

TSPA - Tampa

Consumer Information 2011-2012

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Consumer Information Message to Students

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

Academy Facilities

The Academy is located at 4802 Gunn Highway Tampa, Florida 33624. Information concerning classroom and salon area instructional facilities can be found in The Academy Catalog and upon request can be received from the admissions department of The Academy.

Accreditation / State / Agency

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

Programs Offered:

• Cosmetology	1200 hours	\$13,995	\$1,550
• Skincare Specialist	312 hours	\$3,750	\$874
• Full Specialist	600 hours	\$5,750	\$1,200

Contact Personnel to Assist with Consumer Information

Each Financial Aid Officer (FAO) and Assistant FAO are knowledgeable of the information contained within this document and are readily available to assist prospective/enrolled students and/ or their parents during normal business hours. Our business hours are Monday-Friday 9:00 am to 5:00 PM. Students may contact Michelle Levendoski, The Financial Aid Officer, at (813) - 908 – 8020 for additional questions. For general Academy questions please contact Adrianna Powers at (813) 908 - 8020.

Admissions Policy

The Applying & Enrollment Process

The Enrollment Application must be submitted to The Academy admissions office via the internet, mail, or in person. Send a copy of high school diploma or transcript and if applicable, post-high school transcripts. Schedule an admissions interview meeting. During the meeting the student will meet staff and students. Information concerning curriculum, books and kits, apparel code and career investment payment plans will be shared. Sign the enrollment agreement and pay the enrollment fee.

Non-Discrimination

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

Educational Requirements

All students must have a high school diploma or G.E.D. certificate or equivalent. Prospective student's educational background is considered prior to enrolling a student. The Academy does not admit ability-to-benefit students.

Admissions Requirements

The following are required for admission to all programs at **The Salon Professional Academy**:

1. Enrollment application
2. Registration fee
3. Copy of student's high school diploma or G.E.D. certificate or a high school transcript with the graduation date
4. Copy of the student's social security card or birth certificate
5. Copy of the student's driver's license or other proof of age
6. Signed completed enrollment agreement

Transfers

A transfer student may be accepted after careful evaluation of the student's academic records. Each transfer must be evaluated on an individual basis. All transfer hours accepted are applied at the end of training.

Scholarships

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

- "B" on "B" Scholarship
- Salon West Scholarship
- Ulta Scholarship
- Redken Scholarship
- Denis Soto Scholarship

Placement

The Academy maintains contact with salons and spas in order to assist students in job placement. Although The Academy cannot guarantee job placement, every effort is made to secure job opportunities for each graduate. As part of their training, students are prepared to seek employment. Job possibilities are posted in the student lounge. Follow up procedures are conducted with students and employers of our graduates to help The Academy to continually prepare for future employment opportunities for Academy graduates.

Copyright Infringement Policy

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

A student can be expelled from the program for the following reasons:

- On an Academy computer without permission

- On an Academy computer unattended
- On an Academy computer they do not have access to
- Tampering or disabling an Academy computer
- Removing information from an Academy computer
- Moving or deleting information from an Academy computer
- Distributing Academy copyrighted material in any form with unauthorized persons or companies

An employee can be terminated for the following reasons:

- Unauthorized use of copyright material
- Tampering or disabling an academy computer
- Removing deleting, sharing information from an academy computer
- Distributing academy copyright material in any form with unauthorized persons or companies

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

Students have limited access into the following Academy computers:

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

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

Students do not have access to the following Academy computers:

- Admissions
- Educators
- Financial Aid Office
 - A student may complete their FAFSA on line in the presence of the financial aid officer only
- Owners

Emergency Evacuation Policy

Emergency Evacuation 2011-2012

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

Timely Warning-Notification provided in a suitable manner to students, staff, and salon area guests or community neighbors if necessary, of an impending or occurring emergency situation.

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 Academy as well as distributed by email to staff members and students.

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 (for students not in attendance) to notify them of the particular situation. Roll call will be taken as soon as reasonably possible to ensure all students and staff 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 an email from the **Command Decision Team (CDT)**.

The responsible members of the CDT consist of:

- 1) **The Academy owner – Joanne Powers**
- 2) **Financial aid officer – Michelle Levendoski**
- 3) **Admissions personnel – Adrianna Powers**
- 4) **Educators – Kathy Acosta (lead)**
- 5) **Front desk personnel – Debby Williams (lead)**

The verbal/written communication will include:

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

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

Emergency Procedures Due to Criminal or Terrorists Threats:

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

Emergency Procedures Due to Hurricanes:

When a **hurricane watch** is issued from the National Weather Service, The Academy alerts the students of a pending hurricane in the area and advises the students of possible cancellation of classes.

When a **hurricane warning** is issued from the National Weather Service, The Academy offices are closed and classes are cancelled.

Once the hurricane threat has diminished, email notification will be sent to students when classes will resume.

Tornado Warning

When a tornado warning is issued:

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

Tornado Warning Procedure

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

Fire Drills

Fire drills will be practiced **Quarterly (First week of each Quarter)** and require your most serious cooperation and consideration. All exits must be in working condition and unobstructed.

