Table of Contents

- General Consumer Information to all Students
- Contact Personnel to Assist with Consumer Information
- School Facilities
- Student Right to Know
- Administration and Facility
- Licensure/Accreditation/Organizations
- Admissions Policy/Requirements/Enrollment Process
- Transfers
- Non Discrimination
- Placement
- Graduation/Licensure/Placement Rates
- Services to Students with Disabilities
- Vaccination Policy
- Voter Registration
- Safety Requirements
- Physical Demands
- Licensing Requirements
- Programs Offered/Hours to Completion/Tuition/Textbooks/Kits
- Textbooks and Kit Disbursement Policy
- Compensation Expected
- IPEDS Statistics
- Copyright Infringement Policy
- Campus Security Act Information Disclosure
- Drug Prevention Program
- Sex Offenses
- Emergency Notification
- Crime Log
- Family Educational Rights and Privacy Act of 1974
- Safeguarding Consumer Information
- Financial Aid Professional Code of Conduct
- Title IV Funding – General Information
- Types of Financial Aid available
- Eligibility of Title IV Aid
- Steps to Apply for Title IV Aid
- Special Circumstances (Dependency Override and Professional Judgment)
- Deferment
- Cost of Attendance
- How funds will be disbursed
- Disbursement of Credit Balances Refund Summary
- Loan Disclosures
- Terms and Conditions
- Annual and aggregate loan limits
- Student (borrowers) Rights and Responsibilities
- Loan Repayment
- Refund Policy
- Satisfactory Academic Progress Policy – All students
- Leave of Absence
- Complaint Procedure
- For All Students Participating in Consumer Loans or Federal Financial Aid

General Consumer Information to all Students

The Trend Setters School (herein after known as "The School") is providing consumer information about The School to all current and incoming students through the means of this Consumer Information document. It is imperative for students to understand all aspects of this Consumer Information document including: Satisfactory Academic Progress Policy (SAP) and the relation to any federal student aid that the student may apply for and / or consequences that could result from early withdrawal due to unsatisfactory progress. Federal aid students must carefully read the information provided in this document to understand the rights and responsibilities as a recipient of federal student aid.

Contact Personnel to Assist with Consumer Information

Our Financial Aid Officer (FAO) and Admissions Director is knowledgeable of the information contained within this document and are readily available to assist prospective/enrolled students and/or their parents during normal business hours. Our business hours are Monday-Saturday from 9:00 AM through 4:00 PM.

Financial Aid

For financial aid information you may contact Kristy Hamlin, at (573) 803-2030 for additional questions or email at khamlin@storeymgmt.com.

General Information

For general School information you may contact Nick Ryan, at (573) 339-1002 or email at nick@storeymgmt.com.

School Facilities

The School is located at 835 South Kingshighway Cape Girardeau, MO 63703. The School is a 7,200 square foot educational facility with state-of-the-art equipment and spacious hair care, student lounge, classroom and office areas.

Student Right to Know (Pre-enrollment Information)

The most current pre-enrollment information is given upon enrollment. This will include the graduation, placement, and licensure rates for the most recent award year. This information may also be found on the website www.trendsetterschool.com

Administration and Facility

The School's faculty consists of the Owner, Admissions Director, Financial Aid Officer, and a minimum of one instructor per 25 students. List of faculty can be found in our current catalog.

Licensure/Accreditation/Organizations

Licensure

The School is licensed by the
Missouri Board of Cosmetology and Barber Examiners,
PO Box 1062,
Jefferson City, MO 65102
Phone: (573) 751-1052
http://pr.mo.gov/cosbar.asp

Accrediting Agency

NACCAS
(The National Accrediting Commission of Career Arts & Sciences, Inc.),
3015 Colvin Street
Alexandria, VA 22314.
Phone 703-600-7600.
www.naccas.org

Note: All licensing/accrediting/approval can be found posted at the front desk of the School.

Enrollment and Admissions Policy

Admissions and Enrollment Requirements – All programs offered by the School are instructed in the English language only. The School does not discriminate in its employment, admission, instruction, or graduation policies on the basis of sex, age, race, color, religion, or ethnic origin. The School does not recruit students already attending or admitted to another school offering similar programs of study.

Students may direct any questions regarding the enrollment process to the school's Admissions Coordinator, direct line: 573-335-0007. Questions regarding financial aid or cost of attendance may be addressed by the Financial Aid Director, direct line: 573-803-2030.

Enrollment Requirements

- Schedule an appointment to learn more about our program and meet the staff and students.
- Complete our Enrollment Application.
- Complete the Missouri Board of Cosmetology and Barber Examiners' Enrollment Application.
- Complete an Enrollment Contract and pay the registration fee of $50.00
- Students enrolling in the Instructor Training program must present a current State of Missouri Cosmetology license.
- Students enrolling in the Crossover program must present a current Cosmetology license. The Crossover program is available to any cosmetologist who has been licensed in the state of Missouri for a minimum of one year.
- Barber and Crossover students must submit a completed medical examination form to the Missouri Board of Cosmetology and Barber Examiners.
- Submit 2 passport photos (2x2) and a $5.00 money order payable to Missouri Board of Cosmetology and Barber Examiners.

Admissions Requirements

- The school does not admit ability-to-benefit students. All students must be a high school graduate or its equivalent and submit evidence in the form one of following:
  - A high school diploma;
  - A G.E.D. Certificate;
  - A copy of your high school transcripts with graduation date.
  - Foreign Diploma – must have evidence that verification of a foreign student's high school diploma has been performed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a U.S. high school diploma.
- Students must also submit proof of age with one of the following documents:
  - A copy of your driver's license;
  - A copy of your birth certificate.

