

Consumer Information 2011-2012

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Consumer Information Message to Students

The Salon Professional Academy (herein after known as “The Academy”) is providing consumer information about The Academy to all current and incoming students through the means of this Consumer Information document. It is imperative for students to understand all aspects of this Consumer Information and their relation to any federal student aid the student may apply for. Additionally, it is the student’s responsibility to understand the consequences that could result from early withdrawal due or unsatisfactory progress. Federal aid students must carefully read the information provided in this document to understand the rights and responsibilities as a recipient of federal student aid.

Academy Facilities

The Academy is located at 3355 West College Avenue, Appleton WI. Information concerning classroom and salon area instructional facilities can be found in The Academy Catalog and upon request can be received from the admissions department of The Academy.

Accreditation / State / Agency

Contact information for the State Licensing Agency and Accreditation Agency are listed in The Academy’s Catalog.

Programs Offered	Hours to Completion	Tuition Cost	Textbook / Kit Costs
• Cosmetology	1800 hours	\$14100.00	\$1400.00
• Esthetics	450 hours	\$ 6000.00	\$ 500.00

Contact Personnel to Assist with Consumer Information

Each Financial Aid Officer (FAO) and Assistant FAO are knowledgeable of the information contained within this document and are readily available to assist prospective/enrolled students and/ or their parents during normal business hours. Our business hours are Monday-Friday 9:00 am to 4:00 PM. Students may contact Renee Reissmann, The Financial Aid Officer, at (920) - 968 – 0433 ext. 22 for additional questions. For general Academy questions please contact Admissions at (920) 968 - 0434.

Admissions Policy

The following documentation is required for admission to all programs at The Salon Professional Academy:

- Enrollment Application
- Copy of the student’s high school diploma or G.E.D (or equivalent) or an official high school transcript with the student’s graduation date to show proof of graduation.
- Copy of the student’s high school transcripts
- Copy of the students’ identification, such as driver’s license, passport, or social security card
- A completed and signed enrollment agreement
- Academy required enrollment fee

The Applying & Enrollment Process

The Enrollment Application must be submitted to The Academy admissions office via the internet, mail, or in person. Send a copy of high school and if applicable, post-high school transcripts. Schedule an admissions interview meeting. During the meeting you will meet staff

and students. Information concerning curriculum, books and kits, apparel code, career investment payment plans and Title IV aid will be shared. Sign the enrollment agreement and pay the enrollment fee. Please refer to The Academy catalog for current costs.

Non-Discrimination

The Academy does not discriminate on the basis of sex, sexual preference, age, race, color, religion, or ethnic origin in admitting students.

Military Non-Discrimination

All service members of the armed services will not be denied admissions based on reasons related to their service.

Admissions Requirements

All students must have a high school diploma or G.E.D. certificate or equivalent. Prospective student's educational background is considered prior to enrolling a student. The Academy does not admit ability-to-benefit students. All students admitted are beyond the compulsory age of attendance for the State of Wisconsin. All students must be enrolled as a regular student in an eligible program.

The following documentation is required for admission to all programs at The Salon Professional Academy:

- Enrollment Application
- Copy of the student's high school diploma or G.E.D. (or equivalent) or an official high school transcript with the student's graduation date to show proof of graduation.
- Copy of the student's high school transcripts
- Copy of the student's identification, such as drivers license, passport, or social security card
- A completed and signed enrollment agreement
- Academy required enrollment fee

The Academy does not recruit students who are currently admitted to or attending another school offering a similar program of study.

Transfer Policy

A Cosmetology student wishing to transfer may be accepted to a program after carefully evaluating the student's academic records. Each transfer is evaluated on an individual basis. Students transferring from another location of The Salon Professional Academy Franchise will be placed into an existing class based on level of completion recorded on their transcript. Courses with an 85% or higher grade will be eligible for transfer hour's credit. Students from another franchise location can be granted up to 100% of hours transferred. Student transfer hours from Redken Premier Schools will be based on transcripts and testing out of Redken curriculum. Courses with an 85% or higher grade will be eligible for transfer hour's credit. Students from Redken Premier Schools can be granted up to 50% hours transferred. Students transferring from other Cosmetology Schools will be granted transfer hours based on transcripts. Courses with an 85% or higher grade will be eligible for transfer hour's credit with a 20% maximum hours transferred for these students. We do not recruit students who are attending or have been admitted to other similar programs. Transfer students will pay \$8.00 per hour for the remaining hours to fulfill graduation requirements. Tuition balances do not transfer

from one school to another. Transfer students will still be subject to over contract fees if applicable.

An Esthetics or Nail Technology student wishing to transfer may be accepted to a program after carefully evaluating the student's academic records. Each transfer is evaluated on an individual basis. Students transferring from another location of The Salon Professional Academy Franchise will be placed into an existing class based on level of completion recorded on their transcript. Courses with an 85% or higher grade will be eligible for transfer hour's credit. Students from another franchise location can be granted up to 100% of hours transferred. Student transfer hours from all other schools will be based on completed transcripts. Courses with an 85% or higher grade will be eligible for transfer hour's credit with a maximum of 20% of the student's completed hours allowable for transfer. We do not recruit students who are attending or have been admitted to other similar programs. Transfer students will pay \$8.00 per hour for the remaining hours to fulfill graduation requirements. Tuition balances do not transfer from one school to another. Transfer students will be subject to over contract fees if applicable. If the Academy cancels or alters a program start date; the applicant can request to move any money paid to an alternate start date and does not affect the student's right to a refund.

Home Schooling

Home schooled students, are self-certified for eligibility purposes. Those who do not have a valid high school diploma or valid GED are eligible to receive Title IV aid **if** the student has completed a secondary school education in a homeschooled environment that is treated as a home school or private school under Wisconsin state law.

The Salon Professional Academy considers home schooled students to be beyond the compulsory age if the state in which the student was home schooled does not consider the student truant once he or she has completed the home schooled program.

Satisfactory Academic Progress

A full copy of the SAP Policy can be found in The Academy Admissions Department.

SAP is defined as reaching each checkpoint of training with a cumulative 85% average theory and practical grade and 85% attendance. The student must have attended a minimum of 85% of the scheduled hours at these checkpoints and have 85% theory and practical grades and 85% attendance to be considered making SAP.

Enrollment Status

Students must be enrolled at least half time to receive aid from Stafford and Parent Plus loans. Any student who drops below half time status will lose their ability to receive Federal loans and less than half time status will affect the amount of Pell a student may receive. Students must complete the required hours and weeks in the payment period to receive the full Pell award for that payment period. Half time status is determined by the number of clock hours the students is attending.

Drug Convictions

The Anti-Drug Abuse Act of 1988 includes provisions that authorize federal and state judges to deny certain federal benefits, including Title IV aid, to persons convicted of selling or possessing illegal drugs.

Students must have resolved any drug conviction issues to be eligible for Title IV aid. A federal or state drug conviction can disqualify a student for Title IV Aid. All students self certify by completing the FAFSA drug conviction question that he or she is eligible. Drug convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid and will not count if the offense was not during the period of enrollment. A drug conviction will not count if it was reversed or removed from the student's record or if the student's record was received when the student was a juvenile, unless tried as an adult.

Below illustrates the period of ineligibility for Title IV funds depending if the conviction was for sale or conspiring to sell or possession of drugs and whether the student had a previous offense. If the student was convicted of both selling and possessing illegal drugs for which the periods of ineligibility are different, the student will be ineligible for a longer length of time. If a student becomes ineligible, The Academy will provide written notice in a clear manner to any student who becomes ineligible for Title IV aid due to a drug conviction and the manner whereby the student can regain eligibility.

	Possession of illegal drugs	Sale of illegal drugs
1 st Offense	1 yr from date of conviction	2 years from date of conviction
2 nd Offense	2 years from date of conviction	Indefinite period
3 rd plus Offense	Indefinite period	

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

Standards for Qualified Drug Rehabilitation Program

Must include two unannounced drug tests and must satisfy one of the following:

- ✓ Be qualified to receive funds from federal, state, or local government programs
- ✓ Be qualified to receive funds from a federal or state licensed insurance company
- ✓ The program must be administered or recognized by a federal, state, or local government agency, licensed hospital, health clinic or medical doctor

All students who will need to enter a drug rehabilitation program will be counseled by The Academy of the above requirements. If The Academy has any doubt that the drug rehabilitation program does not meet these requirements, The Academy will confirm qualifications of the program prior to disbursing Title IV aid.

