

# Elite Academy of Hair Design

3200 Guernsey Street  
Bellaire, OH 43906  
(740) 325-1622

[www.eliteacademyofhairdesign.com](http://www.eliteacademyofhairdesign.com)

## School Catalog



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Looking for the opportunity to express your creativity and establish a solid professional career? Look no further. Come to the Elite Academy of Hair Design and let yourself grow. You've come to the right place!!!

### **Mission & Objective**

Built to inspire, the Elite Academy of Hair Design strives to provoke the creative and professional development of future generations of confident cosmetology professionals. Our goal is to prepare our students to successfully pass their licensure examination and find gainful employment in the beauty industry. By intention and philosophy, we invite men and women, diverse in creative interests and cultural backgrounds to enrich our educational community and further our mission.

### **Facilities**

The campus of the Elite Academy of Hair Design is located at 3200 Guernsey St., Bellaire, OH 43906. The Elite Academy of Hair Design is the ideal setting for your professional education. The school's campus is approximately 5,000 square feet of educational space. The campus provides the theory and practical learning facilities for cosmetology students as well as the introductory theory training for cosmetology students. Your training will encompass three types of learning: Academic knowledge, the foundation of your education. Practical experience, the application of your knowledge. Professional business-building skills, vital for your success. Each phase of your education will emphasize a different combination of learning approaches. Explore the latest styles and techniques in hair cutting and styling, skin care and nail care.

### **Ownership**

The institution is owned by Elite Academy of Hair Design LLC. Gayle Wesley is the managing member.

### **Licensure & Accreditation**

The institution is licensed by the:

Ohio State Cosmetology and Barber Board

1929 Gateway Circle

Grove City, OH 43123

Phone: [\(614\) 466-3834](tel:6144663834),

Fax: [\(614\) 644-6880](tel:6146446880)

Website: [www.cos.ohio.gov](http://www.cos.ohio.gov)

Complaints: <https://www.ohiohighered.org/students/complaints>

The institution is accredited by:

National Accrediting Commission of Career Arts & Sciences

3015 Colvin Street

Alexandria, VA 22314

Phone: (703) 600-7600

Website: [www.naccas.org](http://www.naccas.org)

### **Administration & Staff**

Gayle Wesley	Director/Instructor
Carolyn Mowder	Financial Aid/Administrative Assistant
Jessica Kuhn	Supervising Instructor/Admissions
Christine Shrieve	Class Instructor
Cassie Bosworth	Clinic Instructor

### **Programs Offered**

Cosmetology – 1500 Clock Hours

Advanced Cosmetology – 300 Clock Hours

All programs are offered in the English language only.

## Career Opportunities for Cosmetologists and Advanced Cosmetology

### Salon Industry

1. Hair stylist
2. Esthetician
3. Makeup artist
4. Manicurist
5. Sales representative
6. Permanent waving specialist
7. Hair coloring specialist

### Education & Other Fields

1. Instructor
2. Freelance educator
3. Manufacturer educator
4. Consultant/Trainer
5. Distributor educator

All career opportunities listed are entry level. The programs at the Elite Academy of Hair Design provide instruction in theory and are designed to develop practical skills required for licensure. Teaching methods include discussion, question and answer, demonstration, cooperative learning, problem solving, lecture, individualized instruction, and student presentations. Students are graded on the basis of classroom and homework assignments, chapter tests, model assignments and practical guest services.

### School Calendar

The institution begins classes approximately every 11 weeks. The institution may close at times due to inclement weather. Announcements are made via Facebook, local television stations or text message directly to the student. Any additional days off will be announced in advance.

### Class Start Dates

**2019**  
February 5, 2019  
April 30, 2019  
August 6, 2019  
October 29, 2019

**2020**  
February 11, 2020  
May 5, 2020  
August 3, 2020  
October 20, 2020

### Holidays & School Closures

**2019**  
April 18-24, 2019  
July 2-15, 2019  
November 26-December 2, 2019  
December 23, 2018- January 6, 2020

**2020**  
April 7-13, 2020  
June 30 – July 14, 2020  
November 24-30, 2020  
December 20, 2019 – January 4, 2021

### School Schedule

The institution's business hours are Tuesday-Friday 9:00AM – 3:30PM  
Full-time students are scheduled to attend 30 hours per week; Tuesdays-Saturday 9:00AM-3:30PM.  
Part-time students are scheduled to attend 15 hours per week; Tues/Thurs 4PM-8:30PM & Sat 9AM-3:30PM  
(Part-Time schedule is based on need and availability)

### Non-Discrimination Policy

The institution does not discriminate on the basis of sex, race, age, color, ethnic origin, or religion.

### Scholarships & Fee Waivers

The Jouette Marie Scholarship/Tuition Waiver is available to high school seniors. Please see your applicable high school guidance counselor for details on the application and selection process.

## **Enrollment**

The institution in its enrollment, instructional, and graduation policies does not discriminate on the basis of sex, age, race, color, religion or ethnic origin. We do not recruit students already enrolled at another school offering a similar program of study. The school reserves the right to refuse admission to any person who shows an inability or unwillingness to successfully complete the program and gain employment in the field of cosmetology. Prospective students may enroll for classes up to two weeks prior to the start date of that class.

## **Enrollment Requirements**

- Interview and receive a tour of the school.
- Complete an enrollment application.
- Pay a Non-Refundable Application Fee of \$50.00.

## **Admissions Requirements**

In order to be admitted to the institution, the student must complete the following:

- Submit one of the below items as Proof of age (must be minimum 16 years of age to enroll):
  - Government Issued Photo ID;
  - Driver's License
- Submit one of the below items as evidence of a High School Graduation or its Equivalent:
  - US High School Diploma;
  - High School Transcript;
  - G.E.D. Certificate;
  - State Certified Home School Certificate;
  - Foreign Diploma that has been translated and authenticated as a High School Graduation Diploma in the United States.
- Applicants enrolling in the Advanced Cosmetology program must submit a copy of a current Ohio practitioner license or be a recent graduate of the Cosmetology program at this school.
- Pay a registration fee of \$200.00.
- Sign an Enrollment Agreement.

## **Transfer Students**

The institution will not make any guarantees that hours earned in our programs will be accepted as transfer hours by another institution. As a transfer student it is your responsibility to confirm what other schools will accept. The institution will accept applications from prospective transfer students enrolling in the Cosmetology program only. The institution does not accept transfer students into the Advanced Cosmetology program.

To transfer hours based on a prior enrollment in another institution your hours and transcript must be approved by the Ohio State Cosmetology and Barber Board. Ohio students must request transcripts from the Ohio State Board and the previous school for proof of hours. The transcript must include a listing of detailed hours. This information must be received by the institution before an enrollment determination is made. Transfer students are responsible for fulfilling all applicable state requirements. The institution reserves the right to deny transfer hours from other schools.

## **Re-Enrollment**

Students may re-enroll at the sole discretion of the institution after a six (6) month waiting period. Any student who wishes to re-enroll must complete the following:

- Pay off any previous balance from prior enrollment period.
- Meet all current enrollment and admissions requirements including payment of application and registration fees.
- Sign a new enrollment agreement and pay current rate of tuition for hours remaining to complete the program.

A student who has been accepted by the institution will be notified of when he/she may re-enter the program.

## Tuition & Fees

Elite Academy of Hair Design is a private self-pay institution. We are approved to offer Title IV federal financial aid, to those who qualify. You will be responsible to pay the application, registration, and lab fees as well the tuition and kit/book fee as stated on your Enrollment Agreement.

- Payment plans are available. However, the application, registration, lab, and kit/books fees, as well as the first months tuition payment is due upfront, on or before the student's first day of attendance at the school. Monthly payments are due by the last business day of each month according to your enrollment contract. All contracted costs must be paid by the completion of your program. No hours will be released if there is a debt owed to the school.
- The institution accepts payment for tuition and fees in the form of cash, money order, cashier's check, or personal check.
- All returned checks for insufficient funds will be subject to a \$25 fee.
- Extra Instructional Charges: School will charge additional tuition for hours remaining after the contract ending date stated on the enrollment contract at the rate of \$8.00 per scheduled clock hour, or any part thereof, payable in advance until graduation.
- The school will charge a \$50 non-refundable application fee and a \$200 registration fee for students enrolling or transferring to the school. The institution will charge of \$500 Lab Fee that is non-refundable.
- The student will be charged the market price to replace any kit items.
- The school may charge a \$10.00 transcript fee for transcript requests.
- In Ohio, students are subject to additional examination and/or licensing fees. The types and amounts of current fees can be located at the following web address: <http://www.cos.ohio.gov/uploads/File/fee%20summary.pdf>

### Cosmetology Program

Application Fee	\$ 50
Registration Fee	\$ 200
Kit/Books	\$ 1,500
Lab Fee	\$ 500
Tuition	\$13,000
<b>Total</b>	<b>\$15,250</b>

### Advanced Cosmetology Program

Application Fee	\$ 50
Registration Fee	\$ 200
Lab Fee	\$ 75
Tuition	\$2,400
<b>Total</b>	<b>\$2,725</b>

### Federal Assistance Programs

The school is approved as an eligible institution by the U. S. Department of Education to participate in Title IV grant and loan programs. The packaging of financial assistance is determined according to guidelines set by the US Department of Education. A variety of programs are available for students qualifying for assistance:

#### Federal Grants

Federal Pell Grant: Intended to be the basis of the financial aid package and may be combined with other aid to meet the full cost of attendance. The Federal Pell Grant is a need based aid program in which an eligible recipient does not have to repay the funds received.

