

**Consumer Information 2010-2011**

***This information must be provided through one on one distribution or on The Academy micro site.***

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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 student to understand all aspects of this Consumer Information document including: Satisfactory Academic Progress Policy and Academic Probation Policy and their relation to any federal student aid the student may apply for and / or consequences that could result from early withdrawal due to 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.

<b>Programs Offered</b>	<b>Hours to Completion</b>	<b>Tuition Cost</b>	<b>Textbook / Kit Costs</b>
• Cosmetology	1800 hours	\$13000.00	\$1400.00
• Nail Technology	300 hours	\$ 2700.00	\$ 300.00
• Esthetics	450 hours	\$ 4790.00	\$ 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 Jennifer Koroll at (920) 968 - 0434.

### **ADMISSIONS POLICY - The Applying & Enrollment Process**

The Enrollment Application must be submitted to The Academy admissions office via the internet, mail, or in person. A copy of high school and if applicable, post-high school transcripts, should be included with the application. An admissions interview meeting must be scheduled. During the meeting you will meet staff and students. Information concerning curriculum, books and kits, apparel code and career investment payment plans and Title IV aid will be shared. The enrollment agreement must be signed and enrollment fee of \$200 must be paid to be officially enrolled at the Academy. Please refer to The Academy catalog for current costs. The Academy does not recruit students who are currently admitted to or attending another school offering a similar program of study.

#### Non-Discrimination

The Academy does not discriminate on the basis of sex, 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 driver's license, passport, or social security card
- A completed and signed enrollment agreement
- Academy required enrollment fee

### Transfers

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 and it is possible that no transfer credit is granted. Students transferring from another Salon Professional Academy Franchise (TSPA) location 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. TSPA students 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. 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. We do not recruit students who are attending or have been admitted to other similar programs.

An Esthetics, Nail Technology, or Massage 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 and it is possible that no transfer credit is granted. Students transferring from another Salon Professional Academy Franchise (TSPA) location 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. TSPA students 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 and for eligibility purposes, those who do not have a high school diploma or equivalent 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

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. To be eligible for Title IV aid, students must be in compliance with the SAP policy or be placed on academic probation according to The Academic Probation Policy.

### 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.

<b>Offense</b>	<b>Possession of Illegal Drugs</b>	<b>Sale of Illegal Drugs</b>
1 <sup>st</sup> Offense	1 yr. from conviction date	2 yrs. from conviction date
2 <sup>nd</sup> Offense	2 yrs. from conviction date	Indefinite Period
3 <sup>rd</sup> or more Offense	Indefinite Period	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.

### **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. 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.

### **Copyright Infringement Policy**

**Unauthorized distribution of copyrighted material, including unauthorized peer- to-peer sharing, will subject students to Academy disciplinary actions and may subject students to civil and criminal liabilities.**

A student can be expelled from the program 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
- Tampering or disabling an Academy computer
- Removing information from an Academy computer
- Moving or deleting information from an Academy computer
- Distributing Academy copyrighted material in any form with unauthorized persons or companies

**A student may be subject to criminal penalties resulting from prosecution.**

Students have limited access and cannot log into the following Academy computers:

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

The student is 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 on line in the presence of the financial aid officer only
- Owners

**Emergency Evacuation Policy**

The Salon Professional Academy Purpose: In accordance with Emergency Closings, the following procedure is followed when it becomes necessary to close The Academy, or delay the opening of The Academy due to inclement weather or other emergency conditions. Evacuation is demonstrated yearly with documentation, and discussion to follow. The procedures will also describe working conditions.

**Definitions:**

Closing The Academy – Closing The Academy means to close all operations other than those operations deemed essential to the protection of life and property. Closing The Academy will result in the cancellation of classes and student, faculty and staff activities and meetings. All general offices are closed.

Delayed Opening – Delayed opening refers to closing of all operations for a designated period of time other than those operations deemed essential to the protection of life and property.

Cancellation of Classes and/or Activities – Cancellation of classes means to cancel one, several, or all classes in the absence of officially closing the entire College.

Authority; The authority to close The Academy, cancel classes or other activities when a weather or other emergency exists resides with The Academy Administrative Offices.