Incarcerated Students

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

Eligible Non Citizen

You must be one of the following to receive federal student aid:

- ✓ US Citizen
- ✓ US National (includes natives of American Samoa or Swain's Island)
- ✓ US permanent resident who has an I-151, I-551, or I551C (Permanent Resident Card)
- ✓ If you're not in one of these categories, you must have an Arrival-Departure Record (I-94) from US Citizenship and Immigration Services (USCIS) showing one of the following designations:
 - "Refugee"
 - "Asylum Granted"
 - "Cuban-Haitian Entrant, Status Pending"
 - "Conditional Entrant (valid if issued before April 1, 1980)
 - "Victims of human trafficking, T-visa" (T-2, T-3, or T-4, etc. holder)
 - "Parolee" (You must be paroled into the United States for at least one year and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose and that you intend to become a US Citizen or permanent resident.)

If you have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464), you're not eligible for federal student financial aid.

If you are in the US on certain visas, including an F1 or F2 student visa, or a J1 or J2 exchange visitor visa, you are not eligible for federal student aid. Also people on G series visas are not eligible for federal student financial aid.

Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau are eligible for Federal Pell grants and not loans.

Incentive Compensation

The Salon Professional Academy will not provide a commission/bonus or other incentive payment based in any part, directly or indirectly on success in securing enrollments or financial

aid to any person or entity engaged in any student recruiting or admission activities or in making decisions regarding awarding Title IV funds. Salaries for staff associated with Admissions or Financial Aid will be based on job responsibilities, length of employment, and standard evaluative factors.

Verifying High School Diplomas

All students must have a verifiable high school diploma or G.E.D. certificate. The Academy does not accept online diplomas or online GED's. There is not an appeal process for any diplomas/GED's that are not verifiable. Home School Diplomas are recognized by the Department of Education, therefore are accepted at The Salon Professional Academy. Self-certification for verifiability is not sufficient. Prospective student's educational background is also considered prior to enrolling a student. The Academy does not admit ability-to-benefit students.

The Department of Education requires students who receive Title IV funding to have a valid high school diploma. If a student is admitted and is found to have an invalid high school diploma or GED, the student must be dismissed from The Academy immediately and all Title IV aid disbursed for the student must be returned to the Department of Education. The student can be readmitted only after providing a valid GED certificate.

Scholarships

Current scholarship applications are available in The Academy admissions office. Scholarships are awarded as defined by the specific scholarship program.

Placement

The Academy maintains contact with salons and spas in order to assist students in job placement. Although The Academy cannot guarantee job placement, every effort is made to secure job opportunities for each graduate. As part of their training, students are prepared to seek employment. Employment possibilities include but are not limited to; hair stylist, color specialist, make- up artist, and nail technician. There are also opportunities in manufacturer sales, education, distributor sales consultants, cosmetology school admissions and financial aid offices to name a few of the additional career possibilities after industry experience. Job possibilities are posted in the student lounge. Follow up procedures are conducted with students and employers of our graduates to help The Academy to continually prepare for future employment opportunities for Academy graduates. Placement rates can be found in the Academy Admissions Office.

Misrepresentation Policy of Truth and Candor

The Salon Professional Academy is committed to maintaining the highest standard of integrity in every aspect of its operations and to assuring complete transparency, candor and accuracy in all of its communications with students, accrediting agencies and the public. The Academy is further committed to using procedures and practices aimed at eliminating inadvertent errors in communications with students and the public. Achieving these goals is critical to The Academy's missions to provide high quality education and services.

It is The Academy's policy that its faculty, staff, administration and all other representatives must be committed to transparency, candor and accuracy in all of their communications and must specifically strive to avoid errors or omissions in certain areas described in more detail below.

The Academy's policy of Truth and Candor is as follows:

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

- The Academy itself of the conduct of its business
- The Academy's accreditation
- Transfer of credits and / or conditions under which The Academy will accept transfer credits.
- Completion of the program, not limited to but including acceptance to a labor union, requirements to complete a course of study and application to take a state licensing exam or to secure employment.
- The prerequisites established for enrollment in any program.
- The circumstances that would constitute grounds for termination of enrollment.
- Testimonials or endorsements from industry manufacturers, vendors, high school counselors, employers, students or former students.
- The size, location, age or type of the equipment or facilities of The Academy.
- The availability or frequency of any programs.
- The employment objectives the program is designed to meet.
- The Academy staff, including but not limited to: number of staff, qualifications, including staff training experience, and availability of staff.
- The availability of Academy supplementary assistance, including but not limited to: tutorial or specialized instruction, part-time employment or any other form of financial assistance, including consumer or Federal student loans or grants.
- The content contained in the program of study.
- Any facts related to the diploma awarded upon the successful completion of the program of study.
- Approved authorization of state licensing or accreditation agencies.
- Financial aid information, including but not limited to the availability of federal, state, local, private or institutional student aid programs, the student's right to refuse any particular type of financial assistance, the student's responsibilities to repay any loans, regardless of whether or not the student completes the program of study, the rights and responsibilities of students receiving financial aid, the criteria for continued eligibility for each program in the financial aid package. The Academy's satisfactory academic progress (SAP) policy, the terms and conditions of student aid, disbursement methods and frequency, and the terms of education loans.
- Institutional information, including but not limited to cost of attendance information (including tuition and fees, books and supplies, kit charges, room and board, and transportation) and The Academy's refund policy.
- Employability of graduates, including The Academy's relationship with any organization or business.

The Academy's Truth and Candor Policy requires not just avoiding misrepresentations, but affirmatively providing full disclosure, including:

- Being transparent with prospective students
- Approaching prospective students with full candor and honesty

- Providing complete, accurate information concerning placement assistance and the current employment conditions, compensations or job opportunities available to Academy graduates.

Statements are not just made over the phone. “Statements” include chat sessions, posts on social networking sites, etc. Statements can be made in writing, visually, orally or through other means.

The Academy’s policy of Truth and Candor applies to:

- All Academy staff
- Enrolled students and former students acting on behalf of The Academy or who were encouraged by The Academy to recruit students or otherwise speak about The Academy to others.
- Vendors and institutional partners that provide any part of an academic program, or that provide marketing, advertising, and recruiting or admissions services.

To signify their understanding of this policy, The Academy staff, students and vendors will be required to sign an acknowledgement of this policy.

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

- Revocation of the Academy’s eligibility to participate in Title IV programs.
- Imposing limitations on The Academy’s participation in the title IV programs.
- Initiation of a fine, limitation, suspension or termination proceeding against The Academy.

Repercussions to employees from failure to comply with The Academy’s Truth and Candor Policy may include but is not limited to:

- An inquiry into the cause of any truth and candor compromise will be conducted
- Based on findings a possible suspension or termination of employment
- Possible pursuant of legal action taken against parties involved

Repercussions to vendors from failure to comply with The Academy’s Truth and Candor Policy may include but is not limited to:

- An inquiry into the cause of any truth and candor compromise will be conducted
- Based on findings a possible loss of contract renewal or business relationship
- Possible pursuant of legal action taken against parties involved

Whistleblower Protection and Anti Retaliation Policy

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

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

Copyright Infringement Policy

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

A student may be terminated from The Academy for the following reasons:

- On an Academy computer without permission
- On an Academy computer unattended
- On an Academy computer they do not have access to

A student may be terminated from The Academy for the following reasons:

- Tampering or disabling an Academy computer
- Removing information from an Academy computer by print or illegally downloading
- Moving or deleting information from an Academy computer
- Distributing Academy copyrighted material in any form with unauthorized persons or companies

Students may have limited access to the following Academy computers, however students may not log into the following Academy computers without authorization from an Academy owner.

- Student Salon Area Front Desk Appointment Book
- Student Salon Area Booking Station
- Student Library

The student must be under the supervision of a licensed educator or an Academy staff member at all times while using the Academy computer.