In A Fire Emergency

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

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

In case of serious accident or illness:

- Call 9-1-1

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

Power Failure:

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

Emergency Phone Numbers

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

Administrative Offices: 813-908-8020

Hillsborough County Sheriff: 813-274-8000

Hillsborough Fire Department: 813-272-6600

For All Students Participating In Consumer Loans or Federal Financial Aid

Important Notice:

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

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

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

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

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

- Making every effort to assist students and families with their financial need
- Inform students and remove financial barriers for those desiring to further their education
- Educating students and families concerning all consumer information and aid available for those who qualify
- Protecting and respecting the privacy of students
- Ensuring the confidentiality of student records and personal circumstances
- Performing a needs analysis for each student desiring to apply for financial assistance with all needs analysis performed in a consistent manner
- Providing services that do not discriminate on the basis of race, gender, religion, age, economic status, ethnicity or sexual orientation
- Attending training seminars after approved for Title IV funding to stay current with all DOE regulations
- Remaining at the highest level of ethical behavior
- No Co-branding or sharing of logos with the lender(s)

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

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

Code of Conduct / Academy Ethics

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

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

- **The Higher Education Opportunity Act (HEOA) defines:**
 - **An Institution-affiliated organization** is an entity directly or indirectly related to a covered institution that recommends, promotes, or endorses education loans.
 - **Lender**-an eligible 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 Academy is not considered a private lender if the extension of credit is 90 days or less and interest will not be applied to the credit balance and the term is one year or less, even if payable in more than 4 payments.
 - **Preferred lender arrangement** is an arrangement or agreement between a lender and covered institution in which a lender provides education loans to students/families and the covered institution recommend, promotes or endorses the education loan products of the lender.
 - Includes arrangements between a lender and an institution-affiliated organization
 - Does not include:
 - Direct Loan Program Loans through the DOE,
 - Education funds covered by The Academy's own funds
 - Funds by donor-directed contributions
 - State funded financial aid programs if the terms and conditions of the loan include a loan forgiveness option for public service
 - **An Education loan** is a Direct Loan, or a private education loan
- **Preferred Lender Arrangement (PLA)** – The Academy 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 Academy does not endorse the product in question.

Preferred Private Lenders	Criteria for Selection	Reason favorable to borrower
1. TFC	No student can be denied	Flexible payment plans
2. Cornerstone Acceptance	Loan availability for students	No pre-payment penalty

- Disclosure for Direct Loans is found in the model disclosure form developed by the DOE
 - The Academy offering private loans will concurrently provide information in the form of a private lender model disclosure form.
 - The Academy does not require students to borrow from any of the preferred lenders. The Academy 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 Academy.
 - The Academy will provide borrowers or notify borrowers where to find the Truth in Lending Act (TILA) disclosures for each lender.
 - Academy's approved for Title IV aid will inform borrowers of all Title IV eligibility and the terms and conditions of the Title IV aid in comparison to the private education loans.
 - The Academy 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 Academy 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 Academy has been provided to complete the required form before giving, upon the applicant's request, a self-certification form from a private lender.
 - The Academy will not agree to use in marketing, the private lenders name, emblem, or share the logo or pictures of The Academy with the lender which could imply the loan is offered or made by The Academy or affiliate.
 - The Academy will ensure the lender's name is shown in all information/documentation related to the loan.
 - The Academy 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 Academy 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 Academy – Affiliated Organizations**
- The Code of Conduct will be displayed in plain sight on The Academy's website and also on the preferred lenders website.
 - The Academy will administer, enforce, and review the Code of Conduct for all Academy staff involved annually

- Lenders are also required to enforce and review the same Code of Conduct with the affiliate's agents annually
- The Academy prohibits a conflict of interest between The Academy FAO and the preferred lenders
- The Academy does not promote any lender during the Entrance/Exit Interview process.
- The Academy does not promise any loan volume to any preferred lender.
- The Code of Conduct prohibits revenue-sharing arrangements with any lender
 - The Academy will not collect a fee in exchange for promoting a lender nor collect any revenue or profit sharing.
 - The Financial Aid Department or Officer or Owner will not receive gifts from any preferred lender
 - "Gifts" include: gratuity, favor, discount, entertainment, hospitality, loan, services, transportation, lodging, meal, or other items deemed as a "gift".
 - The term "Gift" does not include: food or refreshments during a professional training session meant to improve service and does not include favorable terms to student, standard marketing material, and philanthropic contributions from a lender in exchange for advantages to related loans, or any state aid.
 - The Academy will utilize marketing materials advantageous to the applicant from the lender(s) to counsel, aid in financial literacy and debt management as long as the lender discloses that the lender prepared the provided materials.
- The Academy does not hire any consultants contracted by any private lender.
- The Academy does not have any affiliates of lenders serve on their Advisory Board.
- The Academy owners/staff will not participate on any affiliated lenders Advisory Board.
- The Academy's financial aid / assistance office is prohibited from directing borrowers to certain lenders or delaying loan certifications. The Academy does not assign lenders to any student's aid award package and does not refuse or delay loan certification based on the borrowers choice of lender.
- The Academy is not involved in payment to any lenders, whether directly or indirectly, in exchange for points, premiums, or interest of financial support in exchange for extending credit to a student.
- **Academies offering Federal Aid under the Program Participation Agreement will:**
 - Develop, publish, and administer and enforce the code of conduct with respect to loans guaranteed under the Title IV programs or Higher Education Act (HEA) loan programs.
 - Compile yearly, maintain, and make available to all students, a list of lenders for loans issued or guaranteed under the Title IV programs or HEA loan programs.
 - The Academy, upon request from a student or prospective student, must provide a Department of Education/FRB self-certification form and information needed to complete the form.
 - Self-certification form must contain disclosures stating the applicant may qualify for Federal, State, or Academy aid. The applicant will be encouraged to discuss available options with the Financial Aid Officer and that private education loans may affect the applicant's eligibility for Federal, State, or Academy aid. The Academy will aid the applicant in reviewing what information the applicant must

