes this opportunity to alert students and employees to our Drug and Alcohol Free Awareness Program. The program consists on the following 4 phases:

PHASE 1

WARNING OF THE DANGERS OF DRUG AND ALCOHOL ABUSE

Drug and alcohol 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 the institution or other legal action.

The following is a partial list of drugs, and the consequences of their use. The effect is clear. The use of alcohol and other drugs is detrimental to the health of the user. Further, the use of drugs and alcohol is not conducive to an academic atmosphere. Drugs impede the learning process and can cause disruption for other students and disturb their academic interests. The use of drugs in the workplace may also impede the employee's ability to perform in a safe and effective manner, and may result in injuries to others. Early diagnosis and treatment of drug and alcohol abuse is in the best interests of the student, employee, and the school.

Marijuana and hashish are deleterious to the health and impair the short-term memory and comprehension of the user. Their use alters the sense of time, and reduces the ability of the user to perform tasks requiring concentration and coordination. It increases the heart rate and appetite. Motivation and cognition can be altered, making acquisition and retention of new information difficult. Long-term use may result in psychological dependence and can produce paranoia and psychosis. Because these drugs are inhaled as unfiltered smoke, they are damaging to the lungs and pulmonary system and they have more cancer-causing agents than tobacco.

Cocaine or crack stimulates the central nervous system and is extremely addictive. It can cause psychological and physical dependency on the drug, which can lead to dilated pupils, increased pulse rate, elevated blood pressure, insomnia, loss of appetite, paranoia, and seizures. It can also cause death by disrupting the brain's control of the heart and respiration.

The use of other stimulants and amphetamines can have the same effect as cocaine use, causing increased heart rate and blood pressure which can result in stroke or heart failure. Symptoms include dizziness, sleeplessness, and anxiety. It can also lead to psychosis, hallucinations, paranoia, and even physical collapse.

Depressants and barbiturates can cause physical and psychological dependence that can lead to respiratory depression, coma, and death, especially when used in concert with alcohol. Withdrawal can lead to restlessness, insomnia, convulsions, and even death.
ADDENDUM F

STUDENT CONSUMER INFORMATION

DRUG AND ALCOHOL PREVENTION PROGRAM (Continued)

LSD, PCP, mescaline, and peyote are classified as hallucinogens. Hallucinogens interrupt the brain messages that control the intellect and keep instincts in check. Large doses can produce convulsions and coma, heart and lung failure. Chronic users experience persistent memory problems and speech difficulties for up to a year after their use. Because the drugs stop the brain’s pain sensors, drug experiences may result in severe self-inflicted injuries.

Users of narcotics, such as heroin, codeine, morphine, and opium develop dependence and increase the likelihood of an overdose which can lead to convulsions, coma, and death.

Alcohol is chemically classified as a mind-altering drug because it contains ethanol and has the chemical power to depress the action of the central nervous system. This depression affects motor coordination, speech, and vision. In large amounts, it can affect respiration and heart-rate control. Death can result when the level of blood alcohol exceeds 0.40%. Prolonged abuse of alcohol can lead to alcoholism, malnutrition, and cirrhosis.

Alcohol consumption causes a number of marked changes in behavior. Even low doses can significantly impair the judgment and coordination required to drive a car safely, increasing the likelihood that the driver will be involved in an accident. Low to moderate doses of alcohol also increases the incidence of a variety of aggressive acts, including spouse and child abuse. Moderate to high doses of alcohol cause marked impairments in higher mental functions, severely altering a person’s ability to learn and remember information. Very high doses cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce the effects just described.

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms, including severe anxiety, tremors, hallucinations, and convulsions. Alcohol withdrawal can be life threatening. Long-term consumption of large quantities of alcohol, particularly when combined with poor nutrition, can also lead to permanent damage to vital organs such as the brain and the liver.

Mothers who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. These infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risk than other youngsters of becoming alcoholics.