Procedure and Notification: Closing or Delayed Opening. The decision to close or delay opening of The Academy due to weather or other emergency is made by administrative. Appropriate notification will be made by Owner. The Owner (Fred Gadzinski) will identify and inform essential personnel who must report to work during times The Academy is closed or there is a delayed opening due to emergency procedures. In addition, the Administrative offices will develop procedures for notification of such personnel at these times. The following positions are designated as essential for purposes of closing due to inclement weather or other emergencies:

Owner and Administrators  
Fox 11 News  
Educators / Front Desk  
Students

Guests  
Outside Educators

Notification of employees on duty and/or students that are at The Academy at the time the emergency closing is determined: Owner or Director of Education shall inform employees of the emergency at the time of closing. Director of Education will notify students through appropriate student support services and academic offices. Both employees and students will be notified through announcements on the following television stations:

" The Salon Professional Academy"  
WLUK Fox 11 – Good Day Wisconsin  
<http://www.fox11online.com/subindex/weather/closings>

Sign up to receive local FOX 11 school or business alerts information as text on your mobile device - or by email! The service is free. Simply fill online.

Determination of closing or delayed opening shall be made by 7 a.m. Cancellation of Classes and/or Activities: The decision to cancel classes in the absence of closing The Academy will be made by the Owner. Special attention will be given to night classes, many of whose students must travel considerable distance. Weather conditions shall be given considerable weight.

#### **Emergency Procedures Due to Terrorist threats:**

Upon receipt of information pertaining to the above during the typical day, the person receiving the information should notify the administration (provost, etc.). The administration will contact civil authorities to determine appropriate action which may include:

1. Evacuation of entire campus for entire day or
2. Evacuation of entire campus for a limited period time or

As soon as possible, The Academy will post on outside doors the time class will resume. Should such information be received during weekends or evening classes, the person receiving the information should notify the custodian on duty. The custodian will notify civil authorities and clear the appropriate buildings. Evening classes will be cancelled. See evacuation procedures in student lounge.

#### **Severe Weather/ Tornado**

When severe weather/ tornado are coming, you have only a short amount of time to make life-or-death decisions. Advance planning and a quick response are the keys to surviving a severe weather/ tornado.

#### **Tornado Watch**

When a tornado watch is announced, this means that tornadoes are expected in, or near, your area.

#### **Tornado Warning**

When a tornado warning is issued, it means that a tornado has actually been sighted, or has been indicated by radar, and this or other tornadoes may strike in your vicinity. Public warning will come over the radio.

**DO NOT** leave the building. Move away from the perimeter and exterior of the building and locate a posted SEVERE WEATHER SHELTER AREA sign. These areas are located in all buildings of The Academy.

If you do not have time to locate a severe weather shelter area:

- Go to an inner hallway or a smaller inner room without windows, such as a bathroom or closet
- Vacate any exterior rooms and close the doors to those rooms.
- Get away from windows.
- Take shelter under tables, if possible.
- Avoid places with wide-span roofs such as auditoriums, cafeterias or large hallways.
- Go to the center of the room. Stay away from corners because they tend to attract debris.
- Sit down
- Cover your head.
- Make every effort to remain calm and encourage those around you to do likewise.
- If you have mobility impairment and you have not pre-arranged an evacuation plan go to a room (closet or bathroom) on an interior wall without windows and cover your head. Try to let someone know where you will be.

### **Fire Drills**

Wisconsin State Law requires a number of fire drills periodically, and these drills need your most serious cooperation and consideration. Fire drills must be held once a month for every month the school is in session, with a local fire department strongly encouraged to oversee one. Fire drills can be postponed due to bad weather. However, these drills then must take place at a later date. In addition, four more fire drills must take place before any such drills may be postponed. All exits must be in working condition and unobstructed.

### **In A Fire Emergency**

Familiarize yourself with your evacuation route. Please familiarize yourself with the location of all emergency and regular exits. If you have a mobility disability you need to pre-arrange an individual evacuation plan. **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 MINNESOTA STATE LAWS.**

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 him/her that help is on the way.
- Power Failure - This is what you should do:
- Remain calm- stay where you are.
- Await instructions from Administration or Maintenance personnel.
- If instructed to evacuate, use designated emergency exits ONLY.

