

MICHAEL K. GALVIN BEAUTY & BUSINESS ACADEMY

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School Catalog

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Disclosure:

Michael K. Galvin Beauty & Business Academy reserves the right to change programs, start dates, tuition, school rules and policies, or to cancel programs. Any changes will be made in accordance with the Rhode Island Board of Governors.

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MISSION STATEMENT - Michael K. Galvin

To provide a learning experience in the art of Beauty & Business.

MISSION STATEMENT – Michael K. Galvin Beauty & Business Academy

The Michael K. Galvin Beauty & Business Academy was founded to create an environment of trust, and respect, encouraging teamwork, to our future entrepreneurs in the professional Beauty, Barbering, Skin Care, and Nail Care industry. We have created an atmosphere of excellence where students are able to gain knowledge in the latest techniques, and products, utilizing today’s most advanced methodologies.

The educational objective of Michael K. Galvin Beauty & Business Academy is for our students to successfully pass their state licensing examinations and find gainful employment. Our curriculum includes practical knowledge gained from today’s professional masters in hair care, barbering, skin care, make-up, nail care, and retail services.

OWNERSHIP & HISTORY

Michael K. Galvin Beauty & Business Academy is owned and operated by MKG Beauty & Business LLC and began operations on July 9, 2012 as the Aveda Institute Rhode Island. In August 2018 we changed our name to the Michael K. Galvin Beauty & Business Academy.

NON-DISCRIMINATION STATEMENT

Michael K. Galvin Beauty & Business Academy under any circumstances and/or processes does not discriminate on the basis of sex, age, race, color, ethnic origin, religion, financial status, or on the basis of handicap or any other reason as required by Section 504, 34 Code of Federal Regulations.

ENROLLMENT REQUIREMENTS

A personal interview with each applicant and tour of the school is required prior to acceptance into any program at the Michael K. Galvin Beauty & Business Academy. We encourage applicants to bring their friends and family members to the interview. Both the applicants and family have the opportunity to learn about the training programs. The personal interview gives the institution an opportunity to evaluate the applicant. The institution does not recruit students already attending or admitted to another school offering similar programs of study. If you have a disability and need an academic adjustment, please notify the admissions officer as soon as possible so the school can review your request.

Michael K. Galvin Beauty & Business Academy requires that each student enrolling in school must:

- Be at least seventeen (17) years of age.
- Complete an Application Form
- Have signed permission from a parent or guardian if less than eighteen (18) years of age.
- Pay a (non-refundable fee) \$50.00 Registration Fee in the form-cash, check or credit card.
- Make appointment with the Financial Aid Specialist
- Complete a plan for payment.
- Sign the enrollment agreement.

ADMISSIONS REQUIREMENTS

- Provide a drivers license or other government issued photo identification showing proof of age. Otherwise, please provide a copy of birth certificate.
- Submit evidence of having graduated from high school in the United States (US) OR successful completion of the EQUIVALENT by providing one of the following:
 - copy of a US high school diploma
 - copy of a US high school transcript showing graduation date
 - copy of a US GED
 - copy of a US academic transcript showing completion of at least a two year program that is acceptable towards a bachelor degree
 - ***NOTE: 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.***
- Applicants of the instructor program must provide a current practitioner license.

TRANSFER OF CREDIT AND RE-ENTRY

Applicants who wish to transfer credits are considered on an individual basis. Transfer students must complete a minimum of the following clock hours at Michael K. Galvin Beauty & Business Academy

- Cosmetology (1500 & 1200) - 400 clock hours
- Barbering – 400 clock hours
- Esthetics – 200 clock hours
- Nail Care – 100 clock hours
- Esthetics/Nail Care Combo – 300 clock hours (200 Esthetics/100 Nail Care)
- Instructor- N/A

Michael K. Galvin Beauty & Business Academy will refuse transfers if admissions requirements, including tuition payment, cannot be met. Applicants will pay the current rate of tuition at time of entry.

The Michael K. Galvin Beauty & Business Academy will issue an Official Transcript of Hours to students who withdraw prior to program completion only when the student has successfully completed the required exit paperwork, attended an exit interview, and paid all debts owed the school. A ten (\$10.00) dollar transcript fee will apply.

Students who withdraw from the course are required to gather all personal items. Any items left behind will be stored for thirty (30) days, at which time the items become the personal property of the school. Re-admittance for any student will require current tuition payment, payment of a registration fee, current academic requirements, a personal interview with school administration, and the student will return in the same satisfactory academic progress status at the time of withdrawal. The school will charge a re-entry fee of \$175 to students who have withdrawn and wish to re-enter.

ORIENTATION

All courses have a complete orientation on the first day of classes or prior to the start of classes.

CLASS SIZE

The institution limits the class size for all courses. Early enrollment is encouraged.

PROGRAMS - COURSE INFORMATION

The objectives of the cosmetology (1500 & 1200), esthetics, nail care, barbering, instructor, and the esthetics/nail care combo programs is to prepare students for the state licensing examination, and give students the advanced training needed to enter into the chosen profession with the knowledge to compete with licensed professionals.

Training encompasses three types of learning; theoretical knowledge, the foundation of the students education, practical experience, the application of knowledge, and professional business building skills, which are vital for the student's success. Each phase of the students' education emphasizes a different combination of learning approaches.

All programs are taught using several different types of instructional methods such as lectures, videos, hands-on techniques, demonstrations, overhead projectors, PowerPoint presentations, and internet research. All programs are offered in the English language only.

Grading Scale for All Programs

Numerical grades are considered according to the following scale in all programs offered by the institution:

- 97 - 100 Above Average
- 89 - 96 Average
- 80 - 88 Below Average
- 79 or below – Unsatisfactory

Cosmetology – 1500 Clock Hours

The 1500 clock hour Cosmetology course is a program that has instructor led classroom and clinical training as well as practical hands-on application. The student will learn the technical, personal and business skills to prepare for the work in a professional salon as a cosmetologist, retail sales specialist, salon manager or salon owner.

The Cosmetology 1500 clock hour instructional program exceeds the State of Rhode Island requirements of 1200 clock hours. The rationale for completing the additional program hours of 300 clock hours is to provide students wishing to obtain licensure in the neighboring State of Connecticut the required training hours needed.

Subject	Minimum Hours of Technical Instruction	Minimum Hours of Practical Operations
Barbering & Cosmetology Act/ Rules/ Regulations	20	
Cosmetology Chemistry	20	
Health & Safety	20	
Theory of Electricity	5	
Disinfection/ Sanitation	20	15
Bacteriology/ Anatomy & Physiology	15	
Wet Hairstyling	50	200
Thermal Hairstyling	25	40
Permanent Waving	50	140
Chemical Straightening	20	25
Hair Cutting	50	200
Hair Coloring/ Lightening	50	75
Scalp & Hair Treatments	10	20
Eyebrow Arching/ Hair Removal	10	10
Make-up	15	15
Manicuring – Water and Oil	5	10
Job Search Training	20	
Additional Training	345	
Total Hours	750	750

Cosmetology – 1200 Clock Hours

The 1200 clock hour Cosmetology course is a program that meets the requirements for the State of Rhode Island.

The Cosmetology program has instructor led classroom and clinical training as well as practical hands-on application. The student will learn the technical, personal and business skills to prepare for the work in a professional salon as a cosmetologist, retail sales specialist, salon manager or salon owner.