PHASE 2

POLICY OF MAINTAINING A DRUG AND ALCOHOL FREE LEARNING ENVIRONMENT

All students and employees are hereby notified that the unlawful manufacture, distribution, dispensing, possession or use of illicit drugs and alcohol is prohibited in the institution’s learning environment. Any student or employee must notify the institution of any criminal drug and alcohol statute conviction for a violation occurring in the learning environment no later than 5 days after such conviction. In compliance with the Drug-Free Workplace Act of 1988, the institution’s “workplace” consists of the following locations:

Ridley-Lowell Business and Technical Institute, 24 & 44 Shelter Rock Road, Danbury, Connecticut 06810, or, any teaching site, or any “off-site” location (i.e. field trips, luncheons, meetings, etc.) where the activities are in any way related to the institution.
ADDENDUM F

STUDENT CONSUMER INFORMATION

DRUG AND ALCOHOL PREVENTION PROGRAM (Continued)

PHASE 3

AVAILABLE LOCAL DRUG COUNSELING, REHABILITATION, AND ASSISTANCE PROGRAMS

CONNECTICUT COUNSELING CENTER
60 Beaver Brook Road
Danbury, CT 06810
203-743-7574

MIDWESTERN CONNECTICUT COUNCIL ON ALCOHOLISM (OUTPATIENT)
38 Old Ridgebury Road
Danbury, CT 06810
203-792-4515

PHASE 4

NON-COMPLIANCE WITH THE TERMS OF THIS INSTITUTION’S DRUG-FREE WORKPLACE STATEMENT

Ridley-Lowell prohibits the unlawful possession, use, distribution, manufacture, or dispensing of illicit drugs and alcohol by students and employees on school property or as part of school activities.

Violation of these provisions by a student may lead to the imposition of a disciplinary sanction, up to and including suspension or expulsion. Employees are also subject to disciplinary sanctions for violation of these provisions occurring on school property or the work site or during work time, up to and including termination from employment. Disciplinary sanctions are initiated and imposed in accordance with applicable procedural requirements and work rules, faculty and academic staff policies. Referral for prosecution under criminal law is also possible.

Non-compliance will result in the following action being taken by this institution:

A. The student or employee would be required to actively participate in a drug or alcohol abuse assistance or rehabilitation program approved by federal, state or local health, law enforcement or other appropriate agency.

B. Community service with one of the above stated agencies.

C. Termination of enrollment or employment.

FEDERAL PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE

"21 U.S.C. 844(a)"

1st conviction: Up to 1 year imprisonment and fined at least $1,000 but not more than $100,000, or both.

After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined at least $2,500 but not more than $250,000, or both.

After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least $5,000 but not more than $250,000, or both.
Special sentencing provisions for possession of crack cocaine: Mandatory at least 5 years in prison, not to exceed 20 years and fined up to $250,000, or both, if:

(a) 1<sup>st</sup> conviction and the amount of crack possessed exceed 5 grams.
(b) 2<sup>nd</sup> crack conviction and the amount of crack possessed exceeds 3 grams.
(c) 3<sup>rd</sup> or subsequent crack conviction and the amount of crack possessed exceeds 1 gram.

Forfeiture of personal and real property used to possess or facilitate possession of a controlled substance if that offense is punishable by more than 1 year imprisonment. (See special sentencing provision re: crack)

*21 U.S.C. 861 (A)(4)*
Forfeiture of vehicles, boats, aircraft or any other conveyance used to transport or conceal a controlled substance.

*21 U.S.C. 844a*
Denial of Federal benefits, such as student loans, grants, contracts, and professional and commercial licenses, up to 1 year for the first offense, up to 5 years for second and subsequent offenses.

*18 U.S.C. 922(g)*
Ineligible to receive or purchase a firearm.

*Miscellaneous*
Revocation of certain Federal licenses and benefits, e.g. pilot’s licenses, public housing tenancy, etc., are vested within the authorities of individual Federal agencies.

