



*Ridley-Lowell*  
*Business & Technical Institute*

186 Providence Street  
West Warwick, RI 02893  
[www.ridley.edu](http://www.ridley.edu)

CATALOG ADDENDUM  
2015-2016

*This accompanies School Catalog and shall go into effect on the issue date  
1/20/2016 and shall replace all previous versions.*

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# **ADDENDUM A**

## **STATEMENT OF OWNERSHIP**

Ridley-Lowell Business & Technical Institute was incorporated on July 1, 1976. It is completely owned by Ridley-Lowell School of Business, Inc. The Officers of the Corporation are as follows:

W.T. Weymouth, President  
Norma Weymouth, Vice President  
Lauren Weymouth, Secretary  
Andrea M. Weymouth, Treasurer

# ADDENDUM A

## ADMINISTRATION

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

Tara-Lyn Houle..... Campus Director  
B.S..... Salve Regina University

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

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

Maria Lachapelle..... Senior Financial Aid Representative  
B.S..... Johnson & Wales University

Christine Lima.....Registrar  
A.S.....Community College of Rhode Island

Hina Shafique.....Accounting Services Coordinator  
B.S.....Rhode Island College

Debra Baker ..... Lead Medical Instructor  
Certified ICD-10CM Instructor ..... AAPC  
Certified Professional Coder-Instructor ..... AAPC  
Certified Professional Coder ..... AAPC  
Registered Medical Coder.....ARHCP  
Certified Medical Reimbursement Specialist..... AMBA

## ADDENDUM A

### FACULTY

Judith Davidian-Taylor.....Lead Dental Instructor  
B.S.....Fitchburg State College  
A.S.....Bristol Community College  
Certificate Thanatology .....Bristol Community College  
Certificate Gerontology.....Bristol Community College  
Certified Dental Assistant..... DANB

Donna Gaudette .....Lead Massage Instructor  
Diploma ..... Lincoln Technical Institute  
Massage Therapist License ..... State of Rhode Island  
Diploma ..... Totally Coached Inc.

Anne Jeffrey .....Lead Medical Instructor  
Certificate.....Sawyer School  
Registered Medical Assistant.....AMT

Patrick Maloney Jr.....Information Technology  
MCP+Internet, MSCE NT4.0/2000/2003,2008  
MCSA2003+Messaging, Comptia A+, Net+, I-Net+  
Certified Internet Webmaster.....C.I.W  
MCITP, MCDST, MCTS Windows 7

Lisa McPeak.....Business Instructor  
B.S.....Rhode Island College

Tania Nenkova.....Business Instructor  
MBA.....Johnson & Wales University  
B.A.....University of Massachusetts

Christopher Rao..... Lead Information Technology Instructor  
Certificate.....New Horizons

Jody Rudnick.....Allied Health/Massage Therapy  
B.A Psychology/Sociology.....Rhode Island College  
A.S. Physical Therapy.....Community College of Rhode Island  
Certificate.....Bancroft School of Massage Therapy

# ADDENDUM A

## FACULTY

Sean Rousseau.....Business Instructor  
J.D.....University of Massachusetts School Of Law  
B.S.....Roger Williams University  
A.S.....Community College Of Rhode Island

Dianalynn Saccoccio.....Business Instructor  
M.S.....Johnson and Wales Universality  
B.S.....Roger Williams University

Rosaria Senerchia.....Medical Instructor  
Certified Professional Coder.....AAPC  
A.S.....New England Technical Institute

Norma Shorr.....Medical Instructor  
M.S.....University of Rhode Island  
B.A.....Roger Williams University  
A.S.....Community College Of Rhode Island

Dawn SurrIDGE.....Medical Program Director  
A.S./Certificate ..... Quinebaug Valley Community College  
Certified Medical Assistant..... AAMA  
Certified Phlebotomy Technician..... NCCT  
Certified Postsecondary Instructor.. NCCT  
Certified Postsecondary Instructor.. NCCT

Karen Tulli.....Business Instructor  
M.A.T..... Sacred Heart University  
B.A..... Rhode Island College