The instructional 1200 clock hour Cosmetology program meets the following State of Rhode Island requirements:

Subject	Minimum Hours of Technical Instruction	Minimum Hours of Practical Operations
Barbering & Cosmetology Act/ Rules/ Regulations	20	
Cosmetology Chemistry	20	
Health & Safety	20	
Theory of Electricity	5	
Disinfection/ Sanitation	20	15
Bacteriology/ Anatomy & Physiology	15	
Wet Hairstyling	50	200
Thermal Hairstyling	25	40
Permanent Waving	50	140
Chemical Straightening	20	25
Hair Cutting	50	200
Hair Coloring/ Lightening	50	75
Scalp & Hair Treatments	10	20
Eyebrow Arching/ Hair Removal	10	10
Make-up	15	15
Manicuring – Water and Oil	5	10
Job Search Training	20	
Additional Training	45	
Total Hours	450	750

Esthetics

The 600 clock hour Esthetics course is program that has instructor led classroom and clinical training as well as practical hands-on application. Individuals who enroll in this program will learn to perform facials, waxing and sugaring, make-up application, business development, wellness and retail knowledge.

The Esthetics curriculum provides skin care training with an emphasis on using pure plant and plant essences in treatment. Upon completion, students will have the skills to seek employment as a skin care specialist, spa manager or spa owner.

The instructional program meets or exceeds the following State of Rhode Island requirements:

Subject	Minimum Hours of Technical Instruction	Minimum Hours of Practical Operations
Barbering & Cosmetology Act/ Rules/ Regulations	10	
Cosmetic Chemistry	10	
Health and Safety	20	
Electricity	10	
Disinfection/ Sanitation	10	10
Bacteriology/ Anatomy & Physiology	15	
Facials – Manual	20	40
Facials – Electrical	30	60
Facials – Chemical	20	40
Eyebrow Arching and Hair Removal	25	50
MUD Make-up Essentials Certification	84	40
Additional Training	106	
Total Hours	360	240

Nail Care

The 300 clock hour Nail Care course is program for students that has instructor led classroom and clinical training as well as practical hands-on application. Individuals who enroll in this program will learn to perform nail care, spa pedicures, business development, wellness and retail knowledge.

The Nail Care curriculum provides manicuring training with an emphasis on using pure plant and plant essences in treatment. Upon completion, students will have the skills to seek employment as a nail care specialist, nail salon manager or owner.

The instructional program meets or exceeds the following State of Rhode Island requirements:

Subject	Minimum Hours of Technical Instruction	Minimum Hours of Practical Operations
Orientation and Professional Ethics	3	
Laws and Regulations	5	
HIV/AIDS	5	
Sanitation	10	
Nail and Disorders	10	
Manicuring	20	40
Pedicuring	10	20
Nail Art	10	10
Tips and Overlays	15	30
Sculptured Nails	20	30
Wrapping/Mending/Capping	10	30
Salon Management	12	
Employment Skills	10	
Total Hours	140	160

Barbering

The 1500 clock hour Barbering course is a program that has instructor led classroom and clinical training as well as practical hands-on application. The student will learn the technical, personal and business skills to prepare for the work in a professional salon as a barber, retail sales specialist, barber shop manager or barber shop owner.

The instructional program meets or exceeds the following State of Rhode Island requirements:

Subject	Minimum Hours of Technical Instruction	Minimum Hours of Practical Operations
Barbering & Cosmetology Act/ Rules/ Regulations	10	
History of Barbering	2	
Equipment Care/ Health & Safety	10	10
Shop Management	10	
Salesmanship	5	10
Chemistry	10	
Electricity & Light Therapy	5	
Disinfection/ Sanitation/Bacteriology	10	100
Anatomy and Physiology	10	
Skin/Facials	10	30
Hair	8	
Honing & Stropping	10	80
Mustaches & Beards	10	25
Shaving	20	25
Hair Cutting	25	500
Hairstyling	20	200
Permanent Waving	15	100
Chemical Relaxing	10	25
Hair Coloring	20	75
Scalp & Hair Treatments/Tonics	10	35
Shampooing	5	50
Total Hours (1500)	235	1265

Esthetics/Nail Care Combo

The 900 clock hour Esthetics/Nail Care Combo course is a combination program of 28 weeks that has instructor led classroom and clinical training as well as practical hands-on application. Individuals who enroll in this program will learn to perform facials, waxing and sugaring, make-up application, nail care, nail treatments, advanced nail services, business development, wellness and retail knowledge.

The Esthetics curriculum provides skin care training with an emphasis on using pure plant and plant essences in treatment. Upon completion, students will have the skills to seek employment as a skin care specialist, spa manager or spa owner.

The Nail Care curriculum provides manicuring training with an emphasis on using pure plant and plant essences in treatment. Upon completion, students will have the skills to seek employment as a nail care specialist, nail salon manager or owner.

The instructional program meets or exceeds the following State of Rhode Island requirements:

Esthetics Subjects	Minimum Hours of Technical Instruction	Minimum Hours of Practical Operations
Barbering & Cosmetology Act/ Rules/ Regulations	10	
Cosmetic Chemistry	10	
Health and Safety	20	
Electricity	10	
Disinfection/ Sanitation	10	10
Bacteriology/ Anatomy & Physiology	15	
Facials – Manual	20	40

Facials – Electrical	30	60
Facials – Chemical	20	40
Eyebrow Arching and Hair Removal	25	50
MUD Make-up Essentials Certification	84	40
Additional Training	106	
Total Esthetics Hours	360	240

Nail Care Subjects	Minimum Hours of Technical Instruction	Minimum Hours of Practical Operations
Orientation and Professional Ethics	3	
Laws and Regulations	5	
HIV/AIDS	5	
Sanitation	10	
Nail and Disorders	10	
Manicuring	20	40
Pedicuring	10	20
Nail Art	10	10
Tips and Overlays	15	30
Sculptured Nails	20	30
Wrapping/Mending/Capping	10	30
Salon Management	12	
Employment Skills	10	
Total Nail Care Hours	140	160
Total Program Hours	500	400

Instructor

The 300 clock hour Instructor course program consists of 10 weeks that strives to meet the unique needs of those who wish to teach the adult learner. This course gives these licensed professionals the skills needed to educate and guide students to be successful in their chosen careers, hands on practical training with actual students, and theory needed for the written and practical state board exam. Upon completion, students will have the skills to seek employment as an instructor.

The instructional program meets or exceeds the following State of Rhode Island requirements:

Subject	Minimum Hours of Instruction
Theory Classroom Instruction: Orientation, State Laws, First Aid, Career Information, and Communication Skills	20
Instructor Relationships: Professional Image, Time Management, Standards of Evaluations, Professional Conduct, Professional Development, Work Habits, Job Descriptions, Performance Assessment.	30
Developing Programs of Study: Review of Practitioner Program Content, Curriculum Development, Advisory Council, Course Outlines, Lesson Planning, Principles of Teaching, Implementation, Benefits, Course Review	30
Educational Aids: Videos, Charts, Reference Materials, Overhead Projectors, CD Rom, PowerPoint Presentations	15
Teaching Skills: Communication, Generational, Presentation, Motivation, Learning Types	30
Classroom Management: Atmosphere, Professionalism, Learning Behaviors, Academic Advising, Counseling, Classroom Environment, Set-up, Responsibilities	45

Student Salon Management: Teamwork, Reception Desk, Dispensary, Record Keeping, Client Communication, School Policies	45
Evaluation and Testing: Grading Procedures, Grading Styles, Written Grading Methods, Performance Evaluations	15
Teaching and Learning Methods: Lecture, Demonstration, Learning, Role Playing, Field Trips, Guest Speakers, Study Skills	30
Licensure and Employment Requirements: Preparing for Licensure, Job Seeking, Interviews, Compensation and Payroll Deductions	30
Miscellaneous: The remaining hours to be applied on individual needs to strengthen performance.	10
Total Hours	300

PERFORMANCE STATISTICS 2017

Completion Rate	91.09%
Employment Rate	71.74%
Licensure Rate	98.57%

PARKING

Students must abide by local parking rules. The institution will not be responsible for parking violations and/or towing fees.