Transfer Student Policy

A transfer student may be accepted after careful evaluation of the student's academic records. Transfer students must complete a practical evaluation unless a current educator has prior knowledge of their skills. Prior credit will be evaluated and awarded proportionately per Missouri Board of Cosmetology and Barber Examiners regulations. We accept up to 80% of transfer hours. We do not recruit students already attending or admitted to other schools offering similar programs. We accept up to 300 clock hours for work experience only into our Instructor Training program in accordance with State regulations.

Readmissions Policy

Students may apply for readmission after 30 days. The student will once again have to meet admissions requirements and sign a new enrollment contract. Previously completed hours will be deducted from the total hours of the program, the student will be required to pay off all previous balances owed the school, and will be charged the current hourly rate of tuition for the hours needed to complete the program. The student may reuse the kit/books originally given. If a student does not have their kit / books, they will be charged for an additional kit/books. Students are not allowed to terminate and re-enroll to avoid paying overtime charges.

Non Discrimination Statement

The school in its admission, instruction and graduation policies does not discriminate on the basis of age, sex, race, ethnic origin, color, religion, financial status, or on the basis of handicap as required by Section 504, 34 Code of Federal Regulations. The school owner/administration is designated to coordinate the school compliance with the requirements of Section 504, as required by 34 Code of the C.F.R. § 104.7(a).

Placement

While the School cannot guarantee employment for graduates, assistance in finding suitable employment is provided by posting area job openings on a career opportunities bulletin board for students to review. Students also receive training in how to seek employment that includes how to write a resume, complete an employment application and prepare for an effective interview. The School places a great deal of emphasis on how to obtain and retain employment after graduation.

Graduation, Licensure, and Placement Rates

2015 NACCAS Annual Report

Graduation Rate	Pass/Fail Rate	Placement Rate
53.85%	100%	71.43%

Services to Students with Disabilities

The School will provide reasonable accommodations to any student with a disability. The student should discuss the disability with an Educator. The student should explain in writing what accommodations are required, and the Instructor and owner will develop and implement a plan to accommodate the student. All facilities at The School are handicap accessible.

Vaccination Policy

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

Voter Registration

In compliance with the United States Department of Education, voter registration applications (and/or the web address where the student can download a voter registration card) are distributed to students during the orientation conducted on the first day of class.

Safety Requirements

Safety suggestions with this profession would include wearing shoes that would not be slippery when walking on a damp floor. All hair needs to be swept up following each haircut to minimize accidents. All water spilled should also be wiped up as quickly as possible. It is the responsibility of each student to promote a safe work environment. Gloves should be worn during chemical services to reduce any allergic reaction that an individual may have to certain chemicals. Any product that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

Physical Demands Placed On the Body

You may work long hours, especially those who own salons. Work schedules may include nights and weekends, and may not include breaks or lunches. Good health and stamina are a must. Most salon industry professionals may be on their feet for long periods of time. Prolonged exposure to some chemicals may cause irritation so protective clothing, facemasks, goggles, and gloves should be worn.

Licensing Requirements

A person is eligible to receive a license in cosmetology and barbering in Missouri, students must complete the required number of programs hours of approved training, graduate from an approved school, and pass the state board exam.

Disclosure: Please see the Missouri Board of Cosmetology and Barber Examiners, Missouri Revised Statutes, Chapter 328.150 and Chapter 329.140 for reasons why the Board may refuse to issue, renew, suspend and/or revoke a permit, certificate, or license and therefore prevent an individual from obtaining or maintaining gainful employment as a licensed professional.

Programs Offered, Hours to Completion, Fees for Tuition & Textbook/Kits

Hours - The School is open Mondays from 9:00 AM through 4:00 PM; Tuesday, Wednesday, and Thursday from 9:00 AM through 8:00 PM; Friday and Saturday from 9:00 AM through 4:00 PM. For Cosmetology students, classes are scheduled at the School on Monday of each week from 9:00 AM to 4:00 PM. For barber students, classes take place from 9:00 AM to 10:00 PM every Tuesday through Saturday.

PROGRAM	# OF WEEKS	CLOCK HOURS	TOTAL CLOCK HOURS PER WEEK
Cosmetology	50	1500	30
Barber	31	1000	32.5
Instructor Training	20	600	30
Crossover	2	45	22.5

Tuition

Program Name	Tuition	Kit	Books	Registration Fee	Total
Cosmetology	$9,950	$559	$125	$50	$10,684
Barber	$6,630	$480	$240	$50	$7,400
Instructor Training	$3,978	N/A	$140	$50	$4,168
Crossover	$725	$50	$15 rental or $240 purchase	$50	$840

Textbook and Kits

The School books and kits items are available through suppliers that sell to licensed professionals/cosmetology colleges only. The textbook and kit items are non-refundable. The School reserves the right to change books and kit costs as needed. Students provide their own stationary supplies.

Textbooks and Kit Disbursement Policy

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.

