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PURPOSE
This Student Consumer Handbook is published by the Financial Aid Office of The Salon Professional Academy. Its purpose is to describe the services available to students through this office as well as provide important information about policies and procedures that may not be covered in the student catalog. It is imperative for students to understand all aspects of this Consumer Information document including: Satisfactory Academic Progress Policy (SAP) and the relation to any federal student aid that the student may apply for and/or consequences that could result from early withdrawal due to unsatisfactory progress. Federal aid students must carefully read the information in this document to understand the rights and responsibilities as a recipient of federal student aid. In the case of conflicting information between this publication and the student catalog, the student catalog supersedes.

This handbook will answer most of your questions relating to financial aid, however, it is important that students are aware that federal regulations are subject to change and may impact policies and procedures stated in this publication. Students should visit the Financial Aid Office for the most current information. General questions can usually be answered on a walk-in basis. Specific questions may require an appointment.

Mission Statement - The Salon Professional Academy’s objective is to produce highly trained and well prepared graduates for employment in the salon industry. We are committed to excellence in cosmetology arts and sciences education. Our educational systems and programs are updated to keep the student’s needs first and our educational quality high.

STATEMENT OF PRINCIPAL
The Salon Professional Academy strives to provide the resources and support that our students need in order to attend school, graduate, and find employment in a professional salon environment. We are committed to assisting our students and providing resources and support that are in the best interest of our students.

GENERAL SCHOOL INFORMATION
Students and prospective students can obtain additional information about The Salon Professional Academy by contacting the school directly.

General Contact Information
General information on the school can be obtained on the website at: GrandJunctionBeautySchool.com or by calling 970-245-1110.

Financial Aid Information
Information relating to financial aid can be obtained by contacting our Financial Aid Office at 970-245-1110. The financial aid office can also be contacted by email at: FAO@GrandJunctionBeautySchool.com. Financial aid office hours are Tuesday – Friday from 9:00am – 4:30pm.

Admissions Information
Information relating to admissions can be obtained by contacting our Admissions Office at 970-245-1110. The admissions office can also be contacted by email at: admissions@GrandJunctionBeautySchool.com. The Admissions office hours are Tuesday – Saturday from 9:00am – 4:30pm.
ADMINISTRATION AND STAFF
The Salon Professional Academy’s faculty consists of the Owner, Director, Admissions Director, Financial Aid Officer, School Coordinator, and a minimum of one educator per 20 students including a Lead Educator. List of staff can be found in our current catalog.

LICENSURE, ACCREDITATION & ORGANIZATIONS
The Academy is licensed by the The Division of Private Occupational Schools, Colorado Department of Higher Education, 1560 Broadway, Suite 1600, Denver, CO 80202. 1-303-862-3001. The Academy is accredited by National Accrediting Commission of Career Arts and Sciences (NACCAS)3015 Colvin St., Alexandria, VA 22314. Phone: (703)600-7600. The Academy is approved for Title IV Funding through the US Department of Education. Western Regional Office – California, One World Trade Center, Suite 2300, Long Beach, CA 90831, (562) 980-4141.

Facilities and Equipment - The Salon Professional Academy is located at 432 North Avenue, Grand Junction, Colorado 81501. The Academy has 10,000 square feet of educational facility with salon and spa equipment including spacious styling, nail tech, skin care, and barber areas, a student lounge, classrooms and offices. Our teaching aids include Salon Fundamental Textbooks, lectures, guest speakers, discussions, A/V materials, lab work and coaching.

HOW TO APPLY FOR ADMISSION - Complete application form for The Salon Professional Academy. Have a valid high school diploma or GED. Schedule a visit and tour. Meet staff and students. Learn about our catalog, enrollment agreement, academy outcomes, curriculum, books, kits, uniforms, scholarships and financial aid.

EDUCATIONAL REQUIREMENTS - A student must have a high school diploma or G.E.D. certificate. Additional licensing requirements may apply for some programs. Students are admitted on the basis of educational background, aptitude and commitment. The Salon Professional Academy does not admit ability-to-benefit students. All programs are taught in English.

Admissions Requirements - The following are required for admission to all programs at The Salon Professional Academy:

1. Enrollment application
2. Copy of student’s high school diploma, its equivalent or G.E.D. Certificate or a high school transcript and/or official letter from the high school showing high school completion. If credential is for completion of a home school program, it must be state issued.
3. Proof of age: copy of the student’s driver’s license; government issued photo ID; passport.
4. Transfer Students must provide an official transcript from the prior school attended.
5. Students wishing to transfer hours into our programs must provide an official transcript or a copy of their current practitioner license.
6. A signed complete enrollment agreement with payment of enrollment fee.
7. Required Enrollment Fee.

Students must be at least 17 years of age.
Transfers – We do not recruit students already attending or admitted to other schools offering similar programs. The Academy does not guarantee the transferability of its hours to any other institution unless it has written agreement on file of current acceptability of such hours from other institutions. The Academy accepts transfer hours upon the following conditions:

1. Up to 100% of transfer hours from other TSPA(s) and Summit Salon Academy(s).
2. Up to 20% of a transfer hours may be accepted from all other institutions and only after careful evaluation of the student’s academic records on an individual basis.
3. Transfer hours into the Cosmetology program from individuals who are currently licensed:
   - Licensed Nail Technologist – 396 hours
   - Licensed Hairstylist – 1024 hours
   - Licensed Esthetician – 362 hours
4. Transfer hours into the Barbering program from individuals who are currently licensed and graduated from The Salon Professional Academy Grand Junction for example:
   - Licensed Cosmetologist – 1170
   - Licensed Hairstylist – 1146
   - Licensed Esthetician - 100

For transfer students (2 & 3) they must sign an enrollment contract for the full program length. If after evaluation transfer hours are accepted, an enrollment contract addendum will be completed which states the amount of transfer hours accepted. The full program cost will be applied.

For VA transfers: The school maintains a written record of the previous education and training of the veteran or eligible person and clearly indicates that appropriate credit has been given for previous education and training, with the training period shortened proportionately, and the veteran or eligible person and the Department of Veterans Affairs so notified.

EVALUATING THE VALIDITY OF HIGH SCHOOL DIPLOMAS

Regulation 34 CFR 668.16 (p) requires Title IV schools to establish policies and procedures to confirm the authenticity of high school diplomas in the event that the school or the Secretary of the U.S. Department of Education has reason to question the validity of a student’s high school diploma.

The Salon Professional Academy may require further documentation in the form of a certified copy of final high school transcripts for the high school in question or information from a company that evaluates foreign diplomas (in the case of a foreign diploma). Student self certification is not considered sufficient proof of validity.

In addition to checking online for further information about the school issuing the diploma and its accreditation, the school may also contact the Department of Education in the state in which the diploma was issued to determine if the school listed on the diploma is on the state list of recognized schools.

The school maintains a list of known diploma mills for the admissions staff to check when receiving a diploma from an unknown and questionable source. It is understood that this list may not be all inclusive as there are hundreds of diploma mills some known and some not currently known. It is also understood that the list of schools in the FAFSA drop down box online
also may not be all inclusive.

The school makes every reasonable effort to verify the validity of questionable high school diplomas.

**Non-discrimination** - The Academy does not discriminate on the basis of sex, age, race, color, religion, financial status, ethnic origin, or handicap as required by Section 504, 34 Code of Federal Regulations in admitting students. The school owner is designated to coordinate the school compliance with the requirements of Section 504, as required by 34 Code of the C.F.R. 104.7 (a).

