

THE SALON PROFESSIONAL ACADEMY



Student Catalog & Consumer Information

The Salon Professional Academy, 566 Theater Road, Onalaska, WI 54650

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General Information

Students or prospective students can obtain additional information about The Salon Professional Academy by directly contacting the school. Contact can be made in a variety of ways, and depending on the information needed may vary by department.

The Salon Professional Academy offers training in Cosmetology – students are trained to provide services in hair, skin care and nail technology; and Aesthetics – skin care. We train students for entry-level positions in a professional salon environment. Part of their education is providing quality, affordable services to the public.

General information on the school or student information required to be made available under the Family Educational Rights and Privacy Act of 1974 (FERPA) can be obtained on the website at: www.salonproacademy.com or by calling (608) 783-7400 or via email at info@salonproacademy.com. Paper copies of this information can also be made available upon request. Administrative office hours are Monday-Friday from 8:30am-4:00pm.

Responsibility for Catalog Information

Each student is responsible for knowing the information in this catalog. The Salon Professional Academy reserves the right to change policies and/or to revise curricula.

College Navigator

The Salon Professional Academy regularly reports information to the National Center for Education Statistics (NCES) which is made available through the College Navigator website. Consumer information reported to the NCES can be found at <http://nces.ed.gov/collegenavigator/>.

Financial Aid Information

General information relating to financial aid or financial information specific to an individual student can be obtained by contacting the Financial Aid Administrator. Access to personal student information will be granted in compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), and paper copies can also be made available upon request. The Financial Aid Administrator can be contacted by phone at (608) 519-3735, and choosing the Financial Aid option when prompted or via email at financialaid@salonproacademy.com. Financial Aid office hours are Monday-Friday from 8:30am-4:00pm.

Admissions Information

Information relating to enrolling can be obtained by contacting the Admissions Coordinator. The Admissions Coordinator can be contacted by phone at (608) 519-3734 or by email at admissions@salonproacademy.com. Admissions office hours are Monday-Friday from 8:30am-4:00pm.

Purpose

This Student Consumer Handbook is a publication of 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. In the case of conflicting information between this publication and the student catalog, the student catalog supersedes.

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

Mission Statement

The Salon Professional Academy's mission is to produce highly trained and well prepared graduates to be successful in a professional salon environment. We are committed to excellence in cosmetology arts and sciences education.

Statement of Principle

The Salon Professional Academy strives to seek out and provide the resources and support our students need in order to successfully attend school, graduate and find employment in a professional salon environment. We are committed to providing the resources and support which are in the best interest of our students.

Accreditation, Licensure and Memberships

Accreditation

The Salon Professional Academy is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC).

Licensure

The Salon Professional Academy is licensed by the Barbering and Cosmetology Examining Board, Division of Business Licensure and Regulation, 1400 East Washington Ave., P.O. Box 8935, Madison WI 53708. Telephone 608-266-5511.

Memberships

Onalaska Business Association

La Crosse Area Chamber of Commerce

Academy Association, a group of 14 Salon Professional Academy schools from across the nation

American Association of Cosmetology Schools (AACCS)

Professional Beauty Association (PBA)

Wisconsin Association of Student Financial Aid Administrators (WASFAA)

National Association of Financial Aid Administrators (NASFAA)

Surety Bond Information

For any surety claims regarding bond # 55-194772

Please contact:

United Fire and Casualty
Bond Department
118-Second Ave South East
Cedar Rapids, IA 52407-3909

Phone: 800-553-7937
Fax: 888-603-1732

Administration, Faculty & Facilities

Owners

Big Dreams, LLC, d/b/a The Salon Professional Academy, 566 Theater Road, Onalaska, WI 54650, is a corporation in Wisconsin owned by Sue Kolve-Feehan (President and Secretary) and Bill Feehan (Vice President and Treasurer).

Administration

Sue Kolve-Feehan, Owner/Director
Penny Nelson, Director of Education
Jennifer Larson, Financial Aid Administrator
Kelsey Williams, Administrative Support
Kelly Teeter, Recruitment Coordinator
Amy Kolve, Admissions Coordinator
Tess Espe, Bookkeeper/Accountant
Sarah Fillbach, Director of Marketing

Faculty

Julie Bartheleme, Cosmetology Educator
Roseanne Brown, Cosmetology Educator
Lisa Green, Cosmetology Educator
Barb Johnson, Cosmetology Educator
Alison Bright, Cosmetology Educator
Erica Wilson, Cosmetology Educator
Jodi Flach, Cosmetology Educator
Jane Huxsahl, Cosmetology and Aesthetics Educator

History

The Salon Professional Academy opened September of 2006. We offer training in Cosmetology – students are trained to provide services in hair, skin care and nail technology; and Aesthetics – skin care. We train students for entry-level positions in a professional salon environment. Part of their education is providing quality, affordable services to the public. Training and services takes place in a 9,200-square-foot facility located at 566 Theater Road, Onalaska.

Community

The Salon Professional Academy is located in Onalaska, Wisconsin, a growing community on the Mississippi River just outside of La Crosse, home to more than 50,000 people. There are nice parks and public facilities in addition to great living, dining, and shopping areas all within minutes of the school. The school is located near the mall with easy Interstate access.

Facilities and Equipment

The Salon Professional Academy is a beautiful, 9,200-square-foot quality educational facility with professional equipment. The facility is designed to meet the needs of the students and the programs offered. The campus consists of administrative and faculty space, as well as three classrooms which are furnished with audio visual aids. The salon area consists of four facial beds, eight manicure and eight pedicure stations, 44 styling stations and a retail area for our

students to utilize during their training. Students are furnished with private lockers and a break room area.

Accessibility

The Salon Professional Academy is wheelchair accessible and most of our equipment can be adjusted to accommodate wheelchairs/disabilities. The staff evaluates the need for adaptation to disabilities on an individual basis.

Instructional Material

The books used in the Cosmetology and Aesthetics programs are updated at least once each year. Prior to the start of each class, textbooks and equipment are ordered. For programs which it is required, every student receives a brand new kit, which includes their textbooks and necessary tools they will need to complete the program. Products which will be used by the students are included in the price of tuition, but are not distributed to the students in their kits.

The Salon Professional Academy opened its doors in 2006, therefore most of our devices and instructional aides are still relatively new. Additional devices and instructional aides are updated as needed to ensure the quality of education is similar to what is being used in the field. Also, student kits are ordered prior to the start date of each class. This ensures that the students are able to receive the most current items available. Items used for teaching each program are updated regularly as well. Instructional tools such as hair color DVDs are updated regularly, and product knowledge is taught based on the most current products in the market. Instructors also use websites, such as Redken.com, to assist in teaching the students the most current information. Other instructional aids, such as posters, are updated when necessary.

Comparable Program Information

More information on comparable program length and tuition may be obtained by contacting:

Accrediting Commission of Career Schools and Colleges (ACCSC)
2101 Wilson Boulevard, Suite 302
Arlington, VA 22201
(703) 247-4212

Important Information for all Courses

Admission Criteria

A student must have a high school diploma/G.E.D. certificate or transcript with proof of graduation before beginning classes. A student must be eighteen years old or have contractual permission from their parent or guardian. Also must be a citizen or national of the United States or a qualified alien or nonimmigrant lawfully present in the United States.

Admission Requirements for U.S. citizens

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

- An enrollment application
- The required enrollment fee
- Proof of graduation—examples include high school diploma, G.E.D. certificate, high school or college official transcript with graduation date.
- A copy of the student's driver's license or social security card and other proof of age
- A signed complete enrollment agreement.
- A photograph of the student
- Must sign all pre enrollment forms , i.e.: Satisfactory Progress Policy, Right to know and Campus security

Admission Requirements for non-U.S. citizens

International applicants must meet all admissions criteria and complete all admissions requirements prior to being enrolled. Applicants must also provide appropriate immigration documentation. Applicants must enclose original or certified documents with English translation with their application.

Application Procedures

- Send the completed enrollment application to The Salon Professional Academy.
- Have high school and post-high school Official Transcripts sent to The Salon Professional Academy.
- Schedule a visit and tour. Meet our staff. Learn about curriculum, books, kits, the apparel code, and payment options.
- Sign the enrollment agreement and pay enrollment fee.
- Fulfill the requirements and submit the material listed in the section “Admissions Requirements” (above).

You can start the process with our online application which can be found at www.salonproacademy.com. If you have any questions about the process please call (608)783-7400.

The Salon Professional Academy does not participate in an ability to benefit program.

Objectives

The Salon Professional Academy trains the students to become service professionals in Cosmetology and Aesthetics.

Orientation

All courses have a complete orientation the week before their class start date, as specified in their individual enrollment agreements.

Class Size

The Salon Professional Academy limits the class size for all courses. For each class, we accept

- Cosmetology: 20 students
- Aesthetics: 8 students
- The maximum number of students/instructor when students are on the salon floor is 20/1.

Early enrollment is encouraged.

Hours

The Salon Professional Academy is open Monday through Saturday plus evenings.

Class Starting Dates

Cosmetology classes begin six times each year. Aesthetics classes are held once each year.

Books, Kits, Equipment and Products

Appropriate books and kits are provided by The Salon Professional Academy and issued to the student during training. Students provide their own paper supplies.

The books used in the Cosmetology and Aesthetian programs are acquired through Pivot Point, who updates their texts (minimally) once annually. Each student is also given a jump journal, which helps them track their progression through the program.

Prior to the start of each class, textbooks and equipment are ordered, ensuring that each new class has up to date materials and equipment.

Each student also receives a kit, which is included in the cost of their tuition. The kits include the tools that are necessary for the student to complete the program successfully. Also included in the cost of tuition are all consumable products that the student will use throughout their education.

Cosmetology students are provided with professional-grade styling equipment, including a blow dryer, 2 curling irons, flat iron, shears, thinning shears, clippers, razor, manicure/pedicure set, apron, 2 sets clips, TSPA tote, and mannequin heads. The Salon Professional Academy is an exclusively Redken school, using only Redken shampoos, conditioners, treatments and color.

Aesthetician students are provided with professional quality makeup brushes. School equipment that students can use includes four facial machines. Bioelements products are used for skin care services, with the exception of makeup where Mirabella cosmetics are used.

All of the products and tools used are purchased through Salon Centric, one of the two local salon distributors. These items are the same items that are purchased for use by salons in our area.

Apparel

Students wear academy-approved professional apparel and shoes. See the apparel policies in the Student Policies section for program specific requirements.

Holidays

The Salon Professional Academy is closed for the following holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Graduation

Graduates earn a diploma. Transfer students who do not start from the beginning of our program receive a certificate of completion.

Academic Information

Graduation Requirements

A grade average of 85% is required for graduation from any program at The Salon Professional Academy. Both theory and practical work are considered important. Students are evaluated on a level system that prepares them for salon performance levels. All lab and coursework must be completed in order to graduate.

The following are required for graduation from all programs:

- Completion of State and Academy required number of hours
- Completion of all assignments and tests
- Completion of weekly project sheets and weekly grade sheets
- 85% attendance and an 85% grade average
- Payment of all tuition, fees, and over-contract charges or arrangements under the payment policy.

Clock hour

A unit of instruction which spans 60 minutes of (real) clock time. The Salon Professional Academy reports to the State of Wisconsin Department of Regulation and Licensing in clock hours. Attendance records are maintained through the computer system.