Program Books for all programs	Book	ISBN#	Cost
Program Name: Cosmetology Salon Fundamentals	Textbook	ISBN# 978-1-937964-81-8	$75.00
Salon Fundamentals	Study Guide	ISBN# 978-1-937964-82-5	$64.00
Salon Fundamentals Bundle	Textbook/ Study Guide	ISBN# 978-1-937964-81-8 ISBN# 978-1-937964-82-5	$125.00
Program Name: Barber Milady Standard Barbering	Textbook	ISBN# 13: 978-1-305-10055-8 ISBN# 10: 1-305-10055-7	$142.95
Milady Standard Barbering	Student Workbook	ISBN# 13: 978-1-305-10066-4 ISBN# 10: 1-305-10066-2	$75.95
Milady Standard Barbering	Exam Review	ISBN# 13: 978-1-305-10067-1 ISBN# 10: 1-305-10067-0	$47.95
Milady Standard Barbering Bundle	Textbook/ Student Workbook/ Exam Review	ISBN# 13: 978-1-305-10055-8 ISBN# 10: 1-305-10055-7 ISBN# 13: 978-1-305-10066-4 ISBN# 10: 1-305-10066-2 ISBN# 13: 978-1-305-10067-1 ISBN# 10: 1-305-10067-0	$240.00
Program Name: Crossover Milady Standard Barbering	Textbook	ISBN# 13: 978-1-305-10055-8 ISBN# 10: 1-305-10055-7	Rental Fee: $15.00
Milady Standard Barbering Bundle	Textbook/ Student Workbook/ Exam Review	ISBN# 13: 978-1-305-10055-8 ISBN# 10: 1-305-10055-7 ISBN# 13: 978-1-305-10066-4 ISBN# 10: 1-305-10066-2 ISBN# 13: 978-1-305-10067-1 ISBN# 10: 1-305-10067-0	$240.00
Program Name: Instructor Training 3rd Edition Milady Master Educator	Textbook	ISBN# 13: 978-1-133-69369-7 ISBN# 10: 1-133-69369-5	$140.00

Additional Costs

Student books and kit are a required purchase by the student from the School. Students provide their own stationary school supplies. Students will be given an apparel code for their program and must adhere to the guidelines.

Compensation Expected

In the state of Missouri, Barbering, Cosmetology, and Instructor Training graduates, can earn minimum wage or greater paid from hourly or from salary and gratuities in an entry-level position depending on the work schedule and the area population. A commission scale is commonly used to pay graduates resulting in much higher pay after an introductory period of several months. Retail commission is also common. Some salons / spas now offer benefits resulting in higher earnings.

The U.S. Department of Labor provides current job information at Bureau of Labor Statistics. This website includes information by job position to include state & national wages, occupation profiles/descriptions, state & national trends, knowledge, skills, and abilities needed for each position.

BUREAU OF LABOR STATISTICS
http://www.bls.gov/ooh/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

39-5011 BARBER
http://www.bls.gov/oes/current/oes395011.htm

39-5012 HAIRDRESSERS, HAIRSTYLISTS, AND COSMETOLOGISTS
http://www.bls.gov/oes/current/oes395012.htm

25-1194 VOCATIONAL EDUCATION TEACHERS, POSTSECONDARY:
http://www.bls.gov/oes/current/oes251194.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 CODES
BARBER:
http://www.onetonline.org/link/summary/39-5011.00

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

VOCATIONAL EDUCATION TEACHER TRAINING, POSTSECONDARY:
http://www.onetonline.org/link/summary/25-1194.00

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)

BARBER:
http://nces.ed.gov/search/?q=barber

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

TEACHER TRAINING:
http://nces.ed.gov/ipeds/cipcode/cipdetail.aspx?y=55&cipid=87275

Copyright Infringement Policy

The purpose of the Copyright Infringement Policy is to comply with copyright law for the use of copyrighted material. In addition, this policy seeks to make aware to all users the seriousness as well as possible consequences for unauthorized use of copyrighted material. The School strictly prohibits any and all of the following: copyright, trademark, patent, trade secret or other intellectual property infringement, including but not limited to using any copyrighted names, text or images, offering pirated computer programs or links to such programs, serial or registration numbers for software programs, copyrighted music, etc., as policy on the use of copyrighted material on the School's computer system and network.

The School respects the copyrights of those involved in creating and distributing copyrighted material, including music, movies, software, and other literary and artistic works. It is the policy of the School to comply with copyright law. If users utilize copyrighted materials for educational, instructional, research, scholarship and like areas, the School will follow the legal doctrine of fair use currently a part of the copyright law. The School's students and staff will not make unauthorized copies of copyrighted material on or using the School's computer system, network or storage media. Also, the School's staff and students will not store unauthorized copies of copyrighted works using The School's system, network and/or storage media. The School's staff and students should not download, upload, transmit, make available or otherwise distribute copyrighted material without authorization using the School's computer system, network, and Internet access or storage media. This is inclusive of utilizing unlicensed/unauthorized peer-to-peer file services that would promote copyright infringement. The School reserves the right to monitor its computer systems, networks and storage media for compliance with this policy, at any time, without notice, and with or without cause. Additionally, the School reserves the right to delete from its computer systems and storage media, or restrict access to, any seemingly unauthorized copies of copyrighted materials it may find, at any time and without notice. Users who violate this policy are subject to disciplinary action as appropriate under the circumstances. Such disciplinary action may include termination, expulsion and other legal actions. For more information, please see the website of the US Copyright Office, www.copyright.gov.

Campus Security Act Information Disclosure

Campus Security Act Information Disclosure - Under the Crime Awareness Campus Security Act of 1990 (Title II of Public Law 101-542), which amended the Higher Education Act of 1965 HEA. This act required all postsecondary institutions participating in HEA's Title IV student financial assistance programs to disclose campus crime statistics and security information. The act was amended in 1992, 1998 and 2000. The 1998 amendments renamed the law the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act in memory of a student who was slain in her dorm room in 1986. It is generally referred to as the Clery Act. On Aug. 14, 2008, the Higher Education Opportunity Act or HEOA (Public Law 110-315) reauthorized and expanded the Higher Education Act of 1965, as amended. HEOA amended the Clery Act and created additional safety- and security-related requirements for institutions.