Students do not have access to the following Academy computers:

- Admissions
- Educators
- Financial Aid Office
 - A student may complete their FAFSA/ E-MPN / Entrance Counseling / Exit Counseling on line in the presence of the financial aid officer only
- Owners

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

- Unauthorized use of Academy copyrighted material
- Tampering or disabling an Academy computer
- Removing information from an Academy computer by print or illegally downloading
- Moving or deleting information from an Academy computer
- Distributing Academy copyrighted material in any form with unauthorized persons or companies

In addition, **a student or employee may be subject to criminal penalties resulting from prosecution.** This above mentioned list is not all-inclusive and the student and employee needs to be aware of possible severe sanctions if found to be violating the copyright policies.

Copyright infringement is the act of pursuing, without Academy permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute any copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. An alternative to copyright infringement is to purchase information legally.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages of “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringement. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorney’s fees. For details, see Title 17, United States Code, Section 504,505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information please see the Web site of the U.S. Copyright office at www.copyright.gov .

Harassment and Bullying

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

Bullying means systematically and chronically inflicting physical hurt or psychological distress on one or more students or staff. It is further defined as; unwanted purposeful written, verbal, nonverbal, or physical behavior, including but not limited to any threatening, insulting or dehumanizing gestures by a student or staff that has the potential to create an intimidating, hostile or offensive educational environment or cause long term damage; to cause discomfort or humiliation or unreasonably interfere with the individuals academic performance or participation is carried out repeatedly and is often characterized by an imbalance of power.

Bullying may involve, but is not limited to; unwanted teasing, threatening, intimidating, stalking, cyber stalking, cyber bullying, physical violence, theft, sexual, religious or racial harassment, public humiliation, destruction of the Academy or personal property, social exclusion, including incitement and/or coercion, rumor or spreading of falsehoods.

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

Sexual Harassment is defined as intimidating, bullying, threatening or coercion of unwanted sexual advances either physically or verbally including by means of social media and / or technological devices. Sexual harassment can also include an inappropriate promise for sexual

favors. Sexual harassment can take the form of crude language of sexual nature, mild annoyances / transgressions to actual sexual assault or sexual abuse. Individuals wishing to learn additional information about registered sex offenders may check website information for the City of Grand Chute.

If bullying or harassment in any form occurs in the Academy, contact the Grand Chute Police Department to file a report immediately. The Academy will do everything possible to assist in this serious matter. If such a serious offense occurs, it is important to preserve evidence of the criminal offense. Information regarding area counseling centers will be provided upon request by a student or staff member.

If an offense happens where both the accused and the accuser attend the Academy, both the accuser and the accused are entitled to the same opportunities to have others present during a disciplinary proceeding and will be informed of the Academy's final determination of any Academy disciplinary proceeding with respect to the alleged offense and any sanction that is imposed against the accuser. Dismissal may occur following a final determination of said proceedings.

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

For All Students Participating In Consumer Loans or Federal Financial Aid

Important Notice:

All students attending The Salon Professional Academy may *choose* to use a lender not on The Academy's preferred lender list and The Academy is required to process loan documents for any eligible lender selected by students.

Students are not required to use any lender recommended by The Academy and may select any lender of the student's choice.

Terms offered by preferred lenders are *equally available* to *all* of The Academy's eligible students.

*The Academy's financial assistance / aid staff shall conduct a **performance review** of its preferred lenders at least once every 12 months and make changes when appropriate.*

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

- Making every effort to assist students and families with their financial need
- Inform students and remove financial barriers for those desiring to further their education
- Educating students and families concerning all consumer information and aid available for those who qualify
- Protecting and respecting the privacy of students
- Ensuring the confidentiality of student records and personal circumstances

- Performing a needs analysis for each student desiring to apply for financial assistance with all needs analysis performed in a consistent manner
- Providing services that do not discriminate on the basis of race, gender, religion, age, economic status, ethnicity or sexual orientation
- Attending training seminars after approved for Title IV funding to stay current with all DOE regulations
- Remaining at the highest level of ethical behavior
- No Co-branding or sharing of logos with the lender(s)

The Salon Professional Academy financial assistance/aid office is expected to always maintain ideal standards of professionalism in relation to interacting with students and families while carrying out the responsibilities of their position. All Academy Staff involved will:

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

Code of Conduct / Academy Ethics

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

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

- **The Higher Education Opportunity Act (HEOA) defines:**
 - **An Institution-affiliated organization** is an entity directly or indirectly related to a covered institution that recommends, promotes, or endorses education loans.
 - **Lender**-an eligible education lender or any other person engaged in the business of securing, making or extending education loans on behalf of the lender.
 - **Private education loan**-is a non-Title IV loan provided by a private educational lender expressly for post-secondary educational expenses and does not include an extension of credit under an open-end consumer credit plan or secured by real property.
 - The Academy is not considered a private lender if the extension of credit is 90 days or less and interest will not be applied to the credit balance and the term is one year or less, even if payable in more than 4 payments.
 - **Preferred lender arrangement** is an arrangement or agreement between a lender and covered institution in which a lender provides education loans to students/families and the covered institution recommend, promotes or endorses the education loan products of the lender.
 - Includes arrangements between a lender and an institution-affiliated organization

- Does not include:
 - Direct Loan Program Loans through the DOE,
 - Education funds covered by The Academy's own funds
 - Funds by donor-directed contributions
 - State funded financial aid programs if the terms and conditions of the loan include a loan forgiveness option for public service
- **An Education loan** is a Direct Loan or a private education loan
- **Code of Conduct Requirements for The Academy – Affiliated Organizations**
 - The Code of Conduct will be displayed in plain sight on The Academy's website and also on the preferred lenders website.
 - The Academy will administer, enforce, and review the Code of Conduct for all Academy staff involved annually
 - Lenders are also required to enforce and review the same Code of Conduct with the affiliate's agents annually
 - The Academy prohibits a conflict of interest between The Academy FAO and the preferred lenders
 - The Academy does not promote any lender during the Entrance/Exit Interview process.
 - The Academy does not promise any loan volume to any preferred lender.
 - The Code of Conduct prohibits revenue-sharing arrangements with any lender
 - The Academy will not collect a fee in exchange for promoting a lender nor collect any revenue or profit sharing.
 - The Financial Aid Department or Officer or Owner will not receive gifts from any preferred lender
 - "Gifts" include: gratuity, favor, discount, entertainment, hospitality, loan, services, transportation, lodging, meal, or other items deemed as a "gift".
 - The term "Gift" does not include: food or refreshments during a professional training session meant to improve service and does not include favorable terms to student, standard marketing material, and philanthropic contributions from a lender in exchange for advantages to related loans, or any state aid.
 - The Academy will utilize marketing materials advantageous to the applicant from the lender(s) to counsel, aid in financial literacy and debt management as long as the lender discloses that the lender prepared the provided materials.
 - The Academy does not hire any consultants contracted by any private lender.
 - The Academy does not have any affiliates or lenders serve on their Advisory Board.
 - The Academy owners/staff will not participate on any affiliated lenders Advisory Board.
 - The Academy's financial aid / assistance office is prohibited from directing borrowers to certain lenders or delaying loan certifications. The Academy does not assign lenders to any student's aid award package and does not refuse or delay loan certification based on the borrowers choice of lender.
 - The Academy is not involved in payment to any lenders, whether directly or indirectly, in exchange for points, premiums, or interest of financial support in exchange for extending credit to a student.