**STATE OF CONNECTICUT PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE**

**BLOOD ALCOHOL LEVEL OF .10**

<table>
<thead>
<tr>
<th>Drunk Driving-Related Sanctions and Penalties</th>
<th>Administrative License Sanctions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>First Offense</strong></td>
</tr>
<tr>
<td><strong>Test Refusal</strong></td>
<td>6 months</td>
</tr>
<tr>
<td><strong>.02% BAC or higher-</strong> under age 21</td>
<td>90 days</td>
</tr>
<tr>
<td><strong>.07% BAC or higher with prior conviction</strong></td>
<td>90 days</td>
</tr>
<tr>
<td><strong>.10% BAC or higher</strong></td>
<td>90 days</td>
</tr>
<tr>
<td><strong>.16% BAC or higher</strong></td>
<td>120 days</td>
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</tbody>
</table>
ADDENDUM F

STUDENT CONSUMER INFORMATION

DRUG AND ALCOHOL PREVENTION PROGRAM (Continued)

<table>
<thead>
<tr>
<th></th>
<th>First Offense</th>
<th>Second Offense</th>
<th>Third Offense</th>
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</thead>
<tbody>
<tr>
<td><strong>Criminal Sanctions</strong></td>
<td>Fine: $ 500-$ 1,000</td>
<td>Fine: $ 1,000-$ 4,000</td>
<td>Fine: $ 2,000-$ 8,000</td>
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<tr>
<td></td>
<td>Imprisonment:</td>
<td>Imprisonment:</td>
<td>Imprisonment:</td>
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<tr>
<td></td>
<td>Six months-48 hours minimum mandatory</td>
<td>Two years-120 days minimum mandatory</td>
<td>Three years-one year minimum mandatory</td>
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<td></td>
<td>OR</td>
<td>AND</td>
<td>AND</td>
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<td></td>
<td>Suspended sentence with 100 hours of community service</td>
<td>100 hours of community service</td>
<td>100 hours of community service</td>
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<tr>
<td><strong>License Action:</strong></td>
<td>License Action:</td>
<td>License Action:</td>
<td>License Action:</td>
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<tr>
<td></td>
<td>1 year suspension</td>
<td>3 year suspension (or until age 21 if longer)</td>
<td>Permanent revocation</td>
</tr>
</tbody>
</table>

II. CAMPUS SECURITY STATISTICS

This information is required under Public laws 102-26. The following date will provide you with campus security policies and statistics concerning the occurrence of criminal offenses on campus, non-campus building/property, public property, and dorms/residential facilities on campus.

Should you witness a crime in process or area victim of a crime, Ridley-Lowell requests that you follow this procedure:

During school hours, notify the Campus Director, or the Registrar or the Administrative Assistant, and the Danbury Police Department immediately.

Remember: Preserving evidence for proof of a criminal offense is very important.

Ridley-Lowell does not recognize any off campus student organizations that would be covered under this act.

The purpose and authority of campus security personnel is limited to securing the premises and protecting the facility. The enforcement authority of campus security personnel is limited to the enforcement of campus rules and regulations. Incidents that go beyond the scope of campus security personnel are referred to and investigated by the local law enforcement agency.
ADDENDUM F

STUDENT CONSUMER INFORMATION

CAMPUS SECURITY STATISTICS (Continued)

To ensure the accurate and prompt reporting of all crimes, authorized administrative personnel will take a full written statement from involved parties and witnesses at all reported emergency or criminal incidents. The written statements are included as part of a written report, and such statements may be used by campus security personnel (if applicable) and local/state law enforcement authorities for the purpose of criminal apprehension and/or crime prevention. Criminal incidents may also be reviewed by the institution’s administrative staff for the purpose of disciplinary action.

All students are informed about campus security procedures and practices at orientation.

Everyone should remember that personal safety begins with you. The following should be considered:

- When walking on campus, be aware of who and what is around you. Try not to walk alone and avoid streets and secluded pathways or alleyways.
- Do not carry large amounts of cash.
- Keep your motor vehicle in good running condition. Always lock your car and remove all packages and any valuables. Try to park in a well-lit area.
- Do not leave books or personal property unattended in the classroom, student lounge, or hallway.

Sexual assault prevention programs are available at the Danbury Police Department in Danbury, Connecticut.

If applicable and reasonably available, the institution will change the academic and living situation of a student after an alleged sex offense.

If any disciplinary proceedings are held in cases of an alleged sex offense, both the accuser and the accused have the opportunity to have others present. Both the accuser and accused will be informed of the institution’s final determination of any institution disciplinary proceedings and any sanction imposed against the accused.

The institution is in compliance with the Drug Free Schools and Communities Act of 1989 (Public Law 101-226). All students and employees should refer to the section “Drug and Alcohol Prevention Program” for information concerning the campus policies and individual responsibilities required under this Act.