The Trend Setters School is committed to providing safety to all of its students, faculty, and staff. If a crime happens to the student or the student's property or if there is an emergency occurring on campus, report the incident to an educator, administrator or owner immediately. That individual will assist the student or guest in reporting the crime to the local police or other appropriate security force.

The Trend Setters School will provide students, faculty, and staff with an annual security report from the previous calendar year by October 1st of the following year. Statistics will be gathered from the local police and compiled in the annual report.

The report will show the number of incidents on campus, including The School parking lot and adjacent streets. At any time, statistics can be accessed from The School Financial Aid Office.

Although The School does not employ security officers, The Trend Setters School has a working relationship with the local police who are able to support and provide services promptly in the event of an incident. We encourage accurate and prompt reporting of all crimes to the local police.

The facilities are open Mondays from 9:00 AM through 4:00 PM; Tuesday, Wednesday, and Thursday from 9:00 AM through 8:00 PM; Friday and Saturday from 9:00 AM through 4:00 PM and according to assigned class/salon area schedules. The building may also be open for educational classes for licensed professionals or to groups securing the use of the facilities through the owner. Only educators and owners have keys to the building thus preventing internal crimes to as great an extent as possible.

We encourage students and employees to be responsible for their own security and the security of others.

The Trend Setters School does not provide any programs on campus regarding security or prevention of crimes. If students wish to learn more about personal security or prevention of crimes, contact the local Police Department.

The Trend Setters School does not have any off-campus locations and therefore all monitoring and recording of any criminal activity is conducted on campus and the surrounding accessible areas. (See Campus Geography)

Timely Warning

In addition to the required annual campus security report, The Trend Setters School will provide a timely warning to students of any occurrences of the following crimes that are reported to local police agencies and are considered to represent a serious or continuing threat to students and employees. As soon as the school becomes aware of the crimes, students and employees will be notified via SMS notification.

These crimes include: Murder/Non-negligent manslaughter, manslaughter by negligence, rape, fondling, incest, statutory rape, robbery, burglary, aggravated assault, simple assault, intimidation, vandalism, motor vehicle theft, larceny-theft, arson, hate crimes including crimes involving bodily injury reported to local police agencies that show evidence of prejudice based on race, religion, sexual orientation, gender, gender identity, ethnicity, national origin or disability, arrests for violations of liquor and drug abuse violations, and illegal weapons possession, and persons not arrested but referred for disciplinary action for liquor, drug, and weapons law violations. Other reported statistics include Domestic Violence, Dating Violence and Stalking.

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

<u>Emergency Decision Team Procedures</u>

The responsible members of the EDT consist of:
1) **Educator Deani Hurst**
2) **Administrator - Jennifer Mescher**

Emergency Notification
Immediate notification of an unforeseen combination of circumstances that calls for immediate action. Emergency Notification will be in written form, posted on the front and back door of The School as well as distributed by SMS to staff members and students.

The verbal/written communication will include:
1) Type of emergency
2) Steps to be taken for the emergency situation

Emergency Response Procedures
At the time of an urgent unanticipated event, staff members will assess the situation to determine the significance of an emergency. In the event of an emergency, staff and students will be notified by either verbal communication (for students currently in the building), or written communication/ SMS (for students not in attendance) to notify them of the particular situation. A count for all staff, students and guests will be taken as soon as reasonably possible to ensure all are accounted for at the time of the emergency. Without delay, all students will receive notification of the emergency by written communication in the form of a text message from the **Emergency Decision Team.**

Emergency procedures will be **tested twice a year.** Owners and staff will evaluate the testing results and implement improvements needed to secure the safety of all concerned.

Emergency Procedures Due to Criminal or Terrorists Threats:
Upon receipt of information pertaining to a threat during business hours, the person receiving the information should notify a staff member of the impending or occurring emergency. The staff member will respond to the immediate situation when necessary and will contact civil authorities to determine appropriate action which may include evacuation of entire campus for a length of time to be determined based on the situation at hand. If necessary, The School will post on outside doors the time class will resume. In the event that staff, students and guest would be safer inside the building the EDT will direct everyone to an internal room in the Practical Room 1.

Tornado Warning
When a tornado warning is issued:
• A tornado has actually been sighted
• Or has been indicated by radar
• Public warning will come over the radio.

Tornado Warning Procedure
- DO NOT leave the building
- Move away from the perimeter and exterior of the building
- Report to the **Reception Area.** The EDT will direct those in need of shelter to the **Practical Room 1** marked by the **Tornado Safety Area** sign.
- Take shelter under tables, if possible.
- Go to the center of the room.
- Sit down and cover your head.
- Make every effort to remain calm and encourage those around you to do likewise.
- Remain in the shelter location until instructed to return to your previous activities.
- A tornado safety map may be found in the student lounge and near the front desk

Fire Drills
Fire evacuation plans will be practiced with each class start and require your most serious cooperation and consideration. All exits must be in working condition and unobstructed.