- **Academies offering Federal Aid under the Program Participation Agreement will:**
 - Develop, publish, and administer and enforce the code of conduct with respect to loans guaranteed under the Title IV programs or Higher Education Act (HEA) loan programs.
 - Compile yearly, maintain, and make available to all students, a list of lenders for loans issued or guaranteed under the Title IV programs or HEA loan programs.
 - The Academy, upon request from a student or prospective student, must provide a Department of Education/FRB self-certification form and information needed to complete the form.
 - Self-certification form must contain disclosures stating the applicant may qualify for Federal, State, or Academy aid. The applicant will be encouraged to discuss available options with the Financial Aid Officer and that private education loans may affect the applicant's eligibility for Federal, State, or Academy aid. The Academy will aid the applicant in reviewing what information the applicant must provide on the self certification form obtained in The Academy Financial Aid Office. Information reviewed with applicant will include Cost of Attendance (COA) minus the student's Primary EFC minus the student's Estimated Financial Assistance (EFA) to determine the student's unmet need.
 - The lender may provide to the applicant a pre-filled self-certification form. This self-certification form must be signed by the applicant.
 - The lender must obtain the signed self-certification form before consummation of the loan.
 - Lender may receive the self-certification from the applicant or The Academy.
- **Administrative Capability**
 - When the PPA is originally signed and upon continuing to participate in Title IV aid or HEA programs, The Academy will:
 - Report annually to The Department of Education any "reasonable reimbursements" in accordance with State or Federal reimbursement policies that are paid by any private education lenders to any Academy employee in the Financial Aid Office who is responsible for education loans.
- **Right to Cancel**
 - The applicant may cancel within 3 business days of receipt of the lenders final disclosure form. Funds will not be disbursed until the cancellation period expires.

Instructional Staff

A listing of instructional staff is available in the Catalog, under Insert #_____.

Gender Policy

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

Vaccination Policy

The Academy does not require vaccination records for admittance to The Academy. Because we respect the rights and decisions of all parties concerning childhood vaccines, we do not require these records for admittance.

Voter Registration

In compliance with the DOE, voter registration applications; also found on the web at: <http://elections.state.wi.us/docview.asp?docid=13380>; also are distributed to students during the financial aid orientation.

Special Circumstances-Dependency Override/Professional Judgment

Dependency Override-Students who do not meet the federal definition of independent status but have extenuating circumstances beyond their control can appeal their dependency status. Students must provide written documentation explaining their situation and must provide three letters from professional persons other than family substantiating the appeal.

Professional Judgment-Circumstances beyond the student's control that have affected their (or family) income during the academic year could result in a reduced EFC. Successful appeals may result in an increase in the student's eligibility for aid. Students with special situations should contact the financial aid office. Those determined eligible will be required to fill out a Professional Judgment form.

Family Educational Rights and Privacy Act (FERPA)

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

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information

- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
 - School officials with legitimate educational interest;
 - Other schools to which a student is transferring;
 - Specified officials for audit or evaluation purposes;
 - Appropriate parties in connection with financial aid to a student;
 - Organizations conducting certain studies for or on behalf of the school;
 - Accrediting organizations;
 - To comply with a judicial order or lawfully issued subpoena;
 - Appropriate officials in cases of health and safety emergencies; and
 - State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

Licensing Requirements in Wisconsin

Cosmetology graduates completing 1800 hours and all required course work may take the state board exam to receive a cosmetology license in Wisconsin.

Esthetics graduates completing 450 hours and all required course work may take the state board exam to receive an esthetics license in Wisconsin.

Gainful Employment: Graduation, Licensure, and Placement Rates and Median Loan Debt

Graduation, Licensure and Placement Rates can be found at the Academy admissions office and for more information about our graduation rates, the median debt of the students who completed the program and other important information, visit www.tspaappleton.com.

Physical Demands Placed On the Body

There are physical demands placed on the body in most careers.

Care must be taken to protect the student's back, legs, and feet. One way to do this is strength training to enhance back, abdomen, and leg muscles. Regular exercise will help to promote all over body conditioning, and will improve circulation in the legs and feet. We recommend consulting a doctor before beginning any exercise program.

Because this job requires that a student stand / sit for long periods of time, it is suggested that the student wear proper fitting, supportive shoes, and support hose. These are not a requirement but will help to increase chances of longevity in the profession.

Safety Requirements

Safety suggestions with this profession would include wearing shoes that would not be slippery when walking on a damp floor. All hair needs to be swept up following each haircut to minimize accidents. All water spilled should also be wiped up as quickly as possible. It is the responsibility of each student to promote a safe work environment.

Gloves should be worn during chemical services to reduce any allergic reaction that an individual may have to certain chemicals. Any product that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

Compensation Expected

Cosmetology graduates can earn from \$15040 to \$58997; Esthetics graduates can earn from \$16687 to \$57069 in salary and gratuities in an **entry-level position** depending on the work schedule and the area population. A commission scale is commonly used to pay cosmetologists resulting in much higher pay after an introductory period of several months. Retail commission is also common. Some salons offer benefits resulting in higher earnings.

Institutions must make available to current and prospective students information concerning student body diversity, including the % enrolled, full-time students who

- a) Are male (4%)
- b) Are female (96%)
- c) Are self identified member of a major ethnic or racial group (99%) &
- d) Receive a Federal Pell Grant (67%)

CAMPUS SECURITY DISCLOSURE

Campus Security Act Information Disclosure - Under the Crime Awareness Campus Security Act of 1990, we are required to provide you with the following safety information about our campus.

The Salon Professional Academy is committed to providing safety to all of its students, faculty, and staff.

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

	<u>Occurrences in:</u>		
	<u>2008</u>	<u>2009</u>	<u>2010</u>
a. Criminal Homicide:			
Murder and non-negligent manslaughter	0	0	0
i. Negligent manslaughter	0	0	0
b. Sex Offenses:			
i. Forcible sex offenses	0	0	0
ii. Non-forcible sex offenses	0	0	0
c. Robbery	0	0	0
d. Aggravated Assault	0	0	0
e. Simple Assault	0	0	0
f. Intimidation	0	0	0
g. Vandalism	0	0	0
h. Burglary	0	0	0
i. Motor Vehicle Theft	0	0	0
j. Larceny-Theft	0	0	0
k. Arson	0	0	0
l. Liquor Law Violations:	0	0	0
i. Arrests for liquor violations, drug law violations, and illegal weapons possession	0	0	0
ii. Persons not included above who were referred for campus disciplinary action for liquor law violations, drug law violations, and illegal weapons possessions	0	0	0
m. Hate Crimes			
i. Race	0	0	0
ii. Gender	0	0	0
iii. Religion	0	0	0
iv. Sexual Orientation	0	0	0
v. Ethnicity	0	0	0
vi. Disability	0	0	0
vii. Intimidation	0	0	0

3. Although the school does not employ security officers, The Salon Professional Academy has a working relationship with the local police who are able to support and provide services promptly in the event of an incident. We encourage accurate and prompt reporting of all crimes to the local police.
4. In addition to the required annual campus security report, The Salon Professional Academy will provide a timely warning to students of any occurrences of the following crimes that are reported to local police agencies and are considered to represent a serious or continuing threat to students and employees. As soon as the school becomes aware of the crimes, students and employees will be notified in the timeliest manner possible. These crimes include: criminal homicide, forcible and non-forcible sex offenses, aggravated assault, simple assault, intimidation, vandalism, burglary, motor vehicle theft, larceny-theft, arson, hate crimes including crimes involving bodily injury reported to local police agencies that show evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity or disability, arrests for violations of liquor and drug law violations, and illegal weapons possession, and persons not arrested but referred for disciplinary action for liquor, drug, and weapons law violations.

Note: The Salon Professional Academy is not required to provide timely warning with respect to crimes reported to a pastoral or professional counselor.

If a student wishes to report crimes on a voluntary, confidential basis for inclusion in the annual disclosure of crime statistics, contact Renee in the Financial Aid office.

5. The facilities are open Monday through Saturday according to assigned class/salon area schedules. The building may also be open for educational classes for licensed professionals in cosmetology or to groups securing the use of the facilities through the owner. Only educators and owners have keys to the building thus preventing internal crimes to as great an extent as possible.
6. We encourage students and employees to be responsible for your own security and the security of others.
7. The Salon Professional Academy does not provide any programs on campus regarding security or prevention of crimes. If students wish to learn more about personal security or prevention of crimes, contact the local Police Department.
8. The Salon Professional Academy does not have any off-campus locations and therefore all monitoring and recording of any criminal activity is conducted at the campus location of 3355 West College Avenue, Appleton, WI 54914

Drug & Alcohol Policy:

- The dismissal that may occur following a final determination of said proceedings regarding Academy policy prohibits the possession, use, and sale of alcoholic beverages to anyone on our property or as part of any of our activities.
- Academy policy also prohibits the possession, use and sale of illegal drugs.
- Academy policy supports and enforces state underage drinking laws.

Students caught in any of the above situations will be withdrawn from the program and will be reported to the authorities. Students should refer to the drug prevention program for further details.