**Graduation Requirements** - A grade average of 75% is required for graduation from any program at The Academy. Both theory and practical work are considered important. Students are evaluated on a level system that prepares them for salon performance levels. All work must be completed to graduate.

**Graduation** - Graduates earn a diploma.
The following are required for graduation from all programs:
1) completion of state required number of hours
2) completion of all assignments and tests
3) completion of project sheets and the weekly grade sheets
4) an 85% attendance and 75% grade average
5) payment of all tuition, fees and over-contract charges per the terms of the enrollment agreement.
6) Completion of an exit interview with both Admissions and Financial Aid.

**Placement** - The Salon Professional Academy maintains contacts in the salon and spa industry to assist students in job placement. Students are prepared in the latter part of training to seek employment by providing professional appearance guidelines, resume preparation, interview preparation, & position preparation including visiting area salons.

Job opportunities are posted in the student lounge. However, The Salon Professional Academy cannot guarantee any student will be placed.

Current law prohibits any school from guaranteeing job placement as an inducement to enroll students.

**Career Opportunities** – There are many opportunities open to licensed cosmetologists, estheticians, nail techs, hairstylists, and barbers. The Salon Professional Academy prepares all graduates for the licensing exam and entry-level positions in hair studios, spa salons and destination spas. The Academy cannot guarantee employment.

Additional industry experience could lead to employment as a manufacturer sales/education person, a distributor sales consultant, and in admissions and financial aid in cosmetology schools.

Additional licenses are required in some states to become an educator in a school of
cosmetology arts and science.

Outcome Rates 2018

<table>
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<tr>
<th>Completion Rate</th>
<th>Licensure Pass Rate</th>
<th>Placement Rate</th>
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</thead>
<tbody>
<tr>
<td>82%</td>
<td>100%</td>
<td>69%</td>
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</table>

Outcome Rates 2017

<table>
<thead>
<tr>
<th>Completion Rate</th>
<th>Licensure Pass Rate</th>
<th>Placement Rate</th>
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</thead>
<tbody>
<tr>
<td>89%</td>
<td>100%</td>
<td>77%</td>
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LICENSING REQUIREMENTS - To become licensed in cosmetology in Colorado, students must complete 1500 hours of approved training, graduate from an approved school, and pass the written and practical state exams. The Cosmetology program at The Academy is 1800 hours.

To become licensed in esthetics in Colorado, a student must complete 600 hours of approved training, graduate from an approved school, and pass written and practical state exams.

To become licensed in manicuring in Colorado, a student must complete 600 hours of approved training, graduate from an approved school, and pass the written and practical state exams. Nail technology classes will be offered as needed at The Salon Professional Academy.

To become licensed as a barber in Colorado, a student must complete 1500 hours of approved training, graduate from an approved school, and pass the written and practical state exams.

To become licensed in hairstylist in Colorado, a student must complete 1200 hours of approved training, graduate from an approved school, and pass written and practical state exams.

STUDENT RIGHT TO KNOW (PRE-ENROLLMENT INFORMATION)
The most current pre-enrollment information is given upon enrollment. This will include the graduation, placement, and licensure rates for the most recent award year. This information may also be found on the website GrandJunctionBeautySchool.com under program disclosure.

PHYSICAL DEMANDS OF THE PROFESSION - There are physical demands placed on the body in any career. In cosmetology arts & sciences, care must be taken to protect your back, legs, and feet. One way to do this is strength training to enhance your back, abdomen, and leg muscles. Regular exercise will help to promote all over body conditioning, and will improve circulation in your legs and feet. We recommend consulting your doctor before beginning any exercise program.

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

SAFETY REQUIREMENTS - Safety suggestions with this profession would include wearing shoes that would not be slippery when walking on a damp floor. Because you will always be working with water, there is a risk of water spills. Damp hair lying on the floor can also pose a
chance of slipping. All hair needs to be swept up following each haircut to minimize accidents. All water spilled should also be wiped up as quickly as possible. It is the responsibility of each stylist to promote a safe work environment.

Gloves should be worn during chemical services to reduce any allergic reaction that an individual may have to certain chemicals and during waxing services for sanitation purposes.

Any product that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

**RESEARCH OCCUPATIONS at:** [www.onetonline.org](http://www.onetonline.org)

**CHARGES AND FEES**

**TUITION**

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<tr>
<th>Service Description</th>
<th>Fee</th>
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<tbody>
<tr>
<td>Cosmetology Tuition (includes books and kit)</td>
<td>$19,990</td>
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<tr>
<td>Cosmetology Hourly Fee</td>
<td>$11.00/hour</td>
</tr>
<tr>
<td>Cosmetology Over Contract Fee (Charged per hour over contract)</td>
<td>$15.00/hour</td>
</tr>
<tr>
<td>Esthetics Tuition (includes books and kit)</td>
<td>$7,990</td>
</tr>
<tr>
<td>Esthetics Hourly Fee</td>
<td>$13.00/hour</td>
</tr>
<tr>
<td>Esthetics Over Contract Fee (Charged per hour over contract)</td>
<td>$15.00/hour</td>
</tr>
<tr>
<td>Nail Tech (Manicuring) Tuition (includes books and kit)</td>
<td>$6,990</td>
</tr>
<tr>
<td>Nail Tech (Manicuring) Hourly Fee</td>
<td>$11.00/hour</td>
</tr>
<tr>
<td>Nail Tech (Manicuring) Over Contract Fee (Charged per hour over contract)</td>
<td>$15.00/hour</td>
</tr>
<tr>
<td>Hairstyling Tuition (includes books and kit)</td>
<td>$11,390</td>
</tr>
<tr>
<td>Hairstyling Hourly Fee</td>
<td>$9.00/hour</td>
</tr>
<tr>
<td>Hairstyling Over Contract Fee (Charged per hour over contract)</td>
<td>$15.00/hour</td>
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<tr>
<td>Barber Tuition (includes books and kit)</td>
<td>$16,990</td>
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<tr>
<td>Barber Hourly Fee</td>
<td>$11.00/hour</td>
</tr>
<tr>
<td>Barber Over Contract Fee (Charged per hour over contract)</td>
<td>$15.00/hour</td>
</tr>
<tr>
<td>Enrollment Fee all programs</td>
<td>$150.00</td>
</tr>
<tr>
<td>Drop/Withdrawal Fee</td>
<td>$150.00</td>
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</tbody>
</table>

**Books and Kits** - Appropriate books and kits are provided by The Academy and issued to the student during training. All books, kit equipment and supplies remain property of the Academy until student completes their program and tuition fees are paid in full, at which time The Academy gifts the student their issued books and kit. Students provide their own paper supplies.
## REPLACEMENT KIT ITEMS: ALL PROGRAMS

<table>
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<tr>
<th>Item</th>
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<tbody>
<tr>
<td>New Name Tag</td>
<td>$10.00</td>
</tr>
<tr>
<td>TSPA Shirt</td>
<td>$10.00</td>
</tr>
<tr>
<td>TSPA Tote Bag</td>
<td>$20.00</td>
</tr>
<tr>
<td>Fast Track Planner</td>
<td>$55.00</td>
</tr>
<tr>
<td>Over the Top</td>
<td>$55.00</td>
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## REPLACEMENT ITEMS: COSMETOLOGY