In A Fire Emergency
• If you smell smoke or see fire, report it immediately to an educator. A warning will then be given over the intercom system. Do not panic. Proceed as follows:
- Students in the salon area exit single file out the front doors. **If you have a guest at the time, the guest is your responsibility.**
- If exiting out the front doors of the building, please report to the **back parking lot to the west of the school**
- **and remain there until a member of the EDT is able to take an accurate count of staff, students and guests.**
- If in a classroom, exit out the nearest emergency exit; **If possible join the others at the back parking lot to the west of the school and remain there until a member of the EDT is able to take an accurate count of staff, students and guests.**
- An evacuation map may be found in the student lounge and near the front desk.

VIOLATION OF FIRE SAFETY RULES PUTS LIVES IN JEOPARDY. TAMPERING WITH FIRE ALARMS OR FIRE EQUIPMENT CAN RESULT IN FINES AND POSSIBLE INCARCERATION ACCORDING TO STATE LAW.
- An educator will then take count. After going through the client roll call twice, clients may leave if necessary.
- Students are not to leave the area unless given the okay by a member of the EDT.

Reporting Crimes
- If a student reports a crime, a member of the EDT is to first, take necessary actions to immediately address the situation. If immediate action is not necessary, record all details involving the crime then report to the Kristy Hamlin, Financial Aid Director. The crime then must be reported to the Police Department and recorded in the crime log (located in the financial aid office).
- Any crime involving a bias must be recorded as such under hate crimes.
- If a student wishes to report a crime confidentially direct the student to Kristy Hamlin, Financial Aid Director.
- The School is committed to providing a working and educational environment for all students, faculty and staff that is free from sex discrimination, including sexual misconduct. Every member of the school community should be aware that the School is strongly opposed to sexual misconduct, and that such behavior is prohibited by state and federal laws.
- The School's Sexual Misconduct Policy describes the school's programs to prevent sexual misconduct, and the procedures that the school will follow once an incident of sexual misconduct has been reported. This Policy is disseminated widely to the School community through publications, the school website, new employee orientations, student orientations, and other appropriate channels of communication. Copies of the Policy can be obtained from the Financial Aid Director on-site or by calling (573) 803-2030, or from the school's website at http://www.trendsettersschool.com/. The School provides training to key staff members to enable the school to handle any allegations of sexual misconduct promptly and effectively. The School will respond quickly to all

reports of sexual misconduct, and will take appropriate action to prevent, to correct, and if necessary, to discipline behavior that violates this policy.

- The School's Sexual Misconduct Policy governs sexual misconduct involving students that occurs on any school property or in connection with any School-sponsored program or event.
- This Policy applies to all students, employees, and third parties conducting business with the School, regardless of the person's gender, gender identity, sexual orientation, age, race, nationality, class status, ability, religion or other protected status. The School encourages victims of sexual violence to talk to somebody about what happened so victims can get the support they need, and so the school can respond appropriately. As further described in the Policy, the School will seek to respect a victim's request for confidentiality to the extent possible, while remaining ever mindful of the victim's well-being.

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

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

Cape Girardeau Fire Department: 573-335-6621
Missouri State Highway Patrol: 573-840-9500
Cape Girardeau County Sheriff Department: 573-339-6312
City of Cape Girardeau Police Department Non-Emergency: 573-334-0826
Poison Information (Poison Center): 800-222-1222
Alcohol, Tobacco & Firearms: 800-800-3855
Child Abuse / Neglect Hotline: 800-392-3738
FBI, Cape Girardeau Field Office: 573-335-2511
US Marshall Field Office: 573-986-4747
US Secret Service Field Office: 573-545-3886
National Response Center (Hazardous Spills): 800-424-8802
National Runaway Switchboard: 800-RUNAWAY
National Suicide Prevention Hotline: 800-273-TALK
Adult Abuse Hotline: 800-392-0210
National Sexual Assault Hotline - 800-656-4673
National Domestic Violence Hotline - 800-799-7233
Department of Public Safety: (573) 651-2215
Safe House for Women: (573) 335-7745
Southeast Hospital: (513) 334-4822 or (800) 800-5123
Saint Francis Medical Center: (573) 331-3000
Beacon Health Center: (573) 332-1900
United Way Southeast Missouri: (573) 334-9634

Drug Prevention Program

The School distributes this policy to all staff members at the start of employment and to all students at the start of their enrollment. The policy is updated at least annually and is available via the school website at all times at www.trendsetterschool.com

The School prohibits the unlawful possession, use or distribution of illicit drugs and alcohol by students and staff on the property or as part of any School activities. The School will immediately contact law enforcement officials to report all unlawful activities. The health risks of the use of illicit drugs and alcohol abuse require providing education and referral for students and staff. The School provides education annually and refers students and staff to local services. Area drug abuse information, counseling, referral and treatment centers information is made available to students or staff members. The School will expel students and terminate staff involved in unlawful possession, use or distribution of illicit drugs and alcohol. The School will refer such cases to the proper authorities for prosecution. Students and staff may be reinstated upon completion of an appropriate rehabilitation program.