- provide on the self certification form obtained in The Academy Financial Aid Office. Information reviewed with applicant will include Cost of Attendance (COA), 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 Academy.
- **Administrative Capability**
 - When the PPA is originally signed and upon continuing to participate in Title IV aid or HEA programs, The Academy will:
 - Report annually to The Department of Education any "reasonable reimbursements" in accordance with State or Federal reimbursement policies that are paid by any private education lenders to any Academy employee in the Financial Aid Office who is responsible for education loans.
- **Right to Cancel**
 - The applicant may cancel within 3 business days of receipt of the lenders final disclosure form. Funds will not be disbursed until the cancellation period expires.

Instructional Staff

A listing of the instructional staff is available in the Catalog, page 18.

Gender Policy

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

Vaccination Policy

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

Voter Registration

In compliance with the DOE, voter registration applications (and/or the web address where the student can download a voter registration card) are distributed to students during the financial aid orientation.

Special Circumstances-Dependency Override/Professional Judgment

Dependency Override-Students who do not meet the federal definition of independent status but have extenuating circumstances beyond their control can appeal their dependency status.

Students must provide written documentation explaining their situation and must provide three letters from professional persons other than family substantiating the appeal.

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

Family Educational Rights and Privacy Act (FERPA)

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

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

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
 - School officials with legitimate educational interest;
 - Other schools to which a student is transferring;
 - Specified officials for audit or evaluation purposes;
 - Appropriate parties in connection with financial aid to a student;
 - Organizations conducting certain studies for or on behalf of the school;
 - Accrediting organizations;
 - To comply with a judicial order or lawfully issued subpoena;
 - Appropriate officials in cases of health and safety emergencies; and
 - State and local authorities, within a juvenile justice system, pursuant to specific State law.

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

in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

Licensing Requirements in Florida

Cosmetology graduates completing 1200 hours and all required course work may take the state board exam to receive a cosmetology license in Florida.

Skincare Specialist graduates completing 312 hours and all required course receive a diploma and may apply for a skincare specialist license in Florida.

Full Specialist graduates completing 600 hours and all required course work receive a diploma and may apply for a full specialist license in Florida.

Graduation, Licensure, and Placement Rates can be found at the Academy admissions office.

Physical Demands Placed On the Body

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

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

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

Safety Requirements

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

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

Compensation Expected

Cosmetology graduates can earn from \$25,000 to \$30,000.

These above salaries and gratuities are in an entry-level position depending on the work schedule and the area population. A commission scale is commonly used to pay industry service providers resulting in much higher pay after an introductory period of several months. Retail commission is also common. Many salons now offer benefits resulting in higher earnings.

IPEDS STATISTICS

The data from these reports will be imported once the data is completed. Because we have recently been approved for federal funding no prior year statistics are available at this time.

- Fall (9/8 – 10/20)
- Winter (12/8 – 1/26)
- Spring (12/8 – 4/13)

Go to this link for the latest reports: <http://nces.ed.gov/collegenavigator/?id=457420>

CAMPUS SECURITY DISCLOSURE

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

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

- If a crime happens to the student or the student's property or if there is an emergency occurring on campus, report the incident to an educator or owner immediately. That individual will assist the student or guest in reporting the crime to the local police or other appropriate security force.
- The Salon Professional Academy FAO will provide students, faculty, and staff with a copy of this crime report from the previous calendar year by October 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 Academy parking lot and adjacent streets. At any time, statistics can be accessed from The Academy admissions/ financial aid office.
- Although The Academy does not employ security officers, The Salon Professional Academy has a working relationship with the local police who are able to support and provide services promptly in the event of an incident. We encourage accurate and prompt reporting of all crimes to the local police.
- In addition to the required annual campus security report, The Salon Professional Academy will provide a timely warning to students of any occurrences of the following crimes that are reported to local police agencies and are considered to represent a serious or continuing threat to students and employees. As soon as the school becomes aware of the crimes, students and employees will be notified in the timeliest manner possible. These crimes include: criminal homicide, forcible and non-forcible sex offenses, robbery, aggravated assault, simple assault, intimidation, vandalism, burglary, motor vehicle theft, larceny-theft, arson, hate crimes including crimes involving bodily injury reported to local police agencies that show evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity or disability, arrests for violations of liquor and drug law violations, and illegal weapons possession, and persons not arrested but referred for disciplinary action for liquor, drug, and weapons law violations.