Grades

The Salon Professional Academy uses a 100-point grading scale: 85-100% is passing, 0-84% is not passing. Grades are given for classroom work, projects, and styling area performance. Work habits, appearance, conduct, initiative, cooperation, and attendance are also considered.

Incompletes

Incompletes may be given by the educators when the student is making every attempt to learn a skill or subject but requires additional time to complete the work successfully. Educators determine the time to complete the work. The student will be given a deadline and description of work that must be completed.

Inadequate Grades

When a student is weak in one or more areas of study or skill, the educators will determine a deadline for the student to complete the work satisfactorily. Inadequate grades may indicate lack of motivation as well as inability. The student will be informed immediately after a grading period how a deficiency can be corrected. The student will be advised during the grading period if grades are below standard.

Academic Warning/Probation

If a student is not at an 85% grade average or attendance average at the end of each term, the student may be placed on academic warning or academic probation in order to raise the grade average or improve the attendance average, and the student will be considered to be making academic progress during this probation. Details of academic warning or probation can be found in the Satisfactory Academic Progress Policy.

Suspension

Students may be suspended for absence, tardiness, or inappropriate behavior. If a student is suspended, the student will be advised of the problem and what the student must do to correct the problem. It is the intent of the Academy to prepare students to be professionals in a career. If a student is not so inclined and has limited likelihood of success in this career, it is the responsibility of The Academy to inform the student and to tell the student how deficiencies can be corrected.

Termination

The Student's enrollment may be terminated by the Academy for failure to meet any of the policies including insufficient progress, nonpayment of tuition, failure to comply with rules or policies. In the case of termination by the School, the Student will receive a refund, according to the Refund Policy.

Transcript Policy

A student who withdraws or is terminated from the Academy may request transcripts from a Director in writing or by phone. Official transcripts may take up to three days to process. Transcripts will be released only after the student has completed payment of all tuition, fees, and over-contract charges or made arrangements under the payment policy. There is no fee charged for transcripts.

Terms of Re-entry

A student who must withdraw temporarily may re-enter the school under the following conditions: 1) the student had satisfactory progress academically and in attendance when the temporary withdrawal began; 2) the student had extraordinary personal circumstances that made academic progress or attendance extremely difficult; and/or the student or the student's family member required medical attention that required the student to temporarily withdraw. Under any one or combination of these conditions the student will be re-admitted without prejudice.

Terms of Re-entry After Termination Due to Unsatisfactory Progress

A student who wishes to reenroll in the Academy after being terminated for unsatisfactory progress will be required to provide proof of ability to meet the satisfactory progress policy prior to re-admittance. If a student was terminated from the program due to poor attendance, the student will be required to provide proof of acceptable attendance prior to re-enrolling. Examples of acceptable proof include attendance history at place of employment or through volunteer work. If a student was terminated from the program due to failure to maintain an 85% GPA, the student must attend a course on student success or learning strategies prior to re-enrolling. Course recommendations can be obtained through the Director of Education, and the student will be responsible for all costs associated with the course.

Each student will be evaluated on an individual basis by a Director who will inform the student of acceptable forms of proof and requirements for re-admittance.

Payment Policy

A student who is no longer able to abide by the payment schedule as agreed in their contract may, in writing, request a meeting with the Director. The student will present their financial situation and payment abilities to the Director. The student and the Director will review the

information presented by the student, and together they will develop arrangements as to future payments. These arrangements will be signed by both the student and the Director, with a copy made for the student and the original to be placed in the student's file.

Complaint Procedure

Students with complaints should submit a signed complaint in writing to a Director. The Director will review the complaint and notify the student as to how the issue will be resolved. If the student is not satisfied with the proposed resolution, the issue will be forwarded to the owners. The owners will communicate with the student as to how the issues will be resolved. A copy of The Salon Professional Academy's Complaint Form is available at the school and may be obtained by contacting Penny Nelson, Director of Education.

Student Complaint/Grievance Procedure

Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints considered by the Commission must be in written form, with permission from the complainant(s) for the Commission to forward a copy of the complaint to the school for a response. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission. Please direct all inquiries to:

Accrediting Commission of Career Schools and Colleges
2101 Wilson Blvd. / Suite 302
Arlington, VA 22201
(703) 247-4212

A copy of the Commission's Complaint Form is available at the school and may be obtained by contacting Penny Nelson, Director of Education.

Licensing Requirements:

- To become licensed in **Cosmetology** in Wisconsin, students must complete 1800 hours of approved training, graduate from an approved school, and pass the state board exams.
- To become licensed in **Aesthetics** in Wisconsin, students must complete 450 hours of approved training, graduate from an approved school, and pass the state board exams.

Non-discrimination

The Salon Professional Academy is in compliance with Title IX of the Education Amendments of 1972 and the state of Wisconsin to the extent that no person shall on the basis of race, age, sex, gender, sexual orientation, religion, color, citizenship, national origin, or ethnic origin be excluded from participation in or denied the benefits of, nor be subjected to discrimination under any educational program or activity nor shall there be any discrimination in the enrollment of students.

Progress Records

We are required to maintain student progress records for a minimum of 3 years. The Salon Professional Academy maintains records indefinitely. Electronic copies are in our database

system (SMART). We also maintain paper copies indefinitely, which are locked in a fire proof cabinet in the school's locked office.

Charges & Fees Schedule

TUTION CHARGES		
Cosmetology (includes books and kit)	\$18,900.00	
Cosmetology Hourly Fee	\$10.50/hour	
Cosmetology Over Contract Fee (charged per hour)	\$15.00/hour	
Aesthetics (includes books and makeup brushes)	\$8,990.00	
Aesthetics Hourly Fee	\$14.98/hour	
Aesthetics Over Contract Fee (charged per hour)	\$15.00/hour	
Late tuition payment fee	\$10.00	
Enrollment Fee	\$150.00	
Drop/Withdrawal Fee	\$150.00	
REPLACEMENT ITEMS: ALL PROGRAMS		
New Name Tag	\$10.00	American Business Diversity
New Time Card	\$10.00	The Salon Professional Academy
TSPA Tote Bag	\$10.00	Land End
Jump Journal	\$45.00	Salon Development Corporation
RETAIL ITEMS TSPA T-SHIRTS		
Short sleeve T-Shirt	\$7.00	Lands End
Short sleeve T-shirt (extended sizes- XL or larger)	\$9.50	Lands End
Long Sleeve T-shirt	\$11.00	Lands End
Long sleeve (extended sizes- XL or larger)	\$13.50	Lands End
REPLACEMENT ITEMS: COSMETOLOGY		
Salon Fundamentals Cosmetology Textbook Set: Text Book: ISBN 0-615-11288-9 Preparation for Licensure Exam: ISBN 0-9724338-1-3 Study Guide: ISBN 00-9701177-0-1	\$105.00	Pivot Point
Blow dryer	\$40.00	Salon Centric
1" Curling Iron	\$19.00	Salon Centric
1 ¼" Curling Iron	\$19.00	Salon Centric

Flat Iron	\$25.00	Salon Centric
Shears (Silk Cut Combo)	\$68.00	Salon Centric
Feather Razor	\$32.00	Salon Centric
Clippers (Essential Combo)	\$45.00	Salon Centric
Mani/Pedi Set	\$11.05	Salon Centric
Tweezers	\$8.75	Salon Centric
Clips	\$1.25/bag	Salon Centric
Apron	\$12.95	Salon Centric
REPLACEMENT ITEMS: MANNEQUINS		
Miss Kim	\$40.00	Salon Centric
Miss Suzie Kin	\$40.00	Salon Centric
REPLACEMENT ITEMS: AESTHETICS		
Salon Fundamentals Aesthetician Textbook Set: Textbook: ISBN 978-0-9742723-1-3 Study Guide: ISBN 978-0-9742723-7-5 Exam Preparation: ISBN 978-0-9742723-6-8	\$105.00	Pivot Point
Makeup brushes	\$28.95	Salon Centric
ROOM & BOARD & OTHER EXPENSES		
Room & Board- dependent student (lives at home)	\$387/ month	
Room & Board for all others	\$757/month	
Personal Expenses	\$227/month	
Transportation	\$147/month	
Student may be responsible for required shipping charges. Item prices are subject to change without notice.		

Student Services

Purchases

Students are allowed to purchase Academy apparel at discounted prices.

Personal Coaching

Students are encouraged to confer with their coach on progress, concerns, and suggestions for improvement. If additional assistance is needed, students are encouraged to meet with the Director of Education regarding their concerns.

Housing

Contact the admissions staff for assistance in locating housing.

Extra Education

Special extra educational events are readily available for students at The Salon Professional Academy. Students are kept aware of what's going on in the profession while in school.

Career Planning

The Salon Professional Academy will assist in career planning to interested students.

Placement Assistance

The Salon Professional Academy maintains contacts in the Cosmetology profession to assist students in job placement. Employers are encouraged to interview students, and every effort is made to secure a job opportunity for each graduate. Students are prepared in the latter part of training to seek employment. Job opportunities are announced and posted. The Salon Professional Academy cannot guarantee every student will be placed. However, we do follow-up with graduates to help us prepare new students for future job placement. This service is available to all of our graduates at any time throughout their career with no fee to the student or the employer. The Salon Professional Academy believes that only when the student is gainfully employed in the chosen field is our job complete.

Reciprocity

Licensed Cosmetologist, Aestheticians, and Nail Technicians from Wisconsin may apply for licenses in their field of expertise in other states and must comply with each state's laws and rules to become licensed there.

Career Opportunities

There are many opportunities open to licensed Cosmetologists, Aestheticians and Nail Technicians. The Salon Professional Academy prepares all graduates for the licensing exam and entry-level positions in hair studios, spas, salons and destination spas. Additional industry experience could lead to employment as a manufacturer/sales education person, a distributor sales consultant, and in admissions or financial aid in Cosmetology schools. Additional licenses are required to become an educator in a school of cosmetology arts and sciences.

Programs of Study

Cosmetology Course Information & Program Disclosures

Program Length: 1800 hours, 34 hours/week, approximately 57 weeks or 13 months

Enrollment fee \$150

Tuition \$18,900 including books and kit

Total cost of tuition and required fees for program to be completed in normal time:
\$19,140

Total estimated cost for books and supplies: All books and supplied costs are included in the total tuition cost.

Total annual room and board charges for living on campus: N/A Campus housing is not available

The Student shall pay to the Academy the tuition fee in the amount of \$18,900.00, (equal to 1800 hours @ \$10.50 per hour.) Payment must be paid in full before completion of the classes. The down payment of \$3,780.00 is due 30 days before classes begin. The remaining tuition to be paid is \$1,260.00 per month. The first monthly payment is due the first day of classes and remaining payments are due on the first day of each month until paid in full. With this option, you must sign a Retail Installment Agreement setting forth the Truth-in-Lending provisions required by law.

We accept cash, check or Visa, Mastercard, Discover or money order for any payment.