FACILITIES

Michael K. Galvin Beauty & Business Academy is a new modern facility consisting of approximately 15,000 square feet of space in our building which houses our Cosmetology (1500 & 1200), Barbering, Esthetics, Nail Care, Instructor, and Esthetics/Nail Care combo programs. There are class rooms and a student clinic for each of our programs. There are retail and reception areas, a dispensary, laundry room, photo room, computer lab, mannequin room, a general session room, student lounge, instructor lounge, and administrative offices.

SERVICES TO STUDENTS WITH DISABILITIES

The institution 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 Educator and owner will develop and implement a plan to accommodate the student. All facilities are handicap accessible.

VACCINATION POLICY

The institution 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 DOE, 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.

HOUSING & PROFESSIONAL ADVISING

Michael K. Galvin Beauty & Business Academy can recommend suitable housing in the area. However, the institution does not own or operate housing facilities.

Students in need of professional advising may be referred to professional counseling in the community outside the school. A list of professional services, with contact information, is available through the administrative office and is posted in the student lounge.

STUDENT RECORDS AND TRANSCRIPTS

Academic records are safely retained at the institution under lock and key. Computer records including student attendance and grades are backed up weekly. Records of academic progress are furnished to the student. One transcript is provided to students

upon graduation and fulfillment of debt owed the school. Additional transcripts are available to students upon written request and notification of permission for a fee of \$10.00. Student records will be provided to potential employers only after receipt of a written request, which has been made by the individual student. Student transcripts are maintained in perpetuity.

STUDENT INFORMATION RELEASE POLICY

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

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT – FERPA

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

STUDENT ACTIVITIES

While at Michael K. Galvin Beauty & Business Academy, students have the opportunity to participate in a variety of events and activities that are educational, interesting, and fun. Students should be aware that events that are scheduled during school hours require mandatory participation and attendance.

SCHEDULES

Students are scheduled to attend classes according to the schedule outlined on their enrollment contract. Once the student has enrolled into the institution and has signed their enrollment agreement, which outlines their attendance schedule, the student must adhere to their enrollment agreement and cannot change their attendance schedule without authorization from the school Director and completion of an enrollment agreement addendum, if applicable.

Programs Offered and Schedule

The institution’s hours of attendance depend on the schedule enrolled and assigned as stated below.

PROGRAM	WEEKS	HOURS	SCHEDULE	HOURS PER DAY	HOURS/WK
Cosmetology-Days	49	1500	TUES – SAT	9AM-4PM	32.5
Cosmetology-Days	39	1200	TUES-SAT	9AM-4PM	32.5
Cosmetology-Evenings	98	1500	MON-THURS	5PM-9PM	16
Cosmetology–Evenings	79	1200	MON-THURS	5PM-9PM	16
Esthetics – Days	21	600	TUES-SAT	9AM-4PM	32.5
Esthetics-Evening	39	600	MON-THURS	5PM-9PM	16
Esthetics-Evening	52	600	MON-WED	5PM-9PM	12
Esthetic/Nail Combo-Days	29	900	TUES-SAT	9AM-4PM	32.5
Esthetic/Nail Combo-Evening	58	900	MON-THURS	5PM-9PM	16
Nail Care – Days	12	300	MON-WED	9AM-8PM	30
Nail Care – Days	22	300	MON-WED	9AM-2PM	15
Nail Care – Evenings	35	300	MON-WED	5PM-8PM	9
Barbering	49	1500	TUES-SAT	9AM-4PM	32.5
Instructor	11	300	TUES-SAT	9AM-4PM	32.5
Instructor	19	300	MON-THURS	4:30PM-9PM	17.2

ATTENDANCE: Excused/Unexcused Absences

The required attendance rate is 70%. Salon Clinic days are crucial to the student's education. *If a student is going to be absent, the student must notify the front desk by email or telephone and failure to do so will result in disciplinary action.*

Students are expected to attend every class, arrive on time, and stay through the end of class. Therefore, students are not allowed to deviate from their assigned schedule except for a pre-scheduled physician's appointment which requires a signed physician's note and for court appearance requiring court documents and the student may return to school the same day.

Attendance is monitored at least every fourteen (14) calendar days, for attendance compliance and unofficial withdrawals. Students not in attendance for fourteen (14) consecutive calendar days will be terminated from the program.

MAKE UP WORK

Students who are absent during phases where there is theory or practical testing and/or models will be given the opportunity for make-up work. Make-up tests must be completed within two (2) weeks of the student returning to school. *Students missing more than 5 days during intro Phase 1 will be required to repeat the module at the next available class start date.*

TARDINESS

School begins promptly at 9:00 am and 5:00pm. This means that students are expected to be in their respective classrooms ready to begin the day. If the student is tardy 1 minute or more, they will be dismissed for the day and it will be counted as an absence. **There will be no deviations made from this rule except for school wide exceptions that affect multiple students. (ie: weather related emergencies, highway pile-ups etc) Plan accordingly and make all transportation and personal arrangements prior to enrollment.**

TIME RECORD POLICY

Michael K. Galvin Beauty & Business Academy provides an accurate system for recording all students' hours and services. Students are ultimately responsible for tracking their own hours on a daily basis. The institution will only document daily time earned. Students must clock in and out at the beginning and end of each day, and at the beginning and end of each lunch and dinner break. Additionally, students must sign in and out, for breaks and lunch.

EMERGENCY NOTIFICATION POLICY

In the event of school closure, in the case of inclement weather, emergency weather situations, and any emergency school closures, the Rhode Island Broadcaster's Association will notify the student body of the instance. All students must sign up for a SMS alert at enrollment via any major news station (Channel 10, 12 and 6) to receive the notification regarding the school.

STUDENT KIT POLICY

Kits and supplies purchased by the student are not refundable once they have been issued to the student. Students are responsible for the safekeeping of their personal items including the kit. The school is not responsible for lost or stolen items. Therefore, students are not permitted to leave their kit of equipment at the school while not in attendance unless the kit is locked in the student's locker. Students are responsible for obtaining locks for their lockers.

The institution reserves the right to distribute the student kit in intervals. The kit items may be changed at the discretion of the institution. The iPad provided in the student kit is not to be used for recreational purposes during school hours. For the student to perform professional services, student kits are to be complete at all times. Any missing or damaged kit items will have to be replaced by the student within 24 hours at the cost to the student.

CAREER SERVICES - STUDENT PLACEMENT

With a network of many high-end salons and spas nationwide, the Michael K. Galvin Beauty & Business Academy assists students to begin their professional careers by posting job openings. The institution will help the student gain the employment knowledge necessary by offering career facts, career days, and self-promotional instruction. However, the institution does not guarantee or imply job placement directly or indirectly.

ACADEMIC AND CAREER ADVISING

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

GRADUATION & LICENSE REQUIREMENTS

In order to receive a certificate of completion, official transcript, and graduate the following graduation requirements apply for all programs offered at this institution:

- Complete all phases of study according to State requirements.
- Complete and receive passing grades on the final examinations.
- Made satisfactory payment arrangements for all debts owed to the school.

After all graduate requirements have been met the student must sit for, and pass, the applicable state board licensing examination. To be eligible to take the State Board licensing examinations, as per the State of Rhode Island and Providence Plantations Department of Health, an applicant for licensure must:

- be eighteen (18) years of age
- be a citizen of the United States of America or has legal entry into the country (lawfully eligible to work)
- be of good moral character
- be a high school graduate or hold the equivalent thereof
- have satisfactorily completed a course of instruction in an approved school
- have satisfactorily passed a written and practical examination approved by the Department to determine the fitness of the applicant to receive a license.