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

If a student wishes to report crimes on a voluntary, confidential basis for inclusion in the annual disclosure of crime statistics, contact Adrianna Powers or Michelle Levendoski in the Admissions/Financial Aid office.

- The facilities are open Monday through Saturday according to assigned class/salon area schedules. The building may also be open for educational classes for licensed professionals in cosmetology or to groups securing the use of the facilities through the owner. Only educators and owners have keys to the building thus preventing internal crimes to as great an extent as possible.
- We encourage students and employees to be responsible for their own security and the security of others.
- The Salon Professional Academy does not provide any programs on campus regarding security or prevention of crimes. If students wish to learn more about personal security or prevention of crimes, contact the local Police Department.
- The Salon Professional Academy does not have any off-campus locations and therefore all monitoring and recording of any criminal activity is conducted at the campus location of 4802 Gunn Highway Tampa, Florida 33624.

Drug Free Campus

Drug Prevention Program

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

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

The Academy will expel students and terminate staff involved in unlawful possession, use or distribution of illicit drugs and alcohol. The Academy will refer such cases to the proper authorities for prosecution. Students and staff may be reinstated upon completion of an appropriate rehabilitation program.

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

There are serious legal sanctions for illegal use of drugs and/or alcohol. There 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 Academy must understand The Academy's policies as stated above and recognize their impact if the law is broken in relation to drug and/or alcohol use.

Where to turn for drug related help:

Counseling Services

Abuse Hotline	1-800-962-2873
Aids Hotline	1-800-352-2437
Alcohol Abuse Hotline	1-813-234-1234
Crisis Hotline	1-813-234-1234
Drug Hotline	1-813-234-1234
Hills. County Crisis Center, Inc.	1-813-964-1964
Hills. Information Line	1-813-272-5900
Life Center Grief Counseling	1-813-237-3114
National Suicide Prevention	1-800-273-8255
Narcotics Anonymous	1-813-879-4357
Poison Control Center	1-800-222-1222
Rape/Sexual Assault Hotline	1-813-234-1234
Recovery Self Help/Mental Health	1-727-525-1749

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

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

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

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

Sex Offenses:

- If a sex offense occurs while in The Academy, please contact the Hillsborough County Sheriff's Office to report it immediately. The Salon Professional Academy will do everything possible to assist in this serious matter. If such a serious offense occurs, it is important to preserve evidence for proof of the criminal offense.
- Information regarding area counseling, referral and drug abuse treatment centers will be provided by a student or staff member upon request.

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

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

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

Individuals wishing to learn additional information about registered sex offenders may check website information for the Hillsborough County.

	<u>Occurrences in:</u>		
	<u>2008</u>	<u>2009</u>	<u>2010</u>
a. Criminal Homicide:			
Murder and non-negligent manslaughter	0	0	0
i. Negligent manslaughter	0	0	0
b. Sex Offenses:			
i. Forcible sex offenses	0	0	0
ii. Non-forcible sex offenses	0	0	0
c. Robbery	1	0	0
d. Aggravated Assault	0	0	0
e. Simple Assault	1	1	0
f. Intimidation	0	0	2
g. Vandalism	0	0	0
h. Burglary	1	0	3
i. Motor Vehicle Theft	0	1	0
j. Larceny-Theft	0	0	2
k. Arson	0	0	0
l. Liquor Law Violations:	0	0	0
i. Arrests for liquor violations, drug law violations, and illegal weapons possession	0	0	0
ii. Persons not included above who were referred for campus disciplinary action for liquor law violations, drug law violations, and illegal weapons possessions			

	0	0	0
m. Hate Crimes			
i. Race	0	0	0
ii. Gender	0	0	0
iii. Religion	0	0	0
iv. Disability	0	0	0
v. Sexual Orientation	0	0	0
vi. Ethnicity	0	0	0
vii. Intimidation	0	0	0

Safe Guarding Consumer Information

BACKGROUND

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

DEFINITIONS & EXPLANATIONS

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

IMPLICATIONS FOR THE INSTITUTION

- Schools are subject to the Red Flag Rules if they:
 - Participate in the Perkins Loan Program.
 - Act as a lender to graduate or professional students.
 - Extend credit to students through institutional loan programs, retail installment contracts, or deferred payment plans (regardless of number of installments or whether there is a finance charge).
 - Purchase loans made to their students from the originating bank and participate in bank’s decision to extend credit.

- **Covered Accounts**

- The Salon Professional Academy is a “creditor” and obligated to follow the Red Flag Rules given the use of the Retail Installment Contract (RIC).
- Methods of payment for the Retail Installment Contracts (credit card, VA, Voc-Rehab, Tribal funding) are also covered due to the information exchanged. The information is considered “Identity Related”.