#### Federal Direct Loan Program

These are low interest loans for undergraduate and graduate students that are made available through the Federal Government. This program includes the Federal Subsidized Stafford, Federal Unsubsidized Stafford and Federal Parent Plus loans. There are grade level progressions and loan limits used for the administration of these loans, and repayment terms include a six-month grace period that begins when the student graduates or drops below half time enrollment.

Federal Direct Subsidized Stafford Loan: This is a need-based-loan for which the Federal government subsidizes the interest until repayment begins and during any period of deferment. This is a loan and recipients must begin making payments at the end of their six-month grace period.

**Federal Direct Unsubsidized Stafford Loan:** This is a non-need-based loan for which the Federal Government does not pay the interest subsidy. Interest accrues after disbursement. The recipient has the option to pay the interest or to defer payment of the interest for the grace period. This is known as capitalization.

**Federal Direct Parent Plus Loan:** This loan is available to parents of dependent undergraduate students to help pay for the cost of the dependent's education. Borrowers of PLUS Loans are required to undergo a credit check by the lending institution. The definition of a "parent" for PLUS Loan eligibility is a student's biological or adoptive or step-parent in the event that person's income would have been taken into consideration when calculating the student's expected family contribution (EFC).

## **Graduation & Licensing Requirements**

In order to receive a Diploma and graduate, the following graduation requirements apply:

- Complete all phases of study according to State requirements.
- Complete all required assignments, tests, and examinations, both practical and theoretical.
- Made satisfactory payment of all debts owed to the school.

After all graduate requirements have been met the student must sit for, and pass the applicable state board licensing examination. To be eligible to take the Ohio State Cosmetology and Barber Board licensing examinations, an applicant for licensure must satisfy the following:

- a) Passes an examination conducted under Section 4713.24 of the Revised Code of the Ohio State Cosmetology and Barber Board, for the branch of cosmetology the applicant seeks to practice;
- b) Pays to the Board the applicable fee;
- c) In the case of an applicant for initial Cosmetology license, has successfully completed at least 1500 clock hours of board approved Cosmetology training in a school of cosmetology licensed in the State of Ohio.
- d) In the case of an applicant for an Advanced Cosmetology license, has successfully completed at least 300 clock hours of board approved Advanced Cosmetology training in a school of cosmetology licensed in the State of Ohio.

**Disclosure:** Please see the Ohio State Cosmetology and Barber Board, Ohio Administrative Code, Chapter 4713-1-07 Prohibited Acts, for reasons why the Board may refuse to renew, or may fine, suspend and/or revoke any license or permit for any one or more causes and therefore prevent an individual from obtaining or maintaining gainful employment as a licensed professional.

## **Career Considerations**

Elite Academy of Hair Design wants to ensure that students interested in pursuing a career in hair, skin or nails, considers all aspects of such a decision. Persons who want to become professionals in this field must:

- Have finger dexterity and a sense of form and artistry
- Enjoy working with the public and be able to follow a customer's direction
- Keep abreast of the latest hair, skin and nail care techniques and technological innovations
- Work long hours while building a personal clientele in order to earn the desired income
- Make a strong commitment to the educational process and complete the program of study
- Learn the skills necessary to operate a personal business

Applicants and students should be aware that:

- The work can be arduous and physically demanding because of long hours standing over a stylist's chair, an esthetician's treatment bed or manicurist table
- There will be exposure to various chemicals and fumes that may cause allergic reactions or could be harmful if used incorrectly
- The practice of safety and infection control is essential for effective and successful performance within the industry
- Methods of compensation vary and may include straight salary, salary plus commission, straight commission, sliding scale commission, retail commission or independent contracting (renting space and equipment from an existing salon or spa).
- Please see the last page of this catalog for more info.

## **Physical and Safety Demands of the Profession**

The institution educates students on the following physical demands essential to the beauty industry. Students must be able to perform these demands, with or without reasonable accommodations (as appropriate), to participate in the program and become a graduate. Students must understand that as part of the program, there may be other necessary physical and safety requirements. If you require a reasonable accommodation to perform these demands, you must direct a written request with documentation, to the manager prior to enrollment.

Some products used in the cosmetology industry may cause an allergic reaction. If you have encountered allergic reactions or are concerned about a reaction, you should consult with your physician. In addition, the profession requires that you work with sharp and/or hot instruments which could cause injury. During instruction, students will be educated on how to work with instruments and the procedure for conditions in which blood may become present.

To ensure continued success, students will need to continue to learn new and current information related to skills, trends, and methods for career development in Cosmetology and related fields. Students will be required to stand for long periods of time and perform precise work with arms and hands in a raised manner. Students must be able to physically and verbally interact with clients and staff. Students must have the ability to maintain work areas and sanitize all implements, towels and sheets that may have been used during a service. Individuals who want to become Cosmetologists must have finger and wrist dexterity, range of motion for their arms and backs and in several of the professions a sense of form and artistry. All should enjoy dealing with people and have the ability to utilize basic analytical skills to determine safe and proper use of implements and/or tools, products, disinfection specifications, and able to follow patrons' instructions.

Cosmetology and Advanced Cosmetology students must have the skills to learn and ultimately be able to perform the following:

- Evaluate, wet, shampoo, comb, sculpt, cut, braid and dry the clients hair and/or scalp
- Evaluate, clean, file, buff, clip, massage and apply polish to a client's nails
- Evaluate a client's hair color to determine a course of action to achieve the desired result
- Evaluate, apply product and massage a client's face, hands, arms, feet and leg below knee
- Evaluate, test temperature, apply and remove wax
- Evaluate and apply product and makeup to a client's face
- Evaluate clients skin and nails

### **Drug Free Workplace & Institution**

The institution has a zero tolerance for drugs and alcohol. No student, educator or employee may be on the institution premises or affiliate clinic under the influence of any substance. As a drug free work environment, individuals under the influence may be subject to immediate dismissal and/or removal. Students may request counseling for substance abuse and will be referred to community resources.

### **Sexual Harassment, Anti-Bullying, and Anti-Hazing Policy**

The institution is committed to ensuring an educational environment free of sexual harassment, sexual violence or harassment based on sexual orientation. The institution believes that all students have a right to a safe school environment. The institution, its staff and students have an obligation to promote mutual respect, tolerance and acceptance.

The institution will not tolerate behavior that infringes on the safety of any student or staff member. A student/staff shall not intimidate, harass or bully another student/staff through words or actions. Such behavior includes: direct physical contact, such as hitting or shoving; malicious gossip, verbal assaults, such as teasing or name-calling; and social isolation or manipulation.

Definition of Sexual Harassment: Unwelcome sexual advances, requests for sexual favors and other verbal or physical conduct of a sexual nature may constitute sexual harassment when:

- a. Submission to such conduct is made either explicitly or implicitly as a term or condition of an evaluation of a student's academic performance, term or condition of participation in student activities or in other events or activities sanctioned by the institution.
- b. Submission to or rejection of such conduct by an individual is used as the basis for academic decisions or other decisions about participation in student activities or other events/activities sanctioned by the institution.
- c. Such conduct has the purpose or effect of threatening an individual's academic performance; or creating an intimidating, hostile or offensive educational environment.

Sexual Harassment is a violation of Section 703 of Title VII of the Civil Rights Act of 1964 as amended in 1972, (42 U.S.C. S2000e, et, Sequa.) and is punishable under both federal and state laws.

Definition of Sexual Violence or Assault: acts of sexual violence, such as rape, acquaintance rape, or other forms of nonconsensual sexual activity or violence or harassment based on sexual orientation. These acts will not be tolerated at the institution as such acts are inappropriate and create an environment contrary to the goals and mission of the institution. Any such acts will be thoroughly investigated and will subject an individual to appropriate disciplinary sanctions and/or possible action by appropriate law enforcement agencies.



It is the responsibility of all persons within the institution to ensure an educational environment free from sexually violent and/or harassing behavior. All members of the institution (student and staff) are expected to report incidents of sexual harassment, sexual violence or assault and harassment based on sexual orientation.

The institution's administration is the designated Sexual Harassment Officer responsible for investigating complaints of sexual harassment, sexual violence, harassment based on sexual orientation, and alleged sexual harassment which has not resulted in a complaint.

Students who experience sexual harassment should be encouraged to make it clear to the alleged offender that such behavior is offensive. However, failure to comply with this provision does not defeat the investigation.

Efforts shall be made to protect the privacy of the complainants within the constraints of the law. Complainants shall be protected, to the extent possible, from retaliation. Appropriate and immediate attention will be given to complaints.