<table>
<thead>
<tr>
<th>Item</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salon Fundamentals Textbook Set (Textbook, Study Guide, and Exam Review)</td>
<td>$153.00</td>
</tr>
<tr>
<td>Blow Dryer</td>
<td>$225.00</td>
</tr>
<tr>
<td>1” Curling Iron</td>
<td>$44.00</td>
</tr>
<tr>
<td>Flat Iron</td>
<td>$185.00</td>
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<tr>
<td>Shears &amp; Thinning Shears</td>
<td>$450.00</td>
</tr>
<tr>
<td>Razor</td>
<td>$59.95</td>
</tr>
<tr>
<td>10 Blades for razor</td>
<td>$13.95</td>
</tr>
<tr>
<td>Clippers (Essential Combo)</td>
<td>$96.00</td>
</tr>
<tr>
<td>Clips</td>
<td>$15.00</td>
</tr>
<tr>
<td>Paddle Brush</td>
<td>$30.00</td>
</tr>
<tr>
<td>8 Piece comb set with case</td>
<td>$45.00</td>
</tr>
<tr>
<td>Styling Brush</td>
<td>$33.00</td>
</tr>
<tr>
<td>9 Row Finishing</td>
<td>$27.00</td>
</tr>
<tr>
<td>Ms. Kim Mannequin</td>
<td>$30.00 x 3 = $90.00</td>
</tr>
<tr>
<td>Ms. Kim Mannequin and clamp</td>
<td>$40.00</td>
</tr>
<tr>
<td>Ms. Michelle Mannequin</td>
<td>$39.95</td>
</tr>
<tr>
<td>4 Quad Mannequin</td>
<td>$40.00</td>
</tr>
<tr>
<td>Mr Samuel Mannequin</td>
<td>$40.00</td>
</tr>
<tr>
<td>Duckbills Clips</td>
<td>$3.78</td>
</tr>
<tr>
<td>Butterfly Clips</td>
<td>$6.00</td>
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<tr>
<td>Black tail comb</td>
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<tr>
<td>Pintail Comb</td>
<td>$3.60</td>
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<td>Salon Timer</td>
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<tr>
<td>Standard Cutting Combs</td>
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<tr>
<td>Andi’s Clipper Comb</td>
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<tr>
<td>Water Bottle</td>
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<tr>
<td>Nylon Cutting Cape</td>
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<tr>
<td>Fluff Comb</td>
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<tr>
<td>Make up Brushes</td>
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<tr>
<td>Nail Brush</td>
<td>$.58</td>
</tr>
<tr>
<td>Mani/Pedi Set</td>
<td>$15.00</td>
</tr>
</tbody>
</table>

Student may be responsible for required shipping charges.
Item prices are subject to change without notice.
FINANCIAL AID PROFESSIONAL CODE OF CONDUCT

The Salon Professional Academy is committed to ensuring the integrity of its employees and students with respect to all aspects of its school and operations. Compliance with all applicable laws, regulations, and Company policies, procedures and performance of duties according to the highest standards of honesty and integrity is expected of all.

If financial aid employees violate provisions of this Code of Conduct, they subject themselves to discipline up to including termination of employment.

If an employee doesn’t understand or has questions about TSPA policies and procedures, a school Catalog, Consumer Information, or this Code of Conduct, they should contact the Director/owner, Angela Lema who is in charge of compliance.

Employees do not receive bonuses for student enrollment or any aspect of Financial Aid.

Financial Aid Employees understand that they **MUST:**
1. **BE ETHICAL** and conduct themselves with INTEGRITY.
2. **AVOID** any conflicts of interest and comply with the TSPA 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 TSPA policies and procedures.
6. **ADHERE** to all policies and procedures set forth by TSPA.

Financial Aid Employees **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. Initializing any document on behalf of the 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** their own personal financial situation or engage in any conversations unrelated to financial aid.

Financial Aid Employees must also commit that they **WILL:**
1. Frequently re-read TSPA’s policies and procedures, school Catalog, Consumer Information, student loan code of conduct, and this Professional Code of Conduct to ensure that they are familiar with all of their requirements and or contents.
2. Immediately contact the owner if they have any questions about the School Catalog, Consumer Information or Codes of Conduct.
3. Immediately notify the owner if they believe any Employee is violating this Code of Conduct, the School Catalog, Consumer Information, School policies, procedures, or any code of conduct.

FINANCIAL AID CODE OF CONDUCT
(Based on Federal Regulations and the Higher Education Opportunity Act)

Personnel Affected
This code of conduct applies to all financial aid employees and all other employees and agents who have responsibilities with respect to educational loans or who have contact with guaranty agencies or lenders (either federal or private loan lenders). All decisions and actions must be consistent with the following principles:

1. **Student Choice** - All students must be given an equal and fair opportunity to choose from all lenders and loans, federal and private. These choices will not be limited to lenders or loans that are available through or recommended by The Salon Professional Academy. The Academy does not have a preferred lenders list.

2. **Student Interests** - The Salon Professional Academy will seek relationships with lenders which can provide the best benefits for students such as interest rates, fees, payment terms, and services.

3. **Avoidance of Conflict of Interest** – The Academy prohibits: Revenue-sharing arrangements with any lender; Receiving gifts from a lender, a guarantor, or loan services; Contracting arrangement providing financial benefit from any lender or affiliate of a lender; Directing borrowers to particular lenders, or refusing or delaying loan certifications; Offers of funds for private loans; Call center or financial aid office staffing assistance; Advisory board compensation.

The Salon Professional Academy will not accept any service or anything of value from any lender or guaranty agency with exception of the following services: loan processing materials and financial literacy materials, training or financial aid staff related to loan processing, entrance and exit counseling services conducted under the supervision of a financial aid officer from The Salon Professional Academy, emergency staffing services, and/or reimbursement of reasonable costs for domestic travel and training conferences hosted by lenders and/or guaranty agencies.

**Student Privacy**
It is the policy of The Academy to abide by the Family Educational Rights and Privacy Act of 1974. This act guarantees a student's right of access to the student's personal file and the student's rights to the privacy of that file. Information from a student's file will only be released upon written permission from the student. Written permission is required for each and every request prior to the release of information. Parents/guardians of a minor student, accrediting agencies, and government officials may gain access to a student’s files without the expressed permission of that student. This policy will be given at orientation, and is available at any time through the Admissions, Financial Aid, or Education offices at The Salon Professional Academy.
Financial Aid Student Loan Code of Conduct

All financial aid employees and all other employees and agents are required to comply with all of the following rules (prohibited relationships) in this Code of Conduct regarding lender relationships and loans. In addition, they are required to notify the director/owner if they become aware of facts indicating that there may have been a violation of the Code of Conduct regarding lender relationships and loans.

- No financial aid employee or any other employee or agent, shall act as an employee, consultant or sales representative or officer for any lender or guaranty agency.
- No financial aid employee or other employee shall serve on the Board of Directors (compensated or uncompensated) for any lender or guarantee agency.
- No financial aid employee or any other employee shall serve on any lender or guaranty agency’s advisory board.
- No agent of The Salon Professional Academy will be allowed to serve on a lender or guaranty agency’s advisory board without written approval from the director/owner to ensure the agent will comply with this policy.

FOR ALL STUDENTS PARTICIPATING IN CONSUMER LOANS OR FEDERAL FINANCIAL AID

All students attending The Salon Professional Academy may choose to use any federal or private lender of the student’s choice. The Academy is required to process loan documents for any eligible lender selected by the students.

The Salon Professional Academy’s primary goal is to assist students in achieving their 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 needs
- 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 Department of Education regulations.
- Remaining at the highest level of ethical behavior
- No Co-branding or sharing of logos with the lender(s)

The Salon Professional Academy financial aid office is expected to always maintain ideal standards of professionalism in relations 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
TITLE IV FUNDING – GENERAL INFORMATION
The Salon Professional Academy educates students and/or parents in all options of financial aid available to those who qualify. We understand that all students/family’s needs are unique. We are committed to the student’s educational success, a part of which include securing the proper funding. The information from 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 cost and living expenses for their daughter/son. The Salon Professional Academy encourages parents of eligible dependent students to apply for the Federal Parent PLUS Loan.

