

2012-14

STUDENT CONSUMER INFORMATION PACKET

All potential and enrolled students have the "Right to Know" a variety of information. This packet is designed to enhance the current school catalog and Student Handbook, which are distributed during initial interviews. Please take time to become familiar with the school policies and following information.

**26 So. Hamilton Street
Poughkeepsie, NY 12601
Tel (845) 471-0330**

www.ridley.edu

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I. 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 receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

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

The school must return this amount even if it 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.

II. 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.

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

THIS INSTITUTION HAS A 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, 26 So. Hamilton Street, Poughkeepsie, NY 12601, 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.

PHASE 3

LISTING OF THE AVAILABLE LOCAL DRUG COUNSELING, REHABILITATION, AND ASSISTANCE PROGRAMS:

DRUG COUNSELING, REHABILITATION, AND ASSISTANCE PROGRAMS

1. DUTCHESS COUNTY COUNCIL ON ALCOHOLISM AND CHEMICAL DEPENDENCY
80 Washington Street - Poughkeepsie, NY 12601
845-471-0194
2. DUTCHESS COUNTY DEPARTMENT OF MENTAL HYGIENE
230 North Road - Poughkeepsie, NY 12601
845-485-9700
3. DUTCHESS COUNTY DEPARTMENT OF SOCIAL SERVICES
60 Market Street - Poughkeepsie, NY 12601
845-486-3000
4. TACONIC COUNSELING GROUP
Poughkeepsie, NY
845-896-7787
5. 24HOUR MID-HUDSON ALCOHOLISM RECEIVING & CRISIS CENTERS
845-471-0310

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

21 U.S.C. 853 (A)(2) AND 881 (A)(7)

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.

NOTE: These are only Federal penalties and sanctions. Additional State penalties and sanctions may apply.

III. CAMPUS SECURITY STATISTICS

This information is required under Public laws 102-26. The following data 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 Director, Denise Fucito, or the Financial Aid Director, Keturah Reid, or the Admissions Director, Deborah Bynum, and the City of Poughkeepsie 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.

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 city of Poughkeepsie Police Department in Poughkeepsie, NY.

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 which is available in the Student's Right to Know booklet.

Ridley-Lowell Business & Technical Institute

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

Criminal Offenses

Criminal Offenses: Took place on campus	2011	2012	2013	2014
a) Murder/Non-negligent manslaughter	0	0	0	0
b) Negligent manslaughter	0	0	0	0
c) Sex offenses – Forcible	0	0	0	0
d) Sex offenses – Non-forcible (Include only incest and statutory rape)	0	0	0	0
e) Robbery	0	0	0	0
f) Aggravated assault	0	0	0	0
g) Burglary	0	0	0	0
h) Motor vehicle theft	0	0	0	0
i) Arson	0	0	0	0

Criminal Offenses: Public Property	2011	2012	2013	2014
a) Murder/Non-negligent manslaughter	0	0	0	0
b) Negligent manslaughter	0	0	0	0
c) Sex offenses – Forcible	0	0	0	0
d) Sex offenses – Non-forcible (Include only incest and statutory rape)	0	0	0	0
e) Robbery	0	0	0	0
f) Aggravated assault	0	0	0	0
g) Burglary	0	0	0	0
h) Motor vehicle theft	0	0	0	0
j) Arson	0	0	0	0

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Hate Offenses

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.

Criminal Offenses: Took place on campus	2011	2012	2013	2014
a) Murder/Non-negligent manslaughter	0	0	0	0
b) Negligent manslaughter	0	0	0	0
c) Sex offenses – Forcible	0	0	0	0
d) Sex offenses – Non-forcible (Include only incest	0	0	0	0
e) and statutory rape)				
f) Robbery	0	0	0	0
g) Aggravated assault	0	0	0	0
h) Burglary	0	0	0	0
i) Motor vehicle theft	0	0	0	0
j) Arson	0	0	0	0
k) Any other crime involving bodily injury	0	0	1	0

Criminal Offenses: Public Property	2011	2012	2013	2014
a) Murder/Non-negligent manslaughter	0	0	0	0
b) Negligent manslaughter	0	0	0	0
c) Sex offenses – Forcible	0	0	0	0
d) Sex offenses – Non-forcible (Include only incest	0	0	0	0
e) and statutory rape)				
f) Robbery	0	0	0	0
g) Aggravated assault	0	0	0	0
h) Burglary	0	0	0	0
i) Motor vehicle theft	0	0	0	0
j) Arson	0	0	0	0
k) Any other crime involving bodily injury	0	0	0	0

Ridley-Lowell Business & Technical Institute

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Arrests

Arrests occurring on campus	2011	2012	2013	2014
a) Illegal weapons possession	0	0	0	0
b) Drug law violations	0	0	0	0
c) Liquor law violations	0	0	0	0