### **Emergency Phone Numbers**

Immediate Help (Fire, Police, Rescue Squad) - 9-1-1

Administrative Offices - 968-0433 (Daytime)

Appleton Police Department - 832-5500

Appleton Fire Department - 832-5813

### **Ethics Conduct**

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

- Making every effort to assist students and families with their financial need
- Removing financial barriers for those desiring to further their education

- Educate students and families concerning all consumer information and aid available for those who qualify
- Protect and respect the privacy of students
- Ensure the confidentiality of student records and personal circumstances
- Perform a needs analysis for each student desiring to apply for financial aid
- All needs analysis will be performed in a consistent manner
- Will provide services that do not discriminate on the basis of race, gender, religion, age, economic status, ethnicity or sexual orientation
- Attending financial aid seminars and trainings to stay current with all DOE regulations
- Remain in the highest level of ethical behavior

### **Code of Conduct**

The Salon Professional Academy FAO's are expected to always maintain ideal standards of professionalism in relation to interacting with students and families while carrying out the responsibilities of their position. The FAO 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
- Follow the DOE laws and regulations and 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

### **Instructional Staff**

A listing of instructional staff is available in the Catalog, under Insert # 4.

### **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 (and/or the web address where the student can download a voter registration card) are distributed to students during the financial aid orientation conducted on the first day of class.

### **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 lawSchools 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.

Nail Technology graduates completing 300 hours and all required course work may take the state board exam to receive a nail technology license in Wisconsin.

**Graduation, Licensure, and Placement Rates can be found at the Academy Admissions office.  
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 average \$25,000 to \$ 43,250 (2010 Bureau of Labor Statistics).

Esthetics graduates can earn average \$20,000 to \$51,490 (2010 Bureau of Labor Statistics).

Nail Technology graduates can earn average \$18,000 to \$31,940 (2010 Bureau of Labor Statistics).

These above salaries and gratuities are a national average. Regional entry-level statistics reflect post training period yearly income from \$25,000 to \$35,000, depending on the work schedule. A commission scale is commonly used to pay industry service providers resulting in much higher pay after an introductory period of several months. Retail commission is also common. Many salons now offer benefits resulting in higher earnings.

**CAMPUS SECURITY DISCLOSURE      Campus Security Act Information Disclosure –**

Under the Crime Awareness Campus Security Act of 1990, we are required to provide the student 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.

- If a crime happens to the student or the student's property or if there is an emergency occurring on campus, report the incident 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.
- The Salon Professional Academy FAO will provide students, faculty, and staff with a copy of this crime report from the previous calendar year by October 1<sup>st</sup> of the following year. Statistics will be gathered from the local police and compiled in the annual report. The report will show the number of incidents on campus, including The Academy parking lot and adjacent streets. At any time, statistics can be accessed from The Academy admissions/ financial aid office.
- Although The Academy 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.

- 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, robbery, 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.**

- 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.
- We encourage students and employees to be responsible for their own security and the security of others.
- 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.
- 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 (Academy address).

### **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.

#### Sex Offenses:

- If a sex offense occurs while in The Academy, please contact the Appleton 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 by a student or staff member upon request.

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.
- 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.
- The 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 Appleton.

#### 2007, 2008 and 2009 Calendar Year Statistics:

The local police and The Academy report the following information. The following statistics are per category: 0\_criminal homicide, 0\_forcible and non-forcible sex offenses, 0\_ robbery, 0\_aggravated assault, 0\_simple assault, 0\_intimidation, 0\_vandalism, 0\_burglary, 0\_motor vehicle theft, 0\_larceny-

theft, 0\_arson, 0\_hate crimes including crimes involving bodily injury. Also, the police and The Academy have 0\_reports of illegal weapons possession, drug law violations, or liquor law violations.

## **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.
- Act as a lender to graduate or professional students under FFEL 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 appears 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.

### **General Information for Title IV Funding**

The Salon Professional Academy educates students and / or parents in all options of aid available to those who qualify. We understand that all students/family's 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 borrow money to help cover educational costs and living expenses for their dependent daughter / son. The Salon Professional Academy encourages parents of eligible dependent students to apply for the Federal Parent Plus Loan.