For all formal complaints of sexual harassment, sexual violence or violence based on sexual orientation, the director shall determine the action to be taken, implement the action and notify both parties of the action. A memorandum of such action will be sent to the institution's Human Resources Department. Individuals found in violation of these policies will be subject to appropriate disciplinary sanctions, including possible expulsion.

If the perpetrator of a sexual violence/assault is a student, the student will be subject to disciplinary measures by the institution. In the program of any sexual violence/assault proceedings, the victim, the victim's support person of choice, or attorney may be present.

The institution's Administration, in cooperation with the appropriate law enforcement authorities and at the victim's request, shall shield the victim from unwanted contact with the alleged assailant, including transfer of the victim to alternate classes, if alternative classes are available and feasible.

Consensual romantic/sexual relations between staff and student are not allowed and disciplinary action will result. Substantial risks are involved even in seemingly consensual sexual relationships where a power differential exists between the involved parties.

Claims of consensual romantic/sexual relationship will not protect individuals from sexual harassment charges nor guarantee a successful defense if charges are made. It is the staff member who will bear the burden of accountability because of his/her special power and responsibility and it will be exceedingly difficult to use mutual consent as a defense.

### **Retaliation Prohibited**

Employees and students are protected by law from retaliation for reporting alleged unlawful harassment or discrimination or for otherwise participating in processes connected with an investigation, proceeding or hearing conducted by the institution or a government agency with respect to such complaints. The institution will take disciplinary action up to and including the immediate termination or expulsion of any employee or student for engaging in any of these protected activities.

### **False Reports**

The institution recognizes that sexual harassment frequently involves interactions between persons that are not witnessed by others or cannot be substantiated by additional evidence. Lack of corroborating evidence or "proof" should not discourage individuals from reporting sexual harassment under this policy. However, making false charges of sexual harassment is a serious offense. If a report is found to have been intentionally false or made maliciously without regard for truth, the claimant may be subject to disciplinary action. This provision does not apply to reports made in good faith, even if the facts alleged in the report cannot be substantiated by an investigation.

### **Americans with Disabilities Act**

Elite Academy of Hair Design does not discriminate in admission or access to our program on the basis of age, race, color, sex, disability, religion, sexual orientation, financial status, veteran status or national origin. You may request academic adjustments or auxiliary aids at any time. Elite Academy of Hair Design is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990. Applicants who are persons with disabilities, as defined under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The School will work with the applicant or student to

determine whether reasonable accommodations can be effective and/or are available. Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should follow this procedure:

1. Notify the Director of Education in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least four weeks in advance of the date needed.
2. The Director of Education will respond within 1 week of receiving the request.
3. If you would like to request reconsideration of the decision regarding your request, please contact the Director of Education within one week of the date of the response. Please provide a statement of why and how you think the response should be modified.

### **Academic Advising & Career Counseling**

The institution provides academic and career advice to all students including professionalism, resume development, interview preparation and job search skills. The faculty and staff are available by appointment or informally to meet with the students to discuss any obstacle that may be in the way of success. Additionally, student advising takes place during Satisfactory Academic Progress evaluations.

The school actively posts potential job offers on the in house job posting board and continuously works to establish relationships with potential employers. In addition, the institution suggests student's access [www.BeautyCareer.com](http://www.BeautyCareer.com) or [www.Indeed.com](http://www.Indeed.com) to search employment opportunities.

If at any time you need further assistance with employment placement contact the Director. However, the institution does not guarantee employment to any students.

### **Housing & Professional Assistance Policy**

The institution can recommend suitable housing in the area. However, the institution does not own or operate housing facilities. Students in need of professional advising may be referred to professional counseling in the community outside the school. A list of professional services, with contact information, is available through the administrative office and in the student restroom.

### **Student Records & Transcripts**

Academic records are safely retained at the institution under lock and key. Records including student attendance and grades are locked up and secure. Records of academic progress are furnished to the student. One transcript is provided to students upon graduation and fulfillment of debt owed to the school. Student records will be provided to potential employers only after receipt of a written request, which has been made by the individual student. Student records are maintained for a minimum of six (6) years.

### **Student Information Release Policy**

Unless otherwise required by law or as required for any accreditation process initiated by this institution, no information will be released to any party without written authorization, for each request, from a student (or parent/guardian, in the case of a dependent minor), to release academic, attendance, enrollment status, financial, and/or any other information to agencies, prospective employers, or any other party seeking information about the student. Students and parents or guardians of dependent minor students may deny authority to publish "directory information" such as name, address, phone number, etc.

### **Family Educational Rights & Privacy Act - FERPA**

The institution complies with the Family Educational Rights and Privacy Act of 1974 Buckley Amendment, Public Law 93-380 Section 438. All students' records are confidential. Students and parents or guardians of dependent minor students who are in regular attendance at the institution have the right to inspect and review the student's educational, financial, and attendance records to ensure they are accurate and factual. Students and/or parents or guardians of dependent minors should schedule an appointment with the school administrator to review the student's records.

### **Performance Statistics - NACCAS Annual Report Outcome Rates 2017**

Graduation Rate	83.33%
Licensure Rate	90%
Placement Rate	100%

### **Kit & Textbook Responsibility**

Students are required to use the institution's issued kit and books. Students need to have their kit and books at school daily. If items are not at school, students will be dismissed. If items are lost, stolen or broken, it will be the student's responsibility to replace or repair that item in order to continue the program successfully.

### **Attendance, Absences and Tardiness**

Daily attendance is critical, as proper time management is crucial to the success of a salon professional. The institution is a clock hour school, therefore clocking in and out is extremely important. Students are expected to clock in upon arrival, out for lunch, and out at the end of the day. Students must clock out each time they leave the building, and clock back in when they return. Elite Academy of Hair Design can only issue credit for hours that are properly documented. The institution will honor documented daily time earned. **IT IS THE STUDENT'S RESPONSIBILITY TO CLOCK IN AND OUT.** Students are required to clock in no later than seven (7) minutes after class begins. Students beyond seven (7) minutes must wait until scheduled break to clock in and enter class. Students are not permitted to clock in unless they are in adherence with the institution's dress code and prepared to begin training for the day.

### **Make-Up Work**

It is the responsibility of the student to complete any work missed because of absences. Since much of your training is hands on through demonstrations and practical applications it may not be possible to make up missed work. Any assignments not made up will be marked as a 0% and may affect your overall grade. All required classes must be passed with at least a 75%. Required classes may have to be re-taken if a passing grade is not achieved. All missed tests/quizzes must be taken the day the student returns to school.

### **Make-Up Hours**

Make-up hours are available for those students who have missed hours during the normal course of their schedule. However, make-up hours may only be completed once a student has advanced to the clinic floor. Students may not attend make-up hours in order to graduate earlier than their enrollment contract end date.

Full-time students may make-up hours missed by attending on Tuesday and Thursday evenings during the hours of 4PM-8:30PM. Full-time students may also attend theory class during that time and make-up tests. Part-time students may make-up hours by attending 9AM-3:30PM Tuesday – Friday.

### **Dress Code**

Students must arrive at school prepared to start services. Hair should be well groomed, and for women, make-up should be in good taste. All clothing and shoes must be neat and clean. Specifically, skirts and shorts must be no shorter than if you placed your arms at your sides your fingertips would touch the bottom; if wearing leggings the front and back must not be see through or have any holes or tears; no strapless or spaghetti strap tops, or yoga pants; tank tops may be worn but must have at least a 2 inch thick strap; bras or bra straps must never be seen; see through tops are not permissible unless a shirt worn underneath; Colors: black, white, with accents of gray, silver and gold. No T-shirts are to be worn unless it is the school T-shirt. Examples of T-shirts that or not permissible are as follows: Hanes, Fruit of the Loom, Logo T-shirts, etc.

### **Conduct**

1. Students will arrive ready for class or clinic assignments in dress code, hair and makeup done, and with all materials, books, tools and equipment needed for that day. Any student not complying with these requirements will not be allowed to clock in, will be clocked out and will be given the opportunity to return to school when in compliance.
2. Cell phones will be permitted in class for educational purposes only.
3. Salon Management (clean up) is part of the training program and will be assigned weekly.
4. Inappropriate language and/or discussions are not permitted.
5. Any student who refuses a clinic floor service ticket will be clocked out.
6. Any student who is disruptive in class or on the clinic floor will be clocked out.
7. Any student found to be falsifying hours will not be tolerated. All falsified time will be taken away.
8. Any student who impedes the school's ability to conduct business on the clinic floor, or exerts a negative influence concerning Elite Academy of Hair Design over any current student or prospective student, intentionally or unintentionally, depending on the seriousness of the offense, may be terminated.
9. Disrespect toward another person may lead to termination.

10. Verbal threats and/or physical assault to any person on school property, inside the building or outside may result in immediate termination.
11. Stealing, cheating, possession of concealed weapons, defacing or damaging student or school equipment will result in termination and require monetary restitution.
12. Once the student has been scheduled on clinic floor, they must call off of school if they will not be attending on that day.