WHO RECEIVES FEDERAL STUDENT AID? (ELIGIBILITY)
Our most basic eligibility requirements are that you must:
- Complete the FAFSA for each financial aid year the student is eligible for aid
- 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
- Have ISIR Social Security mat successful or comment code indicates successful INS match
- Be enrolled in an eligible program
- Be enrolled at least half time
- Have resolved any drug convictions
- Demonstrate financial need
- Be a US citizen or an eligible noncitizen
- Have a valid Social Security number
- Register with Selective Service (if you haven’t already and are male between the ages of 18 and 25)
- Maintain satisfactory academic progress in a postsecondary school, and show you are qualified to obtain a postsecondary education by
  - having a high school diploma or General Educational Development (GED) certificate
  - completing a high school education in a home school setting approved under Colorado state law

TYPES OF FINANCIAL AID AVAILABLE
FEDERAL PELL GRANT
Pell Grants provide a foundation of financial assistance that may be supplemented 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
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 as 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've 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. For updates and more information on federal financing, go to [studentaid.ed.gov](http://studentaid.ed.gov) to learn more.

**HOW FINANCIAL NEED IS CALCULATED**

1. **Apply for federal student aid** – Complete the Free Application for Federal Student Aid (FAFSA). For FAFSA on the web go to [www.fafsa.gov](http://www.fafsa.gov). Using FAFSA on the web is faster and easier than using paper. (Hint: be sure to have your tax forms from the previous year available to use in filling out the FAFSA). Our school code is 015264.

2. The school will receive your Institutional Student Information Record (ISIR). The Financial Aid Officer will review your ISIR and your Expected Family Contribution (EFC) calculated on your FAFSA application. The Financial Aid Officer will then figure out how much aid you can expect to receive through grants and loans. The Financial Aid Officer will discuss with each student what aid they will receive because each student has different personal information and financial circumstances.

**DEPENDENCY STATUS**

Dependency status is determined by the information that is filled out on the students FAFSA.

**VERIFICATION POLICY**

Verification is the process of checking the accuracy of the data supplied by the any applicant for Federal Financial Aid. The Department of Education may select a student’s FAFSA for verification. The student must provide information to the school in order to complete the verification process.

The Salon Professional Academy verifies student financial aid documents that are selected by the Central Processing System (CPS) for verification. The Salon Professional Academy may select a student for verification if there is conflicting information.

Students selected for verification must submit all documents to the Academy 30 days prior to class start date, unless for some extenuating circumstances documentation cannot be provided within that time frame (i.e. student enrolled after the 30 day cut off. At this point in time, a student would have 7 days to submit documentation).

If a student does not submit the documentation as requested and it hinders the first payment period’s tuition, the student will be asked to make cash payment towards the first payment period’s tuition due to the delay in processing. If the verification is due for the Grade Level 2 loan and the student does not respond with documents within 30 days before the start of the student’s Grade Level 2 loan period, the student will be asked to pay a portion of their Grade Level 2, first payment period’s tuition due to the delay in processing.

When the above information is received the financial aid officer will check all items for accuracy. The financial aid office reserves the right to make exceptions to the policy on a case by case basis for extenuating circumstances.

The financial aid 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 Salon Professional Academy. Please log on to [www.nslds.ed.gov](http://www.nslds.ed.gov) to find your current loan servicer and to find out more details on “in-school deferment”.

**SPECIAL CIRCUMSTANCES – DEPENDENCY OVERRIDE & PROFESSIONAL JUDGEMENT**

**Dependency Override**

If a dependency override decision is made for a student, The Salon Professional Academy does NOT make the decision using any of these four examples:

1. Parents refuse to contribute to the student’s education.
2. Parents are unwilling to provide information on the FAFSA for verification.
3. Parents do not claim the student as a dependent for income tax purposes.
4. Student demonstrates total self-sufficiency.

None of the conditions above singly or in combination, qualify as unusual circumstances meriting a dependency override.

(There must be some documented unusual circumstances that establishes a student as one where an expectation of parental tie is not appropriate).

All dependency overrides are evaluated on a case by case basis and are documented. Documentation is kept in the student’s file.

The Salon Professional Academy only exercises Professional Judgment to make a dependent student an independent student (cannot make independent student a dependent student).

If a student is verified as an unaccompanied youth who is homeless, documentation is provided by either a director, or designee, of an emergency shelter or a transitional housing program funded by HUD, a director, or designee, of a homeless youth basic center or transitional living program; or a high school or school district homeless liaison; or financial aid administrator.

If a student is verified as an unaccompanied youth who is at risk of homelessness and is self-reporting, documentation is provided by either a director or designee of a homeless youth basic center or transitional living program, or financial aid administrator.

Homeless (or at risk) students who are 22 or 23 years old are processed as Dependency Overrides. Note: In order to be considered a homeless youth, the student must be under the age of 22 or still in high school. If the school encounters students who fit all of the parameters of being homeless or at risk of being homeless but are age 22 or 23, and the student is not independent for some other reason, he or she would be a dependent student since he or she no longer fits the definition of “youth”. In this case, TSPA may decide to do a dependency override. If so, TSPA will follow all appropriate procedures for documented Dependency Overrides.

**Professional Judgment**

The Salon Professional Academy does not do professional judgment.

**STEPS TO APPLY FOR TITLE IV AID**

1. The student must complete the Free Application for Federal Student Aid (FAFSA) for each financial aid year in which the student is eligible to receive aid. The Department of Education prefers students complete a web FAFSA at [www.fafsa.gov](http://www.fafsa.gov). To complete a web FAFSA, the
student will need an FSA ID. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents. If you do not already have an FSA ID, you can create one when logging in to www.fafsa.gov. The FSA ID — a username and password — must be used to log in to certain U.S. Department of Education websites.

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 Academy’s school code 015264, for The Salon Professional Academy, Grand Junction, CO. This will allow disclosure of information from the FAFSA to the Academy chosen by entering the school code. In the case of a dependent student, both the student and one parent will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant. Dependency status is determined by the information that is filled out on the students FAFSA.

3. If the parents of a dependent student refuse to provide information on the FAFSA; the student will not be eligible for Pell Grants and will only be eligible for unsubsidized funding.

4. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The Academy will be sent an ISIR (Institutional Student Information Record) for all students who list their school code. All verification and/or corrections must be completed prior to qualifying for aid.

5. If a student’s FAFSA is selected for verification, the student will receive the Academy’s verification policy and verification worksheet. The student is required to return the documents requested for verification. If parent’s information is entered in the FAFSA, or the student is a dependent, parents may need to provide additional requested documents. If selected, this verification process must be completed before a student can receive federal aid. The verification process could result in a corrected ISIR and new Expected Family Contribution (EFC) number which could affect the student’s unmet need and eligible need based aid, Stafford Subsidized Loans and Pell Grants.

6. The Primary EFC provided on the student’s ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet. The 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 academic year in which the cost is incurred), room and board, personal expenses, and transportation costs.

7. The Salon Professional Academy utilizes the information in the student’s ISIR and the NSLDS (National Student Loan Data System) to determine the student’s eligibility and to calculate the student’s unmet need for the student’s grade level. This is done in compliance with the Cost of Attendance Budget grade level limits based on hours in the academic year.

8. Students who desire low interest Stafford Federal Student Loans must complete a Master Promissory Note or Electronic Master Promissory Note (E-MPN) at www.studentloans.gov.