Additional Program Disclosure Information

OPEID# 041577

U.S. Department of Labor's Standard Occupational Classification (SOC) Code: 39-5011.00

U.S. Department of Education CIP for Program: 12.0499

O*Net link to access SOC Codes: <http://www.onetonline.org/link/summary/39-5012.00>

Time Frame/Award Year: 2011-2012

Credential Level: 01- Undergraduate Certificate

Debt at Program Completion:

Total number of students completing the program between July 1, 2011 and June 30, 2012: 50

Of the 50 completers reported above, 45 completed with student loan debt.
For all students (both borrowers and non-borrowers) completing the program between July 1, 2011 and June 30, 2012 the median cumulative debt for each of the following was:

- Federal Student Loan Debt: \$11,942.00
- Private Loan Debt: \$0.00
- Institutional Loan Debt: \$0.00

Program Completion in Normal Time:

Normal time in months to complete the program: 13 months

Of the 50 students completing the program between July 1, 2011 and June 30, 2012 the number who completed the program within the normal time reported above: 26

Program Completion On Time:

Of the 52 students completing the program between July 1, 2011 and June 30, 2012, the number who completed the program on time: 36

Note: A student who requests time off (in the form of a Leave of Absence or just a requested absence) may not be able to complete the program in Normal Time. The Department of Education's requirements for Normal Time is the 13 months allowed to complete the program without any breaks or interruptions in the schedule.

Alternately, On Time completion, is defined as the student completing the program prior to or on the contract graduation date. Leave of Absences and approved excused absences extend the contract graduation date, allowing the student to complete their program On Time.

Job Placement:

Job placement for program completers: 80%

Cosmetology Training

Our students are trained to find entry-level employment and be successful in a professional salon environment. We prepare students with the technical skills necessary to successfully complete the State Board of Cosmetology licensure examination. Critical skills such as goal setting, communication, guest handling, and professionalism are also an integral part of the training program.

Cosmetology training at The Salon Professional Academy includes theory and practical instruction that prepares the student to perform hair, skin and nail services on the public. The school offers an 1800-hour training program in cosmetology that meets Wisconsin state standards including the following:

	Hours
Hygiene, grooming and personal development	10
Bacteriology, sterilization and sanitation	40
Tools, equipment and implements	12
Haircutting, hair tapering (clipper cuts), razor cutting, hairstyling, curling, thermal waving, fingerwaving, roller setting, pincurl placement, blow drying, shampoos, scalp and hair treatments, conditioning, reconditioning, hair analysis, and care of hairpieces, wigs and wefts	600
Hair straightening, hair relaxing, thermal hair straightening, blow outs, permanents, hair coloring, tinting, bleaching and chemistry	590
Shaving, beard and mustache shaping, trimming, superfluous hair removal, waxing, facials, facial massages, facial makeup, eyelashes, light therapy, basic principles of electricity and introduction to electrology	95
Manicuring, including artificial nails	35
Anatomy and physiology of the hair, skin, scalp and nails	50
Product knowledge, product use and sales, preparing and consulting with customer for services	45
Laws, rules, professional ethics and history of barbering and cosmetology	18
Individual student needs, industry trends and electives (e.g., recordkeeping, mathematics, communications, human relations, public relations, first aid, etc.)	305
TOTAL	1800

Cosmetology Course Descriptions

- **Hygiene/Grooming:** The study of personal and public hygiene, visual poise and personality development.
- **Bacteriology, Sterilization and Sanitation:** The study of the different types of bacteria, as well as the infections that they cause. Different methods of sanitation and sterilization are discussed.
- **Anatomy/Physiology:** The study of the structure and science of the human body, including its systems.
- **Chemistry:** The study of the chemical properties of the substances involved in cosmetology, which includes the study of atoms, hair and skin structure and chemical substances applied to the hair.
- **Electricity:** The study of rays and currents in the field of cosmetology and their therapeutic use on the skin and scalp.
- **Skin and Scalp Care:** The study of basic dermatology and disorders of the skin and scalp. Trichology (the study of hair) is also covered.
- **Hair Shaping:** The study of techniques involved in hair design. Includes a working knowledge of cutting implements and trends, and cutting principles.
- **Chemical Waving/Relaxing:** The study of the chemistry involved in waving and relaxing, as well as its reaction on the different types of hair. The physical applications and manipulations involved in these procedures are also covered.
- **Chromotology/Hair Coloring:** The study of the chemistry involved in hair coloring, including types of tints and lighteners as well as their application.
- **Wigs and Hairpieces:** The study of the various classifications of wigs and hairpieces, such as their care, styling and maintenance.
- **Manicures and Pedicures:** The study of nail structure and growth along with the diseases of nails. This includes the study of the application of sculptured nails and tips. Also included is creative artistry as well as the techniques of a manicure and pedicure.
- **Facials and Cosmetic Use:** The study of facial manipulation masks and packs make-up use and application, and superfluous hair removal.
- **Laws:** The study of Wisconsin state laws regarding all aspects of the field of cosmetology, including licensing, salon ownership and salon management.
- **Hair Products:** The study of current products on the market for skin and scalp care.
- **Business Principles of Salon Management:** The study of salon operations, ownership, inventory control, advertising and other practices involved in managing a salon.

Cosmetology Schedule:

Foundations weeks 1 – 16 544 Hours /Average 34 Hours per Week

E/O Monday, 8:00 a.m. – 5:00 p.m.
Tuesday – Thursday, 8:00 a.m. – 5:00 p.m.
Friday, 9:00 a.m. – 4:00p.m.

**Schedule A 544 – 1800 hrs. / Average 34 Hours per Week
(ONLY AVAILABLE MARCH & MAY CLASSES)**

E/O Monday, 8:00 a.m. – 5:00 p.m.
Tuesday, Wednesday, Thursday, 8:00 a.m. – 5:00 p.m.
Saturday, 9:00 a. m. – 4:00 p.m.

Schedule B 544 – 1800 hrs. / Average 34 Hours per Week

E/O Monday, 12:00 p.m. – 9:00 p.m.
Tuesday, Wednesday, Thursday, 12:00 p.m. – 9:00 p.m.
Friday, 9:00 a.m. – 4:00 p.m.

**Schedule C 544 – 1800 hrs. / Average 34 Hours per Week
Please select 2 of each (8:00-5:00/12:00-9:00)**

E/O Monday _____ 8:00 a.m. – 5:00 p.m. _____ 12:00 p.m. – 9:00 p.m.
Tuesday _____ 8:00 a.m. – 5:00 p.m. _____ 12:00 p.m. – 9:00 p.m.
Wednesday _____ 8:00 a.m. – 5:00 p.m. _____ 12:00 p.m. – 9:00 p.m.
Thursday _____ 8:00 a.m. – 5:00 p.m. _____ 12:00 p.m. – 9:00 p.m.
E/O Friday 9:00 a.m. – 4:00p.m.
E/O Saturday, 9:00 a.m. – 4:00 p.m.

Schedule D 544 – 1800 hrs. / Average 19.50 Hours per Week

Tuesday, Wednesday, Thursday, 4:30 p.m. – 9:00 p.m.
E/O Friday, 9:00 a.m. - 4:00 p.m. (1/2 hour lunch)
E/O Saturday, 9:00 a.m. – 4:00 p.m. (1/2 hour lunch)

<i>Class Start date:</i>	<i>*Vacation dates: (Full Time)</i>	<i>Contract Graduation date: (Full Time)</i>
March 11, 2013	Sept. 1- Sept. 7, 2013	April 12, 2014
May 6, 2013	Oct. 27-Nov. 2, 2013	June 7, 2014
July 8, 2013	Dec. 29-Jan 4, 2014	August 9, 2014
September 9, 2013	March 2-March 8, 2014	October 11, 2014
November 11, 2013	May 4-May 10, 2014	December 13, 2014

<i>Class Start date:</i>	<i>*Vacation dates: (Part Time)</i>	<i>Contract Graduation date: (Part Time)</i>
March 11, 2013	Nov. 3-Nov. 9, 2013	October 28, 2014
May 6, 2013	Dec. 29-Jan. 4, 2014	December 30, 2014
July 8, 2013	March 2-March 8, 2014	March 3, 2015
September 9, 2013	May 4- May 10, 2014	May 5, 2015
November 11, 2013	July 6-July 12, 2014	July 7, 2015

*a student will be able to take vacation only if they are at least at 85 % of attendance and student academic progress

Aesthetics Course & Program Disclosures

Program Length: 600 hours (Note: Wisconsin requires 450 hours, our training is 600 hours)

Program takes approximately 38 weeks or 9.5 months (600 hours/13 hours one week, 19 hours the next)

Classes meet every other Monday 5 – 9 p.m., every other Thursday 5-9 p.m. Tuesday & Wednesday 4:30-9 p.m., plus every other Saturday, 9 a.m. – 4 p.m. (with a one hour lunch).

Enrollment fee \$150

Tuition \$8,990 including books and makeup brushes

Total cost of tuition and required fees for program to be completed in normal time: \$9,140

Total estimated cost for books and supplies: All books and supplied costs are included in the total tuition cost.

Total annual room and board charges for living on campus: N/A Campus housing is not available

The Student shall pay to the Academy the tuition fee in the amount of \$8,990.00. Payment must be paid in full before completion of classes. The Student pays a down payment of \$1,798.00 due 30 days before classes begin. The remaining tuition to be paid is \$799.11 per month for 9 months. The first monthly payment is due the first day of classes and remaining payments are due on the first day of each month until paid in full. With this option, you must sign a Retail Installment Agreement setting forth the Truth-in Lending provisions required by law.

We accept cash, check or Visa, Mastercard, Discover or money order for any payment.

Additional Program Disclosure Information

OPEID# 041577

U.S. Department of Labor's Standard Occupational Classification (SOC) Code: 39-5090.00

U.S. Department of Education CIP for Program: 12.0409

O*Net link to access SOC Codes: <http://www.onetonline.org/link/summary/39-5094.00>

Time Frame/Award Year: 2011-2012

Credential Level: 01- Undergraduate Certificate

Debt at Program Completion:

Less than 10 students completed this program during the 2011-2012 Award Year. In order to protect the privacy of students in this program, this information will not be disclosed.

Program Completion in Normal Time:

Less than 10 students completed this program during the 2011-2012 Award Year. In order to protect the privacy of students in this program, this information will not be disclosed.

Job Placement:

Job placement for program completers: 60%

Aesthetics Schedule:

Class Start Date

January 28, 2013

January 13, 2014

Contract Graduation Date

October 19, 2013

October 11, 2014

Aesthetics Training

Our students are trained to find entry-level employment and be successful in a professional salon environment. We prepare students with the technical skills necessary to successfully complete the State Board of Cosmetology licensure examination. Critical skills such as goal setting, communication, guest handling, and professionalism are also an integral part of the training program.