Sex Offenses:

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

Information regarding area counseling, referral and drug abuse treatment centers will be provided upon request by a student or staff member.

If a sex offense happens where both the accused and the accuser attend The Salon Professional Academy, both the accuser and the accused:

- Are entitled to the same opportunities to have others present during a disciplinary proceeding and
- Will be informed of the school's final determination of any school disciplinary proceeding with respect to the alleged sex offense and any sanction that is imposed against the accused and a dismissal that may occur following a final determination of said proceedings regarding rape, acquaintance rape, or other forcible or no-forcible sex offenses.

The Salon Professional Academy will work with students to change a student's academic situation (i.e., allowing the student to take a leave of absence, allowing the student to enroll in a later program , etc.) if the change is requested by the victim and the change is reasonably available.

Individuals wishing to learn additional information about registered sex offenders may check website information for the City of Grand Chute.

**Emergency Procedures / Evacuation
2011-2012**

Emergency Phone Numbers

Immediate Help (Fire, Police, Rescue Squad) - 9-1-1
Administrative Offices – 920-968-0433
Grand Chute Police Department - 920-832-1575
Grand Chute Fire Department - 920-832-6050

An Emergency Procedures binder is found in The Academy Admissions Office and at the Salon Area front desk.

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

Emergency Notification- Immediate notification of an unforeseen combination of circumstances that calls for immediate action. Emergency Notification can be in verbal form using the codes listed below and can be in written form, posted on the front and back door of The Academy.

Every educator, administrative staff, and front desk personnel have received training on how to handle a pending emergency. All staff has been trained in the following Emergency Codes.

Codes for an Emergency Situation

Code 1: A lock down situation has occurred. Staff and students are to remain calm and do not leave the classroom.

Code 2: Indicates a need to evacuate the classroom immediately and exit through a front entrance only.

Code 3: Indicates a need to evacuate through the back entrance only.

Code 4: Indicates a dangerous situation has occurred outside the building and no one is allowed to leave the building.

Emergency Response Procedures

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

The responsible members of the CDT consist of:

- 1) The Academy owners**
- 2) Financial aid officer**
- 3) Admissions personnel**
- 4) Educators**
- 5) Front Desk Support Staff**

The verbal/written communication will include:

- 1) Type of emergency
- 2) Steps to be taken for the emergency situation

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

Emergency Procedures Due to Criminal or Terrorists Threats:

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

Tornado Warning

When a tornado warning is issued:

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

Tornado Warning Procedure

- DO NOT leave the building
- Move away from the perimeter and exterior of the building
- Locate a posted SEVERE WEATHER SHELTER AREA sign. If you do not have time to locate:
 - Go to an inner hallway or a smaller inner room such as a bathroom or closet
 - Vacate any exterior rooms and close the doors to those rooms.
 - Stay away from windows.
 - Take shelter under tables, if possible.
 - Avoid places with wide-span roofs and windows such as the salon area
 - Go to the center of the room.
 - Sit down and cover your head.
 - Make every effort to remain calm and encourage those around you to do likewise.
 - Remain in the shelter location until instructed to return to your previous activities.

Fire Drills

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

In A Fire Emergency

- If you smell smoke or see fire, report it immediately to an educator. A warning will then be given by staff. Do not panic. Proceed as follows:
- Students in the salon area exit single file out the front doors. If you have a guest at the time, the guest is your responsibility.
- After exiting The Academy, proceed safely away from the building.
- Support staff at front desk will help guest in reception area out the front doors.
- Proceed to safety away from the building.
- Students in the classrooms, student lounge, conference room, and spa area should exit through the nearest door, single file.
- Locate and join the students and guests from the salon area.
- Familiarize yourself with your evacuation route and the location of all emergency and regular exits.
- The evacuation route illustration is found in the student's lounge.

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

In case of serious accident or illness:

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

Power Failure:

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

Missing Persons

The Salon Professional Academy does not have a Missing Persons Policy as we do not provide on-campus housing to our students.

Drug Free Campus

Drug Prevention Program

The Salon Professional Academy prohibits the unlawful possession, use or distribution of illicit drugs and alcohol by students and staff on the property or as part of any Academy activities. The Academy will immediately contact law enforcement officials to report all unlawful activities.

The health risks of the use of illicit drugs and alcohol abuse require providing education and referral for students and staff. The Academy provides education annually and refers students and staff to local services. Area drug abuse information, counseling, referral and treatment centers information is made available to students or staff members.

The Academy will expel students and terminate staff involved in unlawful possession, use or distribution of illicit drugs and alcohol. The Academy will refer such cases to the proper

authorities for prosecution. Students and staff may be reinstated upon completion of an appropriate rehabilitation program.

As a condition of employment, employees must notify The Academy of any criminal drug statute conviction for a violation occurring in the workplace not later than five days after such conviction.

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

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

Where to turn for drug related help:

- Drug Hotline – 800-346-8711 or 800-332-7620

The Salon Professional Academy reviews its Drug Prevention Policy and effectiveness of sanctions imposed every **two** years.

- The dismissal that may occur following a final determination of the said proceedings regarding The Academy Drug Policy prohibits the possession, use, and sale of alcoholic beverages to anyone on our property or as part of any of our activities.
- Academy policy also prohibits the possession, use and sale of illegal drugs.
- Academy policy supports and enforces state underage drinking laws.

Students caught in any of the above situations will be dismissed from the program and will be reported to the authorities. Students should refer to the drug prevention program handed out in orientation for further details.

- In some cases, conviction of drug-related offenses could result in the student's ineligibility of Title IV funding or other forms of financial assistance.

Safe Guarding Consumer Information BACKGROUND

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

DEFINITIONS & EXPLANATIONS

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

IMPLICATIONS FOR THE INSTITUTION

- Schools are subject to the Red Flag Rules if they:
 - Participate in the Perkins Loan Program.
 - Extend credit to students through institutional loan programs, retail installment contracts, or deferred payment plans (regardless of number of installments or whether there is a finance charge).
 - Purchase loans made to their students from the originating bank and participate in bank’s decision to extend credit
- **Covered Accounts**
 - The Salon Professional Academy is a “creditor” and obligated to follow the Red Flag Rules given the use of the Retail Installment Contract (RIC).
 - Methods of payment for the Retail Installment Contracts (credit card, VA, Voc-Rehab, Tribal funding) are also covered due to the information exchanged. The information is considered “Identity Related”.

DETECTION OF RED FLAGS

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

Suspicious Documents

- Documents provided for identification that appear to have been altered or forged.
- The photograph or physical description on the identification is not consistent with the appearance of the applicant or customer presenting information.
- An application appears to have been altered, forged or gives the appearance of having been destroyed and reassembled.
- Other information on the identification is not consistent with readily accessible information that is on file with the school.
- Other information on the identification is not consistent with information provided by the person opening a covered account or customer presenting identification.

Suspicious Personal Identifying Information

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

Suspicious Activity Related to Covered Account

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

RESPONDING TO RED FLAGS

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

PERIODIC UPDATES TO PLAN

- At periodic intervals established in the program, or as required, the program will be re-evaluated to determine whether all aspects of the program are up to date and applicable in the current business environment.
- Periodic reviews will include assessment of which accounts are covered by the program.
- As part of the review, red flags may be revised, replaced or eliminated. Defining new red flags may also be appropriate.
- Actions to take in the event that fraudulent activity is discovered may also require revision to reduce damage to the school and its customers.

PROGRAM ADMINISTRATION

• **Staff Training**

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

Textbook and Kit Costs

The Academy books and kit items are available through suppliers that sell to licensed professionals / cosmetology colleges only. The Academy pays wholesale costs for these textbooks and kit items and then passes those savings along to the student. The textbook and kit items are non-refundable. The Academy reserves the right to change books and kit costs as needed. Costs for The Academy textbook and kit costs can be found in the Academy Admissions Office.