## ADDENDUM B

### TUITION AND FEES

Program	App. Fee	Activity Fee	Total Tuition	Books /Equip	Lab Fee	Member /Exam Fee	License /Insur. Fee
Dental Assistant	\$100	\$75	\$12,975	\$1,200	\$1,500	\$295	N/A
Information Technology	\$100	\$75	\$13,975	\$2,450	\$350	\$388	N/A
Legal Administrative Assistant	\$100	\$75	\$12,975	\$2,000	\$350	\$315	N/A
Massage Therapy	\$100	\$75	\$13,375	\$2,200	\$350	\$195	\$110
Medical Administrative Assistant	\$100	\$75	\$12,975	\$2,000	\$350	\$90	N/A
Medical Assistant	\$100	\$75	\$16,375	\$2,400	\$350	\$100	N/A
Medical Billing & Coding Specialist	\$100	\$75	\$12,975	\$2,200	\$350	\$395	N/A
Electronic Health Records	\$50	N/A	\$549	\$100	N/A	N/A	N/A
Office Assistant I	\$50	N/A	\$950	\$600	N/A	N/A	N/A
Office Assistant II	\$50	N/A	\$950	\$800	N/A	N/A	N/A
Phlebotomy	\$50	N/A	\$1,265	\$350	\$0	\$90	N/A
Part-Time Courses	\$50	N/A	\$250	TBD	N/A	N/A	N/A

## ADDENDUM C

### GRADUATION RATES, PLACEMENT RATES, RETENTION RATES & MEDIAN LOAN DEBT

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](http://onetonline.org) for occupational data.

Program	Normal Completion Rate (Months)	2014-2015 Median Federal Loan Debt	2014-2015 Median Institutional Loan Debt	2014-2015 Placement Rate	2014-2015 Retention Rate	2014-2015 On-Time Graduation Rate	Standard Occupation Code (SOC)
Dental Assistant	9 Day/ 12 Eve	\$10,071	\$0	80%	80%	83%	31-9091 51-9081
Information Technology	9 Day/ 12 Eve	\$0	\$0	0%	0%	0%	15-1151 15-1152 43-9011 49-2011
Legal Administrative Assistant	9 Day/ 16 Eve	\$0	\$0	0%	0%	0%	23-2011 23-2091 23-2093 43-4031 43-6012
Massage Therapy	9 Day/ 16 Eve	\$11,073	\$0	71%	75%	71%	31-9011
Medical Administrative Assistant	9 Day/ 16 Eve	\$9,466	\$0	100%	45%	34%	29-2071 31-9094 43-6013
Medical Assistant	12 Day/ 20 Eve	\$12,689	\$0	100%	85%	50%	31-9092 31-9097
Medical Billing & Coding	9 Day/ 16 Eve	\$9,078	\$0	100%	75%	40%	43-9041



## ADDENDUM C

### CALENDARS

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.

#### DAY

2016

Module 16A  
1/4/16-2/17/16  
HOLIDAY 1/18, 2/15

Module 16B  
2/18/16-3/31/16  
Holiday 3/25

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Module 16C  
4/4/16-5/13/16

Module 16D  
5/16/16-6/27/16  
H/OLIDAY 5/30

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Module 16E  
6/29/16-8/10/16  
Holiday 7/4

Module 16F  
8/11/16-9/22/16  
HOLIDAY 9/5

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Module 16G  
9/26/16-11/7/16  
HOLIDAY 10/10

Module 16H  
11/8/16-12/22/16  
HOLIDAY 11/11, 11/24-11/25

2017

Module 17A  
1/3/17-2/14/17  
HOLIDAY 1/16

Module 17B  
2/16/17-3/30/17  
HOLIDAY 2/20

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Module 17C  
4/3/17-5/15/17  
Holiday 4/14

Module 17D  
5/16/17-6/27/17  
HOLIDAY 5/29

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Module 17E  
6/28/17-8/10/17  
HOLIDAY 7/3, 7/4

Module 17F  
8/14/17-9/25/17  
HOLIDAY 9/4

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Module 17G  
9/26/17-11/7/17  
HOLIDAY 10/9

Module 17H  
11/8/17-12/22/17  
HOLIDAY 11/10, 11/23, 11/24

# CALENDARS

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## EVENING

2016

Module 161  
1/4/16 – 2/25/16  
HOLIDAY 1/18, 2/15  
M/W MEETS 2/25

Module 162  
3/1/16 – 4/20/16

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Module 163  
5/2/16 – 6/22/16  
HOLIDAY 5/30

Module 164  
7/5/16 – 8/24/16

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Module 165  
8/31/16– 10/25/16  
HOLIDAY 9/5, 10/10  
M/W MEETS 10/25