As a condition of employment, employees must notify The School of any criminal drug statute conviction for a violation occurring in the workplace not later than five days after such conviction. There are serious legal sanctions for illegal use of drugs and/or alcohol. There are serious health risks associated with such use. Health risks associated with the use of illicit drugs and the abuse of alcohol include: impaired mental and physical health, neurological disease/damage, memory and intellectual performance interference, mental and physical depression, uncontrollable violence, impulsive behavior, convulsive seizures, homicide, suicide, cardiac disease or damage, cardiovascular collapse or heart failure, gastrointestinal disease or damage, ulcers or erosive gastritis, anemia, liver and pancreatic disease, liver failure or pancreatitis, deteriorating relationships, and death. All students and / or staff at The School must understand The School's policies as stated above and recognize their impact if the law is broken in relation to drug and/or alcohol use.
The School reviews its Drug Prevention Policy and effectiveness of sanctions imposed every **two** years.
• The dismissal that may occur following a final determination of the said proceedings regarding The School Drug Policy prohibits the possession, use, and sale of alcoholic beverages to anyone on our property or as part of any of our activities.
• The School policy also prohibits the possession, use and sale of illegal drugs.
• The School policy supports and enforces state underage drinking laws. Students caught in any of the above situations will be dismissed from the program and will be reported to the authorities.
• In some cases, conviction of drug-related offenses could result in the student's ineligibility of Title IV funding or other forms of financial assistance.

Sex Offenses

If you are a victim of a sexual assault at this institution, your first priority should be to get to a place of safety. The School strongly advocates that a victim of sexual assault report the incident in a timely manner. Time is a critical factor for evidence collection and preservation. An assault should be reported directly to a member of EDT. Filing a police report will not obligate the victim to prosecute, nor will it subject the victim to scrutiny or judgmental opinions from officers. Filing a police report will:

- Ensure that a victim of sexual assault receives the necessary medical treatment and tests, at no expense to the victim;
- Provide the opportunity for collection of evidence helpful in prosecution, which cannot be obtained later (ideally a victim of sexual assault should not wash, use the toilet, or change clothing prior to a medical/legal exam);
- Assure the victim has access to free confidential counseling from counselors specifically trained in the area of sexual assault crisis intervention.

Various counseling options are available throughout the county and can be found through the Police Department.

Per the Department of Education the accused and the victim will each be allowed to choose one person who has had no formal legal training to accompany them throughout the hearing. Both the victim and accused will be informed of the outcome of the hearing. A student found guilty of violating the School sexual misconduct policy could be criminally prosecuted in the state courts and may be suspended or expelled from the School for the first offense. Student victims have the option to change their academic and/or on-campus living situations after an alleged sexual assault, if such changes are reasonably available. Both the accused and the victim will be notified of the results of the hearing.

A complete list of Sex Offenders can be found at www.familywatchdog.us

Campus Crime Report

	2014			2015			2016		
Offense	**On-Campus**	**Non-campus Property**	**Public Property**	**On-Campus**	**Non-campus Property**	**Public Property**	**On-Campus**	**Non-campus Property**	**Public Property**
Criminal homicide	0	0	0	0	0	0	0	0	0
Murder/ Non-Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Sex Offenses, Forcible	0	0	0	0	0	0	0	0	0
Sex Offenses, Non-Forcible	0	0	0	0	0	0	0	0	0
Robbery	0	0	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0	0
Motor Vehicle Theft	1	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0	0
Violence Against Women	0	0	0	0	0	0	0	0	0

Hate Crimes

Description	**Bias**	**Date**

Arrests/ Discipline	2014			2015			2016		
Action	**On-Campus**	**Non-Campus Property**	**Public Property**	**On-Campus**	**Non-Campus Property**	**Public Property**	**On-Campus**	**Non-Campus Property**	**Public Property**
Arrests: Weapons	0	0	0	0	0	0	0	0	0
Discipline Actions: Weapons	0	0	0	0	0	0	0	0	0
Arrests: Drug Abuse	0	0	0	0	0	0	0	0	0
Discipline Actions: Drugs	0	0	0	0	0	0	0	0	0
Arrests: Liquor Laws	0	0	0	0	0	0	0	0	0

Group B Crimes	2014			2015			2016		
Crime	**On-Campus**	**Non-Campus Property**	**Public Property**	**On-Campus**	**Non-Campus Property**	**Public Property**	**On-Campus**	**Non-Campus Property**	**Public Property**
Larceny	0	0	0	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0	0	0	0
Destruction of Property, Damage, Vandalism	0	0	0	0	0	0	0	0	0

VAWA Offenses	2014			2015			2016		
Action	On-Campus	Non-Campus Property	Public Propert	On-Campus	Non-Campus Property	Public Propert	On-Campus	Non-Campus Property	Public Property
Domes ic Violence	n/a	n/a	n/a	0	0	0	0	0	0
Dating Violence	n/a	n/a	n/a	0	0	0	0	0	0
Stalking	n/a	n/a	n/a	0	0	0	0	0	0

Family Educational Rights and Privacy Act of 1974

The FERPA is a Federal law designed to protect the privacy of a student's education records. The law applies to all schools which receive funds under an applicable program from the U.S. Department of Education.

The FERPA gives certain rights to parents regarding their children's education records. These rights transfer to the student or former student who has reached the age of 18 or is attending any school beyond the high school level. Students and former students to whom the rights have transferred are called eligible students.

Parents or eligible students have the right to request that a school correct records believed to be inaccurate or misleading. If the school refuses to change the records, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still refuses to make the corrections, the parent or eligible student has the right to place a statement in the records commenting on the contested information in the records.

Generally, the school must have written permission from the parent or eligible student before releasing any information from a student's record. However, the law allows schools to disclose records without consent, to the following parties:

- School employees who have a need-to-know.
- Other schools to which a student is transferring.
- Parents when a student over 18 is still dependent.
- Certain government officials in order to carry out lawful functions.
- Appropriate parties in connection with financial aid to a student.
- Organizations doing certain studies for the school.
- Accrediting organizations.
- Individuals who have obtained court orders or subpoenas.
- Persons who need to know in cases of health and safety emergencies.
- State and local authorities to whom disclosure is required by state laws adopted before November 19, 1974.