Cosmetology Textbook and Kit Costs

The following is the itemized list of required Academy kit items available at wholesale costs through The Academy:

Cosmetology Kit		
Item Number	Item Name	Cost of Item
BABTM5586	Babyliss Tourmaline Hair Dryer w/logo	\$40.00
BABP75M-S	Babyliss Marcel Curling Iron 3/4"	\$19.00
BABP125M-S	Babyliss Marcel Curling Iron 1 1/4"	\$19.00
LOGO2555	Babyliss 1" Flat Iron w/logo	\$65.00
07357	Manicure and Pedicure Set	\$11.05
8329	Wahl Essential Clipper Combo	\$45.00
07295	Premium slanted tweezer	\$8.75
Z75BK-S	Futura Black Onyx Apron w/TSPA Logo	\$12.95
SPABG76S	The Salon Professional Academy Wheeled Back Pack	\$32.00
SPANB2	The Salon Professional Academy Student Name Badge	\$5.65
KDM5O5 (Option 1)	Right Hand Design Master Offset Shear Set includes:	\$176.59
	Wasabi 30 Tooth Thinning / Texture Shear	
	Designing Razor (non folding) 10 refill blades	
	Cutting Cape	
KDM5Y5 (Option 2)	Left Hand Design Master Offset Shear Set includes:	\$199.62
	Wasabi 30 Tooth Thinning / Texture Shear	
	Designing Razor (non folding) 10 refill blades	
	Cutting Cape	
	Mannequins: 3	
	Shane	\$28.50
	Josi	\$28.50
	* Long Hair, Ethnic and 4 Quadrant stay in the Academy	
	Added a 3rd mannequin for state required testing	\$28.50

	Right Handed Cosmetology Kit Cost	\$520.49
	Left Handed Cosmetology Kit Cost	\$543.52

Cosmetology Books		
Item Number	Item Name	
ISBN 142831623X	Bundle: Hard Cover Cosmetology Textbook, Exam Review Book, & Study Guide	\$170.46
	Fuel for Design(DVD Set and Book)	\$405.00
	A Little More off The Top	\$25.00
	Over The Top	\$45.00
	Jump Journal	\$25.00
	Total Textbook Cost	\$670.46

	Cosmetology Textbooks and Kit (Right Handed)	\$1190.95
	Sales Tax for Textbooks and Kit	\$59.54
	Shipping and Handling Costs	\$119.10
	Total Right Handed Textbooks and Kit Cost	\$1369.59
	Cosmetology Textbooks and Kit (Left Handed)	\$1213.98
	Sales Tax for Textbooks and Kit	\$60.70
	Shipping and Handling Costs	\$121.40
	Total Left Handed Textbooks and Kit Cost	\$1396.08

Esthetics Textbook and Kit Costs

The following is the itemized list of required Academy kit items available at wholesale costs through The Academy:

Esthetics Kit		
Item Number	Item Name	Cost of Item
FSC199	Set of Make Up Brushes	\$33.50
07295	Premium slanted tweezer	\$8.75
SPABG76S	The Salon Professional Wheeled Back Pack	\$32.00
SPANB2	The Salon Professional Student Name Badge	\$5.65
	State Board Kit	\$25.00
	Salon Floor Jacket	\$50.00

Esthetics Books		
Item Number	Item Name	
ISBN 1435433343	Bundle: Esthetics Fundamentals Textbook	\$158.21
	Exam Review Book	
	Workbook	
	A Little More Off The Top	\$25.00

	Over The Top	\$45.00
	Jump Journal	\$25.00
433.11	Product Knowledge Manual	\$25.00
	Sales Tax for Textbooks and Kit	\$21.65
	Shipping and Handling Costs	\$43.31

Total Esthetics Textbook and Kit	\$ 498.07
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Textbooks and Kit Disbursement Policy

The Salon Professional Academy has payment options available for the purchase of textbooks and kit items. For those students using Title IV funds, the charge for textbooks and kit items can be added to the institution charges and funds will be disbursed by the payment period. **The textbook and kit costs are payable in the first payment period.** Students that use the Title IV option are considered to have authorized the use of Title IV funds to cover the cost of textbooks and kit items and will not have to give a written authorization for this purpose only. **NOTE:** The Student using Title IV funds (financial aid) only receives Title IV funds if the Student is making satisfactory progress or has been placed on financial aid warning or financial aid probation per the these policies. For those students that are on a cash payment plan, a down payment of the total cost (tuition, textbooks, and kit combined) is paid 30 days before classes begin and the remaining balance is divided out over the number of months in the program with payment due the 1st of each month. The textbook and kit items are non-refundable.

The Salon Professional Academy reserves the right to students to opt out of the Textbooks and Kit Disbursement Policy payment options if the student has paid in full for the charges of textbooks and kit items prior to the students' contractual start date. The textbook and kit items are non-refundable.

General Information for Title IV Funding

The Salon Professional Academy complies with state approval and licensure requirements to be legally authorized to provide postsecondary education in the state of Wisconsin and therefore is eligible to participate in Title IV and HEA programs.

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

The information from the FAFSA, provided by the student and /or parent, in conjunction with state and federal regulations determines eligibility for available programs.

Many parents of dependent students borrow money to help cover educational costs and living expenses for their daughter / son. The Salon Professional Academy offers parents of eligible dependent students the ability to apply for the Federal Parent Plus Loan if deemed necessary to cover educational costs.

Need Based Aid: Stafford Subsidized Loans and Pell Grants

Non-need Based Aid: Stafford Unsubsidized Loans, Parent Plus Loans, Consumer Loans

Consumer Loans

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

Student Eligibility of Title IV Aid

To be eligible for Title IV Aid, the student must:

- Have a valid High School Diploma or GED
- Complete the FAFSA for each financial aid year the student is eligible for aid
- Comply with The Academy Satisfactory Academic Progress Policy
- Not be in default on previous student loans
- Not owe repayment on an adjusted Pell grant
- Not exceed the annual and aggregate loan limits
- Have remaining eligibility if the student is a transfer student
- Be enrolled in an eligible program
- Be enrolled at least half time
- Have ISIR Social Security match successful or comment code indicates successful INS match
- If male, ages 18-25 have registered with the Selective Service
- Be a citizen or eligible non-citizen
- Have resolved any drug conviction issues

Entrance Loan Counseling

All students applying for Title IV Aid must complete an Entrance Loan Counseling prior to the first disbursement of any federal funds. Entrance Loan Counseling for Direct Loans can be found at www.studentloans.gov. The Academy must collect the Entrance Loan Counseling Sign off for the student's admissions / financial aid file.

Additionally, The Salon Professional Academy discusses Title IV loan Consumer Information with students and / or parents when working with them privately prior to starting classes. Loan rights and responsibilities are reviewed again during The Academy orientation.

Required Elements of Entrance Loan Counseling/ Entrance Review

- Financial Aid Literacy including explanation of Budget Management Worksheet Example
- Review deferment
- Importance of keeping financial aid papers
- Borrowers of Unsub loans have the option to pay the interest while in school
- Definition of half time enrollment status and the Title IV aid consequences of falling before half time status, including how it relates to SAP and over contract fees
- Obligation of the borrower to repay the full amount of any loans even if the student does not complete the program or secure employment
- Estimate of required monthly payments on the borrower's loan balance and Loan servicer contact information

- Importance that loan repayment is required even if the student does not finish their education or obtain employment.
- Default and its consequences
- How to use the MPN or E-MPN
- Terms and Conditions of the Federal loans-rights and responsibilities, including name and contact information if the borrower has questions concerning the terms and responsibilities
- Interest and capitalization
- Sample monthly repayment amounts and the importance of not over borrowing
- How accepting loan disbursements can affect the borrowers eligibility of other forms of student aid
- Contact information for questions
- Notification of change of name or address
- Withdrawal from the program and how the withdrawal will affect the student and importance of contacting The Academy FAO of this decision

Steps To Apply for Title IV Aid

1. The student must complete the FAFSA for each financial aid year in which the student is eligible to receive aid. The Department of Education (DOE) prefers students complete a web FAFSA. To complete a web FAFSA, the student will need an electronic pin number. This can be obtained at www.pin.ed.gov. Be sure to follow all instructions when completing the FAFSA. List The Academy School Code(041382) for The Salon Professional Academy, Appleton, Wisconsin. This will allow disclosure of information from the FAFSA to The Academy of your choice. In the case of a dependent student, both the student and parents will need to complete and sign the FAFSA application in order for the student to be eligible for a Pell Grant.
2. If the parents of a dependent student refuse to provide information on the FAFSA; the student will not be eligible for Pell Grants and will only be eligible for Unsubsidized funding as no unmet need can be calculated without an EFC.
3. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The Academy will be sent an ISIR (Institutional Student Information Record) for all students who list The Academy School Code. All Central Processing Systems selected ISIR verification and/or corrections must be completed prior to qualifying for aid. If the student is selected for verification, the student will receive The Academy verification policy and verification worksheet from the financial aid office that must be completed. The student will also be required to provide copies of most recent signed tax returns and those of the student's parent, if parent information is listed on the FAFSA. If selected, this verification process must be completed before a student can receive federal aid. The verification process could result in a corrected ISIR and new EFC (Expected Family Income) number which could affect aid in the form of a Pell grant and unmet need
4. The Primary EFC provided on the student's ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet. This Primary EFC number corresponds with the number of months in each academic year. The Cost of Attendance Budget for each academic year includes the student's Career Investment Costs per academic year. These costs include tuition, applicable fees, textbooks and kit

items (per the academic year in which the costs are incurred), room and board, personal expenses and transportation costs.