DISCLOSURES:

- Students are responsible for completing and submitting their applications for licensure.
- Students enrolled in the Esthetics/Nail Care Combo program will need to apply for and take both the Esthetics and Nail Care, State Board examinations.
- All students should refer to the State of Rhode Island and Providence Plantations Department of Health, Rules and Regulations, Part IV, Section 23.0 for reasons why any license, permit, certificate of approval or registration may be revoked, suspended or denied and therefore prevent employment after graduating from their chosen program of study.
- Students wishing to become a licensed cosmetologist in the State of Connecticut must successfully complete of a course of not less than 1,500 hours of study. Education completed outside of Connecticut is acceptable provided the school was approved by the appropriate regulatory body of the state in which the school was located

DRUG FREE WORKPLACE AND INSTITUTION

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

SEXUAL HARASSMENT, ANTI-BULLYING, AND ANTI-HAZING POLICY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

GRIEVANCE PROCEDURE

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 director. All communications regarding the complaint must be in writing and all meetings and communications will be documented in the student files. 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. If the complaint cannot be resolved after exhausting the institution's grievance procedure, the student may contact:

RI Office of the Postsecondary Commissioner
560 Jefferson Boulevard Suite 100
Warwick, RI 02886
(401) 736-1100

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

SATISFACTORY ACADEMIC PROGRESS POLICY

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

EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:

Program Name	Evaluation Period (actual clocked hours)	Academic Year Length (clock hours)
Cosmetology and Barbering (1500)	450, 900, and 1200	900
Cosmetology (1200)	450 and 900	900
Esthetics (600)	300	600
Nail Care (300)	150	300
Esthetics/Nail Care Combo (900)	450	900
Instructor (300)	150	300

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

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have 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 comes sooner.

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 70% 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 70% 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 143% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

COURSE	MAXIMUM TIME ALLOWED SCHEDULED HOURS
Cosmetology and Barbering - 1500 Hours	2145
Cosmetology – 1200 hours	1716
Esthetics – 600 Hours	858
Nail Care – 300 Hours	429
Esthetics/Nail Care Combo – 900 Hours	1287
Instructor-300 Hours	429

The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 70% of the scheduled hours. Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis.

All courses offered by the institution are clock hour programs and all students attend on a continuous basis. Therefore, we do not offer term or credit hour based programs. Enrollment is based on one period of continuous enrollment which counts towards satisfactory academic progress and maximum time-frame, including any time in that period where a student would not receive Title IV, HEA program funds. The period of enrollment includes, fall, winter, spring, and summer, as applicable to the student’s enrollment agreement.

ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 80% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

- 97 - 100 Above Average
- 89 - 96 Average
- 80 - 88 Below Average
- 79 or below – Unsatisfactory

DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. 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 their Title IV Funding 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, he/she will be determined as NOT making satisfactory academic progress, will be deemed ineligible to receive Title IV funds, as applicable, and will be terminated from the program unless financial arrangements are made with the school.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance (70%) and academic requirements (80%) 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.

REINSTATEMENT OF FINANCIAL AID

Title IV aid will be reinstated to students who have reestablished Satisfactory Progress at the next scheduled evaluation.

R-ENTRY STUDENTS, INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same satisfactory academic 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 calendar 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 AND REMEDIAL COURSES

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

TRANSFER HOURS

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

- End of SAP Policy -**LEAVE OF ABSENCE POLICY**

The student must follow this policy in requesting a LOA. A student who must take an approved Leave of Absence (LOA) or must withdraw from training will return to school in the same satisfactory academic progress status as prior to the leave of absence. A student may be granted a LOA for any of the following reasons and where there is a reasonable expectation that the student will return from the LOA:

1. Medical
2. Administrative

The LOA must be requested and approved in writing prior to LOA occurring. In addition, the student is required to list the reason for the LOA and their signature on the LOA form. Emergency LOA, without prior written request, may be granted provided the student completes the LOA form and returns it to the institution via mail or in person within reasonable resolution of the emergency. In an emergency instance, the beginning date of the LOA will be determined to be the first date that the student was absent due to the emergency. The institution will document the reason for the emergency LOA.

A student who is granted a LOA that meets the above-mentioned criteria is not considered to have withdrawn from the institution and a refund calculation is not required.

The maximum time frame for a LOA is 60 calendar days and the minimum is 2 weeks or 14 calendar days. The institution permits only one (1) LOA per enrollment period.

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

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

RULES & REGULATIONS

Because every student is a future employee, manager or entrepreneur, standards of professionalism must be met in preparation of the demands of the industry.

1. Maintaining professional appearance is vital to success. A professional appearance at the institution includes:
 - a. Student dress is all black. Dress to impress.
 - b. Name tags must be worn at all times.
 - c. Sleeveless shirts including tank tops are not permitted. Shirts must cover shoulders, underarms, midriff area, cleavage, and lower back. Writing is not permitted on shirts unless it is a School Logo approved shirt. No hoods or sweatshirts.
 - d. Pants must be professional. Capri pants are permitted. No jeans, non-opaque leggings, sweatpants, or overalls. Skirts and shorts must be no shorter than 2" above the knee. Leggings must be opaque and professional.
 - e. Black footwear must be professional in appearance, clean, polished, and must have a closed toe. No athletic shoes.
 - f. An apron will be supplied in the student kit and should be clean, neat, not torn, unstained, unaltered, and worn at all times. If it does not meet these standards the student has 24 hours to replace it (at the school) at the student's expense. If lost, the student must replace it immediately at a cost of \$25.00 or will be sent home until in compliance.
 - g. Apparel considered unprofessional includes baseball caps and obtrusive piercings (subtle piercings are accepted). Facial piercings includes no hoops or gauges, barbells, or spacers, only studs and limited to only 1. Jewelry, including piercings, may be worn in moderation.
 - h. Tattoos must be covered whenever possible.
 - i. Headphones, cell phones, and pagers are not permitted. These items may only be used in the lunch room or outside the building. Strong perfumes and gum chewing are not permitted.
 - j. Pay close attention to personal hygiene. Breath mints are encouraged. Wash hands prior to servicing a client or each other.
 - k. Hair/Make-up/Nails should reflect professionalism and enhance your own personal style. Having a current, attractive, well –maintained hairstyle expresses your taste level and confidence. We are our best advertisement. Hair/Make-up/Nails must be completed prior to arriving at the school.
2. Students are expected to conduct themselves in a professional manner at all times and be mindful of the following:
 - a. To maintain a learning environment, anyone who is disruptive may be dismissed for the day.
 - b. Food and beverages are permitted in the lunchroom only.
 - c. Because the institution is a smoke free facility, smoking is not permitted on school property. Further, smoking is not permitted within 100 yards of the building.
 - d. Students will be notified of emergency phone calls only so as not to interrupt the educational process.
3. Students are expected to remain in assigned areas. Educator permission is required to be in unassigned areas.
4. To benefit from the training and technical experience the institution offers, students must be mentally alert and have a sober state of mind. The National Drug Prevention Program is strongly supported and does not condone the use of controlled substances and intoxicants. Students using controlled substances or intoxicants will be terminated.
5. All services or work done by students must be assigned by, performed under the supervision of, and evaluated by an educator. Students who refuse an assigned service will be dismissed for the day. Student kits are to be used for

assigned services only. Only authorized solicitation of products, merchandise or services will be considered professional.