The crime data reported by the institution has not been subjected to independent verification by ED. Therefore, the Department cannot vouch for the accuracy of the data reported here.

*No reports at this time have been due.
ADDENDUM F
STUDENT CONSUMER INFORMATION
CAMPUS SECURITY STATISTICS (Continued)

Sexual Assault Statement and Procedures:

Ridley-Lowell does not discriminate on the basis of sex in its educational programs and activities. Sexual harassment is unwelcome behavior of a sexual nature that is severe or pervasive and creates a hostile or abusive environment such that it unreasonably interferes with a person's ability to learn or work. This type of behavior is prohibited whether it occurs between or among peers, and may be directed to persons of the opposite or same sex as that of the harasser.

Sexual violence and sexual harassment are types of sex discrimination. Sexual misconduct in all forms, including sexual assault, violate the sanctity of the human body, mind and spirit and will not be tolerated within the campus of Ridley-Lowell. The spectrum of sexual violence includes but is not limited to the following: rape, acquaintance rape; alcohol- and drug-facilitated sexual assault; types of sexual harassment; dating violence; stalking; sexual battery; unwanted touching in a sexual nature; sexual exploitation; and indecent exposure.

A student who is a victim of sexual assault should notify local law enforcement authorities: The Danbury Police Department (203) 797-4611 or 911 and Sexual Assault Crisis of Eastern CT hotline: 860-437-7766

Stalking

Stalking is a pattern of conduct composed of a series of acts over a period of time, evidencing a continuity of purpose, meaning there is an intent to seriously alarm, annoy, or bother the persons, and such conduct serves no legitimate purpose. The course of conduct causes a reasonable person to suffer substantial emotional distress, or to be in fear of bodily injury. Cyber stalking or cyber harassment involves the use of a computer or other electronic devices to engage in this behavior. As is the case with other forms of sexual victimization, the vast majority of stalking victims know their stalkers. Stalking is both a violation of Ridley-Lowell and Connecticut Law.

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## ADDENDUM F
### STUDENT CONSUMER INFORMATION
#### CAMPUS SECURITY STATISTICS (Continued)

<table>
<thead>
<tr>
<th>Criminal Offenses: On campus</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Murder/Non-negligent manslaughter</td>
<td>0</td>
<td>0</td>
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<tr>
<td>b) Negligent manslaughter</td>
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<tr>
<td>c) Sex offenses – Forcible</td>
<td>0</td>
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<tr>
<td>d) Sex offenses – Non-forcible (Incest, Statutory Rape)</td>
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<tr>
<td>e) Robbery</td>
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<tr>
<td>f) Aggravated assault</td>
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<tr>
<td>g) Burglary</td>
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<tr>
<td>h) Motor vehicle theft (Doesn’t include theft from vehicle)</td>
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<tr>
<td>i) Arson</td>
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<thead>
<tr>
<th>Criminal Offenses: Public property</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
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</thead>
<tbody>
<tr>
<td>a) Murder/Non-negligent manslaughter</td>
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</tbody>
</table>

The following criminal offenses that manifest evidence of prejudice based on race, religion, sexual orientation, gender, disability or ethnicity and can be classified as Hate Crimes as prescribed by the hate Crimes Statistics Act (28 U.S.C. 534) occurred.

<table>
<thead>
<tr>
<th>Criminal Offenses: Hate Crimes: On campus</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Murder/Non-negligent manslaughter</td>
<td>0</td>
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<tr>
<td>j) Simple Assault</td>
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<tr>
<td>k) Larceny-theft</td>
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<tr>
<td>l) Intimidation</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>m) Destruction/damage/vandalism of property</td>
<td>0</td>
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ADDENDUM F
STUDENT CONSUMER INFORMATION

CAMPUS SECURITY STATISTICS (Continued)

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<th>2014</th>
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<tbody>
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<tr>
<td>(Incest, Statutory Rape)</td>
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<table>
<thead>
<tr>
<th>Arrests: On campus</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Weapons: carrying, possessing, etc.</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>b) Drug abuse violations</td>
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<tr>
<td>c) Liquor law violations</td>
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<thead>
<tr>
<th>Disciplinary Actions: On campus</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Weapons: carrying, possessing, etc.</td>
<td>0</td>
<td>0</td>
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</tr>
<tr>
<td>b) Drug abuse violations</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>c) Liquor law violations</td>
<td>0</td>
<td>0</td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Disciplinary Actions: Public property</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
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</thead>
<tbody>
<tr>
<td>a) Weapons: carrying, possessing, etc.</td>
<td>0</td>
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</tr>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
ADDENDUM F