Module 166  
11/1/16 – 12/22/16  
HOLIDAY 11/24

2017

Module 171  
1/3/17-2/27/17  
HOLIDAY 1/16, 2/20  
M/W MEETS 2/23

Module 172  
3/1/17 – 4/20/17

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Module 173  
5/1/17-6/21/17  
HOLIDAY 5/29

Module 174  
7/5/17-8/24/17

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Module 175  
9/5/17-10/26/17  
HOLIDAY 10/9  
M/W MEETS 10/26

Module 176  
10/31/17-12/21/17  
HOLIDAY 11/23

# CATALOG UPDATES

## LEGAL ADMINISTRATIVE ASSISTANT

Diploma Program  
67.5 Credits

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 program prepares students for a profession as a Legal Administrative Assistant or Paralegal. Students can prepare for the Certified Paralegal exam through the National Association of Legal Assistants with training in general law, the American legal system, communications, ethics, judgment and analytical ability, and legal analysis and writing. Practical training for administrative skills is also provided in several Microsoft office courses and a legal office simulation series, with integrated projects in document management, practice management databases, electronic/automated courtroom, financial operations, and litigation support methods. Students can also perform factual and legal computer-assisted research.

<b>Course Number</b>	<b>Course Name</b>	<b>Credits</b>
<b>ENG101-104</b>	English Communications 1, 2, 3, 4	8.5
<b>BMA101-102</b>	Practical Math Applications 1, 2	5
<b>KEB101-102</b>	Keyboarding Basic 1, 2	3
<b>KEB201-202</b>	Keyboarding Advanced 1, 2	3
<b>KEL101-102</b>	Legal Office Simulation 1, 2	4
<b>CIP101-103</b>	Information Processing Basic	4.5
<b>CIP104</b>	Information Processing Advanced	1.5
<b>ACC101-102</b>	Introduction to Accounting 1, 2	6
<b>BLA099</b>	The American Legal System	3
<b>BLA100</b>	The Paralegal Profession	3
<b>BLA101-102</b>	Business Law 1, 2	6
<b>BLA103</b>	Legal Research & Communications	2
<b>BLA104</b>	Litigation	3
<b>BLA105</b>	Criminal Law & Procedure	3
<b>BLA106</b>	Family Law, Planning & Probate	3
<b>BLA107</b>	Property Law	3
<b>BLA108</b>	Paralegal Review	2
<b>DEV101-102</b>	Career Development Tools 1, 2	4
<b>Total Credits</b>		<b>67.5</b>

\* Please reference course descriptions for individual course credits

# CATALOG UPDATES

## MASSAGE THERAPY

Diploma Program  
78.5 Credits

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

Upon completion of this program, the student will qualify to apply for the licensing exam through the Federation of State Massage Therapy Boards (MBLEX). A passing score on the exam allows the student to apply for licensure as a Massage Therapist in Rhode Island. The applicant must also meet additional requirements set forth by the Rhode Island Department of Health. Ridley-Lowell prepares students with a strong knowledge of anatomy & physiology, pathology, kinesiology, therapeutic massage, spa services, sports and medical massage, and the legal and ethical issues of massage necessary to be proficient as a massage therapist.

<b>Course Number</b>	<b>Course Name</b>	<b>Credits</b>
<b>MMT101-104</b>	Medical Terminology 1, 2, 3, 4	12
<b>MAP101-104</b>	Anatomy & Physiology 1, 2, 3, 4	12
<b>MTH001-002</b>	Principles of Massage 1, 2	6
<b>MTH101-104</b>	Massage Therapy 1, 2, 3, 4	9
<b>MTH105-108</b>	Massage Therapy 5, 6, 7, 8	9
<b>MTH109-111</b>	Massage Therapy 9, 10, 11	6.75
<b>MTH112</b>	Massage Review	2.25
<b>KNE101-103</b>	Kinesiology 1, 2, 3	7.5
<b>PTH101-103</b>	Pathology 1, 2, 3	9
<b>DEV103</b>	Career Development Tools 3	2
<b>DEV201</b>	Career Development for Massage	3
<b>Total Credits</b>		<b>78.5</b>