6. Students are responsible for their own property and are required to provide locks for the safe keeping of their property. For the student to perform professional services, student kits are to be complete at all times. Any missing or damaged kit items will have to be replaced by the student within 24 hours. The school is not responsible for lost or stolen items, therefore, students are not permitted to leave their kit of equipment at the school while not in attendance unless the kit is locked in the student locker.
7. Stealing, cheating, defacing, or damaging student or school equipment will result in termination and require monetary restitution.
8. Non-Compliance with policies of the institution, falsifying records, carrying a concealed or dangerous weapon, harassment or any kind including intimidation or discrimination, and disobedient, disrespectful or unprofessional conduct will result in termination.

DISCIPLINARY

If a student fails to comply with the policies rules and regulations of the school, the following will apply:

1st offense	-	Written citation
2nd offense	-	Written citation
3 rd offense	-	Written citation with 30 days suspension
4 th offense	-	Permanent dismissal

TERMINATION POLICY

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

CAREER CONSIDERATIONS

The institution wants to ensure that students interested in pursuing a career in Hair, Nail or Skin Care considers all aspects of such a decision. Persons who want to become professionals in this field must:

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

Applicants and students should be aware that:

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

CAREER OPPORTUNITIES & OCCUPATIONAL INFORMATION

There are many opportunities open to licensed cosmetologists, barbers, estheticians, and manicurists. The institution prepares all graduates for the licensing exam and entry-level positions in hair studios, spa salons, barber shops, and destination spas. Additional industry experience could lead to employment as a manufacturer sales/educator, a distributor sales consultant, and in admissions or financial aid in cosmetology and barber schools. Additional licenses are usually required to become an educator in a school of cosmetology arts and sciences.

The U.S. Department of Labor provides current job information at <http://www.careerinfonet.org>

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. As reported by the US Dept. of Labor (www.bls.gov), state & national median wages for related positions are as follows:

BUREAU OF LABOR STATISTICS:

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

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 - <http://www.onetonline.org>

IPED 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.

SAFETY REQUIREMENTS

The beauty industry has several safety requirements that include blood waste procedures if a client is accidentally cut, OSHA knowledge about the harmful ingredients in different beauty products, and electrical appliances like the use of blow drying and thermal curling. Prolong exposure to some hair and nail chemicals may be hazardous and cause irritations. Special care must be taken when working with these chemicals. Cosmetologist must wear latex gloves when applying hair color and permanent waving lotions to avoid skin irritations.

REFUND POLICY – NOTICE OF CANCELLATION

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

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

1. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid.
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 in the amount of \$50.
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. (LOAs are not applicable at this time)
6. A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 14 consecutive 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 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, kit and books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement.

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

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, Academic Competitiveness Grants, National SMART Grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

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

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

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

Up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. The amount of Title IV aid earned by the student is determined

by multiplying the percentage of Title IV aid earned by the total of Title IV aid disbursed or the Title IV aid that could have been disbursed to the student or on the student's behalf.

For example: 450 hours in the payment period

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

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. 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.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled past the 30th day. If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of: your institutional charges multiplied by the unearned percentage of your funds, or the entire amount of excess funds. The school must return this amount even if it didn't keep this amount of your Title IV program funds. If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. 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 Title IV 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

1. Unsubsidized FFEL/Direct Stafford Loan
2. Subsidized FFEL/Direct Stafford Loan
3. Perkins Loan
4. FFEL/Direct PLUS (Graduate Student)
5. FFEL/Direct PLUS (Parent)
6. Pell Grant
7. Academic Competitiveness Grant
8. National SMART Grant
9. FSEOG
10. TEACH 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

CALENDAR OF CLASSES

Cosmetology (1500 & 1200) –

Class Start Dates: Full -time classes every ten (10) weeks. Please contact the Admissions office for exact dates.

Barbering -

Class Start Dates:

Full-Time classes begin every ten (10) weeks. Please contact the Admissions office for exact dates.

Esthetics Esthetics/Nail Care Combo –

Class Start Dates:

Classes begin every 21 weeks. Please contact the Admissions office for exact dates.

Nail Care –

Class Start Dates:

Full classes begin every eleven (11) weeks. Part-time begin every twenty-one (21) weeks.

Please contact the Admissions office for exact dates.

Instructor –

Class Start Dates – To be determined.

HOLIDAYS AND BREAKS

The institution recognizes the following holidays. However, any additional days off will be announced in advance.

New Year’s Day

Martin Luther King Day

Memorial Day

Independence Day

Victory Day

Labor Day

Columbus Day

Veterans’ Day

Thanksgiving Day

Christmas Day

ADMINISTRATION & EDUCATION SPECIALISTS

Michael Galvin Director/ Owner/ Education Specialist (Substitute Cosmetology)

Nina Galvin Operations/ CFO/ Education Specialist (Substitute Nail Care)

Kaylee Devine Financial Aid Advisor

Education Specialists

Iraida Cooper Nieves Steven DiLorenzo

Elena Belluso Kerri Santinelli

Daylene Padua Nicole Verdo

Danielle Guisti Victoria Polidoro

Lauren Billingsly Patricia Thommasiello

Karisa Drury

Justin Piette

EXTRA INSTRUCTIONAL CHARGES

School will charge additional tuition for hours remaining after the contract ending date stated on the enrollment agreement at the rate of \$10.00 per hour, or any part thereof, payable in advance until graduation. This information is also stated on the enrollment agreement and acknowledged at time of entry into the chosen program.

SCHOLARSHIPS AND FEE WAIVER

At this time the institution is not offering any scholarships or fee waivers. Please see the Financial Advisor for information on any outside scholarships available.

TUITION AND PAYMENT

Please speak with the institution’s Financial Aid Specialist for details regarding financing your education. Payments may be made by cash, check, money order, credit card, Title IV funding (for those who qualify) or through a non-federal agency or loan program. Students have the option of financing their education through zero interest institutional payment plans; Title IV

funding; and/or TFC Tuition Financing. The Nail Care program is not eligible for Title IV Funding. Students are responsible for paying the total tuition and fees and for repaying applicable loans plus interest. Tuition payments can be paid weekly, bi-weekly, or monthly. For program that are not eligible for Title IV funding, at the time of completing the enrollment agreement a deposit is required for the student kit and student kit sales tax.

Federal Assistance Programs

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

Federal Grants

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

Federal Direct Loan Program

These are low interest loans for undergraduate and graduate students that are made available through the Federal Government. This program includes the Federal Subsidized Stafford, Federal Unsubsidized Stafford and Federal Parent Plus loans. There are grade level progressions and loan limits used for the administration of these loans.

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

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

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

Cosmetology 1200 – Tuition and Fees

Registration Fee (non-refundable)	\$	50.00
Student Kit (non-refundable)		3000.00
Kit Sales Tax (non-refundable)		210.00
Tuition		<u>14240.00</u>
Total	\$	17500.00

Payment Plan:

Kit Fee (non-refundable)	\$	3000.00
Kit Sales Tax (non-refundable)		210.00
Registration Fee (non-refundable)		<u>50.00</u>
Total	\$	3260.00

Balance Due	\$	14240.00
Monthly option		1294.55
Bi-weekly option		647.28
Weekly option	\$	323.64

Esthetics – Tuition and Fees

Registration Fee (non-refundable)	\$	50.00
Student Kit (non-refundable)		1750.00
Kit Sales Tax (non-refundable)		122.50
Tuition		<u>10572.50</u>
Total	\$	12495.00

Cosmetology 1500 – Tuition and Fees

Registration Fee (non-refundable)	\$	50.00
Student Kit (non-refundable)	\$	3000.00
Kit Sales Tax (non-refundable)	\$	210.00
Tuition		<u>16240.00</u>
Total		19500.00

Payment Plan:

Kit Fee (non-refundable)	\$	3000.00
Kit Sales Tax (non-refundable)		210.00
Registration Fee (non-refundable)		<u>50.00</u>
Total	\$	3260.00