9. Parents desiring to take out a low interest Federal Parent PLUS Loan on behalf of their dependent son/daughter must complete Consent to Credit Check document that is made available by the Financial Aid office. This form must be returned completed along with a readable copy of the parent’s Driver’s License or State ID.

10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal Loans. For Direct Loans, students may access Entrance Loan Counseling at www.studentloans.gov.

11. Students will need to accept or decline eligible aid with the Financial Aid Director.

12. Accepted aid will be listed on the student’s award letter.

13. Students are required to notify the Academy’s Financial Aid Director if they receive any additional financial assistance before or after an award letter has been issued. Scholarships or other types of financial aid could be reported throughout the year. If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.
14. Students will complete this process for the 1st academic year (1-900 hours) and 2nd academic year (901-1500 hours).

**COST OF ATTENDANCE BUDGETS (COA)**

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

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<th>Miscellaneous</th>
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**HOW FUNDS ARE DISBURSED**

In order to receive their Pell Grant/Direct Loan disbursements, students are required to have a Satisfactory Academic Progress (SAP) average of 75%. This figure is arrived at by averaging grades from the following areas: classroom work, projects, and styling area performance, as well as an 85% or higher attendance requirement. The Salon Professional Academy uses a 100-point grading scale: 75 - 100% is passing, 0 - 74% is not passing. The hourly disbursement schedule for the cosmetology student is as follows:

1. First disbursement is scheduled for the first day for Pell and thirty days after class begins for direct loans.
2. Second disbursement after successful completion of 450 clock hours.
3. Third disbursement after successful completion of 900 clock hours.
4. Fourth disbursement after successful completion of 1350 clock hours.

The hourly disbursement schedule for an esthetics and Nail Tech (Manicuring) student is as follows:

1. First disbursement is scheduled for the first day of class for Pell and 30 days for direct loans.
2. Second disbursement after completion of 300 hours.

**Disbursement of Credit Balance Refund Summary**

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

**A Credit Balance refund will be given to the parent if:**

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

**EFFECTS OF STUDENT LOANS**

- If the student receives other forms of financial assistance such as scholarships it may reduce the student or the student’s parent eligibility for Federal Aid.
• Loan information will be submitted to the National Student Loan Data System (NSLDS) and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.
• 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 Office.
• NSLDS (National Student Loan 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.

STUDENT (BORROWER) 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 Direct Loan Servicing Center:
• The full amount of the loans 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 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 Direct Loans, the address and telephone number of the US 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 Loan. This period of time is called grace period.

- You will receive a grace period before your repayment period begins on a Stafford Loan
- Your grace period will be six months
- PLUS Loans do not have a grace period
- If you are active military duty for more than 30 days, the grace period will be delayed

Your school 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

STUDENT (BORROWER) RESPONSIBILITIES

1. **Borrower** - It is the responsibility of the student to:

   - Think about how much you are borrowing: how the amount of the loan will affect your future finances, and what your repayment obligation means before you take out a student loan.
   - Sign a Master promissory note: you are agreeing to repay the loan according to the terms of the note even if you do not complete your education, can’t get a job after you complete the program, or you didn’t like the education that you received. You can do this online at [www.studentloans.gov](http://www.studentloans.gov). The 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 even 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 for useful tips and tools to help you develop a budget for managing your education expenses and help you to understand your loan responsibilities. Each student will complete the Department of Education’s entrance counseling online at [www.studentloans.gov](http://www.studentloans.gov).

3. **Exit Counseling**: You also must receive exit counseling before you leave school to make sure you understand your rights and responsibilities as a borrower. Each student will complete the Department of Education’s exit counseling online at [www.nslds.ed.gov](http://www.nslds.ed.gov) and [www.studentloans.gov](http://www.studentloans.gov).

**Repayment of Loans**: There is a set time period after a student graduates, leaves the school, or drops below half-time status before the student must begin repayment of loan(s). This period of time is called a grace period and gives the student the time to get financially settled and select a repayment plan. The grace period for a Direct Stafford loan is six months. PLUS Loans do not have a grace period. Depending on the type of loan a student receives and the repayment plan chosen, the student may have from 10 – 25 years to repay the loans. Monthly repayment amount will depend on the type of loan, size of debt, length of repayment period, and repayment plan chosen. For more information, go online to [www.studentaid.ed.gov/repaying](http://www.studentaid.ed.gov/repaying).
PROCEDURES FOR EARLY WITHDRAWAL

Official Withdrawal Process: If a student wishes to withdraw from school, they must notify the Academy’s Admissions/Financial Aid office. The notification may be in writing or orally. The Admissions/Financial Aid office must begin the withdrawal process. For official withdrawals a student’s withdrawal date is the date the school received notice from the student that they are withdrawing. For unofficial withdrawals a student’s withdrawal date is their last day of physical attendance. The school’s determination that a student is no longer in school for unofficial withdrawals is determined after 14 days of non-attendance.

An unofficial withdrawal with regard to a student that has taken an approved leave of absence, and does not return will have a withdrawal date of the last day that the student attended before beginning the Leave of Absence.

The student must then set up an exit interview with the admissions/financial aid office to complete the withdrawal. At the exit interview the student’s file will be checked for correct documentation. Exit loan counseling, concerning loans and financial aid, must be read through by any student taking financial aid loans. A tuition refund will be calculated using the formula listed on the student’s contract, and any required refund would be paid within 45 days.

Dependent upon the student’s hours, a withdrawal may result in the student owing the Academy tuition funds. After a student has dropped or terminated, any awarded financial aid disbursements can only be requested/applied to a student’s balance if the student has satisfactory progress at the time of the exit and if the Return of Title IV Funds Calculation worksheet indicates the school can be paid. If the calculation shows that the student owes the Academy, all funds must be paid before the student’s transcripts can be released. If the calculation shows a refund to the student, a refund check will be issued to the student/guarantee agency within 45 days of the date of the determination of the withdrawal from school.

All students are required to attend the exit interview. However, if for some extenuating circumstances a student fails to attend the exit interview, all exit documents will be mailed to the last known address of the student. It will include the responsibilities of repaying the loan and where to get information concerning their loan. A student can contact the Admissions/Financial Aid office at any time if they have questions concerning their loan or need information concerning loan consolidation.

RETURN TO TITLE IV POLICY

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 and offered by our Academy are: Federal Pell Grants, Stafford Subsidized Loans, Stafford Unsubsidized Loans, and PLUS loans.

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

The amount of assistance that you have earned is determined on a pro-rata basis. For example, if you completed 30% of the scheduled hours in your payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the scheduled hours in your payment period, you earn all the assistance that you were scheduled to receive for that period.
If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. 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 the excess funds. The school must return the 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 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 Direct Stafford Loan
2. Subsidized Direct Stafford Loan
3. Direct PLUS Loan (Parent)
4. Pell Grant

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAI (1-800-433-3243). Information is also available on Student Aid on the Web at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).
SAMPLE OF SCHEDULE OF REPAYMENT
Total Monthly Payments at various Interest Rates

<table>
<thead>
<tr>
<th>Amount Owed</th>
<th>6%</th>
<th>6.8%</th>
<th>7.5%</th>
<th>8.25%</th>
</tr>
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<tbody>
<tr>
<td>$1,000</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
</tr>
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<td>$2,000</td>
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<tr>
<td>$50,000</td>
<td>$555</td>
<td>$575</td>
<td>$594</td>
<td>$613</td>
</tr>
</tbody>
</table>

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

REFUND POLICY – Students not accepted to the school are entitled to all moneys paid.