### **Rules & Ethics**

1. Greet your customers by name at the desk with a smile and a friendly “hello”. Introduce yourself and always provide a professional consultation before rendering a service.
2. Let your conversation be a pleasant experience. Try to avoid controversial subjects.
3. Do not discuss your personal life or problems with other students or your customers.
4. Students are under constant supervision and are required to be proactive in seeking technical direction from on duty instructors.
5. Students are expected to accept any service assigned, and expected to have and extend a good attitude.
6. Students are required to check the bulletin board daily for official school announcements.
7. There will be no eating or drinking anywhere in the school except in the break room.
8. Smoking is not permitted inside the school.
9. All students must sanitize their hands after breaks and lunch, before returning to the clinic floor, and prior to doing a client.
10. Chewing gum is not permitted while working or participating in classroom activities.
11. Feet are not to be on counters. Respect the furniture.
12. Gossiping about others destroys good relationships and is therefore discouraged.
13. Students shall receive no visitors without prior permission from an instructor.
14. Approved visitors shall not sit with the student while he/ she is performing a service. Visitors should wait in the waiting room.
15. Immediate family members (father, mother, spouse, and children) of students may receive services at a charge.
16. No student shall perform a service on another student without the approval of an instructor.
17. No student will do their own hair, make-up, nails, etc. on the clinic floor. A room is provided for that purpose.
18. Students receiving services must pay for any products used at the school’s cost. Exceptions would be those students who paid lab fees included in their enrollment contract.
19. Students are to keep busy throughout the day (even when not performing a service) mannequin, worksheets, textbook; class assignments, etc. are to be worked on.
20. Gossiping is not permitted.
21. Do not start clinic duties while a customer is still here unless otherwise directed by an Instructor.
22. Your customer is the main priority. Keep conversations with other students confined to the task at hand.
23. An instructor must check service performed before client leaves.
24. Escort every patron to the front, thank them and ask them to come back again.
25. Student will monitor personal education only. At Elite Academy monitoring one’s Personal Education only means “minding your own business.” Elite Academy does not tolerate students minding another student’s education. Making uninvited and/or derogatory remarks about another student’s grade, attendance, evaluations, performance, and the like to fellow students and/or Instructors is out of one’s own scope of education and deemed disrespectful by Elite standards. This behavior goes against the structure of encouragement that Elite Academy strives to maintain.

### **Zero Tolerance Policy**

If a student violates any rules and policies stated in the School Catalog or violates the conditions of their enrollment contract, in school suspension and/or termination may occur depending on the severity. The disciplinary steps are as follows;

1. Verbal Warning
2. Written Warning with two days in school suspension
3. Termination

### **Termination Policy**

The institution may terminate a student’s enrollment for noncompliance with School Policies, the School Catalog, the enrollment contract, or State Laws and Regulations; Improper conduct or any action which causes or could cause bodily harm to a client, a student, or employee of the school; bullying; harassment; willful destruction of school property; and theft or any illegal act.

### **Grievance Procedure**

In accordance with the institution's mission statement, the school will make every attempt to resolve any student complaint that is not frivolous or without merit. Complaint procedures will be included in new student orientation thereby assuring that all students know the steps to follow should they desire to register a complaint at any time. Evidence of final resolution of all complaints will be retained in

school files in order to determine the frequency, nature, and patterns of complaints for the institution. The following procedure outlines the specific steps of the complaint process.

1. The student should register the complaint in writing on the designated form provided by the institution within 10 days of the date that the act which is the subject of the grievance occurred.
2. The complaint form will be given to the school Director.
3. The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
4. If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable.
5. Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
6. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, management will appoint a hearing committee consisting of one member selected by the school who has had no involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the school, and another member who may not be employed by the school or related to the school owners. The hearing will occur within 90 days of committee appointment. The hearing will be informal with the student presenting his/her case followed by the school's response. The hearing committee will be allowed to ask questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each witness' testimony and a recommended resolution for the dispute. School management shall consider the report and either accept, reject, or modify the recommendations of the committee.
7. Students may submit the complaint to the school's regulatory agencies.
8. Contact information for the institution's licensing and accrediting agency can be found elsewhere in this catalog.

### **Leave of Absence Policy**

This policy applies to Cosmetology students only. Students enrolled in the Advanced Cosmetology program are not permitted to take a leave of absence. A student who must take an approved Leave of Absence (LOA) or must withdraw from training will return to school in the same satisfactory academic progress status as prior to the leave of absence. A student may be granted a LOA for any of the following reasons and where there is a reasonable expectation that the student will return from the LOA:

1. Financial Hardship
2. Medical Issues
3. Personal or Family Related Matters
4. Incarceration

Students must follow the institution's LOA policy when requesting an LOA. 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 and their signature is required on the LOA form. Emergency LOA, without prior written request, may be granted provided the student completes the LOA form and returns it to school via mail or in person within reasonable resolution of the emergency. Additionally, the institution will document the reason for its decision to grant the emergency LOA on the LOA form. In an instance of an emergency LOA, the beginning date of the approved LOA would be determined to be the first date the student was unable to attend due to the emergency.

A student who is granted a LOA that meets the above mentioned criteria is not considered to have withdrawn from the institution and a refund calculation is not required. The maximum time frame for a LOA is 180 calendar days and the minimum is 2 weeks or 14 calendar days. The institution permits more than one LOA per program. However, all of the leaves of absence added together must not total more than 180 calendar days in an enrollment period.

If the student does not return from the LOA by the expiration date of the approved leave of absence, the student will be withdrawn from their enrolled program. The institution is required to take attendance and therefore the withdrawal date for the purpose of calculating a refund will be the student's last date of attendance. Additionally, the student's loans will go into repayment after 180 days from the last date of attendance.

The student's contract end date and maximum time frame will be extended for the same number of days the student was on the LOA without any additional institutional charges or penalty to the student. Changes to the contract period on the enrollment agreement must be initialed by all parties or an addendum must be signed and dated by all parties.

If a student is absent 14 consecutive calendar days without being on an official Leave of Absence, they will be considered withdrawn. The institution is not responsible for any equipment left at the school.

## **Cosmetology Course Outline – 1500 Clock Hours**

### **Program Description**

Cosmetology at Elite Academy of Hair Design is the art and science of enhancing beauty for both men and women. Our program includes instruction in the care of hair, nails and skin. Students will learn hair design, color, cutting and styling and will apply this knowledge to mannequins, live models and guests. The care of healthy nails, manicure, pedicure, and table set-up is also taught.

### **Program Goals**

The cosmetology program prepares students to become licensed cosmetologists in the state of Ohio and find gainful employment as a licensed Cosmetologist. The program includes both theory and practical experience which together comprise the skills required for licensure.

### **Schedules**

Full Time 30 hours per week; 9AM-3:30PM; Tuesday-Saturday; 56 Weeks

Part Time 15 hours per week; Tues/Thurs 4PM-8:30PM & Sat 9AM-3:30PM; 112 Weeks

(The weeks to complete include scheduled holidays and school closures)

### **Program Content - 1500 hour Cosmetology Day Class**

Course units required by the Ohio State Cosmetology and Barber Board are listed below:

- Unit 1, Basic Fundamentals, includes the first 300 hours and will be spent in the class room learning basic theory and the practical application on mannequin portion of the course.
- Unit 2, Intermediate Class, will include theory classes from Tuesday through Friday, from 9:00 – 10:30 a.m. Clinic hours will be scheduled from 10:30 – 3:30.
- Unit 3, Advanced Class, will include theory classes from Tuesday through Friday, from 9:00 – 10:30 a.m. Clinic hours will be scheduled from 10:30 – 3:30.

### **Program Content - 1500 hour Cosmetology Part-time Night Class**

Course units required by the Ohio State Cosmetology and Barber Board are listed below:

- Unit 1, Basic Fundamentals, includes the first 300 hours and will be spent in the class room learning basic theory and the practical application on mannequin portion of the course.
- Unit 2, Intermediate Class, will include theory classes on Tuesday from 4:00 – 8:30 p.m. Clinic hours will be scheduled on Thursday from 4:00 – 8:30, and Saturday from 9:00 a.m. – 3:30 p.m.
- Unit 3, Advanced Class, include theory classes on Tuesday from 4:00 – 8:30 p.m. Clinic hours will be scheduled on Thursday from 4:00 – 8:30, and Saturday from 9:00 a.m. – 3:30 p.m.

### **Orientation**

- History
- Life Skills
- Professional Image
- Communication
- Infection Control
- Human Relations
- Ethics

### **Hair Care**

- Properties of hair and scalp
- Principles of hair design and styling
- Hair cutting
- Wigs and extensions
- Braiding
- Permanent waving
- Chemical hair relaxers
- Hair coloring

### **Skin Care**

- Histology of the skin
- Hair removal
- Electrotherapy and light therapy
- Makeup

### **Nail Care**

- Structure and growth
- Manicuring
- Pedicuring
- Advanced Nail Techniques

### **Salon Business Practices**

- Salon operations
- Salon manager
- Career Development
- Business Fundamentals

### **Instructional Methods & Curriculum**

Our programs are taught using the Pivot Point Salon Fundamentals text book, study guide, and exam prep book. Instructors will use methods of lecture, visual aids, practical demonstration and interactive activities. Students will demonstrate their knowledge through practical, clinical and theory exams.