Disciplinary Actions-On Campus	2011	2012	2013	2014
a) Illegal weapons possession	0	0	0	0
b) Drug law violations	0	0	0	0
c) Liquor law violations	0	0	0	0

Arrests –Public Property	2011	2012	2013	2014
a) Illegal weapons possession	0	0	0	0
b) Drug law violations	0	0	0	0
c) Liquor law violations	0	0	0	0

Disciplinary Actions-Public Property	2011	2012	2013	2014
a) Illegal weapons possession	0	0	0	0
b) Drug law violations	0	0	0	0
c) Liquor law violations	0	0	0	0

IV. 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:

Ray Soto
 26 So. Hamilton Street
 Poughkeepsie, NY 12601
 Tel: (845) 471-0330
 Email: raysoto@live.com

INTERNAL/EXTERNAL RISKS:

The building is open from 7:30 a.m. to 10:35 p.m., and remains locked and secured during closed hours and weekends. Security cameras are placed throughout the building and are in operation 24/7. Each administrator has the pass code for the offices and classrooms and a front door key. Teaching staff has pass codes for classrooms and faculty offices.

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 server remains in a locked room when unattended and is maintained by our Networking & Technical Support Department. This department also maintains all systems which use current anti-virus, anti-spyware, and firewall software which scan and update each system daily. All systems use MS XP or MS Server with 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.

The Sonic-Wall router provides NAT, Network Address Translation, feature, and all ports are disabled. Administration of the router is protected by password and can only be accessed from the System Administrators workstation. 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 effected 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.

V. YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

Para informacion en espanol, visite www.ftc.gov/credit o escriba a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, DC 20580.

A 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, DC 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:

- A person has taken adverse action against you because of information in your credit report;
- You are the victim of identify theft and place a fraud alert in your file;
- Your file contains inaccurate information as a result of fraud;
- You are on public assistance;
- 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 credit worthiness 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.

- **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 1-888-567-8688.

- **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:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management Mail Stop 6-6 Washington, DC 20219 1-800-613-6743
Federal Reserve System member banks (except national banks and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act of 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

VI. BLOODBORNE PATHOGENS AND UNIVERSAL PRECAUTIONS NOTICE

OCCUPATIONAL EXPOSURES TO BLOOD

Healthcare personnel, including Medical Assistant students and faculty, are at risk for occupational exposure to bloodborne pathogens, including hepatitis B virus (HBV), hepatitis C virus (HCV), and human immunodeficiency virus (HIV). Exposures occur through needlesticks or cuts from other sharp instruments contaminated with an infected patient's blood or through contact of the eye, nose, mouth, or skin with a patient's blood. Important factors that influence the overall risk for occupational exposures to bloodborne pathogens include the number of infected individuals in the patient population and the type and number of blood contacts. Most exposures do not result in infection. Following a specific exposure, the risk of infection may vary with factors such as these:

- The pathogen involved and the type of exposure
- The amount of blood involved in the exposure
- The amount of virus in the patient's blood at the time of exposure

PREVENTION OF OCCUPATIONAL INFECTIONS WITH HBV, HCV, OR HIV

Many needlesticks and other cuts can be prevented by using safer techniques (for example, not recapping needles by hand), disposing of used needles in appropriate sharps disposal containers, and

using medical devices with safety features designed to prevent injuries. Using appropriate barriers such as gloves, eye and face protection, or gowns when contact with blood is expected can prevent many exposures to the eyes, nose, mouth, or skin.

Hepatitis B virus is largely preventable through vaccination. For HBV, HCV, and HIV, however, preventing occupational exposures to blood can prevent occupational infections with HBV, HCV, and HIV. This includes using appropriate barriers such as gown, gloves and eye protection as appropriate, safely handling needles and other sharp instruments, and using devices with safety features.

IF AN EXPOSURE OCCURS

1. Immediately following an exposure to blood:
 - Wash needlesticks and cuts with soap and water
 - Flush splashes to the nose, mouth, or skin with water
 - Irrigate eyes with clean water, saline, or sterile irrigants

No scientific evidence shows that using antiseptics or squeezing the wound will reduce the risk of transmission of a bloodborne pathogen. Using a caustic agent such as bleach is not recommended.

2. Ridley-Lowell has a medical emergency response system and incident report form in place for reporting exposures and quickly evaluate the risk of infection, please notify your instructor immediately to activate the response and reporting system.
3. Seek immediate medical treatment at a local healthcare facility. Discuss the possible risks of acquiring HBV, HCV, and HIV and the need for post exposure blood testing/treatment with the provider managing your exposure. You should have already received hepatitis B vaccine, which is extremely safe and effective in preventing HBV infection.

BLOODBORNE PATHOGENS AND UNIVERSAL PRECAUTIONS NOTICE CONT...