\* Please reference course descriptions for individual course credits



# CATALOG UPDATES

- BLA106**                      Family Law, Planning & Probate                      3  
This course covers estate planning and probate and family law. Topics covered include estate administration, construction of wills and trusts, marriage and divorce, family relationships, and guardianships and conservators. This course includes, at a minimum, 7.5 hours of out-of-class work.  
Prerequisite:                      BLA099 & BLA100
- BLA107**                      Property Law                      3  
This course covers real estate law and general law, including the topics of ownership, land use, title assurance, the real estate closing, agency, constitutional law and the general requirements for law formulation under the American Legal System. This course includes, at a minimum, 7.5 hours of out-of-class work.  
Prerequisite:                      BLA099 & BLA100
- BLA108**                      Paralegal Review                      2  
This is a comprehensive review course designed to prepare students for the Certified Paralegal examination. This will include an in-depth review of communications, ethics, judgment and analytical ability, and legal research. Students will also focus on understanding the American Legal System, Civil Litigation, Business Organizations and Contracts. This course includes, at a minimum, 7.5 hours of out-of-class work.  
Prerequisite:                      BLA099 – BLA104
- KEL101**                      Legal Office Simulation 1                      2  
This course is the first of a two part legal office simulation series, beginning with an understanding of computers in the law office, system requirements, various software forms, the concept of metadata, word processing, document assembly, and the ethical considerations to be considered in the computing environment. Further, this course integrates projects in document management, conflict of interest checks, reporting, form generation, electronic discovery, and time, billing, and accounting. This course includes, at a minimum, 7.5 hours of out-of-class work.  
Prerequisite:                      CIP 102 & KEB202
- KEL102**                      Legal Office Simulation 2                      2  
This course is the second section of the two part legal office simulation series, where students perform factual and legal computer-assisted research utilizing the Internet, and Westlaw. Students also learn proper management of social media and the cloud, litigation support data, electronic mail, electronic/automated courtrooms, and develop professional presentation documents and graphics. This course includes, at a minimum, 7.5 hours of out-of-class work.  
Prerequisite:                      KEL101
- KNE101**                      Kinesiology 1                      2.5  
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



# CATALOG UPDATES

- MTH103**                                  **Massage Therapy 3**    **2.25**  
In this course module, will perform a full body massage using the methods, techniques and procedures presented in MT 102. 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, MTH 002, MTH 101, MTH 102
- MTH104**                                  **Massage Therapy 4**    **2.25**  
In this course, 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**                                  **MTH 105**    **2.25**  
Students in this course 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:                                  MTH 001, MTH 002, MTH 101, MTH 102, MTH 103
- MTH106**                                  **Massage Therapy 6**    **2.25**  
In this course, 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 data 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:                                  MTH 001, MTH 002, MTH 101, MTH 102, MTH 103, MTH 105
- MTH107**                                  **Massage Therapy 7**    **2.25**  
In this course, 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:                                  MTH 001, MTH 002, MTH 101, MTH 102, MTH 103
- MTH108**                                  **Massage Therapy 8**    **2.25**  
In this course, 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 principals 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:                                  MTH 001, MTH 002, MTH 101, MTH 102, MTH 103



## CATALOG UPDATES

- MTH109**                      **MESSAGE THERAPY 9**    **2.25**  
Students in this course 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:                                      MTH 001, MTH 002
- MTH110**                      **MESSAGE THERAPY 10**    **2.25**  
Students in this course 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:                                      MTH 001, MTH 002, MTH 101, MTH 102, MTH103
- MTH111**                      **MESSAGE THERAPY 11**    **2.25**  
In this course, students will learn about the challenges individuals' face that interfere with wellness, describe the importance of a wellness lifestyle. 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**                      **MESSAGE 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:                                      MTH001-111

# **ADDENDUM E**

## **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 E**

## **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, 186 Providence Street, West Warwick, RI 02893, 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 E

## STUDENT CONSUMER INFORMATION

### DRUG AND ALCOHOL PREVENTION PROGRAM Continued

#### PHASE 3

#### AVAILABLE LOCAL DRUG COUNSELING, REHABILITATION, AND ASSISTANCE PROGRAMS

Concentra Managed Care  
2374 Post Road, Warwick, RI 02886  
(401)732-1677

Substance Abuse Treatment Services (SATS)  
1-866-ALC-DRUG -1-866-252-3784

CODAC Behavioral Healthcare  
1052 Park Avenue, Cranston, RI 02910  
(401)461-5056

#### 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.

#### FEDERAL PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE

*\*21 U.S.C. 844(a)*

1<sup>st</sup> 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)*

# ADDENDUM E

## STUDENT CONSUMER INFORMATION

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.