### **Grading procedures**

Numerical grades are considered according to the following:

1. Theory – test scores, written assignments and projects
2. Practical – hands-on demonstration of skills, techniques and procedures
3. Clinic – services performed on the clinic/lab

The grading scale is as follows:

95% - 100%	A	Excellent
85% - 94%	B	Above Average
75% - 84%	C	Satisfactory
Below 75%	F	Unsatisfactory

### **Units of Instruction Cosmetology**

<b>Subject</b>	<b>Theory Hours</b>	<b>Clinic Hours</b>	<b>Total Hours</b>
Infection Control & Principles/ Sanitation & Bacteriology	15	30	45
Scalp & Hair Care	30	60	90
Hair Styling & Cutting	115	230	345
Chemical Hair Procedures & Practices/ Hair Coloring	120	240	360
Manicuring and Artificial Nails & Pedicuring	22.5	45	67.5
Skin Care Procedures & Practices	30	60	90
Artificial Lashes & Extensions	2	4	6
Facial Make-up	5.5	11	16.5
Salon Operations & Communication Skills	30	60	90
Cosmetology Laws and Rules	5	10	15
Elective Work	94	281	375
<b>Total Hours</b>	<b>469</b>	<b>1031</b>	<b>1500</b>

### **Advanced Cosmetology Course Outline – 300 Clock Hours**

#### **Program Description**

Advanced Cosmetology Program is offered in addition to the Cosmetology program and is a continuation of hours that will allow you to test for the Advanced Cosmetology portion of the Ohio Cosmetology Exam. In this program you will study public safety and health, state laws, Managerial skills and advanced techniques.

#### **Program Goals**

The cosmetology program prepares students to become licensed Advanced Cosmetologist in the state of Ohio and find gainful employment as salon manager. The program includes both theory and practical experience which together comprise the skills required for licensure.

#### **Schedule**

Full Time 30 hours per week; 9AM-3:30PM; Tuesday-Saturday; 10 Weeks

### **Instructional Methods & Curriculum**

Our programs are taught using the Ohio State Cosmetology and Barber Board Regulations and Salon Management. Instructors will use methods of lecture, visual aids, practical demonstration and interactive activities. Students will demonstrate their knowledge through practical, clinical and theory exams.

### Grading procedures

Numerical grades are considered according to the following:

1. Theory – test scores, written assignments and projects
2. Clinic – services performed on the clinic/lab

The grading scale is as follows:

95% - 100%	A	Excellent
85% - 94%	B	Above Average
75% - 84%	C	Satisfactory
Below 75%	F	Unsatisfactory

### Units of Instruction Advanced Cosmetology

Subject	Theory Hours 25% Core	Clinic Hours 50% Core	Total Hours
Cosmetology Laws and Rules	12.5	25	50
Public Health and Safety	12.5	25	50
Advanced Techniques	50	100	200
<b>Total Hours</b>	<b>75</b>	<b>150</b>	<b>300</b>
<b>Flexible Learning Hours (Elective Work - Advanced Techniques)</b>	<b>75</b>		

### Satisfactory Academic Progress Policy

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school regardless of form of payment, cash pay or Title IV HEA Program funds. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

### EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:

Program	Evaluation Period	Academic Year Length
Cosmetology	450, 900, and 1200 clocked (actual) hours	900 clock hours
Advanced Cosmetology	150 clocked (actual) hours	300 clock hours

\*Transfer Students- Midpoint of the contracted hours or the established evaluation periods, whichever comes first.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course and/or program, whichever occurs sooner. All periods of enrollment are included in the SAP calculation for Title IV eligibility and otherwise.

### ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 75% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 75% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

### MAXIMUM TIME FRAME

The maximum time (which does not exceed 133% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

COURSE	MAXIMUM TIME ALLOWED	
	WEEKS	SCHEDULED HOURS
Cosmetology (Full time, 30 hrs/wk) - 1500 Hours	66.5 Weeks	1995
Cosmetology (Part time, 15 hrs/wk) – 1500 Hours	133 Weeks	1995
Advanced Cosmetology (Full time, 30 hrs/wk) – 300 Hours	13.3 Weeks	399

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 75% of the scheduled contracted hours. Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis.

All courses offered by the institution are clock hour programs and all students attend on a continuous basis. Therefore, we do not offer term or credit hour based programs. Enrollment is based on one period of continuous enrollment which counts towards satisfactory



academic progress and maximum time-frame, including any time in that period where a student would not receive Title IV, HEA program funds. The period of enrollment includes, fall, winter, spring, and summer, as applicable to the student's enrollment agreement.

### ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments.

Numerical grades are considered according to the following:

1. Theory – test scores, written assignments and projects
2. Practical – hands-on demonstration of skills, techniques and procedures
3. Clinic – services performed on the clinic/lab

The grading scale is as follows:

95% - 100%	A	Excellent
85% - 94%	B	Above Average
75% - 84%	C	Satisfactory
Below 75%	F	Unsatisfactory

### DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. School staff will review with students a copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV, HEA Funds interrupted, unless the student is on warning.

### WARNING

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, your Title IV, HEA program funds, as applicable, will be interrupted and you will be responsible for payment of all tuition balances. You will then be required to bring your grades and/or attendance up to satisfactory levels in order to have financial aid reinstated.

### RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV, HEA program funds, as applicable, by meeting minimum attendance (75%) and academic requirements (75%) by the end of the warning period at the next scheduled evaluation. Students can make up hours during course times the student is not normally scheduled for attendance. Students may begin attending makeup hours as they are needed.

### INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal. If a student is considering pursuit of a second program, they must graduate or withdraw from the current program. If a student decides to switch a program, the current SAP will start over with the new program. The old program SAP will no longer apply.

### NONCREDIT, REMEDIAL COURSES, REPETITIONS

Noncredit, remedial courses, and repetitions do not apply to this institution. Therefore, these items have no effect upon the school's satisfactory academic progress standards.

**TRANSFER HOURS**

With regard to Satisfactory Academic Progress, a student’s transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

NOTE: Withdrawal passing/withdrawal failing and appeals are not applicable to this institution.

**- END OF SATISFACTORY ACADEMIC PROGRESS POLICY -**

**Institutional Refund Policy – Notice of Cancellation (as stated on the enrollment contract)**

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure.

Any monies due the applicant or students shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

1. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid except a non-refundable application fee of \$50.
2. A student (or legal guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement regardless of whether or not the student has actually started classes. In this case all monies collected by the school shall be refunded except a non-refundable application fee of \$50.
3. A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases he/she shall be entitled to a refund of all monies paid to the school less the non-refundable application fee of \$50 and registration fee in the amount of \$200.
4. A student notifies the institution of his/her withdrawal in writing.
5. A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.
6. A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 14 calendar days.)
7. In type 2, 3, 4 or 5, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.
- For students who enroll and begin 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. All refunds are based on scheduled hours:

<b>PERCENT OF SCHEDULED TIME ENROLLED TO TOTAL COURSE/PROGRAM</b>	<b>TOTAL TUITION SCHOOL SHALL RECEIVE/RETAIN</b>
0.01% to 04.9%	20%
5% to 09.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

- All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially. 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, and instruction has begun, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If the course is canceled subsequent to a student's enrollment, and before instruction has begun, the school will either provide a full refund of all monies paid or completion of the course at a later time. If the course is cancelled after students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.
- 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. Other miscellaneous charges the student

may have incurred at the institution (EG: kit, lab fees, extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement.

- 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, The order of returns is: Unsubsidized Federal Stafford Student Loan; Subsidized Federal Stafford Student Loan; Parent Loan for Undergraduate Students (PLUS); Federal Pell Grant; and, Other Federal, State, Private, and Institutional student 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.

### **Return of Title IV Funds**

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants; Unsubsidized Federal Stafford Student Loan; Subsidized Federal Stafford Student Loan; Parent Loan for Undergraduate Students (PLUS).

Determination Date/Withdrawal Date (Official/Unofficial Withdrawal): The last date of attendance would be the last day the student was physically in attendance at the school. A withdrawal date on a student who had been previously attending could be up to, but not to exceeding, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

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

The institution determines the earned and unearned portions of Title IV aid as of the last date of attendance based on the amount of time the student was scheduled to be in attendance. The percentage of the period completed is determined by dividing the number of hours the student was scheduled to complete in the payment period, as of the last date of attendance, by the total number of clock hours in the payment period.

Up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. The amount of Title IV aid earned by the student is determined by multiplying the percentage of Title IV aid earned by the total of Title IV aid disbursed or the Title IV aid that could have been disbursed to the student or on the student's behalf.