STUDENT CONSUMER INFORMATION

III. INFORMATION SECURITY PROGRAM

OVERVIEW:
Ridley-Lowell Business & Technical Institute strives to provide administrative, technical, and physical safeguards to assure the security and integrity of student/employee data against the anticipated threats and hazards of external access and unauthorized internal access. This Program has been instituted to ensure the security and confidentiality of non-public student/employee information, including student/employee health and financial information.

SECURITY PROGRAM COORDINATOR:
In conjunction with the School President, Campus Director and Networking & Technical Support Department, the Security Program Coordinator is responsible for achieving the goal of adequate safeguards and ensuring accountability. Please contact the Security Coordinator immediately if you suspect a security breach has occurred:

Philip Adams
44 Shelter Rock Road
Danbury, CT 06810
Tel: 203-797-0551
Email: padams@ridley.edu

INTERNAL/EXTERNAL RISKS:
The building is open from 7:30 a.m. to 10:35 p.m., and remains locked during closed hours and weekends. Each administrator has a front door key, along with the department Directors of the teaching staff.

As necessary document gathering for enrollment in our programs, hiring of employees, and for the purposes of determining financial aid eligibility, our administrative staff collects and maintains student/employee records containing personal demographic, financial, and health information records.

SAFEGUARDS:
All administrators are trained at the time of hire regarding the confidentiality of student/employee data. The administrative staff is responsible for maintaining and storing all student/employee records in locked storage areas at all times when unattended.

The database used for storing student records has been set up with restricted access so that each administrator has an individual password and each administrator has only been granted access to the modules of the database that are relevant to their respective departments. Each department performs a daily backup of important information to the main server, which includes a backup of the student database. The main server is backed up periodically and stored in a secure off-site location.

The network servers are operating on Microsoft Server 2008 R2 and are regularly updated and security patches are installed automatically. The units remain in a locked room when unattended and are maintained by our Networking & Technical Support Department. To prevent possible data loss or corruption both server units are operating on separate “Cyber-Power™ Uninterruptible Power Supply” units with the control and monitoring software installed on both server units. A regular maintenance and inspection routine is completed by the NTDS for proper operation and safety. This department also maintains all campus computer systems which use current industry standard anti-virus, anti-spyware, and anti-malware software, and are setup for regular daily definition updates to increase security. In addition, firewall software is deployed across the network which monitors communications and limits both incoming and outgoing traffic to only what is needed for daily operations. All systems use the Microsoft Windows 7 or higher OS and have all currently available service packs and hotfixes. The MS Automatic Update feature assures this is kept current, which also includes the practices for detecting, preventing, and remedying system failures/attacks/intrusions on the system.
ADDENDUM F

STUDENT CONSUMER INFORMATION

INFORMATION SECURITY PROGRAM (Continued)

The Windows Server 2008 operating system is deployed for Network Address Translation, Dynamic Host Configuration Protocol, Active Directory Control, File Server operations, and Security Policy management. Administration of the server is protected by password and can only be accessed from the System Administrators workstation. Further protection implemented through Kaspersky’s Endpoint Intrusion / antivirus software to handle spyware, phishing, key-loggers & root kit viruses. Server group policies are in place, limiting access to files, folders, and systems on the Domain. This isolates these systems from the rest of the school providing additional privacy. All unnecessary services and software are disabled.

All areas of concern are audited with administrative alerts being sent to the Security Coordinator and the System Administrator. All log-on and permission change requests attempts are also logged and audited.

PERIODIC EVALUATION:
The Coordinator does perform an annual review to evaluate and modify the Program in response to any material changes. Each Department within the Institution is expected to participate in identifying security risks and in evaluating the effectiveness of current systems and procedures in place to ensure that the safeguards are effective across all operational levels of the Institution.