Schools may also disclose, without consent, "directory" type information such as student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, the school must tell parents and students of the information that is designated as directory information and provide a reasonable amount of time to allow the parent or eligible student to request the school not to disclose that information about them. Schools must notify parents and eligible students of their rights under this law. The actual means of notification is left to each school. If you wish to see your records, you should contact the school for the procedure to follow. Any questions or concerns under this act should be directed to: Family Policy Compliance Office, Dept. of Ed., 400 Maryland Avenue, SW, Room 3017, Washington D.C. 20202-4605 or you may call (202) 401-2057.

Safeguarding Consumer Information

Procedure for Maintaining and Safeguarding Student Records

- All student financial records are kept in a locked cabinet which is located in the financial aid office.
- The financial aid office is locked when unoccupied.
- The financial aid officer and the school owners are the only persons who have keys to the student files. No other employees have keys to the file cabinets.
- Student records are maintained on a computer software system called Genesis. This is a live, on line system with a daily back up. All data is stored in an off-site location.

Financial Aid Professional Code of Conduct

The School 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 School 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 of the School 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 School's policies and procedures, a school Catalog, or this Code of Conduct, you should contact your supervisor and/or the School compliance department at khamlin@storeymgmt.com. If you believe any employee is violating the School's policies or procedures, a school catalog, or a Code of Conduct, you must immediately notify your supervisor and the compliance department at khamlin@storeymgmt.com.

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 School'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's policies and procedures.
6. **ADHERE** to all policies and procedures set forth by the School.

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 at mark.csb@fuse.net 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 mark.csb@fuse.net if I believe any Employee is violating this Code of Conduct, the school catalog, School policies and procedures, or any code of conduct.

Title IV Funding – General Information

The 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.

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.

The institution is not currently offering William D. Ford Direct Stafford Loans.

G.I. Bill
If you have spent time in the military, you are eligible to use your G.I. Bill toward your education. The G.I. Bill was specifically designed for college or vocational education. Certified by State Approving Agency for Veterans' Educational Benefits. *These approvals are state and school specific and may not apply to all schools. To apply go to www.gibill.va.gov. Bring certificate of eligibility to the FAO office to begin enrollment certification with VA.

Consumer Loans
The institution is not currently offering Consumer Loans.

State Grants
The institution is not currently participating in State grants.

For updates and more information on federal financing, go to 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 mat 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. To complete a web FAFSA, the student will need an electronic pin number. This can be obtained at www.pin.ed.gov. This pin is unique to each FAFSA applicant and cannot be shared with anyone else as it acts as the students signature required to submit a FAFSA. A parent of a dependent student must also apply for a pin. The parent is required to sign the web FAFSA with their uniquely created pin.
2. Once a pin number has successfully been created, a web FAFSA can now be completed. Be sure to follow all instructions when completing the FAFSA. Enter ***The Institution's School Code, 000000*** **,for Trend Setters School, Cape Girardeau, MO.** 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 students 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 dependent, 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. The 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
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 returned completed along with a readable copy of the parents Drivers License or State ID.
10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal loans. For Direct Loans, students may access Entrance Loan Counseling at www.studentloans.gov
11. 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 1st academic year (1-900 hours) and 2nd 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 The School. Please log on to www.nslds.ed.gov to find your current loan servicer and to find out more details on "in-school deferment".

Cost of Attendance Budgets (COA)
In order to determine a student's level of loan funding, the Department of Education requires us to develop annual cost of attendance budgets. These budgets include an average allowance for room & board, transportation, miscellaneous, loan fees and, if applicable, child care and expenses related to disability. The following are standard monthly allowances that make up the cost of attendance budgets.

Cost of Attendance Budgets can be found on the following two pages

ENTER COST OF ATTENDANCE BUDGETS HERE

How funds will be disbursed:
In order to receive their Pell Grant students are required to have a Satisfactory Academic Progress (SAP) cumulative average of 80% in attendance and academics. This figure for academics is arrived at by averaging grades from the following areas: classroom work, projects, and styling area performance, as well as an 80% or higher attendance requirement. The School uses a 100-point grading scale:

A 92-100
B 87-91
C 80-86
F Below 80 is failing

The actual clock hour disbursement schedule for the Cosmetology student is as follows:

1. First disbursement is scheduled for the first day of classes for Pell
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.

The actual clock hour disbursement schedule for the Barber student is as follows:

5. First disbursement is scheduled for the first day of classes for Pell
6. Second disbursement after successful completion of 450 clock hours.
7. Third disbursement after successful completion of 900 clock hours.

The actual clock hour disbursement schedule for the Instructor Training student is as follows:

1. First disbursement is scheduled for the first day of classes for Pell
2. Second disbursement after successful completion of 300 clock hours.

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 academic year 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 academic year 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 many 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 mar on the borrower's credit.
• Over borrowing of student loans may cause a borrower to pay more than their earning potential can handle, especially during the early years of repayment.

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
(3rdyr 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, 2011 and before July 1, 2013: 3.4% For loans first disbursed on or after July 1, 2013 and before July 1, 2014: 3.86% For loans first disbursed on or after July 1, 2014 and before July 1, 2015: 4.66%	$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, 2014 and before July 1, 2015: 4.66%	$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.	7.21%	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[SM] 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. 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.
    - 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.nslds.ed.gov and www.studentloans.govas 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
    - Review average indebtedness of student borrowers and anticipated monthly repayment amount
    - 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.

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.