**Need Based Aid:** Stafford Subsidized Loans and Pell Grants

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

### **Eligibility of Title IV Aid**

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

- have a High School Diploma, GED or equivalent
- 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 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 <https://studentloans.gov/>

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 orientation. Orientation is conducted on the first day of class.

### **Required Elements of Entrance Counseling**

- Go over Budget Management Worksheet
- Review deferment
- Importance of keeping financial aid papers
- Reinforce the importance of repayment
- Importance that loan repayment is required even if the student does not finish their education
- Default and its consequences
- How to use the MPN or E-MPN
- Explain interest and capitalization
- Provide sample monthly repayment amounts and the importance of not over borrowing
- NSLDS and how to access the system
- Contact information for questions
- Notification of change of name or address
- Withdrawal from the program and how the withdrawal will affect the student

### **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](http://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, WI. 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 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.
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 their School Code. All verification and/or corrections must be completed prior to qualifying for aid. The DOE selects one in every three students for verification. If the student is selected, the student will receive the Academy verification policy and verification worksheet from The Academy 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 cost is 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 who desire low interest Stafford Federal Student Loans must complete a Master Promissory Note or E-MPN.
7. Parents desiring to take out a low interest 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 1<sup>st</sup> academic year and 2<sup>nd</sup> academic year
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 <https://studentloans.gov/>
11. Students are required to notify The Academy Financial Aid Officer if they receive any additional financial assistance before or after an award letter have 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. At the time of disbursement, students will sign the Satisfactory Progress Disbursement Sheet and student transcript 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 Academic Probation.

### **Disbursement Refund Summary**

**A refund will be issued to the student if:**

The student has 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 refunds will be issued by check within one week of the disbursement.

**A 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 refunds will be issued by check within one week 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 date of graduation or withdrawal.
- If a student does not return from a maximum 6 month Leave of Absence, the student's loans immediately enter repayment.
- Failure to repay a student loan will leave a negative mark 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.

**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

		2010/2011	
<u>Dependent</u>		<u>Independent</u>	
1AY	\$13475		\$16065
2AY	\$11880		\$14470

**Additional Costs**

Student books and kit are a required purchase by the student from the Academy. 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**

All students attending The Salon Professional Academy must maintain Satisfactory Academic Progress (SAP). SAP is defined as reaching each checkpoint of training with an 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.

The Academy utilizes a 100-point grading scale of which 85-100% is passing, 0-84% is not passing. Grades are given for classroom theory and practical work, projects, and salon area performance. A student must be at an 85% or higher GPA to graduate. The Salon Area Grading scale is based on a 10 step process:

100%= 10 Completes in all 10 steps, 90%= 9 Completes, 80%= 8 Complete, 70%= 7 Complete, 60%= 6 Complete, 50% = 5 Complete, 40%= 4 Complete, 30%= 3 Complete, 20%= 2 Complete 10%= 1 Complete. 50% and less may warrant the student to be removed from the Student Salon Area and returned to theory. A Zero will be given in each step for refusal of a guest or service.

Course incompletes, repetitions, and non-credit remedial courses have no effect on The Academy's Satisfactory Progress Policy. Inadequate grades may indicate a lack of student inability or motivation. When a student is struggling in one or more areas of study or skill level, the educator will advise the student on how the deficiency can be successfully completed and determine a deadline for the work to be completed satisfactorily. The student will be notified immediately after a grading period of how the deficiency can be successfully completed. Students may receive an incomplete from an educator when the student is attempting to learn a skill or subject but needs additional time to complete the work successfully. Students will be given timelines to complete the work and a description of the work yet to be completed.

SAP checkpoints are as follows:

A.) Cosmetology: 136 hours, 450, 900, and 1350 hours.

The maximum time frame in which Cosmetology cash paying student or financial aid student can complete the program is no more than 2124 scheduled hours and 9.5 scheduled weeks for day cosmetology or 18.5 scheduled weeks for night cosmetology beyond the contract end date.