Aesthetics training at The Salon Professional Academy includes theory and practical instruction that prepares the student to perform Aesthetics (skin care and makeup) services on the public. The school offers a 600-hour training program in Aesthetics that meets Wisconsin state standards including the following:

	Required Hours (State of WI)	Our Requirements (Exceed WI minimums)
Introduction, law and code, bookkeeping, business management, history and ethics	26	26
Safety, sanitation and sterilization	50	60
Anatomy and physiology	30	40
Chemistry, treatments and process	24	24
Treatment – product and techniques	128	148
Electricity, machines and equipment	45	55
Makeup and color analysis	32	32
Individual student needs and electives	115	215
TOTAL	450	600

Aesthetics Course Descriptions

- Skin Care History & Opportunities: An introduction to Skin Care History as well as an introduction to Skin Care Career Opportunities.
- Professional Image: An introduction to Professional Image, Personal Hygiene, Physical Presentation, Ethics and Time Management.
- Sanitation & Disinfection: The study of bacteria types and classifications as well as blood related diseases. The study of types of disinfectants and universal precautions.
- Anatomy & Physiology: An introduction to anatomy, physiology, cell growth, tissues, and main body systems.
- Chemistry for Aestheticians: An introduction to chemistry, properties of matter and its structure as well as the pH scale.
- Basics of Electricity: The study and nature of electricity, electrotherapy and light therapy.
- Physiology & Histology of the Skin: An introduction to functions, structure, and anatomy of layers and glands of the skin, skin color, collagen, elasticity, aging, and sun damage and protection.

- Skin Disorders and Diseases: Common skin conditions and disorders, types of lesions and acne.
- Skin Analysis: Skin types and conditions, performing a skin analysis, treatment contra indicators.
- Product Selection & Ingredients: An introduction to basic products, product formulation and home care, including retail sales.
- The Treatment Room: Professional presentation, equipment, supplies, products and sanitation procedures.
- Massage: An introduction to the benefits of massage, different types of massage, contraindication for massage, and massage movements.
- Basic Facial & Treatments: An introduction to the benefits of facial, key elements of a facial, facial products, philosophies & methods. Also includes procedures, mini facials, treatments and men's facials.
- Machines: An introduction to electrotherapy, skin care machines and other electrical tools and machine contraindications.
- Hair Removal: Methods of temporary and permanent hair removal, hair growth and characteristics
- Advanced Aesthetics: Topics include advanced ingredients, antioxidants, peels, aromatherapy, spa body treatments and clinical skin care procedures.
- Make-up: An introduction to product chemistry and assessing the client's needs and preferences to include color theory, basic makeup application, corrective makeup, false eyelashes, corrective techniques, and retail sales.
- Laws: The study of Wisconsin state laws regarding all aspects of the field of cosmetology, including licensing, salon ownership and salon management.

Class Dates and Graduation Dates

Cosmetology:

Class start Date:

November 12, 2012
January 14, 2013
March 11, 2013
May 6, 2013
July 8, 2013
September 9, 2013
November 11, 2013

Vacation Dates:

May 26- June 1, 2013
July 29- August 3, 2013
September 23- 28, 2013
November 18- 23, 2013
January 20- 25, 2013
March 24- 29, 2014
May 26- 31, 2014

Contract Graduation Date:

December 14, 2013
February 15, 2014
April 12, 2014
June 7, 2014
August 9, 2014
October 11, 2014
December 13, 2014

PART TIME CLASSES:

Aesthetics – Evening – 16 hours/week

Class Start Date:

January 28, 2013
January 13, 2014

Vacation Dates:

There is no vacation for part
time programs

Contract Graduation Date:

October 19, 2013
October 11, 2014

Financial Aid Policies and Information

Failure to Meet Deadline- Failure to meet the deadline for submitting financial documentation could result in a delay in financial aid disbursements.

Award Changes- If award changes due to verification, the student will be notified of the required correction procedures by mail within fifteen (15) business days. The student would be required to submit all documentation outlined in the letter within fifteen (15) business days of the date of the letter.

Verification- Verification documentation required by The Salon Professional Academy and the Department of Education (34 CFR 668.56) may require documentation, including, but not limited to, the following: household size, number enrolled in college, Adjusted Gross Income (AGI), U.S. taxes paid, certain types of untaxed income and benefits (including social security benefits, child support, IRA/Keogh deductions, foreign income exclusions, earned income credits, interest on tax-free bonds), and all other untaxed income included on the U.S. income tax return, excluding the information on the schedules. The Salon Professional Academy reserves the right to use professional judgment when deemed necessary.

Checks- Upon disbursement of a student's financial aid, The Salon Professional Academy is allowed up to 7 days to issue a check for any overages to the student. When an overage check is available for a student, the Financial Aid Office will list the student's name on the Financial Aid board. Overage checks will be available for students to pick up in the Financial Aid Office on Wednesdays of each week, unless otherwise noted on the Financial Aid board or an exception has been made through the Financial Aid Office.

Title IV Loan School 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:

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.

Student Interests

The Salon Professional Academy will seek to ascertain relationships with those lenders which can provide the best benefits for students—interest rates and fees, payment terms and services.

Avoidance of Conflict of Interests

A conflict of interest is created when an employee's personal situation interferes with her judgment which can make her unable to act in the best interest of The Salon Professional Academy or the students attending the institution. All employees must avoid conflicts of interest. No employee shall have any relationship with any lender or guaranty agency nor accept any fees or anything of value, other than token marketing items and nominal conference refreshments, from any lender.

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 for financial aid staff related to loan processing, entrance and exit counseling services conducted under the supervision of a financial aid administrator 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

All student financial information must be kept confidential. This includes but is not limited to information based on need, resources, loans and other aid. This information cannot be shared with outside parties, without written student authorization, other than the United States Department of Education (DOE), state aid agencies, lenders, servicers and guaranty agencies.

Code of Conduct

All financial aid employees and all other employees and agents are required to comply with all of the following rules 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.

Prohibited Relationships

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 guaranty 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.

Prohibited Investments

No financial aid employee or any other employee or agent shall buy or accept any stock, bond or other equitable or legal interest in any lender or guaranty agency. In addition, any option to acquire such an interest will also be prohibited with the exception of ownership units in mutual fund holdings such as stocks or bonds.

Prohibited Benefits or Gifts

No financial aid employee or any other employee or agent shall accept any gift, prize, compensation, entertainment (including concerts and/or sporting event tickets), travel cost reimbursement, meals or any other benefit (herein referred to as "prohibited benefits") from any lender or guaranty agency. This does not include promotional items of nominal value, meals and/or refreshments open to all attendees at a conference, and reasonable reimbursement for costs related to domestic travelling to attend seminars or conferences which provide training on the administering of loans. Agents will also be allowed reasonable domestic travel reimbursement for costs to attend advisory board meetings which are focused on best practices. Any and all circumstances of lenders or guaranty agencies attempting to offer any prohibited benefits shall be immediately reported to the Owner/Director, as well as any applicable state agencies.

Prohibited Benefits or Inducements to the Institution

The Salon Professional Academy will not accept from any lender revenue sharing arrangements, revenue sharing, any "opportunity pool", or similar funding arrangements offered in exchange for making private loans to higher risk students in exchange for promises or concessions by The Salon Professional Academy.

Prohibited Promotions

The Salon Professional Academy will not allow any guaranty agency or lender to use our name, logo, or any other symbols, words or photographs readily associated with The Salon Professional Academy for advertisement, publication or any other communication purposes which would imply or suggest that The Salon Professional Academy endorses any services or loans guaranteed or offered by the lender or guaranty agency. In addition, The Salon Professional Academy will ensure that all materials about federal or private education loans that are provided to students will clearly identify the name of the lender.

Prohibited Representations and Services

The Salon Professional Academy will not allow any lender or guaranty agency's employee, representative, or agent to represent himself/herself to the public or to otherwise act as a representative or agent of The Salon Professional Academy.

The Salon Professional Academy will not allow any employee, representative, or agent to represent himself/herself to the public or to otherwise act as a representative or agent of any lender or guaranty agency.

The Salon Professional Academy generally will not accept from any guaranty agency or lender any assistance for the financial aid office. Staffing assistance on a short term basis in the event of an emergency created by a disaster, entrance and exit counseling services which are supervised by a financial aid administrator, or financial literacy materials which do not promote any specific guaranty agency or lender may be accepted as deemed necessary by the Owner/Director.

Prohibited Inducements by The Salon Professional Academy

The Salon Professional Academy will not offer or provide any particular kind of loans or scholarships, inducement to secure any business relationship or any other benefits or services to any lender or guaranty agency. This includes but is not limited to the promise of a loan volume or any other benefit or advantage.

Loan Processing Arrangements

The Salon Professional Academy will not use any software or processing system or practice which will create a 'default' arrangement which will cause the student borrower to automatically be referred to any one or more federal or private student lender, even if the lenders have not been designated by The Salon Professional Academy as "preferred lenders".

Federal and Private Comparisons

When The Salon Professional Academy provides information on loans from private lenders to students, we will also provide each student with a written separate reminder of the potential availability of federal student loans. We will also offer a written comparison of the principal terms of the private loans to the principal terms of federal student loans, including interest rates, eligibility conditions, repayment options and terms and origination fees.

Limitations on Student Information Disclosures

The Salon Professional Academy will not disclose any information regarding the financial needs, resources and loan options or considerations of its students to any prospective lender or to any other person or entity without a signed authorization from the specific student or parent (if the student is a minor) or proper documentation proving that the specific student or parent have filed an application with a specific lender. The exception to this rule is any entity or person to which disclosure is authorized under the FERPA statutory and regulatory provisions.

Publication of this Code

A copy of this Code of Conduct Regarding Lender Relationships and Loans will be provided to administrative employees of The Salon Professional Academy a minimum of once a year. Each administrative employee will be required to sign a written certification confirming that they have

received and read this policy. This Code of Conduct Regarding Lender Relationships and Loans will also be published in the Student Consumer Handbook, posted on The Salon Professional Academy's website, and a printed copy will be provided to all students upon request.

Types of Financial Aid Available

There are several types of financial assistance that you can apply for at The Salon Professional Academy. All assistance is determined by eligibility. First, we recommend completing and submitting your FAFSA for Federal financial aid. Then, review the information below and meet with the Financial Aid Administrator to determine any additional assistance for which you may be eligible.

FAFSA

Filling out the Free Application for Federal Student Aid (FAFSA) is the first step in securing financial aid. All students must complete this in order to obtain any federal aid, regardless of the financial status of the family. This will determine your eligibility for a wide range of financial aid.

There is a year-end deadline of June 30th to complete the FAFSA. We encourage all students to apply early in order to ensure you receive your disbursements within a reasonable time.

To ensure we are able to properly process your FAFSA, make sure your completed FAFSA includes The Salon Professional Academy's School Code: 041577. This code will be used by the federal processor to ensure we receive your FAFSA results, which will determine your federal aid eligibility. To ensure accuracy, whenever possible, use income and other information from your completed tax return, rather than estimated figures. Once your FAFSA results are received by The Salon Professional Academy, you will be awarded financial aid, according to your eligibility.

You can find more information, or apply for financial aid by visiting the FAFSA website at: <http://www.fafsa.ed.gov/>.

Grants

Federal Pell Grant

Grants are aid that you do not have to repay and are usually based on financial need. By completing the FAFSA, you will automatically be considered for the Federal Pell Grant. This grant is awarded to undergraduate students with the lowest Expected Family Contribution (EFC). The award amount may change annually and varies depending on enrollment status (full-time/part-time). If a student withdraws while receiving a Pell grant, the award amount may be adjusted. You can learn more about the Federal Pell Grant by scheduling a meeting with the Financial Aid Administrator or visiting the federal website at: <http://www2.ed.gov/programs/fpg/index.html>.