DETECTION OF RED FLAGS

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

Suspicious Documents

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

Suspicious Personal Identifying Information

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

Suspicious Activity Related to Covered Account

- Mail sent to the customer is returned repeatedly as undeliverable although transactions continue to be conducted in connection with the customer’s covered account.
- The school is notified that the customer is not receiving paper account statements.

- The school is notified of unauthorized charges or transactions in connection with a customer's covered account.
- The school receives notice from customers, victims of identity theft, a law enforcement authority, or other persons regarding possible identity theft in connection with covered accounts held by the school.

RESPONDING TO RED FLAGS

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

PERIODIC UPDATES TO PLAN

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

PROGRAM ADMINISTRATION

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

TEXTBOOK and KIT COSTS

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

General Information for Title IV Funding

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

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

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

Need Based Aid: Stafford Subsidized Loans and Pell Grants

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

Consumer Loans

- TFC
- Cornerstone Acceptance

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

Eligibility of Title IV Aid

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

- have a High School Diploma, GED or equivalent
- complete the FAFSA for each financial aid year the student is eligible for aid
- comply with The Academy Satisfactory Academic Progress Policy
- not be in default on previous student loans
- not owe repayment on an adjusted Pell grant
- not exceed the annual and aggregate loan limits
- have remaining eligibility if the student is a transfer student
- be enrolled in an eligible program
- be enrolled at least half time
- have ISIR Social Security match successful or comment code indicates successful INS match
- if male, ages 18-25 have registered with the Selective Service

- be a citizen or eligible non-citizen
- have resolved any drug conviction issues.

Entrance Counseling

All students applying for Title IV Aid must complete an Entrance Loan Counseling prior to the first disbursement of any federal funds. Entrance Loan Counseling for Direct Loans can be found at www.dlenote.ed.gov.

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

Required Elements of Entrance Counseling

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

Steps To Apply for Title IV Aid

1. The student must complete the FAFSA for each financial aid year in which the student is eligible to receive aid. The Department of Education (DOE) prefers students complete a web FAFSA. To complete a web FAFSA, the student will need an electronic pin number. This can be obtained at www.pin.ed.gov. Be sure to follow all instructions when completing the FAFSA. List The Academy School Code for The Salon Professional Academy, Tampa, Florida. This will allow disclosure of information from the FAFSA to The Academy of your choice. In the case of a dependent student, both the student and parents will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant.
2. If the parents of a dependent student refuse to provide information on the FAFSA; the student will not be eligible for Pell Grants and will only be eligible for unsubsidized funding.
3. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The Academy will be sent an ISIR (Institutional Student Information Record) for all students who list their School Code. All verification and/or corrections must be completed prior to

qualifying for aid. The DOE selects one in every three students for verification. If the student is selected, the student will receive the Academy verification policy and verification worksheet from The Academy financial aid office that must be completed. The student will also be required to provide copies of most recent signed tax returns and those of the student's parent, if parent information is listed on the FAFSA. If selected, this verification process must be completed before a student can receive federal aid. The verification process could result in a corrected ISIR and new EFC (Expected Family Income) number which could affect aid in the form of a Pell grant and unmet need.

4. The Primary EFC provided on the student's ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet. This Primary EFC number corresponds with the number of months in each academic year. The Cost of Attendance Budget for each academic year includes the student's Career Investment Costs per academic year. These costs include tuition, applicable fees, textbooks and kit items (per the academic year in which the cost is incurred), room and board, personal expenses and transportation costs.
5. The Salon Professional Academy utilizes the information presented on the student's ISIR and the NSLDS (National Student Loan Data System) to determine the student's eligibility and to calculate the students need or unmet need for the student's grade level. This is done in compliance with the Cost of Attendance Budget grade level limits based on hours in the academic year.
6. Students who desire low interest Stafford Federal Student Loans must complete a Master Promissory Note or E-MPN.
7. Parents desiring to take out a low interest Federal Parent Plus Loan on behalf of their dependent daughter or son must complete a Parent Plus loan application.
8. Students will need to accept or decline eligible aid. Accepted aid will be listed on the student's award letter.
9. Students will complete the process for the 1st academic year and 2nd academic year
10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal loans. For Direct Loans, students may access Entrance Loan Counseling at www.dlenote.ed.gov.
11. Students are required to notify The Academy Financial Aid Officer if they receive any additional financial assistance before or after an award letter has been issued. Scholarships or other types of financial aid could be reported throughout the year. If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.

Disbursing Aid

Once the student's Federal Aid award package is complete, the student can expect disbursements for Grade Level 1 Federal Aid at 140 hours (30 days) and 450 hours. Grade Level 2 disbursements are at 900 hours.

Aid will be disbursed through The Academy financial aid office. At the time of disbursement, students will sign the Satisfactory Progress Disbursement Sheet and student transcript to acknowledge release of student aid for either tuition or living expenses or both. In order to be eligible for disbursements, the student must be maintaining Satisfactory Academic Progress or be eligible to be placed on Academic Probation.