If the student (or the student’s parent or guardian if the student is a minor) cancels the enrollment in person or in writing within three business days of the execution of this agreement, all monies paid herein, including the enrollment fee shall be refunded by The Academy to the student. This policy applies regardless of whether or not the student has actually started training.

If the student cancels enrollment prior to the commencement of classes for which the student is enrolled, the student shall be entitled to a refund of all monies paid to the school, excluding the $150 enrollment fee.

In the event the student starts but does not complete the course, the student is charged according to Colorado law. The Academy will receive or retain tuition as follows:

Percent of scheduled days through last date of attendance Refund
Within first 10% of program 90% less cancellation charge
After 10% but within first 25% of program 75% less cancellation charge
After 25% but within first 50% of program 50% less cancellation charge
After 50% but within first 75% of program 25% less cancellation charge
After 75% of the program No refund less cancellation charge

If the student terminates prior to course completion, the student is assessed a $150 cancellation charge. All refunds will be made within 30 days after the student’s last day of attendance or, in the case of a Leave of Absence, 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 Academy that the student will not be returning.

If the Student has completed 75% or more of the scheduled course, no refund is due. However, if the Student must terminate due to physical incapacity or the transfer of a spouse’s employment, the Student will receive a refund based on the formula above. Students contracting for the cash payment plan will follow this Colorado law to calculate tuition owed/refunded.

The following in bold only applies to those students using Title IV funds!

Students using Title IV funds will follow the above refund policy AFTER the return of unearned Title IV funds calculation has been made. This calculation often results in the student owing tuition and fees to The Academy. The Federal return of Title IV funds calculation will be used for students who have received financial assistance under the Higher Education Act, i.e. Federal Pell Grants or Stafford Student Loans, or Federal PLUS loans awarded under the Federal Direct Loan Program.

If the enrollment is terminated during the first 60% of any payment period (450 hours), the Federal return of Title IV funds calculation will apply. If the student has completed 60% of the payment period, no refund is due. However, if the student must terminate due to physical incapacity or the transfer of a spouse’s employment, the student will receive a refund based on the formula(s) above.

An applicant not accepted by The Academy shall receive a refund of all monies paid including the enrollment fee and tuition. If The Academy is permanently closed and no longer training students after a student has enrolled, the student shall be entitled to a pro-rata refund of tuition. If a program is canceled after the student’s enrollment, The Academy shall provide a full refund of all monies or provide for completion of the program. The Academy provides a full refund if education service(s) is discontinued by The Academy except if The Academy ceases operation.

Postponement of start date – Postponement of a starting date, whether at the request of The Academy or the student, requires a written agreement signed by the student and The Academy. The agreement must set forth:

a. Whether the postponement is for the convenience of The Academy or the student, and
b. A deadline for the new start date, beyond which the start date will not be postponed.

If the course is not commenced, or the student fails to attend by the new start date set forth in the agreement, the student will be entitled to an appropriate refund of prepaid tuition and fees within 30 days of the deadline of the new start date set forth in the agreement, determined in accordance with the school’s refund policy and all applicable laws and rules concerning the Private Occupational Education Act of 1981.

The policy for granting transfer credit shall not impact the refund policy.
DRUG AND ALCOHOL ABUSE PREVENTION
The Academy 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 Academy 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 Academy provides education annually and refers students and staff to local services. Area drug abuse information, counseling, referral and treatment centers information is made available to students and staff members.

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

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

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

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

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

DRUG TRAFFICKING PENALTIES
Federal penalties and sanctions for illegal possession of a controlled substance

U. S. C. 844 (a)

- 1st conviction: Up to 1 year imprisonment and fined at least $1000 but not more than $100,000, or both.
- After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined at least $2500 but not more than $250,000 or both.
- After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least $5000 but not more than $250,000 or both.
- Special sentencing provisions for possession of crack cocaine: Mandatory at least 5 years in prison, not to exceed 20 years and fined up to $250,000 or both, if:
(a) 1st conviction and the amount of crack possessed exceeds 5 grams.
(b) 2nd crack conviction and the amount of crack possessed exceeds 3 grams.
(c) 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram.

U. S. C. 853(a) (2) and 881 (a) (7)
- Forfeiture of personal and real property used to posses or to facilitate possessions of a controlled substance if that offense is punishable by more than 1 year imprisonment. (See special sentencing provisions re: crack).

U. S. C. 881 (a) (4)
- Forfeiture of vehicles, boats, aircraft or any other conveyance used to transport or conceal a controlled substance.

U. S. C. 844a
- Civil fine of up to $10,000 (pending adoption of final regulations).

U. S. C. 853a
- Denial of Federal benefits, such as student loans, grants, contracts, and professional and commercial licenses, up to 1 year for first offense, up to 5 years for second and subsequent offences.

U. S. C. 922 (g)
- Ineligible to receive or purchase firearm.

Miscellaneous
- Revocation of certain Federal licenses and benefits, e.g., pilot licenses, public housing tenancy, etc., are vested within the authorities of individual Federal agencies.

Note: These are only Federal penalties and sanctions. Additional state penalties and sanctions may apply.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 (FERPA) POLICY

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):

- a. School officials with legitimate educational interest.
- b. Other schools to which a student is transferring.
- c. Specified officials for audit or evaluation purposes.
- d. Appropriate parties in connection with financial aid to a student.
- e. Organizations conducting certain studies for or on behalf of the school.
- f. Accrediting organizations.
- g. To comply with a judicial order or lawfully issued subpoena.
- h. 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

SAFEGUARDING CUSTOMER INFORMATION
Procedure for Maintaining and Safeguarding Student Records

- All student financial records are kept in locked cabinets which is located in the financial aid office.
- The financial aid office is locked when unoccupied.
- The financial aid officer, financial aid assistant and the school owners are the only persons who have keys to the student files. No other employees have keys to the file cabinets containing financial files in the financial aid office.
- The building in which the financial aid office is located is protected by a security system.
- Student records are maintained on a computer software system called SMART. This is a live, online system with a daily back up. All data is stored off site at their Phoenix Arizona location.

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:
Cosmetology - 450 actual clock hours, 900 actual clock hours, 1350 actual clock hours
Barber – 450 actual clock hours, 900 actual clock hours, 1200 actual clock hours
Hairstyling – 450 actual clock hours, 900 actual clock hours, 1050 actual clock hours
Esthetics - 300 actual clock hours,
Nail Tech - 300 actual clock hours
Cosmetology to Barber – 150 actual clock hours

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

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the academic year and/or course, whichever occurs sooner.

ATTENDANCE PROGRESS EVALUATIONS
Students are required to attend a minimum of 85% 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 85% 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 118% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

<table>
<thead>
<tr>
<th>Programs</th>
<th>Maximum Weeks</th>
<th>Maximum Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cosmetology</td>
<td>62 weeks</td>
<td>2124 hours</td>
</tr>
<tr>
<td>Esthetics</td>
<td>23 weeks</td>
<td>708 hours</td>
</tr>
<tr>
<td>Nail Tech</td>
<td>23 weeks</td>
<td>708 hours</td>
</tr>
<tr>
<td>Barber</td>
<td>51 weeks</td>
<td>1770 hours</td>
</tr>
<tr>
<td>Hairstylist</td>
<td>41 weeks</td>
<td>1416 hours</td>
</tr>
<tr>
<td>Cosmetologist-Barber</td>
<td>11 weeks</td>
<td>354 hours</td>
</tr>
</tbody>
</table>

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 85% of the scheduled contracted hours. Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis.