5. The Salon Professional Academy utilizes the information presented on the student's ISIR and the NSLDS (National Student Loan Data System) to determine the student's eligibility and to calculate the students need or unmet need for the student's grade level. This is done in compliance with the Cost of Attendance Budget grade level limits based on hours in the academic year.
6. Students desiring low interest Stafford Federal Student Loans must complete a Master Promissory Note or E-MPN.
7. Parents desiring to take out a Federal Parent Plus Loan on behalf of their dependent daughter or son must complete a Parent Plus loan application.
8. Students will need to accept or decline eligible aid. Accepted aid will be listed on the student's award letter.
9. Students will complete the process for the 1st academic year and 2nd academic
10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal loans. For Direct Loans, students may access Entrance Loan Counseling at www.studentloans.gov.
11. A student is required to notify The Academy Financial Aid Officer if they receive any additional financial assistance before or after an award letter has been issued. Scholarships or other types of financial aid could be reported throughout the year. If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.

Disbursing Aid

Once the student's Federal Aid award package is complete, the student can expect disbursements for Grade Level 1 Federal Aid at 136 hours (30 days) and 450 hours. Grade Level 2 disbursements are at 900 hours and 1350 hours.

Aid will be disbursed through The Academy financial aid office by a staff member not involved in packaging and /or awarding aid. At the time of disbursement, students will sign the Direct Loan / Pell Disbursement Sheet and student transcript for SAP requirements and to acknowledge release of student aid for either tuition or living expenses or both. In order to be eligible for disbursements, the student must be maintaining Satisfactory Academic Progress or be eligible to be placed on Financial Aid Warning or Financial Aid Probation.

Disbursement Credit Balance Refund Summary

A refund from a credit balance will be issued to the student if:

The student has been disbursed financial aid that exceeds his or her tuition and fees charges for the payment period in which the disbursement occurred. Exception would be if the student requests a financial aid authorization to hold a credit balance from the first payment period to

the second payment period of the same academic year. No credit balances will be carried over from one academic year to the next. If there is a credit balance at the end of an academic year, the student will receive a refund. All credit balance refunds will be issued by check within 14 calendar days of the disbursement.

A credit balance refund will be given to the parent if:

The amount of the PLUS loan is greater than the student's tuition and fees charges for the payment period in which the disbursement occurred. All credit balance refunds will be issued by check within 14 calendar days of the disbursement.

Deferment

Students who are enrolled at least half time can apply for deferment of previous students loans while in attendance at The Salon Professional Academy. Please see The Academy Financial Aid Officer for a deferment form.

Effects of Student Loans

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

Net Price Calculator

The Net Price Calculator will be posted on our website by October 29, 2011 in accordance with the Higher Education Opportunity Act of 2008. The Net Price Calculator allows prospective students to calculate an estimated net price at an institution based on a student's individual circumstances using the following basic formula: price of attendance minus grant aid. Based on the information entered by the student, an average net price of attendance is generated based on what similar students paid in the previous year. This calculator is designed to help you estimate your eligibility for financial aid and your out-of-pocket expenses. Results from the net price calculator will show you how affordable your education at The Salon Professional Academy can be.

- Results of the Net Price Calculator will be dependent on the accuracy and completeness of the information entered and are intended to provide only a general guide to your eligibility for financial aid.
- Any award is not guaranteed by The Salon Professional Academy and is meant to be an indication of the aid you **may** be eligible to receive. The Salon Professional Academy's Financial Aid Office is the final authority for determining the family contribution and any financial aid award.
- This is not an application for financial aid. Students must complete the Free Application for Federal Student Aid (FAFSA) to be eligible for, and receive, and actual financial aid award. For more information on applying for federal student aid, please go to www.fafsa.ed.gov

Note: The estimate provided using this net price calculator does not represent a final determination, or actual award, of financial assistance. The price of attendance and financial aid availability may change. This estimate shall not be binding on the Secretary of Education, this institution of higher education or the State in which this institution of higher education is located.

*Completing the calculator should take no more than 20 minutes of your time. You will need to answer some basic questions about your parents' financial situation so it might be helpful to have recent tax forms or pay stubs on hand before you begin.

Log on to The Salon Professional Academy Net Price Calculator (applicable by Oct. 29, 2011) by clicking on this link www.tspaappleton.com

Cost of Attendance

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

2011/2012

	<u>Dependent</u>	<u>Independent</u>
1AY	\$14102	\$16727
2AY	\$12507	\$15132

Additional Costs

Students provide their own stationary school supplies. Students will be given an apparel code for their program and must adhere to the guidelines.

Satisfactory Academic Progress / Warning / Appeals / Probation

All students attending The Salon Professional Academy must maintain Satisfactory Academic Progress (SAP).

SAP is defined as reaching each checkpoint of training with a cumulative 85% average theory and practical grade and 85% attendance. The student must have attended a minimum of 85% of the scheduled hours at these checkpoints and have 85% theory and practical grades and 85% attendance to be considered making SAP.

A full copy of the SAP Policy can be found in The Academy Admissions Department. The SAP Policy addresses SAP warning, appeals and probation, leave of absence, maximum time frames to graduate and over contract fees.

Exit Loan Counseling

All students at The Academy must complete an Exit Interview. The students can review Exit Loan Counseling for Direct Loans at www.nslds.ed.gov . Students must also complete the Exit Interview process in The Academy financial aid office. Students will make a personal appointment with the FAO to complete the process.

Required Exit Interview Elements

- Review student loan debt
- Review repayment plan options
- Use of MPN or E-MPN
- Provide a copy of repayment schedule and provide the average monthly repayment amount based on students borrowing history at The Academy
- Options and Consequences of loan consolidation
- Information on forbearance, and deferment
 - Provide pros and cons
- Discuss debt management strategies
 - Hand out Exit Interview Budget Management Worksheet Example
- Provide information on forbearance, deferment and cancellation options
- The obligation of the borrower to repay the full loan amount regardless if the borrower completes the program or secures employment
- How to access the NSLDS website
- Contact information of FSA Ombudsman's office
- Seriousness of Loan Repayment and helping the borrower understand their rights and responsibilities concerning loan repayment
- Collect updated personal contact information for the borrower
- Options to prepay loans, loan payments on a compressed schedule, changing repayment plans
- Consequences of default
- Tax Benefits for borrowers

Withdrawal Procedures Prior to Graduation

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

The student must first consult with her/his team leader to discuss the reason for the withdrawal. The student should set up an appointment with the admissions/financial aid office to complete the exit interview. During the exit interview, the student's file will be checked for inclusive documentation. Financial aid students who had Direct Loans packaged in their awarded aid must complete the Exit Loan Counseling on www.nsls.ed.gov prior to exiting The Academy. All students must complete an exit interview with The Academy Financial Aid Officer.

Dependent upon the student's hours, a withdrawal may result in the student owing The Salon Professional Academy tuition and / or fees.

Financial Aid Students: If the student's aid package included Federal loans or grants, all or part of the Federal Aid, if already disbursed, could be required to be returned, based on the results of The Department of Education (DOE) Return to Title IV Funds (R2T4) calculation.