Loans

Unlike grants and scholarships, loans are a type of financial assistance that must be repaid. Loans come with interest that must also be repaid, so it is important to research and weigh your options carefully before borrowing, and borrow conservatively. Federal loans usually have lower interest rates and better benefits than private loans. We strongly encourage students to maximize federal loan eligibility before considering private loan options. By completing the FAFSA, you will automatically be considered for federal loan programs available at The Salon Professional

Academy. More information on the federal loan programs available at The Salon Professional Academy can be found below.

Federal Direct Loan Program

The William D. Ford Federal Direct Loan is a fixed interest loan. Students cannot borrow more than the estimated cost of attendance, meaning the loan cannot exceed the standard budget for the institution. In addition to these need and budget limitations, a federal maximum also applies. To be eligible for a Federal Direct Loan, a student must be enrolled at least half time and meet institutional satisfactory progress standards. In addition, a student must complete the financial aid process in order to be eligible.

There are two types of Federal Direct Loans: subsidized and unsubsidized.

Subsidized Loans

Subsidized loans are available to students who demonstrate financial need after applying all grants, scholarships and other applicable resources. If a student's financial need is met through grants, scholarships and other applicable resources, the student will not receive a subsidized loan. No interest will accrue on a subsidized loan while the student is in school or for the first six months after they leave school. Recipients of these loans may also apply for periods of deferment after leaving school if low income or hardships prevent repayment.

150% Direct Subsidized Loan Limit

The Moving Ahead for Progress in the 21st Century Act was enacted on July 6, 2012, adding a new provision to the Direct Loan statutory requirements. This provision limits first-time borrowers eligibility for Subsidized Loans to a time period that cannot exceed 150% of the published program length. It applies only to first-time borrowers on or after July 1, 2013.

Unsubsidized Loans

Unsubsidized loans are also available through the Federal Direct Loan program. These loans are non-need based. Unlike the subsidized loans, the student is responsible for interest that accrues while the student is attending school. Students have the option of paying the interest while in school or letting it capitalize until they begin making payments on the principal. Choosing to let it capitalize will increase the total amount that must be repaid.

Obtaining a Federal Direct Loan:

Upon completion of the FAFSA and any other paperwork that may be required, the financial aid office will mail each student a letter informing the student of the award amount available. The student will be informed in the letter that (s)he will be required to meet with the Financial Aid Administrator to discuss the award. (A student can request to take a portion or all of the amount awarded, but is not able to request more than what was awarded.) A 1% federal loan fee will be deducted from each disbursement.

The student will also be informed of any additional steps that must be completed prior to obtaining any disbursements. If a student needs assistance completing any of these steps, the

student can schedule an appointment with the Financial Aid Administrator who will assist the student.

Entrance Loan Counseling

In addition to meeting with the Financial Aid Administrator, the student must also complete the required entrance loan counseling prior to receiving any disbursements. This is a one-time requirement and must be completed in advance by using the Federal Direct Loan Entrance Counseling link on the Direct Loan website at: www.studentloans.gov.

The student is required to complete the quiz using their name, social security number and date of birth. Students are also required to complete an Entrance Loan Counseling form, which the student and Financial Aid Administrator must sign to verify that this counseling has been completed. Once the student has completed the quiz, the results will be electronically available to the Financial Aid Administrator, who will then sign the form and place it in the student's file. It is required that all Direct Loan Borrowers complete entrance loan counseling, even if the borrower has had loan counseling at another institution.

Master Promissory Note

In addition to meeting with the Financial Aid Administrator and Entrance Loan Counseling, the student must also complete a Master Promissory Note prior to receiving any disbursements. This must be completed in advance and can be completed through the Master Promissory Note link on the Direct Loan website at: www.studentloans.gov. It is recommended to turn off all pop-up blockers to enable successful completion of the Master Promissory Note.

In order to complete the Master Promissory Note, the student will need their Federal PIN, driver's license (or state ID) number, and the names and addresses of two personal references from two households other than their own.

Students are asked to read the Borrowers Rights and Responsibilities Statement provided by the Federal Direct Loan Program. This statement details the terms of the student's loan. Students are able to obtain this statement at: <http://www2.ed.gov/offices/OSFAP/DirectLoan/dlrights.pdf>. Upon completion of all of these steps, the student will receive a "Disclosure Statement" from the Direct Loan Servicing Center. This statement will list the disbursements to be made to the student. It is important that the student keeps this for their records.

Exit Loan Counseling

If a student who was awarded a Direct Loan withdraws, drops below half-time enrollment, or graduates, the student must complete exit loan counseling. The exit counseling can be completed online through the Direct Loan website at: www.nsls.ed.gov. The exit counseling will provide the student important information regarding repaying their loan, average monthly repayment amount, deferment, loan cancellation and consequences that may occur due to student loan default.

After completing this counseling, the student and the Financial Aid Administrator must sign the Exit Loan Counseling form to verify that it has been completed. This form will then be placed in

the student's file. Please contact the Financial Aid Office if you have questions in regards to exit loan counseling.

Loan Reporting Requirements

Subsidized and Unsubsidized Federal Loan information will be submitted to the National Student Loan Database System. This system is accessible by guaranty agencies, lenders, borrowers and institutions determined to be authorized users of the data system.

Federal Direct Parent Plus Loan

The Federal Direct Parent Plus Loan for Undergraduate Students, often called PLUS, is non-need based. It is a fixed interest rate loan for the parents of dependent students. Amounts of the loan are limited by the institutional budget less other financial aid the student has received.

The PLUS loan offers a 7.9% fixed interest rate on the loan and a 4% origination fee. The repayment on the loan begins 60 days after the loan is fully disbursed. The loan cannot be transferred into the student's name; the parent borrower must repay the loan.

In order for a parent to be eligible for a PLUS loan, their dependent student must maintain at least half-time enrollment and is required to meet Satisfactory Academic Progress.

Obtaining a PLUS Loan

After completing the FAFSA, if a parent wants to take out a PLUS loan, the parent must apply. Either the student or the parent can apply by contacting the Financial Aid Administrator and obtaining a Consent to Obtain Credit form. Once approved for the PLUS loan, the parent will be required to complete their own Master Promissory Note (separate from the one completed by the student).

This must be completed in advance and can be completed through the Master Promissory Note link on the Direct Loan website at: www.studentloans.gov. It is recommended to turn off all pop-up blockers to enable successful completion of the Master Promissory Note.

In order to complete the Master Promissory Note, the parent will need their Federal PIN, driver's license (or state ID) number, and the names and addresses of two personal references from two household other than their own.

Parents are not required to complete Entrance or Exit Counseling when taking PLUS loans. After deducting any funds necessary for tuition or fees owed to the institution, PLUS loans are disbursed directly to the parent.

Repayment

The Federal Direct PLUS loan will enter repayment 60 days after the final disbursement. All repayment and deferment questions can be answered by the Direct Loan Servicing Center at (800) 848-0979.

Loan Reporting Requirements

PLUS Loan information will be submitted to the National Student Loan Database System. This system is accessible by guaranty agencies, lenders, borrowers and institutions determined to be authorized users of the data system.

Veterans Benefits

Veterans or children of Veterans may be eligible for educational benefits based on U.S. military service. You can find more information, or apply for these benefits at: <http://www.va.gov/> or by calling (800) 827-1000.

Native American Tribe Benefits

Many Native American tribes offer education benefits to members of their tribe. The benefits often vary by tribe and each tribe has separate requirements for eligibility. If you are a member of a Native American tribe, contact the Higher Education Department of your tribe to obtain more information on the requirements and the benefits available.

Dislocated Worker

Displaced or dislocated workers may be eligible for educational benefits through the Wisconsin Department of Workforce Development. Benefits and eligibility vary depending on individual circumstances. You can find more information on eligibility and benefits available at: <http://dwd.wisconsin.gov/dislocatedworker> or by visiting your local Wisconsin Job Center. The local Wisconsin Job Center for the La Crosse area is located at 402 N. 8th Street, La Crosse or by phone at (608) 789-5627.

Scholarships

There are a variety of scholarships available to assist students with educational needs. Information on most scholarships is available online, and students are encouraged to search for applicable scholarships. The Financial Aid Administrator also has a list of scholarships for which students may be eligible. If students need assistance in locating scholarships they can schedule an appointment with the Financial Aid Administrator.

How Financial Need is Calculated

Student Eligibility Criteria

Source: Department of Education: 2012-13 The Guide to Federal Student Aid; and <http://studentaid.ed.gov/eligible>

To receive aid from federal student aid programs you must meet certain criteria.

Financial need: Except for some loan programs, you must show that you have financial need according to the Department of Education requirements. (See “Financial need and Expected Family Contribution”.)

Education requirements:

You must demonstrate by one of the following means that you are qualified to enroll in postsecondary education:

- Have high school diploma or General Educational Development (GED) certificate.
- Meet other standards your state established and that the Department of Education has approved.
- Complete a high school education in a home school setting approved under state law.

You must be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program.

You must meet satisfactory academic progress standards set by the postsecondary school you are or will be attending.

Intellectual Disabilities:

Students with intellectual disabilities can receive federal student aid under the Federal Pell Grant Program, FSEOG Program and Federal Work-Study Program. To be eligible, you must:

- Be enrolled or accepted for enrollment in a comprehensive transition and postsecondary program for students with intellectual disabilities at an institution of higher education;
- Be maintaining satisfactory progress; and
- Meet other student eligibility criteria

For more information on comprehensive transition and post-secondary programs for students with intellectual disabilities, please contact the Financial Aid Administrator or go to www.studentaid.ed.gov/eligible.

Children of military personnel killed in Iraq or Afghanistan after Sept. 11, 2001:

If your parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001, you may be eligible for aid if, at the time of the parent's or guardian's death, you were less than 24 years of age or enrolled at least part-time at an institution of higher education. Payments are adjusted if you are enrolled less than full-time.

- **Pell Grants:** If you are eligible to receive a Pell Grant, it will be determined that you have a zero EFC, which can increase your eligibility for all federal student aid programs and maximize your Pell amount.
- **Iraq and Afghanistan Service Grants:** If you are not eligible to receive a Pell Grant you will be eligible to receive this non-need based grant; however, your EFC will not be changed and therefore neither will your eligibility for any need-based federal student aid. The maximum amount of this grant is the same as the maximum Pell Grant award but may not exceed the cost of attendance.

Legal and Other Requirements:

- You must be a U.S. citizen or eligible noncitizen.
- You must have a valid SSN, you can find out more about applying for one at www.ssa.gov or by calling 1-800-772-1213. (TTY users can call 1-800-325-0778.)
- When you apply for federal student aid you sign a statement that certifies that you will use federal student aid for educational purposes only.
- You also certify that you are not in default on a federal student loan and do not owe money on a federal student grant (which could happen if you withdraw from school, for example).
- You must comply with Selective Service registration. If you're a male aged 18 through 25 and you have not registered you can, at the same time you complete your FAFSA, give the Selective Service System permission to register you by means of the FAFSA. You can also register online at www.sss.gov or call 1-847-688-6888. (TTY users can call 1-847-688-2567.)
- Generally, if you have been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student grants, loans and/or work study, you will be ineligible for a period of time based on the type and number of convictions. If you answer "Yes" to this question, it is very important that you complete and submit the FAFSA to determine your eligibility. If you are submitting a paper FAFSA, you will be mailed a worksheet to assist you in determining whether your conviction affects your eligibility for federal student aid. If you are applying using *FAFSA on the Web* at www.fafsa.ed.gov, you will be provided the electronic version of the same worksheet during your online session. If you need assistance or have any questions on how to answer this question, call 1-800-4-FED-AID (1-800-433-3243) for help from the Federal Student Aid Information Center.