For example: 450 hours in the payment period

- The student was scheduled to complete 225 hours as of the student's last date of attendance
- Percentage of Aid earned equals 50%. This is calculated by dividing the scheduled hours as of the last date of attendance divided by total hours in the payment period. (225/450)
- Amount Title IV Financial Aid Earned equals \$1250. This is calculated by multiplying the total aid disbursed or could be disbursed by the percentage of aid earned \$1250 (2500x50%)

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. Your school may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

If the post-withdrawal disbursement includes loan funds, the School must get the student's permission before it can disburse the loan. Students may choose to decline some or all of the loan funds so that s/he does not incur additional debt. A notice will be sent out to the student, and the signed, original document must be returned to the School within 14 days.

Any amount of unearned grant funds that you must return is called an overpayment. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any Institutional Refund Policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return.

If a student drops before they start classes, they cannot use Title IV to cover their non-refundable application fee because they will not have earned any Title IV funding. Also, if a student withdraws at 50% scheduled hours, 100% of tuition will be earned by the institution. However, the institution will be required to refund 50% back to Title IV. If the student used Title IV to pay all of their charges, they will now owe the institution 50% of the charges after the 50% refund is sent back to Title IV funding.

### **Return of Funds by the School**

The school will make the refund determination within thirty (30) days from the date of withdraw/termination and return the unearned funds for which the School is responsible as soon as possible, but no later than 45 days after the date of student withdraw/termination.

The school must return the unearned aid for which the school is responsible by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

### **Title IV Programs**

Unsubsidized Federal Stafford Student Loan;  
Subsidized Federal Stafford Student Loan;  
Parent Loan for Undergraduate Students (PLUS);  
Federal Pell Grant

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

### **Textbooks and Kit Disbursement Policy**

The institution 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 academic year. 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. For those students that are on a cash payment plan, a down payment on tuition, plus books, kit and fees is paid prior to the first day of class and the remaining balance is paid as agreed upon prior to signing enrollment agreement. The textbook and kit items are non-refundable.

## **RIGHT TO KNOW / OCCUPATIONAL INFORMATION**

### **Bureau of Labor Statistics**

<http://www.bls.gov/oo/occupation-finder.htm?pay=&education=Postsecondary+non-degree+award&training=None&newjobs=&growth=&submit=GO>

UNITED STATES DEPARTMENT OF LABOR  
BUREAU OF LABOR STATISTICS  
OCCUPATIONAL EMPLOYMENT STATISTICS  
OCCUPATIONAL EMPLOYMENT AND WAGES

### **39-5012 Hairdressers, Hairstylists, and Cosmetologists**

<http://www.bls.gov/oes/current/oes395012.htm>

### **O\*NET Resource Center**

The O\*NET program is the nation's primary source of occupational information. Central to the project is the O\*NET database, containing information on hundreds of standardized and occupation-specific descriptors. The database, which is available to the public at no cost, is continually updated by surveying a broad range of workers from each occupation.

### **O\*NET Code Cosmetology:**

<http://www.onetonline.org/link/summary/39-5012.00>

### IPEDS Statistics

The College Navigator website (<http://nces.ed.gov/collegenavigator>) provides current and prospective students information about student body diversity, including the percentage of enrolled, full-time students in the following categories:

- Male / Female
- Self-identified members of a major racial or ethnic group
- Federal Pell Grant recipients

The College Navigator website also gives information concerning student services, students with disabilities, career placement during and after enrollment and transfer of credit from other academies, retention, licensure, graduation and placement rates.

### National Center for Education Statistics (CIP CODE 2010)

#### Cosmetology:

<http://nces.ed.gov/ipeds/cipcode/cipdetail.aspx?y=55&cipid=87771>

### Financial Aid Professional Code of Conduct

The institution is committed to ensuring the integrity of its employees and students with respect to all aspects of its schools and operations. The position you hold within the institution is evidence of the trust we have in you. Compliance with all applicable laws, regulations, and Company policies and procedures, and performance of duties according to the highest standards of honesty and integrity, is expected of all of us.

This Code of Conduct for Financial aid Professionals (“Code of Conduct”) applies to all employees who are employed in a financial aid role (collectively “Covered Employees” or “you”). If you violate provisions of this Code of Conduct, you subject yourself to discipline, up to and including termination of your employment.

If you do not understand or if you have any questions about the institution policies and procedures, a school Catalog, or this Code of Conduct, you should contact your supervisor and/or the compliance department. If you believe any employee is violating policies or procedures, a school catalog, or a Code of Conduct, you must immediately notify your supervisor and the compliance department.

As a Financial Aid Employee, I understand that **I MUST:**

1. **BE ETHICAL** and conduct myself with **INTEGRITY**
2. **AVOID** any conflicts of interest and comply with the institution’s student loan code of conduct.
3. **PROVIDE** prospective and enrolled students with accurate and complete financial aid and policy information.
4. **KEEP** student information confidential and comply with the Family Educational Rights and Privacy Act (FERPA) as defined in the school catalog.
5. **COMPLY** with applicable federal and state laws and regulations, accredited rules and The School policies and procedures.
6. **ADHERE** to all policies and procedures set forth by the institution. As a Financial Aid Employee, I understand that **I MUST NOT:**
  1. **ASK** prospective, enrolled, or former students for their FAFSA PIN
  2. **MAKE** statements that contradict information in the school catalog or enrollment agreement
  3. **DISCUSS** financial information of a prospective, enrolled, or former student with anyone except the student unless he or she provided a release in compliance with FERPA.
  4. **COMPLETE** or sign any document on behalf of a prospective, enrolled, or former student, including:
    - a. Initialing any document on behalf of a student
    - b. Using white-out on erasure material of any kind on a document and
    - c. Modifying or altering information provided by a student
  5. **PROVIDE** inaccurate information, such as information about
    - a. The school’s programs, facilities, student services and jobs
    - b. The school’s graduation and placement rates
    - c. Criteria for financial aid eligibility
    - d. Amount of financial aid funding
    - e. Interest rates for student loans
    - f. Availability of financial aid funding
    - g. Transfer of credits to or from other colleges or universities
    - h. Credentials or licensing a student may obtain
    - i. Potential income levels upon graduation
  6. **PAY** the enrollment/application fees of a prospective or enrolled student, or **LOAN** or give money to a prospective or enrolled student.
  7. **DISCUSS credit** history, credit ratings or credit standings with a student.
  8. **DISCUSS** my own personal financial situation or engage in any conversations unrelated to financial aid.

As a Financial Aid Employee, I further commit that **I WILL:**

1. Frequently re-read The School's policies and procedures, school Catalog, student loan code of conduct, and this Code of Conduct to ensure that I am familiar with all of their requirements and or contents
2. Immediately contact my supervisor and or Compliance Department if I have any questions about the school Catalog or this Code of Conduct
3. Immediately notify my supervisor and/or the Compliance Department at if I believe any Employee is violating this Code of Conduct, the school catalog, the school policies and procedures, or any code of conduct.

#### **Title IV Funding – General Information**

School educates students and/or parents in all options of financial 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 daughter/son. School encourages parents of eligible dependent students to apply for the Federal Parent Plus Loan.

#### **Types of Financial Aid Available**

##### Federal Pell Grant (Need Based Aid)

Pell Grants provide a foundation of financial assistance that may be supplemental by other resources and doesn't have to be repaid after graduation. Pell Grants are determined after the financial status of a student is fully reviewed. Based on a student's financial circumstances, a specific amount of money is disbursed annually toward the student's education through the Pell Grant. How much you can expect to receive from a Pell Grant is solely based on your financial situation and other criteria.

##### William D. Ford Direct Stafford Loans (Need & Non-Need Based Aid)

Loans made through this program are referred to as Direct Loans, because eligible student and parents borrow directly from the US Department of Education. You must be enrolled at least a half-time student to be eligible for a loan. Direct Loans include the following:

##### Direct Stafford Loans

- Direct Subsidized Loans – you must have financial need to receive a subsidized loan. The US Department of Education will pay (subsidize) the interest that accrues on your Direct Subsidized Loan during certain periods.
- Direct Unsubsidized Loans – financial need is not a requirement to obtain an unsubsidized loan. You are responsible for paying the interest that accrues on your Direct Unsubsidized Loan.
- Direct PLUS Loans (Plus Loans) are loans parents can obtain to help pay the cost of education for their dependent undergraduate children.

##### GI Bill

We do not participate in the GI Bill.

##### Consumer Loans –

We do not participate in Consumer Loans.

##### State Grants

We do not participate in any state funding.

For updates and more information on federal financing, go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov) to learn more.