ACADEMIC PROGRESS EVALUATIONS
Students are assigned theory study and practical assignments. Theory is evaluated by written exams given after each unit of study. Practical skills are evaluated according to procedures learned in the classroom and by the salon area grading procedures. Satisfactory progress is
defined as completing each evaluation period of training with a 75% grade average in the classroom and styling area. Students must also pass a FINAL written exam prior to graduation, as well as maintaining 85% attendance. Numerical grades are considered according to the following:

The Academy uses a 100 point grading system. 75-100% is passing, 0-74% is not passing.

**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, HEA Program Funds interrupted unless the student is on warning.

**WARNING**

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she will be deemed ineligible to receive Title IV, HEA Funds. Additionally, the student will be responsible for payment of all tuition balances.

**RE-ESTABLISHMENT OF SATISFACTORY PROGRESS**

Students may re-establish satisfactory progress and Title IV, HEA Funds, as applicable, by meeting minimum attendance (85%) and academic (75%) requirements at the next scheduled evaluation period.

**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 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.

**NONCREDIT, REMEDIAL COURSES, REPETITIONS**

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

**TRANSFER HOURS**

With regard to Satisfactory Academic Progress, a student’s transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted. SAP Evaluations are based on actual contracted hours at the institution.
PLANS FOR IMPROVING AN ACADEMIC PROGRAM
The Salon Professional Academy will make readily available any plan for improvement of any academic program upon the determination by the institution that such a plan exists.

MISREPRESENTATION
The Salon Professional Academy strives to represent itself transparently. The Academy does not misrepresent the Nature of the Educational Programs, Financial Charges, Employability of graduates, or any other information. All questions regarding information about facilities and curriculum can be directed to the education office. Questions about enrollment and placement should be directed to the admissions office, and any questions concerning financial aid should be directed to the Financial Aid office. All offices have an open door policy.

Student Grievance Procedure - In the event a student has a complaint that needs to be addressed, the student must follow this procedure:
1. Student may take a complaint up with their team leader or classroom educator. If the educator cannot resolve the complaint effectively or efficiently, the student must follow the next steps to continue the complaint process.
2. Submit a signed complaint in writing to the director within 60 days of the date that the act which is the subject of the grievance occurred.
3. The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
4. If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable.
5. Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
6. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, management will appoint a hearing committee consisting of one member selected by the school who has had no involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the school, and another member who may not be employed by the school or related to the school owners. The hearing will occur within 90 days of the committee appointment. The hearing will be informal with the student presenting his/her questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each witness’ testimony and a recommended resolution for the dispute. School management shall consider the report and either accept, reject, or modify the recommendations of the committee. Corporate management shall consider the report and either accept, reject, or modify the recommendations of the committee.

Attempting to resolve any issue with the Academy first is strongly encouraged. Complaints may be filed with the below agencies:

The Division of Private Occupational Schools
Colorado Department of Higher Education
1560 Broadway, Suite 1600
Student complaints must be filed online with the Division of Private Occupational Schools. There is a 2 year limitation from student’s last date of attendance on the Division taking action on student complaints.

Students must exhaust the institution’s internal complaint process before submitting the complaint to the school’s accrediting agency.

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

COPYRIGHT MATERIALS AND INFRINGEMENT
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 Salon Professional Academy 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 Salon Professional Academy 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 Salon Professional Academy to comply with copyright law. If users utilize copyrighted materials for educational, instructional, research, scholarship and like areas, the Academy will follow the legal doctrine of fair use currently a part of the copyright law.

The Academy’s students and staff will not make unauthorized copies of copyrighted material on or using The Salon Professional Academy’s computer system, network or storage media. Also, the Academy’s staff and students will not store unauthorized copies of copyrighted works using The Academy’s system, network and/or storage media. The Academy’s staff and students should not download, upload, transmit, make available or otherwise distribute copyrighted material without authorization using the Academy’s computer system, network, Internet access or storage media. This is inclusive of utilizing unlicensed/unauthorized peer-to-peer file services that would promote copyright infringement. The Salon Professional Academy 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 Academy 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. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than $750 and not more than $30,000 per work infringed. For “willful” infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense. For more information,
please see the Web site of the U.S. Copyright Office at www.copyright.gov, especially their FAQ's at www.copyright.gov/help/faq.

**Campus Security Act Information Disclosure** - Under the Crime Awareness Campus Security Act of 1990, The Salon Professional Academy is required to provide you with the following information about our campus. This information will be provided to each student beginning training. Also, this information will be provided, on request, to any prospective students.

All criminal actions must be reported to the manager, educator, or owner immediately. The authority to who a crime is reported will assist the student or client in reporting such a crime to the Grand Junction Police Department or other appropriate security force. Any staff member made aware of a crime will notify the rest of the staff as soon as possible, perhaps even prior to notifying police, depending on the situation. It is critical that all staff be conscious of any report of crime and that the local police made aware immediately.

Managers, educators, and owners may determine whether an emergency or dangerous situation exists. These staff members are authorized to contact 911 and initiate the Emergency Evacuation Procedure or the Security Emergency Procedure if determined necessary.

At regular intervals during training, usually quarterly, all staff and students will be reminded about security and safety procedures including crime prevention, personal safety off-campus, Emergency Evacuation and Security Emergency Procedures as well as fire and Tornado Warning Procedures, etc.

The facilities are open Tuesday through Saturday according to assigned class/lab 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, managers and owners shall have keys to the building thus preventing internal crimes to as great an extent as possible. Should we have student organizations meeting off campus, appropriate safety procedures will be outlined prior to such meeting. At this time we have no off campus student organizations.

We have no reports of: murder, sex offenses – forcible or non-forcible, robbery, aggravated assault, simple assault, burglary, arson, intimidation, destruction/damage/vandalizing property, larceny or motor vehicle theft since moving into this building in July 2013.

We have no reports of liquor law violations, drug abuse violations or weapons possessions since moving into this building in July 2013.

Updated and distributed to all students and staff by October 1st each year via website at www.GrandJunctionBeautySchool.com

**Crime Log**

The Salon Professional Academy maintains a written crime log. The log details the time and date the crime was reported, the nature of the crime, the general location of each crime and the disposition of the complaint, if known. Any and all crimes that are reported to The Salon Professional Academy Staff that occurred on campus will be recorded in this log. This log is part of the school's Operations Manual.
The Salon Professional Academy will make an entry to the log within 2 business days (Monday – Saturday, except days when the school is closed) of the report of the information to TSPA staff, unless that disclosure is prohibited by law or would jeopardize the confidentiality of the victim.

The Salon Professional Academy may withhold one or more of the required pieces of information if there is clear and convincing evidence that the release of the information would:

- Jeopardize an ongoing criminal investigation or the safety of an individual
- Cause a suspect to flee or evade detection, or
- Result in the destruction of evidence

The school will disclose any information that is initially withheld for any of these reasons, once the adverse effect is no longer likely to occur.

The Salon Professional Academy will make the crime log for the most recent 60-day period open to the public inspection during normal business hours. The school will make any portion of the log older than 60 days available within two business days of a request for public inspection.

Policies on timely reporting of crimes
The Salon Professional Academy requires students and staff to report a crime the local law enforcement (Grand Junction Police Department (970) 242-6707) and to the owner immediately after learning of the crime.