Disbursement of Credit Balance Refund Summary

A refund will be issued to the student if:

The student has financial aid that exceeds his or her tuition and fees charges for the academic year in which the disbursement occurred. No credit balances will be carried over from one academic year to the next. If there is a credit balance at the end of an academic year, the student will receive a refund.

All credit balance refunds will be issued by check within 14 calendar days of the 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 disbursement.

Deferment

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

Effects of Student Loans

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

Cost of Attendance

We estimate the Cost of Attendance for "Dependent" students living at home, and "All Others" (Dependent students living in an apartment, and Independent students) based on the length of the program, tuition and fees, loan origination and guarantee fees, as well as average national

room and board, personal expenses, and transportation costs. Below is the budget for each program listed below.

Salon Professional Academy (The) - Tampa Award Year 2011 Localized COA Budget

Program Name: Cos AY1 0-900hrs \$12196
 Total Hours: 1200 Academic Year Length: 900
 Total Weeks : 39 Weeks In Academic Year: 29

Survey Items Per Month		
Living With Parents		
	0 Dependents	All Others
Room And Board:	\$439.00	\$1,374.00
Personal:	\$178.00	\$376.00
Transportation:	\$260.00	\$224.00
Total	\$877.00	\$1,974.00

Living With Parents 0 Dependents				
	Full Time 7 Months	3/4 Time	Half Time 12 Months	< Half
Tuition:	\$10,496.00		\$10,496.00	
Fees:	\$150.00		\$150.00	
Books / Supplies:	\$1,550.00		\$1,550.00	
Other Costs:	\$0.00		\$0.00	
Allowance:				
Room And Board:	\$3,073.00		\$5,268.00	
Personal:	\$1,246.00		\$2,136.00	
Transportation:	\$1,820.00		\$3,120.00	
Total	\$18,335.00	\$0.00	\$22,720.00	\$0.00

All Others				
	Full Time 7 Months	3/4 Time	Half Time 12 Months	< Half
Tuition:	\$10,496.00		\$10,496.00	
Fees:	\$150.00		\$150.00	
Books / Supplies:	\$1,550.00		\$1,550.00	
Other Costs:	\$0.00		\$0.00	
Allowance:				
Room And Board:	\$9,618.00		\$16,488.00	
Personal:	\$2,632.00		\$4,512.00	
Transportation:	\$1,568.00		\$2,688.00	
Total	\$26,014.00	\$0.00	\$35,884.00	\$0.00

Salon Professional Academy (The) - Tampa Award Year 2011 Localized COA Budget

Program Name: Cos AYY2 901-1200 \$3499
 Total Hours: 1200 Academic Year Length: 900
 Total Weeks : 39 Weeks In Academic Year: 29

Survey Items Per Month		
Living With Parents		
	0 Dependents	All Others
Room And Board:	\$439.00	\$1,374.00
Personal:	\$178.00	\$376.00
Transportation:	\$260.00	\$224.00
Total	\$877.00	\$1,974.00

Living With Parents 0 Dependents				
	Full Time 2 Months	3/4 Time	Half Time 5 Months	< Half
Tuition:	\$3,499.00		\$3,499.00	
Fees:	\$0.00		\$0.00	
Books / Supplies:	\$0.00		\$0.00	
Other Costs:	\$0.00		\$0.00	
Allowance:				
Room And Board:	\$878.00		\$2,195.00	
Personal:	\$356.00		\$890.00	
Transportation:	\$520.00		\$1,300.00	
Total	\$5,253.00	\$0.00	\$7,884.00	\$0.00

All Others				
	Full Time 2 Months	3/4 Time	Half Time 5 Months	< Half
Tuition:	\$3,499.00		\$3,499.00	
Fees:	\$0.00		\$0.00	
Books / Supplies:	\$0.00		\$0.00	
Other Costs:	\$0.00		\$0.00	
Allowance:				
Room And Board:	\$2,748.00		\$6,870.00	
Personal:	\$752.00		\$1,880.00	
Transportation:	\$448.00		\$1,120.00	
Total	\$7,447.00	\$0.00	\$13,369.00	\$0.00

Additional Costs

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

Satisfactory Academic Progress

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

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

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

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

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

At each checkpoint the student must be at SAP (or placed on academic probation to receive Title IV aid. Eligibility for each disbursement will be checked at the following SAP checkpoints.

- A.) Cosmetology (day): 140 hours (30 days), 450, 900, and 1050 hours
- Cosmetology (night): 62 hours (30 days), 450, 900, and 1050 hours

The maximum time frame in which Cosmetology cash paying student or financial aid student (to receive Title IV aid and State Grants) can complete the program is no more than 1412 scheduled hours and 7 scheduled weeks for day cosmetology or 14 scheduled weeks for night cosmetology beyond the contract end date.

- B.) Skin Care Specialist: 74 hours (30 days), 156 hours

The maximum time frame a skin care specialist cash paying student or financial assistance student can complete the program is no more than 367 hours and 3 scheduled weeks.