Balance Due	\$	16240.00
Monthly option		1476.00
Bi-weekly option		738.18
Weekly option		369.09

Payment Plan:

Kit Fee	(non-refundable)	\$ 1750.00
Kit Sales Tax	(non-refundable)	122.50
Registration Fee	(non-refundable)	<u>50.00</u>
Total		\$ 1922.50

Balance Due	\$10572.50
Monthly option	2114.50
Bi-weekly option	1057.25
Weekly option	528.63

Nail Care – Tuition and Fees

Registration Fee (non-refundable)	\$	50.00
Student Kit (non-refundable)		1550.00
Kit Sales Tax (non-refundable)		108.50
Tuition		<u>3286.50</u>
Total	\$	4995.00

Payment Plan:

Kit Fee	(non-refundable)	\$ 1550.00
Kit Sales Tax	(non-refundable)	108.50
Registration Fee	(non-refundable)	<u>50.00</u>
Total		\$ 1708.50

Full-time Schedule

Balance Due	\$ 3286.50
Monthly option	1314.60
Bi-weekly option	657.30
Weekly option	328.65

Part-Time Schedule

\$ 3286.50
657.30
328.65
164.32

Barbering – Tuition and Fees

Registration Fee (non-refundable)	\$	50.00
Student Kit (non-refundable)		3000.00
Kit Sales Tax (non-refundable)		210.00
Tuition		<u>14240.00</u>
Total	\$	17500.00

Payment Plan:

Kit Fee	(non-refundable)	\$ 3000.00
Kit Sales Tax	(non-refundable)	210.00
Registration Fee	(non-refundable)	<u>50.00</u>
Total		\$ 3260.00

Balance Due	\$ 14240.00
Monthly option	1294.55
Bi-weekly option	647.28
Weekly option	\$ 323.64

Esthetics and Nail care – Tuition and Fees

Registration Fee (non-refundable)	\$	50.00
Student Kit (non-refundable)		3300.00
Kit Sales Tax (non-refundable)		231.00
Tuition		<u>13909.00</u>
Total		\$17490.00

Payment Plan:

Kit Fee	(non-refundable)	\$ 3300.00
Kit Sales Tax	(non-refundable)	231.00
Registration Fee	(non-refundable)	<u>50.00</u>
Total		\$ 3581.00

Balance Due	\$13859.00
Monthly option	1385.90
Bi-weekly option	692.50
Weekly option	\$ 346.25

Instructor – Tuition and Fees

Registration Fee (non-refundable)	\$ 50.00
Student Kit (non-refundable)	640.00
Kit Sales Tax (non-refundable)	44.80
Tuition	<u>999.00</u>
Total	\$ 1733.80

Regulatory Information**Rights and Privacy**

It is the policy of the institution to abide by the Family Educational Rights and Privacy Act of 1974. 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. For additional information; you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800-437-0833. Or you may contact us at the following address:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW Washington, D.C. 20202-8520

Policy for Safeguarding Customer Information

Non-public personal information is information which is not publicly available on:

- 1) your name, address, social security number,
- 2) name of your financial institution and account number,
- 3) information provided on your application to enroll,
- 4) information provided on your application for a grant or loan,
- 5) information provided on a consumer report, or
- 6) information obtained from a website.

The institution is committed to implementing and maintaining a comprehensive information security program, to maintain and safeguard your non-public personal information against damage or loss. The policy covers all student records in whatever form (hard copy, electronic).

The school Director and or owner/administration shall be responsible to coordinate the school's information security program. The coordinator shall, at least once every 3 years, assess foreseeable internal and external risks to the security, confidentiality, and integrity of customer information that could result in the unauthorized disclosure, misuse, alteration, destruction or other compromise of the information. The risk assessment shall cover every relevant area of school operations, including employee training & management, network & software design, information processing, storage, transmission and disposal, and ways to detect, prevent and respond to attacks, intrusions, or other system failures. The coordinator shall design and implement safeguards to control identified risks and shall monitor the effectiveness of them, recommending changes when warranted.

Records for prospective students who are not accepted or who do not enroll in the school shall be held for 12 months then destroyed in a secure manner. Records of enrolled students shall be maintained in accordance with federal and state law and accreditation requirements. Students shall receive notice of this policy at the time they submit a signed application for enrollment. All currently enrolled students shall receive an annual notice of this policy.

The institution shall only enter into servicing agreements with service providers who also maintain appropriate safeguards for customers' non-public personal information.

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 institution 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, director 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 institution 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 institution parking lot and adjacent streets. At any time, statistics can be accessed from the institution Financial Aid Office.

Although the institution does not employ security officers, it 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 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, administrators 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 institution 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 institution 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)

Program Disclosure and Consumer Information

Gainful Employment program disclosures and consumer information can be found on our website at www.kokomobeautyschool.com or a hard copy is available in the admissions or financial aid office.

Drug Abuse Prevention

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

The health risks of the use of illicit drugs and alcohol abuse require providing education and referral for students and staff. The institution 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 and staff members.

The institution will expel students and terminate staff involved in unlawful possession, use or distribution of illicit drugs and alcohol. The institution 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 institution 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 drug and/or alcohol 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 institution must understand the institution's policies as stated above and recognize their impact if the law is broken in relation to drug and/or alcohol use. Agencies where the student can get assistance are posted in the student lounge.

The institution 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 institution 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 institution policy also prohibits the possession, use and sale of illegal drugs.
- The institution 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.

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 institution 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 Institution's computer system and network.

The institution 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 institution to comply with copyright law. If users utilize copyrighted materials for educational, instructional, research, scholarship and like areas, the institution will follow the legal doctrine of fair use currently a part of the copyright law. The institution's students and staff will not make unauthorized copies of copyrighted material on or using the institution's computer system, network or storage media. Also, the institution's staff and students will not store unauthorized copies of copyrighted works using the institution's system, network and/or storage media. The institution's staff and students should not download, upload, transmit, make available or otherwise distribute copyrighted material without authorization using the institution'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 institution 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 institution 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.

OSHA Requirements

In compliance with United States Department of Labor Occupational Safety and Health Administration requirements, the school advises its students of the chemicals used in cosmetology training. During the course work the student learns about the importance of safety in the work place and how to use and follow the Material Safety Data Sheets (MSDS) for chemicals used in cosmetology or related training. During each unit of study, students are apprised of the various chemicals used and safe practices that apply. A complete file containing Material Safety Data Sheets for the chemicals used is available in the administrative office. The school endeavors to facilitate a safe environment for staff and students by teaching the proper and safe use of equipment, tools, and products. The school does not assume responsibility for injuries resulting from improper or unsafe use of equipment, tools, or products.

Financial Aid Professional Code of Conduct

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

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

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

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

1. **BE ETHICAL** and conduct myself with **INTEGRITY**
2. **AVOID** any conflicts of interest and comply with the institution 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 institution the institution policies and procedures.
6. **ADHERE** to all policies and procedures set forth by the institution.

As a Financial Aid Employee, I understand that **I MUST NOT**:

1. **ASK** prospective, enrolled, or former students for their FAFSA PIN
2. **MAKE** statements that contradict information in the school catalog or enrollment agreement
3. **DISCUSS** financial information of a prospective, enrolled, or former student with anyone except the student unless he or she provided a release in compliance with FERPA.
4. **COMPLETE** or sign any document on behalf of a prospective, enrolled, or former student, including:
 - a. Initialing any document on behalf of a student
 - b. Using white-out or 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 institution’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 nina@AvedaInstituteRI.edu 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 nina@AvedaInstituteRI.edu if I believe any Employee is violating this Code of Conduct, the school catalog, the institution’s policies and procedures, or any code of conduct.