### **Legal Sanctions**

Illegal manufacture, possession, delivery, and use of a controlled substance and alcohol is a violation of federal, state, and/or local laws. Penalties range according to type of substance, amount in possession and/or delivered, and the number and type of previous violations. Listed below are examples of some penalties/sanctions:

### **CONTROLLED SUBSTANCES**

- Manufacture, deliver, or possession with intent to manufacture or deliver a controlled substance: Imprisonment up to term for life and/or a \$10,000 to \$500,000 fine for violators respecting Schedule I and II controlled substances; Imprisonment up to term 20 years and/or a fine up to \$40,000 for violators respecting Schedule III and IV controlled substances (RIGL §21-28-4.01).
- Possession of controlled substance in absence of valid prescription: Imprisonment for not more than 3 years and/or a \$500 to \$5,000 fine for violators respecting Schedule I, II, III, IV, and V controlled substances (RIGL §21-28-4.01).

### **ALCOHOL**

- Possession by a minor: For a first offense a fine of \$100 - \$500; for a second offense a fine of \$200 - \$500; for a third and subsequent offenses a fine of \$300 - \$500 (RIGL §3-8-10).
- Purchasing alcohol for, or furnishing alcohol to, a minor: A violator shall be guilty of a felony and subject to imprisonment not exceeding 6 months and/or a fine not exceeding \$1,000 (RIGL §3-8-11.1,11.2).
- Misrepresentation of age: First offense, mandatory \$100 to \$500 fine; second offense, mandatory \$250 to \$500 fine; third and subsequent offenses, mandatory \$500 to \$1000 fines (RIGL §3-8-6). An additional penalty that may be imposed is the suspension of the violator's driver's license or privilege to drive.

# **ADDENDUM E**

## **STUDENT CONSUMER INFORMATION**

### **DRUG AND ALCOHOL PREVENTION PROGRAM Continued**

#### **II. 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, Tara-Lyn Houle, or the Admissions Director, Patricia Simonin, or the Information Technology Instructor, Chris Rao, and the West Warwick 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 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,

# **ADDENDUM E**

## **STUDENT CONSUMER INFORMATION**

### **CAMPUS SECURITY STATISTICS Continued**

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 West Warwick Police Department (401)821-4323 and Day One 24-Hour Victims of Crime Helpline (800)494-8100.

#### **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 Rhode Island Law.

A student who is a victim of sexual assault should notify local law enforcement authorities: The West Warwick Police Department (401)821-4323 and Day One 24-Hour Victims of Crime Helpline (800)494-8100.

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.

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## STUDENT CONSUMER INFORMATION

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.

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

Criminal Offenses: Public property	2012	2013	2014
a) Murder/Non-negligent manslaughter	1	0	0
b) Sex offenses – Forcible	1	0	0
c) Thefts	386	0	0
d) Robbery	6	0	0
e) Aggravated assault	48	0	0
f) Burglary	156	0	0
g) Motor vehicle theft (Doesn't include theft from vehicle)	40	0	0
h) Arson	16	0	0



# ADDENDUM F

## STUDENT CONSUMER INFORMATION

### CAMPUS SECURITY STATISTICS Continued

Criminal Offenses: Hate Crimes: On campus	2012	2013	2014
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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.

a) Murder/Non-negligent manslaughter	0	0	0
b) Negligent manslaughter	0	0	0
c) Sex offenses – Forcible	0	0	0
d) Sex offenses – Non-forcible (Incest, Statutory Rape)	0	0	0
e) Robbery	0	0	2
f) Aggravated assault	0	0	0
g) Burglary	0	0	0
h) Motor vehicle theft (Doesn't include theft from vehicle)	0	0	4
i) Arson	0	0	0
j) Simple Assault	0	0	0
k) Larceny-theft	0	0	0
l) Intimidation	0	0	0
m) Destruction/damage/vandalism of property	0	0	0

Criminal Offenses: Hate Crimes: Public property	2012	2013	2014
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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.

a) Murder/Non-negligent manslaughter	0	0	0
b) Negligent manslaughter	0	0	0
c) Sex offenses – Forcible	0	0	0
d) Sex offenses – Non-forcible (Incest, Statutory Rape)	1	0	0
e) Robbery	0	0	0
f) Aggravated assault	0	0	0
g) Burglary	0	0	0
h) Motor vehicle theft (Doesn't include theft from vehicle)	0	0	0
i) Arson	0	0	0
j) Simple Assault	0	0	0
k) Larceny-theft	0	0	0
l) Intimidation	0	0	0
m) Destruction/damage/vandalism of property	0	0	0