B.) Esthetics: 56 hours and at 226 hours

The maximum time frame an Esthetics cash paying student or financial aid student can complete the program is no more than 531 scheduled hours and 6 scheduled weeks beyond the contract end date.

C.) Nail Technology: 56 hours and at 151 hours

The maximum time frame a Nail Technology cash paying student or financial aid can complete the program is no more than 354 scheduled hours and 3.5 scheduled weeks beyond the contract end date. However, any student in the above programs who attends beyond the contract end date will pay additional fees as stated in the student's contract.

At these checkpoints the student must have attended at least 85% of the scheduled hours. Additionally, the student must maintain an 85% grade point average to be considered making SAP. If at one of the above checkpoints, the student is not making SAP, the student will be advised by the financial aid office/education office that she/he is being placed on academic probation with documentation placed in the student's file. During the advisory session, the student will be informed that she/he has until the next checkpoint (payment period) to comply with SAP. Financial aid students will still be eligible for Title IV aid during the payment period in which the student was placed on probation.

If the student, does not meet SAP by the next checkpoint (payment period), the student will only be allowed to continue if the student is attempting to comply with SAP standards. The financial aid student will be ineligible for Title IV aid for that payment period and the student and /or parent (if applicable) must pay privately for that payment period's tuition. The student will still be on academic probation and the student must meet the required SAP requirements by the following checkpoint. If the student does not, the student will be dismissed from The Salon Professional Academy. Cosmetology students on the 900 hour academic year can be placed on academic probation a maximum of two times. The student enrolled in Nail Technology or Esthetics can be placed on academic probation once.

A student may appeal an unsatisfactory progress determination to a director or owner in writing. The director and owner will review the individual's case and hear the educator's evaluation with the student present. The director and owner will then make a determination. A student who was considered unsatisfactory may have their financial aid reinstated after a successful appeal.

A student, who was dismissed due to unsatisfactory progress, may appeal the dismissal to an owner in writing. The owner will make a determination. If the appeal is approved, the student will be re-admitted to The Salon Professional Academy, however; the student will still be on probation upon re-entry. The student must achieve SAP by the next checkpoint (payment period) in order to be eligible for Title IV aid in that payment period and to remain enrolled at The Salon Professional Academy.

A student who must take an approved Leave of Absence (LOA) or must withdraw from training for nonacademic reasons may return to The Salon Professional Academy with no loss of SAP if the student was making SAP when the student left. A student may be granted a LOA for any of the following reasons: 1) Financial Hardship 2) Medical Issues 3) Personal or Family Related Issues 4) Staff Recommendation 5) Military Deployment. On the day the student returns from a LOA the student is required to inform the financial aid /education office of their return. The student's contract will be extended for the same number of days the student was on LOA without any penalty to the student.

The LOA must be requested and approved in writing prior to LOA occurring. In addition the student is required to list the reason for the LOA. Emergency LOA, without prior written request, may be granted provided the student completes the LOA form and returns it to The Salon Professional Academy via mail or in person within a reasonable resolution of the emergency.

The maximum time frame for a LOA is 180 calendar days. The Salon Professional Academy permits more than one LOA provided the total number of days of all LOAs does not exceed 180 calendar days in a 12 month period. If the student is receiving federal funds, no federal loan payments will be disbursed during the LOA. If the student does not return from the LOA within the 180 days, the student will be dropped from The Salon Professional Academy and the student's loans will go into repayment.

### **Academic Probation**

All students attending The Salon Professional Academy must maintain satisfactory academic progress (SAP) which is defined as reaching each checkpoint of training with a theory and practical grade average of 85% and 85% attendance.

SAP checkpoints are as follows:

- a) Day Cosmetology- (900 Hour Academic Year), at 136 hours, 450, 900, and 1350 hours
- b) Night Cosmetology - at 136 hours, 450, 900, and 1350 hours
- c) Night Esthetics – at 56 hours and at 225 hours
- d) Night Nail Technology – at 56 hours and at 150 hours

At these checkpoints, the student must have attended at least 85% of the scheduled hours, and must maintain an 85% grade point average to be considered making SAP.