RESPONSE TO SECURITY BREACH:
The School will conduct a prompt and thorough investigation in tandem with local law enforcement and the Federal Bureau of Investigation. If more than 5,000 persons are affected, the Secret Service will be notified.

The Networking and Technical Support Department will immediately secure the affected databases, temporarily shut down network access, reset all passwords, and notify all affected users. In the case of a physical breach, all storage facilities will be secured and locks changed immediately.

A notice of any breach will be issued by the Coordinator to all administration, faculty/staff, students, and any actually/possibly exposed persons. A security breach notice will contain at least the following information:

1. Description of breach and data effected
2. Remedial actions by affected person – contact information for credit bureaus
3. FTC identity theft website www.consumer.gov/idtheft
4. Contact information for law enforcement officer working on case
5. Encouragement to any student/consumer who learns of misuse of his/her personal data to file a complaint with FTC 1-877-ID-THEFT

A breach that involves employees or others acquiring student identity data and Title IV data for a scheme to falsely obtain Title IV aid will be reported to the Office of Inspector General.

If names and social security numbers are accessed the following major credit bureaus will be notified:

Equifax Information Services, LLC
678-795-7090
chris.jarrard@equifax.com

Experian Security Assistance
businessrecordsvictimassistance@experian.com

TransUnion
P.O. Box 72, Allen, TX 75012
800-372-8391

Any other applicable business (e.g. credit card issuers) or state agencies will be notified as well.
IV. TREATMENT OF TITLE IV AID WHEN A STUDENT WITHDRAWS

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Academic Competitiveness Grants, National SMART grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

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

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

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don’t incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

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

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

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

The school must return this amount even if it didn’t keep this amount of your Title IV program funds. If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time. Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive.

You do not have to repay a grant overpayment if the original amount of the overpayment is $50 or less. You must make arrangements with your school or the Department of Education to return the unearned grant funds. The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don’t already know what your school’s refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

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

STUDENT CONSUMER INFORMATION

V. SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

• You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

• You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  o a person has taken adverse action against you because of information in your credit report;
  o you are the victim of identify theft and place a fraud alert in your file;
  o your file contains inaccurate information as a result of fraud;
  o you are on public assistance;
  o you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

• You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

• You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.

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• Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

• Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

• Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

• You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent.
given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.

- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report. Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit www.ftc.gov/credit.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

<table>
<thead>
<tr>
<th>TYPE OF BUSINESS:</th>
<th>CONTACT:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer reporting agencies, creditors and others not listed below</td>
<td>Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 1-877-382-4357</td>
</tr>
<tr>
<td>National banks, federal branches/agencies of foreign banks (word &quot;National&quot; or initials &quot;N.A.&quot; appear in or after bank's name)</td>
<td>Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743</td>
</tr>
<tr>
<td>Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)</td>
<td>Federal Reserve Consumer Help (FRCH) P O Box 1200 Minneapolis, MN 55480 Telephone: 888-851-1920 Website Address: <a href="http://www.federalreserveconsumerhelp.gov">www.federalreserveconsumerhelp.gov</a> Email Address: <a href="mailto:ConsumerHelp@FederalReserve.gov">ConsumerHelp@FederalReserve.gov</a></td>
</tr>
<tr>
<td>Savings associations and federally chartered savings banks (word &quot;Federal&quot; or initials &quot;F.S.B.&quot; appear in federal institution's name)</td>
<td>Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929</td>
</tr>
<tr>
<td>Federal credit unions (words &quot;Federal Credit Union&quot; appear in institution's name)</td>
<td>National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600</td>
</tr>
<tr>
<td>State-chartered banks that are not members of the Federal Reserve System</td>
<td>Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342</td>
</tr>
<tr>
<td>Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission</td>
<td>Department of Transportation , Office of Financial Management Washington, DC 20590 202-366-1306</td>
</tr>
<tr>
<td>Activities subject to the Packers and Stockyards Act, 1921</td>
<td>Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051</td>
</tr>
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</table>
VI. STATE OF CONNECTICUT VOTER REGISTRATION

STATE OF CONNECTICUT
MAIL-IN VOTER REGISTRATION

YOU MAY USE THIS EASY FORM TO:
• register to vote in Connecticut
• change your name and/or address on current registration
• enroll in a political party or change party enrollment
 (Changing parties may result in losing rights in all parties for 3 months)
IMPORTANT! Keep your voter record up to date