Refund Policy - Institutional Refund Policy

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.
2. A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded, regardless of whether or not the student has actually started classes.
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 registration fee of $50.00.
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:

PERCENT OF SCHEDULED TIME ENROLLED TO TOTAL COURSE/PROGRAM	TOTAL TUITION SCHOOL SHALL RECEIVE/RETAIN
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. 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 termination 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: extra kit materials, books, kit & equipment, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and on the 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.

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.

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.

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 amount of assistance that you have earned is determined on a pro-rata basis. For example, if you completed 30% of the scheduled hours in your payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the scheduled hours in your payment period, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. 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.

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.

Satisfactory Academic Progress Policy (SAP)

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:

Cosmetology	450, 900, and 1200 clocked (actual) hours
Instructor Training	300 clocked (actual) hours
Barber	450 and 900 clocked (actual) hours
Crossover	22.5 clocked (actual) hours

Transfer students will be evaluated at the midpoint of the contracted hours or the established evaluation periods, whichever comes first. SAP evaluations are based on actual contracted hours at the institution.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the course or academic year, 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 80% 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 80% 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.

ATTENDANCE PROGRESS EVALUATIONS
Students are required to attend a minimum of 80% 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 80% 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 125% 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 -	62.5	1875
Instructor Training (Full time, 30 hrs/wk.) – 600 Hours -	25	750
Barber (Full time, 32.5 hrs/wk.) – 1000 Hours -	38.5	1250
Crossover – 45 Hours -	2.5	56.25

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 80% of the scheduled contracted hours. Any student exceeding their maximum time frame date 1.) will continue to be charged the $5.66 per-hour rate for hours remaining after the contract graduation date. All charges are due in full before completion of the program.

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 (the computer system will reflect completion of the practical assignment as a 100% rating). 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 80%. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

A 92-100
B 87-91
C 80-86
F Below 80 is failing

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. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress may have any scholarship funds revoked, and may have their Title IV, HEA Program funds interrupted, as applicable, 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, the student will:

1. Have any scholarship funding awarded at enrollment withdrawn, with the full balance of tuition applied to the remainder of their account.
2. Be deemed ineligible to receive Title IV, HEA Program funds, as applicable, and will be terminated from the program unless financial arrangements are made with the school to compensate for the loss in funding.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress as applicable, by meeting minimum attendance and academic requirements 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 Evaluations 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 -

Leave of Absence (LOA) Policy
A student who has prior knowledge that they will be absent from school for several days at a time may qualify for a Leave of Absence (LOA). Days taken on LOA are separate from standard absences and will extend a student's contracted graduation date. 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 / Health Issues
3. Personal / Family Emergencies
4. Vacation (only after completing 900 clock hours; for Cosmetology students only)

The minimum amount of time for a LOA is five calendar days, and the maximum is 180 calendar days within a calendar year (12 months). The school permits more than one LOA per student, provided the total number of days of all LOAs does not exceed 180 calendar days within a 12 month period.

Any LOA must be requested and approved in writing prior to the beginning the LOA. In addition, the student is required to list the reason for the LOA and provide their signature on the LOA form. An 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. In this instance, the beginning date of the approved LOA would be determined by the institution to be the first date the student was unable to attend the institution 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 school and a refund calculation is not required. Students return to school in the same Satisfactory Academic Progress status as prior to the LOA.

On the day the student returns from a LOA, they are required to complete an enrollment agreement addendum. The student's contracted graduation date and maximum time frame will be extended for the same number of calendar days as the LOA, without any additional institutional charges or penalty incurred.

If the student does not return from LOA on the day they are scheduled to return, the student will be withdrawn from the school. The school 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.

If a student is absent 14 consecutive calendar days without being on an official Leave of Absence, they will be considered withdrawn.

Grievance Policy
This policy is contained in the school catalog to ensure that students are informed prior to enrollment. Grievance procedures are provided for students who believe that they have been unlawfully discriminated against, unfairly treated, or harassed in any way. Academic grievances relates to a complaint about a course, program of study, or grade. Students are expected to address any disagreements or conflict directly with the individual involved in person with a written document outlining the complaint and communication. After this, if there is no satisfactory resolution, the student may set an appointment to see the school administrator. All communications regarding the complaint must be in writing and all meetings and communications will be documented in the student files. Records of complaints and their resolution, as applicable, are retained according to the school's record keeping policy for review by regulatory agencies. The grievance policy is as follows:

1. Complaints against students or employees must be made within one week of the issue.
2. If the complaint cannot be resolved formally the student shall write up the details and submit to the school director who will research the issue and respond with a resolution. Once received, solutions will be evaluated and returned within 10 business days with a resolution.
3. The student may request a complaint form from the school administrator.

4. The student may contact the institution licensing and/or accrediting agency at any time during grievance procedures to submit a formal complaint. Regulatory agency contact information can be found below.

Missouri Board of Cosmetology and Barber Examiners
PO Box 1062 Jefferson City, MO 65102
573-751-1052

NACCAS
3015 Colvin Street
Alexandria, VA 22314
1-703-600-7600 or www.naccas.org

For All Students Participating In Consumer Loans or Federal Financial Aid

All students attending the 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.

The 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 sex, race, gender, religion, age, economic status, ethnicity or sexual orientation
- Attending training seminars after approved for Title IV funding to stay current with all DOE regulations
- Remaining at the highest level of ethical behavior
- No Co-branding or sharing of logos with the lender(s)

The 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 – we have none at this time

- 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.
- The School 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.

- **Schools 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.