RISK OF INFECTION AFTER EXPOSURE

HBV - Healthcare personnel who have received hepatitis B vaccine and developed immunity to the virus are at virtually no risk for infection. For a susceptible person, the risk from a single needlestick or cut exposure to HBV-infected blood ranges from 6-30% and depends on the hepatitis B e antigen (HBeAg) status of the source individual. Hepatitis B surface antigen (HBsAg)-positive individuals who are HBeAg positive have more virus in their blood and are more likely to transmit HBV than those who are HBeAg negative. While there is a risk for HBV infection from exposures of mucous membranes or nonintact skin, there is no known risk for HBV infection from exposure to intact skin. The annual number of occupational infections has decreased 95% since hepatitis B vaccine became available in 1982, from >10,000 in 1983 to <400 in 2001 (CDC, unpublished data).

HCV - The average risk for infection after a needlestick or cut exposure to HCV infected blood is approximately 1.8%. The risk following a blood exposure to the eye, nose or mouth is unknown, but is believed to be very small; however, HCV infection from blood splash to the eye has been reported. There also has been a report of HCV transmission that may have resulted from exposure to nonintact skin, but no known risk from exposure to intact skin. There are no exact estimates on the number of healthcare personnel occupationally infected with HCV. However, studies have shown that 1% of hospital healthcare personnel have evidence of HCV infection (about 3% of the U.S. population has evidence of infection). The number of these workers who may have been infected through an occupational exposure is unknown.

HIV - The average risk of HIV infection after a needlestick or cut exposure to HIV-infected blood is 0.3% (i.e., three-tenths of one percent, or about 1 in 300). Stated another way, 99.7% of needlestick/cut exposures do not lead to infection. The risk after exposure of the eye, nose, or mouth to HIV-infected blood is estimated to be, on average, 0.1% (1 in 1,000). The risk after exposure of non-intact skin to HIV-infected blood is estimated to be less than 0.1%. A small amount of blood on intact skin probably poses no risk at all. There have been no documented cases of HIV transmission due to an exposure involving a small amount of blood on intact skin (a few drops of blood on skin for a short period of time). As of December 2001, CDC had received reports of 57 documented cases and 138 possible cases of occupationally acquired HIV infection among healthcare personnel in the United States since reporting began in 1985.

ACKNOWLEDGEMENT

I have been informed of the symptoms and modes of transmission of bloodborne pathogens, I have received information about universal precautions, and I understand the procedure to follow if an exposure incident occurs. I have been informed as a Medical Assisting student that I will be exposed to bloodborne pathogens as part of my training program.

By my signature below, I acknowledge my understanding of this notice and agree to comply with all provisions.

Student/Employee Signature

Date

Address and stamp this section

Your address



Place First-Class Stamp Here

Before mailing, remove tape, fold and seal

Your County Board of Elections address (select from below)

New York City
32 Broadway, 7th Fl.
New York, NY 10004
(212) 487-5300

Albany
32 North Russell Road
Albany, NY 12206
(518) 487-5060

Allegany
6 Schuyler St.
Belmont, NY 14813
(585) 268-9294

Broome
Government Plaza
60 Hawley St.
PO Box 1766
Binghamton, NY 13902
(607) 778-2172

Cattaraugus
207 Rock City St.
Suite 100
Little Valley, NY 14755
(716) 938-2400

Cayuga
157 Genesee St.
(Basement)
Auburn, NY 13021
(315) 253-1285

Chautauqua
7 North Erie St.
Mayville, NY 14757
(716) 753-4580

Chemung
378 South Main St.
PO Box 588
Elmira, NY 14902
(607) 737-5475

Chenango
5 Court St.
Norwich, NY 13815
(607) 337-1760

Clinton
Cnty Government Ctr.
Ste. 104
137 Margaret St.
Plattsburgh, NY 12901
(518) 565-4740

Columbia
401 State St.
Hudson, NY 12534
(518) 828-3115

Cortland
112 River St.
Suite 1
Cortland, NY 13045
(607) 753-5032

Delaware
3 Gallant Ave.
Delhi, NY 13753
(607) 746-2315

Dutchess
47 Cannon St.
Poughkeepsie, NY 12601
(845) 486-2473

Erie
134 W. Eagle St.
Buffalo, NY 14202
(716) 858-8891

Essex
7551 Court St.
PO Box 217
Elizabethtown, NY 12932
(518) 873-3474

Franklin
355 West Main St.
Ste. 161
Malone, NY 12953
(518) 481-1663

Fulton
2714 St. Hwy 29
Ste. 1
Johnstown, NY 12095
(518) 736-5526

Genesee
County Building #1
15 Main St.
Batavia, NY 14021
(585) 344-2550

Greene
411 Main St.
Ste. 437
Catskill, NY 12414
(518) 719-3550

Hamilton
Rte. 8
PO Box 175
Lake Pleasant, NY 12108
(518) 548-4684

Herkimer
109 Mary St.
Ste. 1306
Herkimer, NY 13350
(315) 867-1102

Jefferson
175 Arsenal St.
Watertown, NY 13601
(315) 785-3027

Lewis
7660 N. State St.
Lowville, NY 13367
(315) 376-5329

Livingston
County Govt. Ctr.
6 Court St.
Room 104
Geneseo, NY 14454
(585) 243-7090