# ADDENDUM F

## STUDENT CONSUMER INFORMATION

### CAMPUS SECURITY STATISTICS Continued

Arrests: On campus	2012	2013	2014
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a) Weapons: carrying, possessing, etc.	0	0	0
b) Drug abuse violations	0	0	0
c) Liquor law violations	0	0	0

Arrests: Public property	2012	2013	2014
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a) Weapons: carrying, possessing, etc.	0	0	0
b) Drug abuse violations	0	0	0
c) Liquor law violations	0	0	0

Disciplinary Actions: On campus	2012	2013	2014
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a) Weapons: carrying, possessing, etc.	0	0	0
b) Drug abuse violations	0	0	0
c) Liquor law violations	0	0	0

Disciplinary Actions: Public property	2012	2012	2013
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a) Weapons: carrying, possessing, etc.	0	0	0
b) Drug abuse violations	0	0	0
c) Liquor law violations	0	0	0

# ADDENDUM E

## 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:

Tara-Lyn Houle  
186 Providence Street  
West Warwick, RI 02893  
Tel: (401)262-3117  
Email: [ridirector@ridley.edu](mailto:ridirector@ridley.edu)

#### INTERNAL/EXTERNAL RISKS:

The building is open from 7:30 a.m. to 10:35 p.m. Monday through Thursday, 7:30 a.m. to 4:00 p.m. Friday, and remains locked and secured by an ADT alarm system during closed hours and weekends. Each administrator has the pass code for the alarm system and 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 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 Windows XP, MS Windows 7, or MS Windows 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.

# ADDENDUM E

## STUDENT CONSUMER INFORMATION

### INFORMATION SECURITY PROGRAM Continued

The CISCO 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](http://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](mailto:chris.jarrard@equifax.com)

Experian Security Assistance  
[businessrecordsvictimassistance@experian.com](mailto: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.

# **ADDENDUM E**

## **STUDENT CONSUMER INFORMATION**

### **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 prorated 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](http://www.studentaid.ed.gov).

# ADDENDUM E

## 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](http://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:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity 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](http://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](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- 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](http://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

# ADDENDUM E

## STUDENT CONSUMER INFORMATION

### SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT Continued

given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://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](http://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 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	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: ConsumerHelp@FederalReserve.gov
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, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

VI. STATE OF RHODE ISLAND VOTER REGISTRATION



**RHODE ISLAND  
VOTER REGISTRATION FORM**

Please print clearly in ink. All information is required unless marked optional.

**YOU MAY USE THIS FORM TO:**

- Register to vote in Rhode Island.
- Change your name and/or address on your registration.
- Choose a political party or change parties.

**TO REGISTER TO VOTE IN RI YOU MUST BE:**

- A legal resident of Rhode Island.
- A citizen of the United States.
- At least 16 years of age.  
(You must be at least 18 years of age to vote on Election Day.)

**INSTRUCTIONS**

- Box 2** **REQUIRE:** Rhode Island citizens who are at least 18 years of age may pre-register to vote using this form. If you fail to check either of these boxes, this form will be returned to you. If you checked **NO** to either of these statements, do not complete this form.
- Box 3** If you are registering to vote for the first time in Rhode Island by mail or if someone else turns this form in for you, it is **REQUIRE:** that you provide your driver's license number or state ID number issued by the RI Department of Motor Vehicles (DMV). If you do not have either, you must provide the last 4 digits of your Social Security Number. If you do not provide the above information or it cannot be verified, you will be required to provide identification to an election official before voting. Acceptable forms of identification are on the Board of Elections website at <http://www.election.state.rhodeisland.gov> or contact your local Board of Canvassers (see reverse side of this form).
- Box 5** A person may have only one legal residence. You must register from your legal residence. A post office box or rural route may only be used as a "Mailing Address" in Box 6.
- Box 9** If you want to affiliate to vote, choose a party. If you leave Box 9 blank, you will be listed as unaffiliated.
- Box 10** You must **SIGN** and **DATE** the registration form. If you fail to sign and date the form, it will be returned to you.
- Box 11** If you are updating your voter registration because you legally changed your name, enter your previous legal name.
- Box 12** If you are updating your voter registration because of an address change, enter your previous address, when it was a home.