Even if you're ineligible for federal student aid because of a drug conviction, you should still complete the FAFSA because most schools and states use FAFSA

- information to award nonfederal aid. If you have lost federal student aid eligibility due to a drug conviction, you can regain eligibility if you pass two unannounced drug tests conducted by a drug rehabilitation program that complies with criteria established by the U.S. Department of Education.
- You have limited eligibility for federal student aid while you're incarcerated. Generally, you're only eligible for a Pell Grant and then only if you're NOT incarcerated in a federal or state penal institution. Check with the financial aid office at the school you plan on attending.
 - Maintain Satisfactory Academic Progress while in school.

Match requirements:

When you apply for federal student aid, the Department of Education verifies some of your information with certain federal agencies, including the Social Security Administration (for verification of Social Security numbers and U.S. citizenship status) and the Department of Homeland Security (to verify Alien Registration numbers). If the information doesn't match, the discrepancy must be resolved before you can receive federal student aid. They also check your information against our National Student Loan Data System (NSLDS), to verify that you haven't defaulted on your federal student loan, haven't received an overpayment on a federal grant or a Federal Perkins Loan and haven't borrowed more than the total limit allowed. They also check your information against Veterans Affairs if you answer that you are a veteran. Most males between the ages of 18 and 25 must register with Selective Services in order to be eligible for federal student aid, so we check with this agency as well.

Financial Need and Expected Family Contribution (EFC):

Aid for most of the Department of Education's programs is awarded based on financial need (except for **unsubsidized Stafford Loans, PLUS Loans and TEACH Grants**). The EFC is a measure of your family's financial strength and resources that should be available to help pay for your education.

The EFC is calculated from the information you report on the FAFSA and according to a formula established by law. Your family's income (taxable and untaxed) and assets are considered in determining your EFC. Your family size and the number of family members who will be attending a college or career school are also considered. Your EFC will appear on the *Student Aid Report (SAR)* you receive from the Department of Education after you file your FAFSA. To determine your financial need for federal student aid programs (except for a Direct unsubsidized Stafford Loan), your school subtracts the Expected Family Contribution (EFC) from your cost of attendance.

The school uses federal grants and other financial aid to meet your financial need. Because the EFC formula must be applied to each family's financial information, we cannot tell you here whether you will be eligible for federal student aid or estimate how much aid you might receive. If you'd like to get an estimate of your financial aid award

use *FAFSA4caster* at www.fafsa4caster.ed.gov. The information you submit with *FAFSA4caster* can be used to populate some of your *FAFSA on the Web* when you're ready to apply for aid. But remember to find out exactly what you will be eligible to receive you must apply for financial aid.

If you want to see how the EFC formula works, you can get detailed worksheets from our website at www.FederalStudentAid.ed.gov/pubs. Click on the year under the "EFC formula" or you can call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

After you receive your SAR, you will also receive an award letter from the school(s) listed on your FAFSA that offers you admission. Contact the financial aid office at the school(s) that sent you an award letter if you have any questions about your student financial aid award.

Unusual Family Circumstances:

The EFC formula is basically the same for all applicants, but there is some flexibility. The Financial Aid Administer (FAA) can adjust the cost of attendance or the information used to calculate your EFC to take into account your unusual circumstances. These circumstances could include your family's unusual medical expenses, tuition expenses or unemployment. The FAA must have good reasons to use professional judgment to make adjustments because of unusual circumstances. You will have to provide documentation to support any adjustments. For example, for the 2012-13 award year, Financial Aid Administrators may use a letter from the state unemployment agency or other evidence that a student is receiving unemployment benefits to document the loss of income from work. The FAA's decision as to whether to make changes is final and cannot be appealed to the Department of Education.

The following are several additional examples of unusual circumstances that the FAAs may consider as factors in making adjustments in the expected family contribution calculation or to the cost of attendance. These examples are:

- Nursing home expenses not covered by insurance
- Dependent care costs
- A student or family member who is a dislocated worker; and
- A change in housing status that results in homelessness

Dependency Status

Source: Department of Education: 2012-13 The Guide to Federal Student Aid

Independent students report their own income and assets (and those of a spouse, if married), whereas dependent students must report their own income and assets as well as their parent or legal guardian's income and assets. For the 2013-14 academic year, you're an independent student IF at least one of the following applies to you:

- You were born before January 1, 1989
- You're married on the day you apply (even if you are separated, but not divorced)
- You are or will be enrolled in a master's or doctoral degree program (beyond a bachelor's degree) at the beginning of the 2013-14 academic year
- You are currently serving on active duty in the U.S. Armed Forces for purposes other than training. If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?
- You're a veteran of the U.S. Armed Forces. (A "veteran" includes students who attended a U.S. service academy and were released under a condition other than dishonorable. For more details on who is considered a veteran, see the explanatory notes on the FAFSA.)
- You have children who will receive more than half their support from you between July 1, 2013 and June 30, 2014.
- You have legal dependents (other than your children or spouse) who live with you and who receive more than half of their support from you now through June 30, 2014.
- At any time since you turned age 13, both your parents were deceased, you were in foster care or you were a dependent or ward of the court.
- You are or were an emancipated minor as determined by a court in your state of legal residence.
- You are or were in legal guardianship as determined by a court in your state of legal residence.
- At any time on or after July 1, 2011, your high school or district homeless liaison or the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determined that you were an unaccompanied youth who was homeless.
- At any time on or after July 1, 2011, the director of a runaway or homeless youth basic center or transitional living program determined that you were unaccompanied youth who was homeless or self-supporting and at risk of being homeless.

If none of these criteria apply to you, you are a dependent student.

Entrance and Exit Counseling

Entrance Counseling for the Federal Direct Loan Program

Source: Department of Education: December 2010 Entrance Counseling Guide for Direct Loan Borrowers

In order to receive a Direct Loan disbursement, you must complete entrance counseling which covers the following topics:

- ***Student rights to the following:***
 - Written information on loan obligations and information on rights and responsibilities as a borrower.
 - A grace period and an explanation of what this means.
 - Notification if you are in your grace period or repayment, no later than 45 days after a lender assigns, sells or transfers your loan to another lender.
 - A disclosure statement, received before the student begins to repay their loan, that includes information about interest rates, fees, the balance owed, and the loan repayment schedule.
 - Deferment of repayment or forbearance for certain defined periods, if student qualifies and if students requests deferment or forbearance.
 - Prepayment of student loan in whole or in part anytime without an early-repayment penalty.
 - A copy of student's MPN either before or at the time the student's loan is disbursed.
 - Documentation that the student's loan has been paid in full.
- ***Student responsibilities for the following:***
 - Completing exit counseling before the student leaves school or drops below half-time enrollment.
 - Repaying the loan even if the student does not complete the academic program, student is dissatisfied with the education received, or student is unable to find employment after graduation.
 - Notifying the lender or loan servicer and the school if the student:
 - Moves or changes his/her address
 - Changes his/her name
 - Changes his/her phone number
 - Changes his/her Social Security Number
 - Changes his/her employer or employer's address or phone number change
 - Making monthly payments on the loan after the grace period ends, unless there is a deferment or forbearance.
 - Notifying the lender or loan servicer of anything that might alter eligibility for an existing deferment or forbearance.

All Entrance Counseling can be completed at the following website:
www.studentLoans.gov.

Exit Counseling for the Federal Direct Loan Program

Source: Department of Education: December 2010 Exit Counseling Guide for Direct Loan Borrowers

As a Direct Loan borrower, you are required to complete exit counseling which covers the following topics:

- ***Student rights to the following:***
 - Written information on loan obligations and information on rights and responsibilities as a borrower.
 - A grace period and an explanation of what this means.
 - Notification if you are in your grace period or repayment, no later than 45 days after a lender assigns, sells or transfers your loan to another lender.
 - A disclosure statement, received before the student begins to repay their loan, that includes information about interest rates, fees, the balance owed, and the loan repayment schedule.
 - Deferment of repayment or forbearance for certain defined periods, if student qualifies and if students requests it.
 - Prepayment of student loan in whole or in part anytime without an early-repayment penalty.
 - A copy of student's MPN either before or at the time the student's loan is disbursed.
 - Documentation that the student's loan has been paid in full.
- ***Student responsibilities for the following:***
 - Completing exit counseling before the student leaves school or drops below half-time enrollment.
 - Repaying the loan even if the student does not complete the academic program, student is dissatisfied with the education received, or student is unable to find employment after graduation.
 - Notifying the school and the lender or loan servicer if the student:
 - Moves or changes his/her address
 - Changes his/her phone number
 - Changes his/her Social Security Number
 - Changes his/her name
 - Changes in employer or employer's address or telephone number

- Making monthly payments on the loan after the grace period ends, unless there is a deferment or forbearance and repayment options will be provided during exit counseling.
- Notifying the lender or loan servicer of anything that might alter eligibility for an existing deferment or forbearance.

All Exit Counseling can be completed at the following website: www.NSLDS.ed.gov.

Repayment of Loans

Sources: Department of Education: December 2010 Your Federal Student Loans: Learn the Basics and Manage Your Debt; www.irs.gov

Repayment Plan Options

There are five repayment plans available to borrowers. They are as follows:

Standard Repayment

A standard repayment plan allows the borrower to repay the loan in equal monthly payments of at least \$50.00. With this option, the borrower is given up to 10 years to repay the loan.

Graduated Repayment

A graduated repayment plan allows the borrower to pay lower payments initially which gradually increases with time. With this option, the borrower is given up to 10 years to repay the loan.

Income-Based Repayment

This repayment plan became effective July 1, 2009 and is only available for Stafford loans only. This repayment plan allows for reduced monthly payments if the borrower demonstrates a financial hardship. Consideration for hardship is based on loan debt, income and family size. Eligibility for this repayment plan is re-evaluated each year. This repayment option caps the loan payment at 15% of the difference between income and 150% of the poverty line for the borrower's family size and state of residence. Any remaining balance may be forgiven after 25 years and 300 payments.

Income-Contingent Repayment

An income-contingent repayment plan allows for monthly payments based on income and family size and total amount of Direct Loans. With this option, the borrower is given up to 25 years to repay. The borrower must reapply for this option every year.

Extended Repayment

An extended repayment plan allows for equal or graduated monthly payments. This plan is available for first-time Direct Loan borrowers on or after October 7, 1998. In order to qualify for this option, the total loan amount must be greater than \$30,000. This option allows the borrower up to 25 years to repay the loan.

Debt Management Strategies

Borrowers are encouraged to use the grace period to carefully consider debt management strategies. This includes creating a budget to determine the affordability of repayment, and using that budget to determine their repayment goal. Borrowers should consider if it is better for them to have a lower monthly payment, pay off the loan in the quickest

amount of time, or defer payment. It is important to consider all of the available repayment plans before making a choice. Calculators are available on www.studentloan.gov to assist borrowers in finding the repayment plan which best meets their goal.