If the R2T4 calculation results in a post withdrawal disbursement, the post withdrawal disbursement can only be requested or applied to a student's ledger balance if the student has satisfactory progress at the time of the withdrawal and the student gives written permission for the post withdrawal disbursement.

Once the R2T4 calculation is determined, The Academy FAO will complete the Academy Refund Policy, taking into account any returned Federal Aid, to determine if the student owes The Academy for tuition / fees or if The Academy owes the student a refund. Based on the results of both the R2T4 and The Academy Refund Policy, the student could incur a debt to The Academy for unpaid tuition or fees and in addition have Federal Stafford Loans / Private Loans to repay.

Cash Paying Student: The Academy FAO will calculate the Academy Refund Worksheet to determine if the student owes the Academy for tuition and /or fees or if The Academy owes the student a refund.

If the Academy Refund Worksheet calculation indicates the student still owes The Salon Professional Academy, the debt to The Academy must be paid in full before the release of transcripts (unless your state law indicates otherwise). If the calculation shows a refund is due to the student, the refund check will be issued to the student within 45 days of the date of determination of the withdrawal from the program.

If a student does not officially withdraw, the student will be dropped from the program when the student ceases to call to report an absence and / or ceases to attend after 10 days have elapsed.

If an extenuating circumstance arises resulting in the student's inability to attend the exit interview, an exit letter will be sent to the student outlining the results of the refund calculation(s) and the student's responsibilities of repaying their student loan(s). Additionally, the Direct Loan Servicing Center contact information for loan repayment (if applicable) and / or any contact information regarding the student's private loan (if applicable) will be included in the exit information. The Academy will include in the exit letter all contact information for The Academy Financial Aid Officer should questions arise regarding the exit process or repayment of student loan debt or Academy debt.

Any student who withdraws prior to graduation will be made aware of the possible consequences of withdrawing prior to completing the program. For financial aid students, repayment on Federal loans begins 6 months from their last date of attendance. Students who took a full 180 calendar day Leave of Absence (LOA) and who did not return from the LOA will go into immediate repayment.

Loan Repayment

Repayment for Federal Loans begins 6 months from the student's last date of attendance. All deferred loan balances must be figured into the monthly repayment amount.

Schedule of Repayment

Total Monthly Payments at Various Interest Rates

Amount Owed	6%	6.80%	7.50%	8.25%
\$1000	\$50	\$50	\$50	\$50
\$2000	\$50	\$50	\$50	\$50
\$3000	\$50	\$50	\$50	\$50
\$4000	\$50	\$50	\$50	\$50
\$5000	\$56	\$58	\$59	\$61
\$6000	\$67	\$69	\$71	\$74
\$7000	\$78	\$81	\$83	\$86
\$8000	\$89	\$92	\$95	\$98
\$9000	\$100	\$104	\$107	\$110
\$10,000	\$111	\$115	\$119	\$123
\$15,000	\$167	\$173	\$178	\$184
\$20,000	\$222	\$230	\$237	\$245
\$25,000	\$278	\$288	\$297	\$307
\$30,000	\$333	\$345	\$356	\$368
\$35,000	\$389	\$403	\$415	\$429
\$40,000	\$444	\$460	\$475	\$491
\$45,000	\$500	\$518	\$534	\$552
\$50,000	\$555	\$575	\$594	\$613

This chart is intended to show monthly payments at various debt and interest rates. This chart is for a standard ten year repayment plan. The amounts above include all outstanding loan balances at the time of entering repayment. The last payment in the ten year cycle may be smaller than the amount listed above.

Return to Title IV Policy

The Financial Aid Department administers the Return to Title IV Funds Calculation (R2T4). The R2T4 calculation is completed by a third party servicer. This policy applies to students who withdraw from The Salon Professional Academy herein after known as "The Academy". The circumstances of withdrawal can include those students who officially or unofficially withdraw. Examples would be 1) a student who did not return from an approved or unapproved Leave of Absence, 2) those who were dismissed from enrollment, 3) those that chose to withdraw from the program and notified The Academy, 4) The Academy was notified by a second party due to circumstances beyond the student's control.

The Salon Professional Academy tracks all students' attendance. All R2T4 calculations are based on the student's last date of attendance as provided by the student's attendance records. The R2T4 determines the amount of aid that was earned. The R2T4 is based on the payment period.

After the student has completed 60% of the payment period, no refund is due. The R2T4 is completed for all withdrawals to determine if the student is approved for a post withdrawal disbursement. For Academies that take attendance or are required to take attendance, the percentage of the payment period completed is determined by dividing the number of hours the student was scheduled to complete in the payment period as of the withdrawal date by the total number of clock hours in that same period. The calculation for the percent of completion of the payment period is as follows: The Academy will determine the actual date the student started the payment period and the last date of attendance and will figure the scheduled clock hours within that period of time. The number of clock hours the student was scheduled to complete within that payment period is divided by the total number of clock hours in that payment period to determine percent completed. Days a student was on a Leave of Absence are excluded from this calculation. No aid is disbursed during a Leave of Absence therefore is not a part of this calculation.

Students who owe an overpayment of Pell grants as a result of withdrawal from the program, initially will retain their eligibility for Title IV funding for 30 days of the earlier of 1) date The Academy sends the student notification of the over award 2) the date The Academy was required to notify the student of overpayment. Within 30 days of determining that the student's withdrawal created a repayment of all or part of the Pell grant, The Academy must notify the student that she/he must repay the overpayment or make satisfactory arrangements to repay. The student will be notified of overpayment of Title IV funds and that the student's eligibility for additional Title IV aid will cease if the student fails to take a positive action by the 45th day following notification from The Academy. The student will have the options of paying the overpayment in full or arranging a repayment agreement with the Department of Education.

If the student fails to take action to repay during the 30 days allotted, The Academy or third party servicer will report this to the NSLDS.

The R2T4 does not dictate The Academy Refund Policy and is not based on the student's educational charges, only the scheduled time within the payment period in which the student drops.

This policy is separate from The Academy Refund Policy. All students who have utilized Title IV funding will have the R2T4 Calculation completed prior to calculating The Academy Refund Policy. Therefore, a student may still owe funds for unpaid charges to The Academy to cover educational charges. If The Academy is required to return federal funds, The Academy will

return Federal Aid disbursed that was credited to the student's account for the payment period in which the student withdrew.

The Academy will refund any unearned Title IV aid due within 30 days of the date of determination of withdrawal. For credit hour or clock hour Academies that require attendance, the date of determination will be no later than 14 days from the last date of attendance. The Academy will take the returned funds into account when calculating The Academy Refund Policy. If the student owes a repayment obligation due to unearned federal funds or from The Academy Refund Calculation, the student will be notified in person during an exit interview or in writing in the case of a no show for the exit interview.

If The Academy is allowed a post withdrawal disbursement, The Academy will advise the student or parent they have 14 calendar days from the date The Academy sent notification to accept a post withdrawal disbursement. Any student who qualifies for a post withdrawal disbursements must meet the current award year requirements and time frames for late disbursements. A post withdrawal disbursement for Pell grants of which the student is awarded will be disbursed within 45 days of the date The Academy determined the student withdrew. Post withdrawal loan funds a student accepts will be made within 180 days from the date The Academy determined the student withdrew.

The Academies responsibility in regard to the Return to Title IV funds are as follows:

- To provide students with the information contained in this document.
- Identifying students who have withdrawn and will be affected by this Policy.
- Return all unearned Title IV funds in compliance with The Department of Education requirements.

The Student's responsibilities in regard to the Return to Title IV funds are as follows:

- Return unearned Title IV funds that were disbursed to the student where in the student was deemed ineligible, based on the R2T4 calculation.
- When possible, the student should notify The Academy in writing of official withdrawal.
- If the student rescinds her decision to withdraw, the student must notify The Academy in writing.
- All requests to withdraw or rescind must be delivered to The Academy financial aid office.

Any questions about the student's Title IV aid may available at www.studentaid.ed.gov or can be directed to The Academy financial aid office at 920-968-0433 or The Federal Student Aid Information Center at 1-800-433-3243.

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

Academy Refund Policy

The Academy Refund Policy can be found in The Academy Admissions Office.