#### **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 School 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 convictions

### 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 at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). To complete a web FAFSA, the student will need an FSA ID. This can be obtained at <https://fsaid.ed.gov/npas/index.htm>. This ID is unique to each FAFSA applicant and cannot be shared with anyone else as it acts as the student's signature required to submit a FAFSA. A parent of a dependent student must also apply for a FSA ID. The parent is required to sign the web FAFSA with their uniquely created ID.
2. Once your FSA ID has successfully been created, a web FAFSA can now be completed. Be sure to follow all instructions when completing the FAFSA. Enter *the School Code, 042774*, for Elite Academy of Hair Design. This will allow disclosure of information from the FAFSA to the school chosen by entering the school code. In the case of a dependent student, both the student and one parent will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant. Dependency status is determined by the information that is filled out on the student's FAFSA.
3. 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.
4. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The school 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.
5. If a student's FAFSA is selected for verification, the student will receive the school's verification policy and a verification worksheet. The student is required to return the verification worksheet completed, as well as provide any other requested documents. If parent information is entered in the FAFSA, or the student is a dependant, parents may need to provide additional requested documents. 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 Expected Family Contribution (EFC) number which could affect the student's unmet need and eligible need based aid, Stafford Subsidized Loans and Pell Grants.
6. 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 tuition costs per academic year. These costs include tuition, applicable fees, kit and books (per the academic year in which the cost is incurred), room and board, personal expenses and transportation costs.
7. School 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 student's 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.
8. Students who desire low interest Stafford Federal Student Loans must complete a Master Promissory Note or Electronic Master Promissory Note (E-MPN) at [www.studentloans.gov](http://www.studentloans.gov)
9. Parents desiring to take out a low interest Federal Parent Plus Loan on behalf of their dependent daughter or son must complete a Consent to Credit Check document that is made available by the Financial Aid Office. This form must be completed by the parent requesting the loan.
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](http://www.studentloans.gov)
11. Students will need to accept or decline eligible aid by completing the Students Financial Aid Award Notice with the Financial Aid Administrator.
12. Accepted aid will be listed on the student's award letter.
13. Students are required to notify the school's 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.
14. Students will complete said process for the 1<sup>st</sup> academic year (1-900 hours) and 2<sup>nd</sup> academic year (901-1500 hours).

### Special Circumstances – Dependency Override & Professional Judgement

Dependency Override – Students who do not meet the Federal definition of an independent, but have unusual circumstances, may appeal their dependency status to the school's Financial Aid Office. Dependency Status overrides are done on a case by case basis and a determination from one Financial Aid Administrator at one institution is not binding at another institution.

Successful appeals may result in an increase in the student's eligibility for aid. The Application and Verification Guide (AVG) has identified four conditions that individually or in combination with one another, **do not qualify as "unusual circumstances" or that do not merit a dependency override**. These circumstances are as follows:

1. Parents refusing to contribute to the student's education
2. Parents unwilling to provide information on the application or for verification

3. Parents are not claiming the students as a dependent for income tax purposes
4. Student demonstrates total self-sufficiency.

Students with special circumstances should contact The School's Financial Aid Office. Those students whose appeals are determined eligible will be required to submit three letters detailing the student's situation. The first letter must be from the student detailing their situation and the other two letters must be from outside sources familiar with the student's situation (i.e.: Clergy, family friend, counsellor, etc.)

**Professional Judgement** – Circumstances beyond the student's control (and/or family) that affect the student's (and/or family) income during the current academic year could result in a reduced estimated family contribution (EFC). Students with special circumstances should always complete a FAFSA and then contact the Financial Aid office. If a student wishes to appeal the EFC based on special circumstances and is determined eligible to do so, the student should complete a Professional Judgement form and may be requested to supply supporting documentation of said circumstances.

### Verification

Students selected by CPS (Central Processing System) for the process of verification are frequently required to submit additional information and/or parents' financial & household information to the finance office. The verification procedures will be conducted as follows:

1. When selected by CPS for the process of verification, the student must submit all required documentation to the finance office within 14 days from the date the student is notified that the additional documentation is needed for this process.
2. If the student does not provide all of the required documentation within the 14 day time frame, the student will be required to make other payment arrangements until the documentation is received and the student's eligibility for federal student aid has been established.
3. The finance office reserves the right to make exceptions to the policy stated above on a case by case basis for extenuating circumstances.
4. The finance office will notify the student of any changes to their financial aid award resulting from corrections made due to the verification process. An adjustment will be made to the student's financial aid award as required by federal regulations and an addendum to the existing award letter or a new award letter will be issued.

### Deferment

Students who are enrolled at least half time can apply for deferment of previous student loans while in attendance at School. Please log on to [www.nslds.ed.gov](http://www.nslds.ed.gov) to find your current loan servicer and to find out more details on "in-school deferment".

### How funds will be disbursed:

In order to receive their Pell Grant/Direct Loan Disbursements, students are required to have a Satisfactory Academic Progress (SAP) average of 75%. This figure is arrived at by averaging grades from the following areas: classroom work, projects, and styling area performance, as well as an 75% or higher attendance requirement. School uses a 100-point grading scale:

95% - 100%	A	Excellent
85% - 94%	B	Above Average
75% - 84%	C	Satisfactory
Below 75%	F	Unsatisfactory

The hourly disbursement schedule for the cosmetology student is as follows:

1. First disbursement is scheduled for the first day of classes for Pell and thirty days after class begins for direct loans.
2. Second disbursement after successful completion of 450 clock hours.
3. Third disbursement after successful completion of 900 clock hours.
4. Fourth disbursement after successful completion of 1200 clock hours.
- 5.

At the time of disbursement, the student will sign a line receipt acknowledging the disbursement and the status of their account.

### Disbursement of Credit Balance Refund Summary

If the student has financial aid that exceeds his or her tuition and fee charges for the payment period in which the disbursement occurred, the student will have a credit balance. All credit balance refunds will be issued by check within 14 calendar days of the date of 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 date of disbursement.

### 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.

**Loan Disclosures**

- Student loan information published by the US Department of Education (The Guide to Federal Student Aid) is available in the Financial Aid Office.
- NSLDS (National Student Load Data System) – student loans will be submitted to the NSLDS and will be accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system.

**Annual and aggregate loan limits for Direct Stafford Loans**

(3<sup>rd</sup> yr and beyond and maximum total debt from direct Stafford loans when you graduate can be found in the “Your Federal Student Loans” guide in the FA office)

Year	Dependent undergraduate students (except students whose parents are unable to obtain PLUS loans)	Independent undergraduate students (and dependent students whose parents are unable to obtain PLUS loans)
First Year	\$5,500-No more than \$3,500 of this amount may be in subsidized loans.	\$9,500-No more than \$3,500 of this amount may be in subsidized loans.
Second Year	\$6,500-No more than \$4,500 of this amount may be in subsidized loans	\$10,500 -No more than \$4,500 of this amount may be in subsidized loans

**Terms and Conditions**

Loan Program	Eligibility	Fixed annual interest rate	Annual loan limit	Maximum loan amount allowed when you graduate	Details
Direct Subsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Must demonstrate financial need	For loans first disbursed on or after July 1, 2015 and before July 1, 2016: 4.29% For loans first disbursed on or after July 1, 2016 and before July 1, 2017: 3.76%	\$3,500-\$8,500, depending on year in school	Undergraduate students: \$23,000	The US Department of Education is the lender and pays the interest on the loan while you are in school at least half time and during grace and deferment periods.
Direct Unsubsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Financial need is not required	For loans first disbursed on or after July 1, 2015 and before July 1, 2016: 4.29% For loans first disbursed on or after July 1, 2016 and before July 1, 2017: 3.76%	\$5,500-\$20,500 (less any subsidized amount received for the same period) depending on year in school and dependency status	Dependent undergraduate students: \$31,000 (no more than \$23,000 of this amount may be in subsidized loans) Independent undergraduate students: \$57,500 (no more than \$23,000 of this amount may be subsidized loans)	The US Department of Education is the lender. You are responsible for paying all interest on the loan starting on the date the loan is first disbursed.
Direct PLUS Loans	Graduate and professional students and parents of dependent undergraduate students. Students must be enrolled at least half time. Financial need is not required. Those qualifying must not have adverse credit history.	6.84%	The student’s cost of attendance (determined by the school) minus any other financial aid received	No aggregate limit for PLUS loans	The US Department of Education is the lender. The loan is unsubsidized. (i.e. You are responsible for paying all interest).

### Student (Borrower's) Rights

You have a right to know the details of your loan (depending on your loan, some of the following might be included as part of your entrance counseling). Below is what you need to know and must receive from your school, lender or the Direct Loan Servicing Center:

- The full amount of the loan and the current interest rate;
- The date you must start repayment;
- A complete list of any charges you must pay (loan fees) and information on how those charges are collected;
- Information about the yearly and total amounts you can borrow;
- Information about the maximum repayment periods and the minimum repayment amount;
- An explanation of [default](#) and its consequences; and
- An explanation of available options for consolidating your loans and a statement that you can prepay your student loan(s) at any time without a penalty.

Before you leave school, you will receive the following information about your loan (as part of exit counseling) from your school, lender or the Direct Loan Servicing Center:

- A current description of your loans, including average anticipated monthly payments.
- The amount of your total debt (principal and estimated interest), your current interest rate and the total interest charges on your loan;
- If you have FFEL<sup>SM</sup> Loans, the name of the lender or agency that holds your loans, where to send your payments and where to write or call if you have questions;
- If you have Direct Loans, the address and telephone number of the U.S. Department of Education's Direct Loan Servicing Center;
- An explanation of the fees you might be charged during the repayment period, such as late charges and collection or litigation costs if you're delinquent or in [default](#);
- A reminder of available options for loan consolidation and a reminder that you can prepay your loan without penalty at any time.
- A description of applicable deferment, forbearance and discharge (cancellation) provisions;
- Repayment options and advice about debt management that will help you in making your payments;
- Notification that you must provide your expected permanent address and the name and address of your expected employer; and
- Notification that you must also provide any corrections to your school's records concerning your name, Social Security number, references and driver's license number (if you have one).