Borrowers are encouraged to use NSLDS or their credit report to identify all loans. It is also recommended that they take advantage of automatic payment options, in order to avoid missing payments. Borrowers can also ask the servicer to reset the payment dates so that payment is due at a different time of the month. Finally, if borrowers are having difficulties making payment, they are strongly encouraged to contact their servicer and discuss the problems. There are many options available which the servicer can provide additional information on based on their individual situation.

Direct Consolidation Loan

A Direct Consolidation Loan allows for borrowers to combine all federal loans into one single loan. Private loans may not be included in a Direct Consolidation Loan.

Through this process, the existing loans are considered paid in full, and are replaced with a new loan. This option creates a new interest rate, repayment schedule and terms which are based on the weighted average of the underlying loans rounded up to the next 1/8th percent. In order to be eligible for this consolidation, the borrower must complete a Direct Consolidation Loan Application and Promissory Note.

The consolidation process takes between 30-60 days, and repayment begins approximately 60 days after the consolidation process is completed. Borrowers have up to 180 days to add to a Direct Consolidation Loan once it has been made.

In order to qualify for consolidation, borrowers must be in a grace period or in repayment. Repayment options are available for Consolidation loans. Using this option may cause the borrower to lose previous benefits. These loans are eligible for some, but not all, deferments. Borrowers with Subsidized Stafford loans retain the interest subsidy during deferments. Forbearance provisions for these loans are the same as for Stafford and PLUS loans.

Tax Benefits

The federal government provides several tax incentives that can help defray the cost of higher education. These incentives come in the form of tax credits (directly reduce the amount of tax owed) or tax deductions (reduce the amount of income that you pay taxes on). Students and/or parents may qualify for one or more of the benefits, but there are some restrictions. Taxpayers cannot take both an education credit and a deduction for tuition and fees for the same student in the same year, so it is recommended that you figure your taxes multiple ways in order to determine the maximum benefit available to

you. Additional information on tax benefits for higher education can be found at IRS.gov in IRS Publication 970, Tax Benefits of Education.

Tax Credits

Taxpayers cannot claim more than one of the following credits for the same student in the same year. If the taxpayer paid qualified expenses for more than one student, the taxpayer can choose to take credits on a per-student, per year basis. (For example, the taxpayer could take the American Opportunity Credit for their education, while still taking the Lifetime Learning Credit for their child, who is also claimed as an exemption for the taxpayer.) Education credits are claimed on IRS Form 8863, Education Credits.

American Opportunity Credit

This credit is available under the American Recovery and Reinvestment Act (ARRA). It was first made available in the 2009 tax year, and is currently set to expire after the 2012 tax year. This credit modifies the existing Hope credit, making it available to a broader range of taxpayers, including those with higher incomes and those who do not owe any tax. It offsets the cost of tuition, fees, course materials, supplies and equipment for higher education.

The American Opportunity Credit allows eligible taxpayers to claim the credit for four post-secondary education years, rather than the two years previously allowed. The maximum annual credit is \$2,500 per student, of which up to \$1,000 may be refunded if the credit is more than what is owed. The full credit is available to taxpayers who have a modified adjusted gross income of \$90,000 or less, or \$180,000 or less for married couples filing jointly, but is phased out for taxpayers with incomes above these levels.

Lifetime Learning Credit

The Lifetime Learning credit assists parents and students in paying for post-secondary education. It allows for a maximum credit of \$2,000 for qualified education expenses paid for all students enrolled in eligible educational institutions. The full credit is available to taxpayers who have a modified adjusted gross income of less than \$51,000 (\$102,000 if married filing jointly), and is gradually reduced for taxpayers with a modified adjusted gross income between \$51,000-\$61,000 (\$102,000-\$122,000 married filing jointly). Taxpayers cannot claim this credit if their modified adjusted gross income is over \$61,000 (\$122,000 married filing jointly). Unlike other credits, there is no limit on the number of years which this credit can be claimed for each student. This credit may be helpful for students who are attending less than half time.

Normally, a taxpayer can claim the Lifetime Learning credit if they meet all three of the following requirements:

- The taxpayer paid qualified education expenses for higher education.
- The taxpayer paid the education expenses for an eligible student.

- The eligible student is the taxpayer, the taxpayer's spouse or a dependent that is being claimed as an exemption on the tax return.

Tax Deductions

Tuition and Fees Deduction

Deductions for qualified education expenses paid during the year may be available to the taxpayer, the taxpayer's spouse or dependents of the taxpayer. The qualified expenses must be for higher education in order to utilize this deduction. Student-activity fees and expenses for course-related books, supplies and equipment must be paid to the institution as a condition of enrollment or attendance.

This deduction can reduce the amount of the taxpayer's income subject to tax by up to \$2,500. This deduction is reported on IRS Form 8917, Tuition and Fees Deduction, and is taken as an adjustment to the taxpayer's income. (This means that the taxpayer can take this deduction even if (s)he did not itemize deductions.) This deduction may be beneficial to taxpayers who are not eligible for other tax benefits because their income is too high.

Normally, a taxpayer can claim the Lifetime Learning credit if they meet all three of the following requirements:

- The taxpayer paid qualified education expenses for higher education.
- The taxpayer paid the education expenses for an eligible student.
- The eligible student is the taxpayer, the taxpayer's spouse or a dependent that is being claimed as an exemption on the tax return.

A taxpayer cannot claim this deduction if any of the following applies:

- The taxpayer's filing status is married filing separately.
- Another person can claim an exemption for the taxpayer as a dependent on his or her tax return. The taxpayer cannot take this deduction even if the other person does not actually claim that exemption.
- The taxpayer's modified adjusted gross income (MAGI) is more than \$80,000 (\$160,000 if filing a joint return).
- The taxpayer was a nonresident alien for any part of the year and did not elect to be treated as a resident alien for tax purposes. (More information on nonresident aliens can be found in IRS Publication 519, U.S. Tax Guide for Aliens.)
- The taxpayer or anyone else claims an education credit for expenses of the student for whom the qualified education expenses were paid.

Student Loan Interest Deduction

Generally, any personal interest paid by the taxpayer (other than certain mortgage interest) is not deductible on the taxpayer's return. An exception being if the taxpayer's modified adjusted gross income (MAGI) is less than \$75,000 (\$150,000 if filing jointly), a special deduction may be allowed for paying interest on a student loan (also known as an education loan) used for higher education. Student loan interest is interest paid by the taxpayer on a qualified student loan during the tax year, and includes both voluntary and required interest payments.

A *qualified student loan* is a loan which the taxpayer took out solely to pay for qualified education expenses (defined next) that were:

- For the taxpayer, the taxpayer's spouse, or a person who was a dependent when the loan was taken out.
- Paid or incurred within a reasonable timeframe before or after the loan was taken.
- For education provided during an eligible student's academic period.

Loans from the following sources are not considered qualified student loans:

- A relative of the taxpayer.
- A qualified employer plan.

A *qualified education expense* is the total cost of attending an eligible educational institution and include amounts paid for:

- ▲ Tuition and fees.
- ▲ Room and board.
- ▲ Books, supplies and equipment.
- ▲ Other necessities (i.e. transportation).

The cost of room and board qualifies only to the extent that it is not more than the greater of the following:

- Room and board allowance, as determined by the eligible educational institution, that was included in the cost of attendance (for federal financial aid purposes) for a particular academic period and the living arrangement of the student, or
- The actual amount charged if the student is residing in housing which is owned or operated by the eligible educational institution.

This deduction can reduce the amount of a taxpayer's income subject to tax by up to \$2,500, and is taken as an adjustment to income. This allows for the taxpayer to claim this deduction even if (s)he does not itemize deductions on IRS Form 1040, Schedule A.

Obtaining Information on the Status of Loans through NSLDS

The National Student Loan Data System (NSLDS) was created in 1996, and the U.S. Department of Education's central database for student aid. It provides a centralized, integrated point of reference for Title IV loans and grants which contains regularly updated data collected from a variety of sources. These sources include schools,

guarantors, Federal loan services and other Department of Education programs. It can be used to determine student eligibility, monitor borrower aggregate totals and track changes to a student's financial aid history.

This system tracks the enrollment of all student loan borrowers and contains records of recipients of federal grants and people who owe an overpayment on a federal grant. It contains information on Federal Student Loans (Federal Direct loans) and Federal Grants (Pell Grants) as well as enrollment information.

It is important that students understand the loan status codes used by the system, which provide insight to the borrower's Title IV eligibility. All of the codes can be found on the website, but some of the more common codes are as follows: IG (in grace period), FB (forbearance), and PC (paid in full through consolidation).

Students can access NSLDS through the website nslds.ed.gov. Through this website they will be able to track their loans until they are paid in full. In order to access their loan information, students will need their social security number, date of birth, first two letters of their last name, and their financial aid application PIN. Students are only allowed to access their own information, and will not have access to any of their parent's PLUS loan information. Parents are able to use this site to access their PLUS loan information by using their social security number and their financial aid PIN.

Sample Loan Repayment Schedule

(Source: Department of Education December 2010 publication *Your Federal Student Loans*.)

This information can also be obtained through their website at

http://studentaid.ed.gov/students/publications/repaying_loans/index.html.)

The examples below are typical Direct Stafford Loan and PLUS Loan repayment plans, by initial amount of debt and type of repayment plan.

Initial debt when you enter repayment	Repayment Plans									
	Standard (not to exceed 10 years)		Extended		Graduated (not to exceed 10 years)		Income Contingent (income = \$25,000) for Direct Loans only			
	Per Month	Total repaid	Per month	Total repaid	Per Month	Total repaid	Single		Married/HOH	
							Per Month	Total repaid	Per Month	Total repaid
\$3,500	\$50	\$4,471	Not available for this loan amount		\$25	\$5,157	\$27	\$6,092	\$25	\$6,405
\$5,000	58	6,905	Not available for this loan amount		40	7,278	38	8,703	36	9,150
\$7,500	83	10,357	Not available for this loan amount		59	10,919	57	13,055	54	13,725
\$10,500	121	14,500	Not available for this loan amount		83	15,283	80	18,277	76	19,215

\$15,00	173	20,714	Not available for this loan amount		119	21,834	114	26,110	108	27,451
\$40,000	460	55,239	\$277	\$83,289	316	58,229	253	72,717	197	84,352

Verification Policy

Verification is a process required by the federal government in which the Financial Aid Office compares information on financial aid documents to source documents which are provided by the student. This process allows the Financial Aid Administrator to compare the documents for accuracy and confirm students' eligibility to receive financial aid.

The Salon Professional Academy only requires students who are selected for verification to complete this step in the financial aid process. Please do not provide this information unless the Financial Aid Office requests it. Not all students selected for verification will have to provide the same information; it may vary depending on what information needs to be confirmed. If a student is selected for verification, funds will not be disbursed until the process is complete.

The selection of which students will need to complete verification is random, and cannot be overruled by The Salon Professional Academy or the Financial Aid Office. In some circumstances, the Financial Aid Office may select a student for verification to resolve any confusing or conflicting information.

If a student is selected for verification, the Financial Aid Office will notify the student via mail/phone. The Financial Aid Administrator will explain what information will need to be verified and the supporting documentation that will be needed to verify this information. If the student is a dependent, this information may be required from either or both the student and the parent(s). Once notified that verification will be required, the student will have 30 days to provide the supporting documentation. Failure to provide this information in a timely manner may cause a delay in disbursements or possibly a loss of disbursement.