TO REGISTER TO VOTE IN CONNECTICUT
YOU MUST:
• be a United States citizen;
• be a resident of a Connecticut town;
• be at least 17 years old (must turn 18 before election day)
17 year olds, who will turn 18 on or before election day, may participate in general primary; see section 1b below
• have completed confinement and parole if previously convicted of a disfranchising felony

IF YOU MOVE:
You must fill out a new voter registration card if you have moved to a new town. Also, use this form to change address within town. (See section 1a and section 10 below)

QUESTIONS?
Call your local Registrar of Voters or the Secretary of the State at (800) 540-3764 or (860) 509-6100
(TDD, 800-303-3161)

REGISTRATION INSTRUCTIONS:
1. Fill in all boxes that apply to you on this application.
2. Place a first-class stamp on the application card, fold, and mail it to the town hall where you live (or deliver it to your town hall or voter registration agency).
3. You are not a voter until your application is approved by the Registrar of Voters.
4. You should receive a confirmation within 3 weeks.
If you do not, contact the Registrar in your town hall.
5. If (1) you submit this form by mail and (2) you are registering for the first time in town, you may wish to submit with this application your driver's license number or if none, the last four digits of your social security number; or (a) a copy of a current and valid photo i.D. or (b) a copy of a current utility bill, bank statement, government check, paycheck, or government document that shows your name and address, in order to avoid additional i.D. requirements the first time you vote.

REGISTRATION DEADLINES FOR NEW VOTERS:
PRIMARY: Your application must be postmarked by the 5th day before a primary (OR received by your Registrar of Voters or a voter registration agency by the 5th day before a primary). You may apply in person to your town clerk or registrar until 12:00 noon on the last business day before a primary.
ELECTION: Your application must be postmarked or received by a voter registration agency by the 14th day before an election (OR you may register in person with your Registrar of Voters by the 7th day before an election).

Check Boxes that Apply:
[ ] New Voter Registration [ ] Address Changes (within the same town) [ ] Name Change [ ] Party Enrollment Change

Are you a U.S. Citizen? [ ] YES [ ] NO
Will you be 18 on or before election day? [ ] YES [ ] NO
If you checked "NO" to either of these questions, do not complete this form.

Name of Applicant
Mr. [ ] Mrs. [ ] Miss [ ]

First Name [ ]

Middle Name or Initial [ ]

Jr. Sr. [ ]

Date of Birth (Month Day Year) 4

Address Where You Live
No., Street, Apt. #

Town [ ] Zip State Connecticut

If Different, Address Where You Got Your Mail (P.O. Box, etc.)

Telephone Number (optional) 7

Gender [ ] Male [ ] Female

Do you wish to enroll in a political party?
[ ] YES. Name of party: [ ] Democratic [ ] Republican [ ] Other: [ ] NO. I do not wish to enroll in a party at this time.

Name or ADDRESS CHANGE: Previous Voting Address (if name with "MNONE")

TOWN [ ] County [ ] State [ ]

Name Under Which Registered (if different from above)

I swear or affirm that:
[ ] I am a U.S. Citizen
[ ] I live at the address shown in box 5 above
[ ] I am at least 17 years old
[ ] I have not been convicted of a disfranchising felony, or, if so, I am eligible to register to vote
[ ] The information provided here is true

Signature

WARNING: If you sign this statement even though you know it is untrue, you can be convicted and imprisoned for up to five years and fined up to $5,000.

THIS SECTION COMPLETED ONLY BY AGENCY
FOR SPECIAL ASSISTANT REGISTRAR OR TOWN CLERK
(Date Received by Agency)

DATE RECEIVED BY REGISTRAR
REGISTRATION STATUS
ACCEPTED [ ] REJECTED [ ] NOTICE RETURNED UNDERSTANDABLE

DATE ENROLLMENT EFFECTIVE IF CHANGING PARTY
REASON FOR REJECTION

THIS SECTION COMPLETED ONLY BY REGISTRAR OF VOTERS
From: ________________________________

____________________________________

REGISTRAR OF VOTERS

____________________________________ TOWN HALL

Home of Vote

____________________________________

Address

____________________________________, CT ___

Town ___ 20___