- C.) Full Specialist: 74 hours (30 days), 300 and 600 hours

The maximum time frame a full specialist cash paying student or financial assistance student can complete the program is no more than 706 scheduled hours and 6 scheduled weeks beyond the contract end date.

However, any student in the above programs who attends beyond the contract end date will pay additional fees as stated in the student's contract.

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

If the student does not meet satisfactory progress by the next checkpoint, the student will only be allowed to continue if the student is attempting to comply with SAP standards. The financial aid student will be ineligible for Title IV aid for that payment period and the student and/or parent (if applicable) must pay privately for that payment period's

tuition. The student will still be on academic probation and the student must meet the required SAP requirements by the following checkpoint. If the student does not, the students will be dismissed from The Salon Professional Academy. Cosmetology students on the 900 hour academic year can be placed on academic probation a maximum of two times during the program, but the two probationary periods may not run consecutively. The student enrolled in skin care specialist and full specialist can be placed on academic probation once.

A student may appeal an unsatisfactory progress determination to a director or owner in writing. The director and owner will review the individual's case and then hear the educator's evaluation with the student present. The director and owner will make a determination. A student who was considered unsatisfactory may be reinstated after a successful appeal. Appeals may be granted for a student due to injury, illness, death of a relative or a special circumstance beyond the student's control.

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

A student who must take an approved Leave of Absence (LOA) or must withdraw from training for nonacademic reasons may return to the program with no loss of SAP if the student was making SAP when the student left. A student may be granted a LOA for any of the following reasons:

- 1) Financial Hardship
- 2) Medical Issues 3) Personal or Family Related Issues
- 3) Recommendation by Academy Staff
- 4) Military Deployment.

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

The day the student returns from a LOA the student is required to inform the admissions/education office of their return. The student's contract will be extended for the same number of days the student was on LOA without any penalty to the student.

The maximum time frame for a LOA is 180 calendar days. The Salon Professional Academy permits more than one LOA provided the total number of days of all LOA does not exceed 180 calendar days in a 12 month period. If the student does not return from the LOA within the 180 calendar days, the student will be dropped from The Salon Professional Academy and the student's loans will enter repayment 6 months from the student's last date of attendance.

Academic Probation

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

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

The Academy utilizes a 100-point grading scale of which 100-95% is equivalent to an "A", 94-90% is equivalent to a "B", 89-85% is equivalent to a "C", and 84-0% is not passing. Grades are given for classroom theory and practical work, projects, and salon area performance. A student must be at an 85% or higher GPA to graduate. The Salon Area Grading scale is based on a 10 step process:

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

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

SAP checkpoints are as follows:

- A.) Cosmetology (day): 140 hours (30 days), 450, 900, and 1050 hours
Cosmetology (night): 62 hours (30 days), 450, 900, and 1050 hours

The maximum time frame in which Cosmetology cash paying student or financial aid student (to receive Title IV aid and State Grants) can complete the program is no more than 1412 scheduled hours and 7 scheduled weeks for day cosmetology or 14 scheduled weeks for night cosmetology beyond the contract end date.

- B.) Skin Care Specialist: 74 hours (30 days), 156 hours

The maximum time frame a skin care specialist cash paying student or financial assistance student can complete the program is no more than 367 hours and 3 scheduled weeks.

- C.) Full Specialist: 74 hours (30 days), 300 and 600 hours

The maximum time frame a full specialist cash paying student or financial assistance student can complete the program is no more than 706 scheduled hours and 6 scheduled weeks beyond the contract end date.

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

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

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

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

Exit Loan Counseling

All students at The Academy must complete an Exit Interview. The students can review Exit Loan Counseling for Direct Loans at www.dlenote.ed.gov. The students must also complete the

Exit Interview process in The Academy financial aid office. Students will make a personal appointment with the FAO to complete the process.

Required Exit Interview Elements

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

Withdrawal from The Academy

If a student decides to leave The Academy prior to graduation, whether a cash paying or financial aid student, the student must notify the financial aid office of their desire to withdraw. The student will need to be aware of the possible consequences of withdrawing prior to completing the program. For financial aid students, repayment on Federal loans begins 6 months from their date of graduation. Students who took a six month Leave of Absence (LOA) and who did not return from the LOA will enter immediate repayment.

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

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

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

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

If a student does not "officially withdraw", the student will be dropped from the program when the student ceases to call to report an absence and ceases to attend after 14 days have

elapsed since the student ceased attendance and failed to communicate with The Academy financial aid office.

Loan Repayment

Repayment for Federal Loans begins 6 months from the date of graduation. All deferred loan balances must be figured into the monthly repayment amount.

Schedule of Repayment

Total Monthly Payments at Various Interest Rates

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

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

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

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

After the student has completed 60% of the payment period, no refund is due. The R2T4 is completed for all withdrawals to determine if the student is approved for a post withdrawal disbursement.

For The Academies that have clock hours, the calculation for the percent of completion of the payment period is as follows:

The Academy will determine the actual date the student started the payment period and the last date of attendance and will figure the scheduled clock hours within that period of time.