The maximum time frame in which a cosmetology cash paying student or financial aid student (to receive Title IV Aid) can complete the program is no more than 2124 scheduled hours and 9.5 weeks for day cosmetology or 18.5 weeks for night cosmetology beyond the contract end date. The maximum time frame an Esthetics student can complete the program is no more than 531 scheduled hours and 6 weeks beyond the contract end date. The maximum time frame a Nail Tech student can complete the program is no more than 354 scheduled hours and 3.5 weeks beyond the contract end date. However, any student who attends beyond the contract end date will pay additional fees as stated in the student's contract.

If at a checkpoint listed above, the student is not making SAP, the student will be advised by the financial aid office/education office that she/he is being placed on academic probation with documentation placed in the student's file. During the advisory session, the student will be informed that she/he has until the next checkpoint (payment period) to comply with SAP. Financial aid students will still be eligible for Title IV aid during the payment period in which the student was placed on probation.

If the student does not meet SAP by the next checkpoint (payment period), the student will only be allowed to continue if the student is attempting to comply with SAP standards. The financial aid student will be ineligible for the Title IV aid for that payment period and the student and/or parent (if applicable) must pay privately for that payment period's tuition. The student will still be on academic probation and the student must meet the required SAP requirements by the following checkpoint. If the student does not, the student will be dismissed from The Salon Professional Academy.

Cosmetology students can be placed on academic probation a maximum of two times. The student enrolled in Nail Technology or Esthetics can be placed on academic probation only once.

A student may appeal an unsatisfactory progress determination to a director or owner in writing. The director and owner will review the individual's case and hear the educator's evaluation with the student present. The director and owner will then make a determination. A student who was considered unsatisfactory may be reinstated after a successful appeal. Financial aid students may have their financial aid reinstated after a successful appeal.

A student, who was dismissed due to unsatisfactory progress, may appeal the dismissal to an owner in writing. The owner will make a determination. If the appeal is approved the student will be re-admitted to The Salon Professional Academy, however; the student will still be on academic probation upon re-entry. The student must achieve SAP by the next checkpoint (payment period) in order to be eligible for Title IV aid in that payment period and to remain enrolled at The Salon Professional Academy.

### **Exit Loan Counseling**

All students at The Academy must complete an Exit Interview. The students can review Exit Loan Counseling for Direct Loans at <https://studentloans.gov/>. The 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 information concerning loans from entrance interview
- Review repayment options

- Provide a copy of repayment schedule and provide the average monthly repayment amount based on students borrowing history at The Academy
- Provide information on loan consolidation
- Provide pros and cons
- Discuss debt management strategies
- Hand out Exit Interview Budget Management Worksheet
- Provide information on forbearance, deferment and cancellation options
- How to access the NSLDS website and availability of FSA Ombudsman's office
- Help the borrower understand their rights and responsibilities concerning loan repayment
- Collect updated personal contact information for the borrower

### **Withdrawal from The Academy**

If a student decides to leave The Academy prior to graduation, whether a cash paying or financial aid student, the student must notify the financial aid office of their desire to withdraw. The student will need to be 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 date of graduation or withdrawal. Students who took a six month Leave of Absence (LOA) and who did not return from the LOA will enter immediate repayment.

### **Financial Aid Student:**

If the student received Federal loans or grants, all or part of the Federal Aid the student received could be required to be returned, based on the results of The Department of Education (DOE) R2T4 calculation.

Once the R2T4 calculation for the Federal Aid is complete, The Academy will complete the Academy Refund Policy, taking into account any returned Federal Aid, to determine if the student owes The Academy for tuition and / or 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 have a debt to pay to The Academy for unpaid tuition or fees and in addition still have Federal Loans / Private Loans to repay.

### **Cash Paying Student:**

The Academy will calculate the Academy Refund Worksheet to determine if the student still owes the Academy for tuition and /or fees **or** if The Academy owes the student a refund.

All students attending The Academy and who withdraw must complete the Exit Interview process with the financial aid officer. If an extenuating circumstance prevents the student from completing the Exit Interview in person, the student will need to notify the FAO.

If any (financial aid or cash) student does not "officially withdraw", the student will be dropped from the program when the student ceases to call to report an absence and ceases to attend after 5 days have elapsed since the student ceased attendance and failed to communicate with The Academy financial aid office.