Title IV Funding – General Information

The institution educates students and/or parents in all options of financial aid available to those who qualify. We understand that all students/family 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 institution encourages parents of eligible dependent students to apply for the Federal Parent Plus Loan.

Types of Financial Aid Available

Federal Pell Grant (Need Based Aid)

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

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

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

Direct Stafford Loans

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

G.I. Bill

If you have spent time in the military, you are eligible to use your G.I. Bill toward your cosmetology 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 – TFC

Students who need 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. Applications are available in financial aid office. All applicants must have a qualified borrower and co-borrower to be eligible for this loan. Apply with FAO.

State Grants

We do not participate in any state funding.

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 institution Satisfactory Academic Progress Policy
- not be in default on previous student loans
- not owe repayment on an adjusted Pell Grant
- not exceed the annual and aggregate loan limits
- have remaining eligibility if the student is a transfer student
- be enrolled in an eligible program
- be enrolled at least half time
- have ISIR Social Security match successful or comment code indicates successful INS match
- if male, ages 18-25 have registered with the Selective Service
- be a citizen or eligible non-citizen
- have resolved any drug convictions

Steps To Apply for Title IV Aid

1. The student must complete the FAFSA for each financial aid year in which the student is eligible to receive aid. The Department of Education (DOE) prefers students complete a web FAFSA at www.fafsa.ed.gov. To complete a web FAFSA, the student will need an FSA ID. This can be obtained at <https://fsaid.ed.gov/npas/index.htm>. This ID is unique to each FAFSA applicant and cannot be shared with anyone else as it acts as the student's signature required to submit a FAFSA. A parent of a dependent student must also apply for a FSA ID. The parent is required to sign the web FAFSA with their uniquely created ID.
2. Once your FSA ID has successfully been created, a web FAFSA can now be completed. Be sure to follow all instructions when completing the FAFSA. Enter *the institution's School Code, 042460 for MKG Beauty &*
3. *Business DBA Aveda Institute Rhode Island, Cranston, RI.* This will allow disclosure of information from the FAFSA to the institution chosen by entering the school code. In the case of a dependent student, both the student and one parent will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant. Dependency status is determined by the information that is filled out on the student's FAFSA.
4. 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.
5. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The institution 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.
6. If a student's FAFSA is selected for verification, the student will receive the institution'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.

7. 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.
8. The institution 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.
9. 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
10. Parents desiring to take out a low interest Federal Parent Plus Loan on behalf of their dependent daughter or son must complete a Consent to Credit Check document that is made available by the Financial Aid Office. This form must be completed by the parent requesting the loan.
11. 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
12. Students will need to accept or decline eligible aid by completing the Students Financial Aid Award Notice with the Financial Aid Administrator.
13. Accepted aid will be listed on the student's award letter.
14. Students are required to notify the institution'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.
15. 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 institution'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 institution'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 institution. 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.

How funds will be disbursed:

Students meeting requirements at the end of each payment period will be considered making Satisfactory Progress. In order for a student to be considered making Satisfactory Progress, the student must meet both attendance (70%) and academic (80%) minimum requirements.

The hourly disbursement schedule for the cosmetology & barber 1500 hour student is as follows:

First disbursement is scheduled for the first day of classes for Pell and thirty days after class begins for direct loans.

Second disbursement after successful completion of 450 clock hours.

Third disbursement after successful completion of 900 clock hours.

Fourth disbursement after successful completion of 1200 clock hours.

The hourly disbursement schedule for the cosmetology 1200 hour student is as follows:

First disbursement is scheduled for the first day of classes for Pell and thirty days after class begins for direct loans.

Second disbursement after successful completion of 300 clock hours.

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

First disbursement is scheduled for the first day of class for Pell and thirty days after class begins for direct loans.

Second disbursement after completion of 350 clock hours.

The hourly disbursement schedule for the esthetics/nail care combo student is as follows:

First disbursement is scheduled for the first day of class for Pell and thirty days after class begins for direct loans.

Second disbursement after successful completion of 450 clock hours.

Third disbursement after successful completion of 900 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 payment period in which the disbursement occurred, the student will have a credit balance. All credit balance refunds will be issued by check within 14 calendar days of the date of disbursement.

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

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

Effects of Student Loans

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

Loan Disclosures

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

Annual and aggregate loan limits for Direct Stafford Loans

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

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

Second Year	\$6,500-No more than \$4,500 of this amount may be in subsidized loans	\$10,500 -No more than \$4,500 of this amount may be in subsidized loans
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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, 2017 and before July 1, 2018: 4.45% For loans first disbursed on or after July 1, 2018 and before July 1, 2019: 5.05%	\$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, 2017 and before July 1, 2018: 4.45% For loans first disbursed on or after July 1, 2018 and before July 1, 2019: 5.05%	\$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.	For loans first disbursed on or after July 1, 2017 and before July 1, 2018: 7% For loans first disbursed on or after July 1, 2018 and before July 1, 2019: 7.60%	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 FFELSM 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.nsls.ed.gov and www.studentloans.gov as well as discuss the following during your personal appointment with the FAO :
- Review information concerning loans from entrance interview
 - Review repayment options including seriousness and importance
 - Provide information on loan consolidation (pros and cons)
 - Discuss how to contact the party servicing the student borrowers direct loans
 - Discuss debt management strategies
 - Provide information on forbearance, deferment and cancellation options
 - Describe the likely consequences of default
 - How to access the NSLDS website and availability of FSA Ombudsman's office
 - Help the borrower understand their rights and responsibilities concerning loan repayment
 - Collect updated personal contact information for the borrower
4. Repayment of Loans: There is a set time period after a student graduates, leaves the school or drops below half-time status before the student must begin repayment of loan(s). This period of time is called a grace period and gives the student the time to get financially settled and select a repayment plan. The grace period for a Direct Stafford loan is six months. Plus Loans do not have a grace period. Depending on the type of loan a student receives and the repayment plan chosen, the student may have from 10-25 years to repay the loans. Monthly repayment amount will depend on the type of loan, size of debt, length of repayment period and repayment plan chosen. For more information, go online to www.studentaid.ed.gov/repaying.

Sample of Schedule of Repayment

Total Monthly Payments at Various Interest Rates

Amount Owed	6%	6.80%	7.50%	8.25%
\$1,000	\$50	\$50	\$50	\$50
\$2,000	\$50	\$50	\$50	\$50
\$3,000	\$50	\$50	\$50	\$50
\$4,000	\$50	\$50	\$50	\$50
\$5,000	\$56	\$58	\$59	\$61
\$6,000	\$67	\$69	\$71	\$74
\$7,000	\$78	\$81	\$83	\$86
\$8,000	\$89	\$92	\$95	\$98
\$9,000	\$100	\$104	\$107	\$110
\$10,000	\$111	\$115	\$119	\$123
\$15,000	\$167	\$173	\$178	\$184
\$20,000	\$222	\$230	\$237	\$245
\$25,000	\$278	\$288	\$297	\$307
\$30,000	\$333	\$345	\$356	\$368
\$35,000	\$389	\$403	\$415	\$429
\$40,000	\$444	\$460	\$475	\$491
\$45,000	\$500	\$518	\$534	\$552
\$50,000	\$555	\$575	\$594	\$613

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

For All Students Participating In Consumer Loans or Federal Financial Aid

All students attending the institution may choose to use a lender not on the institution preferred lender list and the institution 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 institution and may select any lender of the student's choice.

Terms offered by preferred lenders are equally available to all of the institution's eligible students.