The number of clock hours the student was scheduled to complete within that payment period is divided by the total number of clock hours in that payment period to determine percent completed.

Days a student was on a Leave of Absence are excluded from this calculation.

Students who owe an overpayment of Pell grants as a result of withdrawal from the program, initially will retain their eligibility for Title IV funding for 45 days of the earlier of

- 1) date The Academy sends the student notification of the over award
- 2) the date The Academy was required to notify the student of overpayment.

Within 30 days of determining that the student's withdrawal created a repayment of all or part of the Pell grant, The Academy must notify the student that she/he must repay the overpayment or make satisfactory arrangements to repay. The student will be notified of overpayment of Title IV funds and that the student's eligibility for additional Title IV aid will cease if the student fails to take a positive action by the 45th day following notification from The Academy. The student will have the options of paying the overpayment in full or arranging a repayment agreement with the Department of Education.

If the student fails to take action to repay during the 45 days allotted, The Academy or third party servicer will report this to the NSLDS.

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

This policy is separate from The Academy Refund Policy. All students who have utilized Title IV funding will have the R2T4 Calculation completed prior to calculating The Academy Refund Policy. Therefore, a student may still owe funds for unpaid charges to The Academy to cover educational charges. If The Academy is required to return federal funds, The Academy will return Federal Aid disbursed that was credited to the student's account for the payment period in which the student withdrew.

The Academy will refund any unearned Title IV aid due within 45 days of the date of determination of withdrawal. For clock hour Academies that require attendance, the date of determination will be no later than 14 days from the last date of attendance.

The Academy will take the returned funds into account when calculating The Academy Refund Policy. If the student owes a repayment obligation due to unearned federal funds or from

The Academy Refund Calculation, the student will be notified in person during an exit interview or in writing in the case of a no show for the exit interview.

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

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

To provide students with the information contained in this document.

Identifying students who have withdrawn and will be affected by this Policy.

Return all unearned Title IV funds in compliance with The Department of Education requirements.

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

Return unearned Title IV funds that were disbursed to the student where in the student was deemed ineligible, based on the R2T4 calculation.

When possible, the student should notify The Academy in writing of official withdrawal.

If the student rescinds her decision to withdraw, the student must notify The Academy in writing.

All requests to withdraw or rescind must be delivered to The Academy financial aid office.

Any questions about the student's Title IV aid may available at www.studentaid.ed.gov or can be directed to The Academy financial aid office at 813-908-8020 or The Federal Student Aid Information Center at 1-800-433-3243.

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

Academy Refund Policy

CANCELLATION AND REFUND POLICY.

If the Student (or the Student's parent or guardian if the Student is a minor) cancels the registration in person or in writing within three business days of the execution of this agreement, all monies paid herein, including the registration fee, shall be refunded by the Academy to the Student. This policy applies regardless of whether or not the student has actually started training. Should the student be terminated or cancel for any reason, all refunds will be made according to the following refund schedule:

1. Cancellation must be made in person or by certified mail.
2. All monies will be refunded if the academy does not accept the applicant or if the student cancels within three (3) business days after signing the Enrollment Agreement and making initial payment.
3. Cancellation after the third (3rd) business day, but before the first class, will result in a refund of all monies paid, **with the exception of the registration fee. NOTE: USED BOOKS and/or OPENED KITS ARE NON-REFUNDABLE.**
4. Cancellation after attendance has begun, but prior to 40% completion of the program, will result in a pro rata refund computed on the number of hours completed to the total program hours, **with the exception of the registration fee and the books and kits fee. NOTE: USED BOOKS and/or OPENED KITS ARE NON-REFUNDABLE.**
5. Cancellation after completing 40% of the program **will result in no refund.**
6. Termination Date: The termination date for refund computation purposes is the last date of the actual attendance by the student unless earlier written notice is received.
7. Refunds will be made within 30 days of termination or receipt of cancellation notice.
8. A student can be dismissed, at the discretion of the Director, for insufficient progress, non-payment of costs, or failure to comply with rules and policies established by the institution as outlined in the catalog and this agreement.

9. **Students who drop and are receiving veteran's educational benefits shall be refunded their fees based on a pro-rata formula. (*Hours Remaining divided by Total Required Hours multiplied by the Tuition Charged*). If the student has completed the program no refund will be issued. Note: USED BOOKS and/or OPENED KITS ARE NON-REFUNDABLE.**
 10. **Students using Federal Title IV Funds will follow (#1-#8 above) AFTER the Return of Unearned Title IV Funds Calculation has been made. This calculation often results in the Student owing tuition and fees to The Academy. The Federal Return of Title IV Funds Calculation will be used for students who have received financial assistance under the Higher Education Act, i.e. Federal Pell Grants or Stafford Loans or Federal PLUS Loans awarded under the Direct Loan Program. If the enrollment is terminated during the first 60% OF THE SCHEDULED HOURS OF ANY PAYMENT PERIOD, THE Federal Return of Title IV Funds Calculation will apply. If over 60% of the scheduled payment period has elapsed, no refund is due.**
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