TIMELY EMERGENCY WARNINGS
In addition to the required annual campus security report, The Salon Professional Academy will provide a timely warning to students of any occurrences of the following crimes that are reported to local police agencies and are considered to represent a serious or continuing threat to students and employees. As soon as the school becomes aware of the crimes, students and employees will be notified via SMS notification and/or Facebook in our closed group for current staff and students. The Salon Professional Academy will, in a manner that is timely and will aid in the prevention of similar crimes, report to the student body on crimes that are:

- Included in campus crime statistics, such as: Criminal homicide (murder, non-negligent manslaughter, and negligent manslaughter), Sex offenses (forcible sex offenses and non-forcible sex offenses), Robbery, Aggravated assault, burglary, fondling, incest, statutory rape, motor vehicle 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. Dating violence, domestic violence, and stalking. Arrests for violations of liquor and drug law violations, and illegal weapons possession. Also, persons not included in this section who were referred for campus disciplinary action for liquor law violations, drug law violations, and illegal weapons possession.
- Reported to local police agencies or to TSPA staff (as identified under the school’s statement of current campus policies), and
- Considered by the school to represent a threat to students and employees.
- Current campus policies - The Salon Professional Academy will report by category of prejudice, the following crimes reported to local police agencies or to TSPA staff that manifest evidence that the victim was intentionally selected because of the victim’s actual or perceived race, gender, religion, sexual orientation, ethnicity, or disability. The crimes to include, but are not limited to: larceny-theft, simple assault, intimidation, and destruction/damage/vandalism of property and any other crime involving bodily injury.

The school is not required to provide a timely warning with respect to crimes reported to a pastoral or professional counselor.
If there is an immediate threat to the health or safety of students or employees occurring on campus, The Salon Professional Academy will follow its emergency notification procedures. The school will not be required to issue a timely warning based on the same circumstances, however the school will provide adequate follow-up information to the community as needed.

If a student wishes to report crimes on a voluntary, confidential basis for inclusion in the annual disclosure of crime statistics, contact The Salon Professional Academy owner, Angela Lema or in her absence Ms. Whitney Chadwick.

- The facilities are open Tuesday 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 Salon Professional Academy does not provide any programs on campus regarding security or prevention of crimes. If students wish to learn more about personal security or prevention of crimes, contact the local Police Department.
- The Salon Professional Academy does not have any off-campus locations and therefore all monitoring and recording of any criminal activity is conducted on campus and the surrounding accessible areas.

Emergency Notification Procedures
A student or educator reporting an immediate threat should call 911 immediately. A student should let the educator in charge of them know about the situation as soon as possible. The educator/student should do what they can to handle the situation and notify as many students, staff, and guests as possible until law enforcement arrives. The educator should let the lead educator or owner know about the situation as soon as possible. For any and all unforeseen combination of circumstances that calls for immediate action. Emergency Notification will be in written form, posted on the front and back door of the Academy as well as distributed by SMS and/or Facebook in our closed group for current staff and students depending on the nature and severity of the circumstances.

Current Campus Security
The most current campus security statement is available in the Financial Aid and Admissions office. Notice of Campus Security report is also signed by each student upon enrollment.

EMERGENCY RESPONSE/EVACUATION
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 and/or Facebook in our closed group for current staff and students (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 text message from the Command Decision Team CDT. Emergency procedures regarding safety, fire, and tornadoes are presented to the students in orientation. These procedures are also available at any time from the Admissions or Financial aid office. Tornado and Fire Drills are performed annually.

The responsible members of the Command Decision Team (CDT) consist of:

1. The Academy Owner
2. Financial Aid Officer
3. School Coordinator
4. Admissions Director

The verbal/written communication will include the type of emergency, and what steps need to be taken for the emergency situation.

SEXUAL MISCONDUCT POLICY – VIOLENCE AGAINST WOMEN’S ACT (VAWA)
The Academy is committed to providing a working and educational environment for all students faculty and staff that is free from sex discrimination, including sexual misconduct. Every member of the school community should be aware that the Academy is strongly opposed to sexual misconduct, and that such behavior is prohibited by state and federal laws.

The Academy’s Sexual Misconduct Policy describes the school’s programs to prevent sexual misconduct, and the procedures that the school will follow once an incident of sexual misconduct has been reported. This Policy is disseminated widely to the Academy community through publications, the school website, new employee orientations, student orientations and other appropriate channels of communication. Copies of the Policy can be obtained from the owner on-site or by calling 970-245-1110, or from the school's website at www.GrandJunctionBeautySchool.com. The Academy provides training to key staff members to enable the school to handle any allegations of sexual misconduct promptly and effectively. The Academy will respond quickly to all reports of sexual misconduct, and will take appropriate action to prevent, to correct, and if necessary, to discipline behavior that violates this policy.

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

SAFETY PROCEDURES
First Aid
A first aid kit is located in the dispensary.

Cut finger: Educator should immediately check the wound to see how deep the cut is. Small cuts should be washed, dried, and then covered with a bandage. Bandages and first aid kits are kept in the dispensary and educators’ office.

Cut requiring stitches: If possible, a staff member should take the student to the doctor.

Fainting: Do not move the person; call 911. Give facts as much as possible. Keep calm and notify other staff members for help, if necessary. Make the person comfortable.

Fire Exit Procedure
If you smell smoke or see fire, report it immediately to an educator. Warning will then be given by the educators/staff. DO NOT PANIC!!! Proceed as follows:
1. Students in salon area exit single file out the front doors. If you have a guest at the time, the guest is your responsibility. After exiting The Academy, proceed to safety away from building.
2. Support staff at the front desk will help guests in reception area out the front doors. Proceed into the parking lot.
3. Students in the classrooms, student lounge, conference room and spa area should exit through the nearest door single file. Locate and join the students and guests from the salon area.

Tornado Warning Procedure
All students, staff and guests will walk to the classrooms. Remain there until instructed to return to your previous activity.

VACCINATION POLICY
The Salon Professional Academy does not require any vaccinations or records for attendance or admission.

VOTER REGISTRATION
In compliance with the US Department of Education, The Salon Professional Academy gives voter registrations to every student enrolled at orientation the week before classes begin.

SERVICES TO STUDENTS WITH DISABILITIES
The Salon Professional Academy will provide reasonable accommodations to any student with a disability. The student should discuss the disability with the owner or education team. 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 at The Salon Professional Academy are handicap accessible.

NATIONAL AND STATE MEDIAN WAGE INFORMATION
The US Department of Labor provides current (2017) job information at http://www.careerinfonet.org. This website includes information by job position to include state and national wages, occupation profiles/descriptions, state & national trends, knowledge, skills, and abilities needed for each position. As reported by the US Department of Labor, state & national median wages for cosmetology related positions are as follows:

<table>
<thead>
<tr>
<th>Job Position / SOC Code</th>
<th>National Median Hourly/Yearly Wage</th>
<th>Colorado Median Hourly/Yearly Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cosmetologists, Hairstylists / 39-5012</td>
<td>$11.95/$24,850</td>
<td>$13.36/$27,250</td>
</tr>
<tr>
<td>Estheticians / 39-5094</td>
<td>$14.46/$30,080</td>
<td>$10.93 / $22,300</td>
</tr>
<tr>
<td>Manicurists / Pedicurists / 39-5092</td>
<td>$11.17/$23,230</td>
<td>$11.01 / $22,470</td>
</tr>
<tr>
<td>Barbers / 39-5011</td>
<td>$24.81/$51,600</td>
<td>$14.70 / $29,990</td>
</tr>
</tbody>
</table>

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 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 schools,
retention, licensure, graduation, and placement rates.

CONSTITUTION DAY

Constitution Day is September 17th of every year commemorating the September 17, 1787 signing of the
Constitution. As a school that students receive federal funds, we hold a program each year to
recognize this day. If September 17th falls on Saturday, Sunday, or holiday, we will hold our program
during the preceding or following week.