### **Loan Repayment**

Repayment for Federal Loans begins 6 months from the date of graduation or withdrawal. 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.

the R2T4  
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.

The Academies that have clock hours, 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.

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 45 days of the earlier of

- 1) The 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 45<sup>th</sup> 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 45 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:

- a) To provide students with the information contained in this document.
- b) Identifying students who have withdrawn and will be affected by this Policy.
- c) 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:

- a) Return unearned Title IV funds that were disbursed to the student where in the student was deemed ineligible, based on the R2T4 calculation.
- b) When possible, the student should notify The Academy in writing of official withdrawal.
- c) If the student rescinds her decision to withdraw, the student must notify The Academy in writing.
- d) 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](http://www.studentaid.ed.gov) or can be directed to The Academy financial aid office at 920-968-0433 extension 22 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.**

## REFUND POLICIES

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. Applicants not accepted by the school shall be refunded all monies paid to the school. If student (or in the case of student under legal age, his/her parent or guardian) cancels the enrollment in writing within three business days of signing the enrollment agreement, all monies collected by the school will be refunded even if the student has begun classes. The "formal cancellation date" will be determined by the postmark on written notification; the date said notification is delivered to the school in person, the date of expulsion by the school, or 30 days after the last day of attendance or the expiration date of an approved Leave of Absence.

If a student cancels the enrollment more than three business days after signing the contract but prior to starting classes, a refund of all monies paid to the school less the registration fee in the amount of \$200 will be made. For students who enrolls and begins classes but withdraw prior to course completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies:

Percentage of scheduled hours	Percentage of total cost of program charged
0% to 5%	20 %
5% to 10 %	30 %
10% to 15 %	40 %
15% to 25 %	45 %
25% to 50 %	70 %
50 % to 100%	100 %

Any monies due the applicant or student shall be refunded within 30 days of formal cancellation date as defined above. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If permanently closed or no longer offering instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student. If the course is canceled subsequent to a student's enrollment, the school will either provide a full refund of all monies paid or completion of the course at a later time. The school does not participate in any teach-out plans with other institutions.

Students who withdraw or terminate prior to course completion are charged a cancellation or administrative fee of \$150.00. This refund policy applies to tuition and fees charged in the enrollment agreement. In the event the student withdraws or is dismissed from the academy the student is charged according to the Partial Refund Chart below. In the Partial Refund Chart, "percentage of enrollment time" means the number of scheduled class days elapsed from the start of the student's attendance until the student's last date of attendance divided by the total number of class days required to complete the course of instruction. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the

time of withdrawal. All books and kit items are non-refundable. All fees are identified in the catalog and in this enrollment agreement.

**PARTIAL REFUND CHART**

PERCENTAGE OF ENROLLMENT TIME		MAXIMUM PERCENTAGE OF TOTAL COST OF COURSE OF INSTRUCTION MAY BE CHARGED
GREATER THAN	LESS THAN OR EQUAL TO	
0%	5%	20%
5%	10%	30%
10%	15%	40%
15%	25%	45%
25%	50%	70%
50%	100%	100%

If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of TIV funds will be completed and any applicable returns by the school shall be paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by the school and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

**Enrollee’s RIGHT TO CANCEL**

**You may cancel this agreement by mailing or delivering a notice to (to The Academy 3355 W College Ave. Appleton WI 54914) before midnight of the third business day after you signed this agreement. “Business day” means any calendar day except Saturday and Sunday, and except the following business holidays: New Year’s Day, Martin Luther King Jr.’s Birthday, Washington’s Birthday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran’s Day, Thanksgiving and Christmas. If you wish, you may use this page as that written notice by writing “I hereby cancel” and adding your name and address. A duplicate of this page is provided to you by The Academy for your records.**

**VETERANS REFUND POLICY**

“The non-refundable portion of registration fees will not exceed \$10.00 All other charges to the student, including tuition, books and supplies issued by the school, registration fees in excess of \$10, and other fees will not exceed the pro-rata portion of total charges that the length of the completed portion of the course bears to the total length of the course. This policy is in compliance with the requirements of 38-CFR 21.4225.”