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

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

The institution 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 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 institution 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 institution’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 institution 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 institution does not endorse the product in question.
 - The institution has no less than two unaffiliated private education lenders. The following chart lists the lenders and the reasons the institution 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 – TFC (3rd Party Tuition Management Company)

Criteria for Selection – In house application and approval

Reason favorable to Borrower – Flexible payment plans

- Disclosure for Direct Loans is found in the model disclosure form developed by the DOE.
- The institution offering private loans will concurrently provide information in the form of a private lender model disclosure form.
- The institution does not require students to borrow from any of the preferred lenders. The institution 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 institution.
- The institution 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 institution 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 institution 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

institution has been provided to complete the required form before giving, upon the applicant's request, a self-certification form from a private lender.

- The institution will not agree to use in marketing, the private lenders name, emblem, or share the logo or pictures of the institution with the lender which could imply the loan is offered or made by the institution or affiliate.
 - The institution will ensure the lender's name is shown in all information/documentation related to the loan.
 - The institution 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 institution 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 institution – Affiliated Organizations**
- The Code of Conduct will be displayed in plain sight on the institution's website and also on the preferred lenders website.
 - The institution 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 institution prohibits a conflict of interest between the institution FAO and the preferred lenders.
 - The institution does not promote any lender during the Entrance/Exit Interview process.
 - The institution does not promise any loan volume to any preferred lender.
 - The Code of Conduct prohibits revenue-sharing arrangements with any lender.
 - The institution 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 institution 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 institution does not hire any consultants contracted by any private lender.
 - The institution does not have any affiliates of lenders serve on their Advisory Board.
 - The institution owners/staff will not participate on any affiliated lenders Advisory Board.
 - The institution's financial aid / assistance office is prohibited from directing borrowers to certain lenders or delaying loan certifications. The institution does not assign lenders to any student's aid award package and does not refuse or delay loan certification based on the borrower's choice of lender.
 - The institution 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.

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 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 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 School 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 School parking lot and adjacent streets. At any time, statistics can be accessed from The School Admissions Office.
- Although The School does not employ security officers, The 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.

Timely Warning

In addition to the required annual campus security report, The 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: 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.



If a student wishes to report crimes on a voluntary, confidential basis for inclusion in the annual disclosure of crime statistics, contact Nina Galvin.

- 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 owners and staff members have keys to the building thus preventing internal crimes as minimal as possible.
- We encourage students and employees to be responsible for their own security and the security of others.
- The 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 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)

Drug Prevention Program

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.

Legal Sanctions

Drugs

Legal sanctions are provided by state and federal law for the unlawful possession or distribution of controlled substances and illicit drugs. These sanctions vary, depending upon the character of the drug—e.g., heroin, cocaine, marijuana; upon the quantity, by volume, of the drugs possessed or distributed; upon the circumstances surrounding the sale or distribution on or near school premises or distribution to persons under the age of 18; and upon whether the offense is a first offense or a subsequent one. Under state law, the legal sanctions include imprisonment, fine, parole, community service, counseling and rehabilitation referral, and the forfeiture of real and personal property connected with the offense. The imprisonment may be up to imprisonment for life and a fine up to \$1 million.

For certain offenses involving the sale and distribution of drugs, mandatory minimum sanctions are imposed under state law. These minimum mandatory sentences may be as much as 20 years imprisonment. Similar sanctions are imposed under federal law.

Refer to the State of Rhode Island General Laws Title 21, Chapter 21-28 and Title 31, Chapter 31-27-2

Substance Abuse Assistance and Education

All aspects of alcohol and drug abuse are devastating, but the greatest devastation remaining is the destruction of the human individual and those around you. Misuse, abuse, or addiction to drugs or alcohol can occur at any age. For additional consequences, including information on emerging drugs such as K2/Spice, Salvia, and Bath Salts, review the latest research findings from the National Institute of Health: visit

- National Institute on Drug Abuse (www.drugabuse.gov)
- National Institute on Alcohol Abuse and Alcoholism (www.niaaa.gov)

Referral

The Institute provides referrals for students to off-campus treatment providers as well as outpatient and inpatient treatment programs and community support groups.

Butler Hospital
345 Blackstone Blvd
Providence RI 02906
401-455-6200

Roger Williams Medical Center
825 Chalkstone Providence RI 02908
401-456-2000

AA Meetings:
Aloholics Anonymous
1005 Waterman Ave
East Providence RI 02914
401-438-8860

All calls are confidential and can be anonymous.

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 Waupun Police Department.

Per the US 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 in Providence County can be found at www.familywatchdog.us

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.

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**.

The responsible members of the EDT consist of:

- 1) **The School Owner – Michael Galvin**
- 2) **The School Owner – Nina Galvin**

The verbal/written communication will include:

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

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 School.

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 (**Lower Level Basement**) 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 school parking lot across the street from 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 back of the building walk to the grassy area behind the loading dock; **If possible join the others at the school parking lot across the street from 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 WISCONSIN STATE LAWS.

In case of serious accident or illness:

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

Power Failure:

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

Immediate Help (Fire, Police, Rescue Squad) 911

Cranston Fire Department: 401-461-5000

Cranston Police 911

Rhode Island State Patrol: 401-444-1000

Providence County Sheriff Department: 401-275-2900

City of Providence Police Department Non-Emergency – 401-942-2211

Poison Information (Rhode Island Poison Center): 1-800-222-1222

Adult Abuse Hotline: 800-992-6978

Alcohol, Tobacco & Firearms: 401-273-1898

Child Abuse Hotline: 800-800-5556

Deaf/ Hearing Impaired – Emergency: E-mail: nhtsa.national911@dot.gov

Phone: 202-366-3485

FBI: 401-272-8310

National Response Center (Hazardous Spills): 800-424-8802

National Runaway Switchboard: 800-RUNAWAY

National Suicide Prevention Hotline: 800-273-TALK

US Marshall: 401-528-5300

US Secret Service: 401-331-6456

Hate Crimes:

2018: There were no reported Hate Crimes for the year.

2017: There were no reported Hate Crimes for the year.

2016: There were no reported Hate Crimes for the year.

Unfounded Crimes:

2018: There were no reported Unfounded Crimes for the year.

2017: There were no reported Unfounded Crimes for the year.

2016: There were no reported Unfounded Crimes for the year.

Crime Log Report		2016			2017			2018		
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	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	
Rape	0	0	0	0	0	0	0	0	0	
Fondling	0	0	0	0	0	0	0	0	0	
Sex Offenses Non-Force	0	0	0	0	0	0	0	0	0	
Incest	0	0	0	0	0	0	0	0	0	
Statutory Rape	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	

Arrests & Disciplinary Referrals	2016			2017			2018		
Action	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property
Arrests: Illegal Weapons: Carrying Possessing, Etc.	0	0	0	0	0	0	0	0	0
Disciplinary Referrals: Illegal Weapons Carrying,	0	0	0	0	0	0	0	0	0
Arrests: Drug Abuse Violations	0	0	0	0	0	0	0	0	0
Discipline Referrals: Drug Abuse Violations	0	0	0	0	0	0	0	0	0
Arrests: Liquor Law Violations	0	0	0	0	0	0	0	0	0
Disciplinary Referrals: Liquor Law Violations	0	0	0	0	0	0	0	0	0

VAWA Offenses	2016			2017			2018		
Action	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property
Domestic 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

Hate Crimes Offenses	2015			2016			2017		
Action	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property
Larceny Theft	n/a	n/a	n/a	0	0	0	0	0	0
Simple Assault	n/a	n/a	n/a	0	0	0	0	0	0
Intimidation	n/a	n/a	n/a	0	0	0	0	0	0
Destruction/damage/vandalism of property	n/a	n/a	n/a	0	0	0	0	0	0