If you are attending school at least half-time, you have a set period of time after you graduate, leave school or drop below half-time status before you must begin repayment on a Stafford or Perkins Loan. This period of time is called a grace period.

- You will receive a grace period before your repayment period begins on a Stafford or Perkins Loan.
- Your grace period will be six or nine months depending on the type of loan.
- PLUS Loans do not have a grace period. For more information, see "[When do parents and graduate and professional degree students begin repaying a PLUS Loan?](#)"
- If you are in active military duty for more than 30 days, the grace period will be delayed.

Your school, lender or the Direct Loan Servicing Center, as appropriate, must give you a loan repayment schedule that states:

- when your first payment is due;
- the number and frequency of payments; and
- the amount of each payment.

If you or your parents borrow under the FFEL Program, you (or your parents, or graduate and professional degree students for PLUS Loans) must be notified when the loan is sold if the sale results in making payments to a new lender or agency. Both the old and new lender must provide this notification. You must be given:

- the identity of the new lender or agency holding the loan; and
- the address where you or your parents must send payments, and the telephone numbers of both the old and new lender or agency.

### Student (Borrower) Responsibilities

1. Borrower – it is the responsibility of the student to:
  - Think about how much you are borrowing: how the amount of loan will affect your future finances, and what your repayment obligation means before you take out a student loan.
  - Students will need to accept or decline eligible aid. Accepted aid will be listed on the student's award letter.
  - Sign a promissory note: you are agreeing to repay the loan according to the terms of the note even if you do not complete your education, can't get a job after you complete the program, or you didn't like the education that you received. You can do this online at [www.studentloans.gov](http://www.studentloans.gov). This promissory note can be signed electronically or hard copy before any loan funds can be disbursed.
  - Make payments on time: you are required to make payments on time if you don't receive a bill, repayment notice, or a reminder. You also must make monthly payments in the full amount required by your repayment plan. Partial payments do not fulfill your obligation to repay your student loan on time.

- Continue to pay your loans while waiting for deferment or forbearance approval.
  - Keep in touch with your loan servicer: notify your servicer when you graduate; withdraw from school, drop below half-time status, change your name, address, or social security number; or transfer to another school.
2. Entrance Counseling: First-time borrowers must complete an entrance counseling session before your first loan disbursement. This session includes useful tips and tools to help you develop a budget for managing your education expenses and help you to understand your loan responsibilities. Each student will complete the Department of Education’s entrance counseling online at [www.studentloans.gov](http://www.studentloans.gov).
- 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
3. Exit Counseling: Students must complete exit counseling before you leave school to make sure you understand your rights and responsibilities as a borrower. Each student will complete the Department of Education’s exit counseling online at [www.nsls.ed.gov](http://www.nsls.ed.gov) and [www.studentloans.gov](http://www.studentloans.gov) as well as discuss the following during your personal appointment with the FAO :
- Review information concerning loans from entrance interview
  - Review repayment options including seriousness and importance
  - Provide information on loan consolidation (pros and cons)
  - Discuss how to contact the party servicing the student borrowers direct loans
  - Discuss debt management strategies
  - Provide information on forbearance, deferment and cancellation options
  - Describe the likely consequences of default
  - 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
4. Repayment of Loans: There is a set time period after a student graduates, leaves the school or drops below half-time status before the student must begin repayment of loan(s). This period of time is called a grace period and gives the student the time to get financially settled and select a repayment plan. The grace period for a Direct Stafford loan is six months. Plus Loans do not have a grace period. Depending on the type of loan a student receives and the repayment plan chosen, the student may have from 10-25 years to repay the loans. Monthly repayment amount will depend on the type of loan, size of debt, length of repayment period and repayment plan chosen. For more information, go online to [www.studentaid.ed.gov/repaying](http://www.studentaid.ed.gov/repaying).

### Sample of Schedule of Repayment

#### Total Monthly Payments at Various Interest Rates

Amount Owed	6%	6.80%	7.50%	8.25%
\$1,000	\$50	\$50	\$50	\$50
\$2,000	\$50	\$50	\$50	\$50
\$3,000	\$50	\$50	\$50	\$50
\$4,000	\$50	\$50	\$50	\$50
\$5,000	\$56	\$58	\$59	\$61
\$6,000	\$67	\$69	\$71	\$74
\$7,000	\$78	\$81	\$83	\$86
\$8,000	\$89	\$92	\$95	\$98
\$9,000	\$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.

**For All Students Participating In Consumer Loans or Federal Financial Aid**

All students attending School may choose to use a lender not on The School’s preferred lender list and The School is required to process loan documents for any eligible lender selected by students.

Students are not required to use any federal or private lender recommended by The School and may select any lender of the student’s choice. Terms offered by preferred lenders are equally available to all of The School’s eligible students.

The School’s financial aid staff shall conduct a performance review of its preferred lenders at least once every 12 months and make changes when appropriate.

School’s primary goal is to assist students in achieving the educational career goals by providing appropriate financial resources. The financial aid 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)

School financial 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 School 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/School 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 private 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 School 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 School'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
- Preferred Lender Arrangement (PLA) – The School will provide disclosures annually for each type of education loan offered pursuant to the PLA before a student borrows.
  - Informational materials-publications, mailings or electronic messaging will be distributed to prospective and current students describing the available financial assistance opportunities. The disclosure will not include any co-branding and must conspicuously disclose that The School does not endorse the product in question.
  - The School has no less than two unaffiliated private education lenders. The following chart lists the lenders and the reasons The School chose these lenders in respect to loan terms and conditions and the methods or criteria used to select these lenders in relation to why they are favorable to borrowers.

#### Preferred Private Lenders – None

#### Criteria for Selection – In house application and approval

##### Reason favorable to Borrower – Flexible payment plans

- Disclosure for Direct Loans is found in the model disclosure form developed by the DOE.
  - The School offering private loans will concurrently provide information in the form of a private lender model disclosure form.
  - The School does not require students to borrow from any of the preferred lenders. The School will not deny the borrowers choice of lender.
  - Method/criteria used to choose lenders is without prejudice, based on the borrowers best interest and for the sole benefit of students attending The School.
  - The School will provide borrowers or notify borrowers where to find the Truth in Lending Act (TILA) disclosures for each lender.
  - School's approved for Title IV aid will inform borrowers of all Title IV eligibility and the terms and conditions of the Title IV aid in comparison to the private education loans.
  - The School approved for Title IV aid will provide a clear distinction between the presentations of the Title IV aid in relation to the presentation of the private loans.
  - The School approved for Title IV Aid will provide, upon the applicant's request, a self-certification form developed by the Department of Education along with any information The School has been provided to complete the required form before giving, upon the applicant's request, a self-certification form from a private lender.
  - The School will not agree to use in marketing, the private lenders name, emblem, or share the logo or pictures of The School with the lender which could imply the loan is offered or made by The School or affiliate.
  - The School will ensure the lender's name is shown in all information/documentation related to the loan.
  - The School will submit to the Department of Education an annual report that includes:
    - Truth In Lending Disclosures of each lender on the preferred lenders list
    - Detailed reasons why The School participates with each private lender and reasons why the lender is beneficial to the borrower
    - Report will be available to the public, including both current and prospective students
- Code of Conduct Requirements for the School – Affiliated Organizations
    - The Code of Conduct will be displayed in plain sight on The School's website and also on the preferred lenders website.
    - The School will administer, enforce, and review the Code of Conduct for all School staff involved annually.
    - Lenders are also required to enforce and review the same Code of Conduct with the affiliate's agents annually.
    - The School prohibits a conflict of interest between The School FAO and the preferred lenders.
    - The School does not promote any lender during the Entrance/Exit Interview process.

- The School does not promise any loan volume to any preferred lender.
  - The Code of Conduct prohibits revenue-sharing arrangements with any lender.
    - The School 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 School 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 School does not hire any consultants contracted by any private lender.
  - The School does not have any affiliates of lenders serve on their Advisory Board.
  - The School owners/staff will not participate on any affiliated lenders Advisory Board.
  - The School’s financial aid / assistance office is prohibited from directing borrowers to certain lenders or delaying loan certifications. The School 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 School 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.
- Institution’s 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 School, 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 School 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 School aid. The School will aid the applicant in reviewing what information the applicant must provide on the self certification form obtained in The School Financial Aid Office. Information reviewed with applicant will include Cost of Attendance (COA), the student’s Estimated Financial Assistance (EFA), and the difference between the two.
  - 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 School.
- Administrative Capability
- When the PPA is originally signed and upon continuing to participate in Title IV aid or HEA programs, The School 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 School 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.