You will receive an acknowledgement receipt of this voter registration form within 2 weeks. If you do not receive it, contact your local Board of Canvassers (see reverse side for list). For questions and deadline relating to this form, visit the Board of Elections website at <http://www.election.state.rhodeisland.gov> or contact your local Board of Canvassers (see reverse side for list).

(This form may be reproduced)

<b>1. Check Boxes that Apply:</b> <input type="checkbox"/> New Voter Registration <input type="checkbox"/> Address Change <input type="checkbox"/> Party Change <input type="checkbox"/> Name Change				
<b>2. I am a U.S. Citizen and resident of Rhode Island.</b> <input type="checkbox"/> Yes <input type="checkbox"/> No I am at least 18 years of age. (You must be at least 18 years of age to vote.) <input type="checkbox"/> Yes <input type="checkbox"/> No If you checked <b>NO</b> to either of these statements, do not complete this form.		<b>3. RI driver's license or ID Number:</b> <input style="width: 150px;" type="text"/>  If you do not have a RI driver's license or ID, enter last 4 digits of your social security number: <input style="width: 100px;" type="text"/> If you do not enter either number, see instructions for Box 3.		
<b>4. Last Name</b> <input style="width: 150px;" type="text"/> Suffix (if any) <input style="width: 50px;" type="text"/>		<b>First Name</b> <input style="width: 150px;" type="text"/>		<b>Middle Name (initial)</b> <input style="width: 50px;" type="text"/>
<b>5. Home Address (Do not enter a post office box)</b> <input style="width: 150px;" type="text"/>		<b>Ap.</b> <input style="width: 30px;" type="text"/>	<b>City/Town</b> <input style="width: 100px;" type="text"/>	<b>State</b> RI <b>ZIP Code</b> <input style="width: 50px;" type="text"/>
<b>6. Mailing Address (if different from Box 5)</b> <input style="width: 150px;" type="text"/>		<b>Ap.</b> <input style="width: 30px;" type="text"/>	<b>City/Town</b> <input style="width: 100px;" type="text"/>	<b>State</b> <input style="width: 30px;" type="text"/> <b>ZIP Code</b> <input style="width: 50px;" type="text"/>
<b>7. Date of Birth (mm/dd/yyyy)</b> Month <input style="width: 30px;" type="text"/> Day <input style="width: 30px;" type="text"/> Year <input style="width: 50px;" type="text"/>		<b>8. Phone No./ E-mail Address (optional)</b> <input style="width: 150px;" type="text"/>		<b>9. Party Affiliation:</b> <input type="checkbox"/> Democrat <input type="checkbox"/> Moderate <input type="checkbox"/> Republican <input type="checkbox"/> Unaffiliated <input type="checkbox"/> Other _____
<b>10. I swear a affirm that:</b> - I am not incarcerated in a correctional facility upon a felony conviction. - I am not presently judged "mentally incompetent" to vote by a court of law. - The information I have provided is true to the best of my knowledge under penalty of perjury. If I have provided false information, I may be fined, imprisoned, or (if not a U.S. citizen) deported from or refused entry into the United States.			Official Use For Barcodes	
PLEASE SIGN FULL NAME OR PLACE MARK BELOW			Are you interested in working at the polls? (check box below) <input type="checkbox"/>	
Signature: <input style="width: 150px;" type="text"/>			Date: <input style="width: 100px;" type="text"/> mm/dd/yyyy Signed: <input style="width: 50px;" type="text"/>	
Warning: If you sign this form and know it to be false, you can be convicted and fined up to \$5000 or jailed up to 70 years.				
<b>11. PREVIOUS NAME (if different from Box 4)</b> <input style="width: 150px;" type="text"/>		<b>12. PREVIOUS ADDRESS OF REGISTRATION (City/Town, State, ZIP &amp; County)</b> <input style="width: 150px;" type="text"/>		



Return Address

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



Postage  
 Required Post  
 Office will not  
 deliver  
 without proper  
 postage

Mail To: **BOARD OF CANVASSERS**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

\*\*\*\*\*FOLD HERE & TAPE AT TOP\*\*\*\*\*

**INSTRUCTIONS FOR MAILING THE VOTER REGISTRATION FORM**

An applicant who chooses to mail his/her voter registration form shall do so in the following manner.

1. Fold the form at the dotted line and tape the bottom to the top of the form.
2. From the list below, locate the address of the board of canvassers in the city or town in which you are registering to vote and insert that address in the appropriate space beneath "Mail To: BOARD OF CANVASSERS" on the addressed side of the voter registration form. Insert your return address in the space provided.