Madison
County Office Bldg.
N. Court St.
PO Box 666
Wampsville, NY 13163
(315) 366-2231

Monroe
39 Main St. W.
Rochester, NY 14614
(585) 753-1550

Montgomery
Old Courthouse
9 Park St.
PO Box 1500
Fonda, NY 12068
(518) 853-8180

Nassau
240 Old Country Rd.
5th Fl.
Mineola, NY 11501
(516) 571-2411

Niagara
111 Main St.
Ste. 100
Lockport, NY 14094
(716) 438-4040

Oneida
Union Station
321 Main St.
3rd Fl.
Utica, NY 13501
(315) 798-5765

Onondaga
1000 Erie Blvd West
Syracuse, NY 13204
(315) 435-3312

Ontario
74 Ontario St.
Canandaigua, NY 14424
(585) 396-4005

Orange
75 Webster Ave
PO Box 30
Goshen, NY 10924
(845) 360-6500

Orleans
14012 State Rte. 31
Albion, NY 14411
(585) 589-3274

Oswego
185 E. Seneca St.
Box 9
Oswego, NY 13126
(315) 349-8350

Otsego
Ste. 2
140 County Hwy. 33W
Cooperstown, NY 13326
(607) 547-4247

Putnam
25 Old Route 6
Carmel, NY 10512
(845) 808-1300

Rensselaer
Ned Pattison
Government Ctr.
1600 Seventh Ave.
Troy, NY 12180
(518) 270-2990

Rockland
11 New Hempstead Rd.
New City, NY 10956
(845) 638-5172

St. Lawrence
48 Court St.
Canton, NY 13617
(315) 379-2202

Saratoga
50 W. High St.
Ballston Spa, NY 12020
(518) 885-2249

Schenectady
388 Broadway, Ste. E
Schenectady, NY 12305
(518) 377-2469

Schoharie
County Office Bldg.
284 Main St.
PO Box 99
Schoharie, NY 12157
(518) 295-8388

Schuyler
County Office Bldg.
105 9th St., Unit 13
Watkins Glen, NY 14891
(607) 535-8195

Seneca
One DiPronio Dr.
Waterloo, NY 13165
(315) 539-1760

Steuben
3 E. Pulleney Sq.
Bath, NY 14810
(607) 664-2260

Suffolk
Yaphank Ave.
PO Box 700
Yaphank, NY 11980
(631) 852-4500

Sullivan
Gov't. Ctr.
100 North St.
PO Box 5012
Monticello, NY 12701
(845) 807-0400

Tioga
1062 State Rte. 38
P.O. Box 306
Owego, NY 13827
(607) 687-8261

Tompkins
Court House Annex
128 E. Buffalo St.
Ithaca, NY 14850
(607) 274-5522

Ulster
284 Wall St.
Kingston, NY 12401
(845) 334-5470

Warren
Cnty. Municipal Ctr.
3rd Floor
Human Serv. Bldg
1340 St. Rte. 9
Lake George, NY 12845
(518) 761-6456

Washington
383 Broadway
Fort Edward, NY 12828
(518) 746-2180

Wayne
7376 State Rte. 31
PO Box 636
Lyons, NY 14489
(315) 946-7400

Westchester
25 Quarropas St.
White Plains, NY 10601
(914) 995-5700

Wyoming
4 Perry Ave.
Warsaw, NY 14569
(585) 786-8931

Yates
Ste. 1124
417 Liberty St.
Penn Yan, NY 14527
(315) 536-5135

(Optional) Register to donate your organs and tissues

If you would like to be an organ and tissue donor, you may enroll in the NYS Department of Health (DOH) *Donate Life*™ Registry online at www.nyhealth.gov or provide your name and address below.

You will receive a confirmation letter from DOH, which will also provide you an opportunity to limit your donation.



Last name

First name

Middle Initial

Suffix

Address Apt.

Number City

Zip code

Birth date

M M /

Eye color

Sex

M

F

By signing below, you certify that you are:

- 18 years of age or older;
- consenting to donate all of your organs and tissues for transplantation, research, or both;
- authorizing the Board of Elections to provide your name and identifying information to DOH for enrollment in the Registry;
- and authorizing DOH to allow access to this information to federally regulated organ procurement organizations and NYS-licensed tissue and eye banks and hospitals upon your death.