**NOTICE:** It is against the law for anyone to interfere with your privacy in registering to vote or in choosing a political party. If you believe someone has interfered with your right to register or not register, or with your privacy in making this decision, or in choosing a political party, you may file a complaint with the State Board of Elections, 50 Branch Avenue, Providence, Rhode Island 02904.

**LOCAL BOARDS OF CANVASSERS**

Birmingham Town Hall, 223 County Rd.,  
 Birmingham, RI 02904  
 Bristol Town Hall, 70 Court St.,  
 Bristol, RI 02809  
 Bristolville Town Hall, 705 Hamsville  
 Man St., Hamsville, RI 02809  
 Central Falls City Hall, 350 Broad St.,  
 Central Falls, RI 02809  
 Charlestown Town Hall, 4500 S. County  
 Trail, Charlestown, RI 02813  
 Coventry Town Hall, 700 Main Street  
 Rd., Coventry, RI 02824  
 Cranston City Hall, 365 Park Ave.,  
 Cranston, RI 02910  
 Cumberland Town Hall, 45 Broad St.,  
 Cumberland, RI 02944  
 East Greenwich Town Hall, 170 Box 111,  
 East Greenwich, RI 02822  
 East Providence City Hall,  
 7-25 Main Ave.,  
 East Providence, RI 02914

Easton Town Hall, 475 Main Rd.,  
 Easton, RI 02822  
 Foster Town Hall, 127 Howard Hill Rd.,  
 Foster, RI 02825  
 Glocester Town Hall, 77-25 Putnam Pike  
 170 Unwar St., Glocester, RI 02827  
 Hopkinton Town Hall, 7 Town House  
 Rd., Hopkinton, RI 02833  
 Johnston Town Hall, 350 Narragansett  
 Ave., Johnston, RI 02832  
 Johnston Town Hall, 7365 Hartford  
 Ave., Johnston, RI 02832  
 Lincoln Town Hall, 700 Old Dover Rd.,  
 170 Box 100, Lincoln, RI 02835  
 Little Compton Town Hall, 170 Box 224,  
 Little Compton, RI 02837  
 Middletown Town Hall, 350 East Main  
 Rd., Middletown, RI 02842  
 Narragansett Town Hall, 25 Park Ave.,  
 Narragansett, RI 02882

New Shoreham Town Hall, 170 Unwar,  
 220 Block Island, RI 02897  
 Newport City Hall, 45 Broadway,  
 Newport, RI 02840  
 N. Kingstown Town Hall, 300 Boston  
 Neck Rd., North Kingstown, RI 02852  
 North Providence Town Hall, 2000  
 Smith St., North Providence, RI 02877  
 North Smithfield Municipal Annex, 37 S  
 Smithfield Rd., North Smithfield, RI  
 02894  
 Pawtucket City Hall, 7371 Narragansett  
 Ave., Pawtucket, RI 02860  
 Pawtucket Town Hall, 2200 East Main  
 Rd., Pawtucket, RI 02867  
 Providence City Hall, 25 Dominion St.,  
 Providence, RI 02903  
 Richmond Town Hall, 3 Johnson  
 Townhouse Rd., Wyoming, RI 02898  
 Seekonk Town Hall, 170 Box 323, North  
 Seekonk, RI 02887

Smithfield Town Hall, 65 Hamon Pike,  
 Smithfield, RI 02877  
 S. Kingstown Town Hall, 130 High St.,  
 Wakefield, RI 02879  
 Tinton Town Hall, 343 Highland Rd.,  
 Tinton, RI 02878  
 Warren Town Hall, 274 Main St., Warren,  
 RI 02886  
 Warwick City Hall, 3275 Post Rd.,  
 Warwick, RI 02886  
 W. Greenwich Town Hall, 280 Victory  
 Highway, W. Greenwich, RI 02827  
 West Warwick Town Hall, 770 Main St.,  
 West Warwick, RI 02893  
 Westerly Town Hall, 45 Broad St.,  
 Westerly, RI 02897  
 Woonsocket City Hall, 170, Box 14,  
 744 Main St., Woonsocket, RI 02896

Voter Registration Questions May Be Addressed To:

Rhode Island Board of Elections  
 50 Branch Avenue  
 Providence, RI 02904  
 elections@elections.rigov