If a student drops or is terminated from The Salon Professional Academy before the verification process is complete, the student will have 60 days from the drop date to complete the verification process.

Below are some examples of supporting documentation that may be required for the student to provide for the verification process. This list is not all inclusive.

- Proof of citizenship
- Tax information including tax transcript or IRS Data Retrieval Tool information. The Salon Professional Academy cannot accept Tax Returns.
- Documentation of independent status
- Veterans status
- Selective Service registration—Males born after July 1960 must register with Selective Services in order to be eligible for financial aid.

- Social security number verification—If your name has changed and you have not yet notified the Social Security Administration, aid cannot be disbursed until you have done so.
- Transcripts from previous post-secondary schools—Students who have received Pell grants (from schools other than The Salon Professional Academy, Onalaska) in the previous three award years are considered to have an Unusual Enrollment History and transcripts from previous schools must be provided.
- Students who have been convicted of a drug offense may be ineligible for financial aid. For more information, please contact the federal government at (800) 433-3243.

How Funds are Disbursed

Applying for financial aid: Filling out the Free Application for Federal Student Aid (FAFSA) is the first step in securing financial aid. This will determine your eligibility for a wide range of financial aid. To ensure we are able to properly process your FAFSA, make sure your completed FAFSA includes The Salon Professional Academy's School Code: 041577. You can find out more information, or apply for financial aid by visiting the FAFSA website at: <http://www.fafsa.ed.gov/>.

Student Aid Report (SAR)/Institutional Student Information Report (ISIR): Once the FAFSA is complete, the student will receive a Student Aid Report (SAR) via email or regular mail, depending on the method of communication provided by the student. If the student provided the School Code on the FAFSA, the school will receive an Institutional Student Information Report (ISIR). These reports will detail the information provided by the student on the FAFSA.

Verification: Additional information may be needed from the student in order to complete the financial aid process. The Financial Aid Administrator will contact the student and inform him/her of any additional information that has been requested. More information on verification can be found in the Student Consumer Handbook under the *General Verification Policies and Procedures* section, or by contacting the Financial Aid Office.

Award Letter: Once all the necessary information is processed, the school will receive a copy of the student's Award Letter. The Financial Aid Administrator will contact the student by phone or mail a copy to the student. An appointment to discuss the financial aid award with the student will then be scheduled. At that meeting, the Financial Aid Administrator will explain to the student what aid (s)he is eligible for and any additional steps that must be taken prior to the student being able to receive a disbursement. The student will be also be given a chance to accept a portion or all of the aid provided.

Counseling and Master Promissory Note: If the student is eligible, and accepts Direct Loan assistance, the student must also complete Entrance Counseling and a Master Promissory Note, prior to being able to receive any disbursements. If the parent of a dependent child is eligible, and accepts Parent PLUS Loan assistance, the parent must also complete a Master Promissory Note prior to being able to receive any disbursements. More information on these processes can be requested through the Financial Aid Office.

Financial Aid Disbursements: Cosmetology students abiding by the Satisfactory Academic Progress (SAP) Policy are eligible for financial aid disbursements (up to their maximum eligibility) every 450 hours. Aesthetics students abiding by the SAP Policy are eligible for financial aid disbursements (up to their maximum eligibility) every 300 hours.

Each time a disbursement is requested, the student will be required to meet with the Financial Aid Administrator to sign a Disbursement Acknowledgement Form. The student's transcripts will be attached to the form, which will be signed by the student, the Financial Aid Administrator and the Director of Education before being filed in the student's permanent file.

When the disbursement is received by the school, the percentage of tuition and fees owed to the school for that disbursement period will be credited toward the cost of the student's tuition. If there is additional funds available after this credit, an overage check will be prepared for and given to the student within seven days.

- Pell Grant: If the student is eligible for and chooses to take a Pell Grant, the Financial Aid Administrator will request the first disbursement during the first week the student begins school.
- Direct Loans: If the student is eligible for and chooses to take a Direct Loan, the Financial Aid Administrator will request the first disbursement thirty (30) days after the start of their program.
- Parent PLUS Loans: If the parent is eligible for and chooses to take a Parent PLUS Loan, the Financial Aid Administrator will request the first disbursement thirty (30) days after the start of their program. Unlike the other types of financial assistance, if there is an overage after tuition and fees have been credited, the overage check will be sent directly to the parent within seven days.

Student Rights & Responsibilities

It is expected that students are actively involved in their education. This begins with understanding the Admissions process, determining the best option to pay for school, and striving to always maintain satisfactory progress. We are here to assist students in all aspects of this process, but in the end each student is responsible for his/her own education.

Students are expected to pay for their tuition by one of the methods outlined in the enrollment agreement, signed prior to beginning classes. Failure to make these payments could result in termination from the school. The Salon Professional Academy will not penalize students for delays in aid due to regulations, timing of financial aid awards, or other circumstances which are out of the student's control. However, if a student fails to take action on items required for aid to be processed, the student will be responsible and it may jeopardize that student's ability to continue in the program. It is essential that students watch for correspondence from the school or other agencies which may send notices about financial aid.

Verification is a common item which may lead to delays or cancellation in financial aid. If a student is selected for verification, it is essential that student provide the information requested or the student's financial aid package cannot be processed. For more information on verification, see the Verification Policy located in this handbook.

Students must maintain satisfactory progress to remain enrolled at The Salon Professional Academy. This is important not only to ensure academic success, but also may impact eligibility for financial aid. Students who are not progressing according to the requirements of this policy may not be able to receive financial aid funds until satisfactory progress is reestablished. For more information on satisfactory progress, please refer to the Satisfactory Academic Progress (SAP) Policy, which can be found in the school catalog or under the policies section of this handbook.

Refund processing

Withdrawal/Termination Paperwork

Once it is determined that a student will be withdrawal or terminated from the program, the Director will attempt to contact the student to meet with him/her to complete the withdrawal/termination paperwork. The following processes are all a part of the refund processing portion of the withdrawal/termination paperwork.

Return to Title IV (R2T4) Paperwork

This form is used to determine the amount of federal student funds that must be returned to the Title IV program on the school's behalf. The Financial Aid Administrator will complete this form, and send it to the third party processor. The third party processor will review the form and inform the school of the results.

Returning funds to the Department of Education

If the R2T4 form determines that the school must return federal money, the Accountant transfers the money back into the school's federal account. The third party processor is informed of the amount and date that the money was transferred back into the federal account.

State Refund Worksheet

This form is used to determine the amount of tuition is owed for the portion of the program that the student completed. This will determine if the student receives a refund for overpayment or an invoice for the total due.

Returning funds to the student

If it is determined that the student has overpaid for the portion of the program completed, the student will be issued a refund check. The refund will be mailed to the student's current address, unless other arrangements have been made with the Financial Aid Office

Institutional Refund Policy

ENROLLEE'S RIGHT TO CANCEL

You may cancel this agreement by mailing or delivering a notice to The Salon Professional Academy, 566 Theater Road, Onalaska, WI 54650 before midnight of the third business day after you signed this agreement. "Business day" means any calendar day except Saturday or Sunday, and except the following business holidays: New Year's Day, Martin Luther King Jr.'s Birthday, Washington's Birthday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving and Christmas. If you wish, you may use this page as that written notice by writing "I hereby cancel" and adding your name and address. A duplicate of this page is provided to you by the school for your records.

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 Academy, less the enrollment fee of \$150.

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

Percentage of enrollment time	Percentage of total cost of program charged
0 to 4.9 %	20 %
5 to 9.9 %	30 %
10 to 14.9 %	40 %
15 to 24.9 %	45 %
25 to 49.9 %	70 %
50 %	100 %

If the Student has completed 50% of the course hours, no refund is due and all tuition is due.

Students using Title IV funds will follow the above refund policy AFTER the Return to Title IV Policy has been applied and 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, the Federal return of Title IV funds calculation will apply. If the Student has completed 60% of the payment period, no refund is due, but the calculation documentation will still be completed and placed into the student's permanent file. Any refund due to the Department of Education shall be returned within 45 days after the student's official termination/withdrawal date.

If the Student terminates prior to course completion, the Student is assessed a \$ 150.00 termination /withdrawal fee. The student must meet with the Director or the Director of Education in order to withdraw. This meeting must be requested in writing.

Any Title IV monies due the Student shall be refunded within 45 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. Any other monies will be refunded to the student within 30 days. In the case that a student does not attend and does not notify the school that he/she will be absent for three consecutive scheduled days, on the fourth day of absence without notification, the student will be considered withdrawn.

If a student withdraws or is terminated from the program on or before the fifteenth day of classes the student will be considered a "non-start" and no tuition charges or additional fees will be assessed. If a student withdraws or is terminated from the program after the fifteenth day of classes, the percentage of program completed will be calculated based on the student's scheduled hours.

An applicant not accepted by the Academy shall receive a refund of all monies paid including tuition and enrollment fee.

If the Academy is permanently closed and is no longer offering training after a Student has enrolled and begun training, the Student shall be entitled to a pro-rata refund of tuition.

If the course is canceled after the Student's enrollment, the Academy shall provide a full refund of all monies or provide for completion of the course.

Default Management

Default Management is required by the Department of Education for institutions who participate in the Direct Loan program. This is used as a tool to promote student success, and in an effort to reduce student loan defaults in this program. There are nine activities which make this successful, which are: Entrance Counseling, Financial Literacy for Borrowers, Communication Across Campus, Exit Counseling, Timely and Accurate Enrollment Reporting, NSLDS Date Entered Repayment (DER) Report, Late State Delinquency Assistance (LSDA), Loan Record Detail Report (LRDR) Data Review and Analyzing Defaulted Loan Data to Identify Defaulter Characteristics.

The Salon Professional Academy has adopted the Department of Education's Default Management Plan. We work with Wright International Student Services (WISS) in order to successfully follow this plan in an effort to reduce student loan default rates in the Direct Loan program.

Statistics

Student Body Diversity Information

The diversity of the student population on campus is based on the categories of gender and ethnicity of enrolled full time students who receive Federal Pell Grants. This information is reported every year to the National Center for Education Statistics (NCES), which is the primary federal entity responsible for collecting and analyzing data related to education in the United States and other nations. NCES is located within the U.S. Department of Education and Institute of Education Sciences. The diversity of our student population for the fall 2011 cohort is listed below. Information on student body diversity can also be found on NCES's College Navigator website at <http://nces.ed.gov/collegenavigator>.

Sex:

Males 4%

Females 96%

Racial or Ethnic Groups:

2% Hispanic/Latino

1% American Indian or Alaska Native

0% Native Hawaiian or Pacific Islander

1% Black or African American

6% Asian

89% Caucasian

1% Two or more races

0% Race unknown

0% Non-resident alien

Federal Pell Grant Recipients:

35% Did not receive Pell Grants

65% received Pell Grants

Retention Information

The retention information provided to is based on first time, full time undergraduates. Information on these rates is reported every year to the National Center for Education Statistics (NCES), which is the primary federal entity responsible for collecting and analyzing data related to education in the United States and other nations. NCES is located within the U.S. Department of Education and Institute of Education Sciences. The Salon Professional Academy has a retention rate of 80% based on the information reported to NCES for full time, first time undergraduates in the Fall 2011 cohort. Information on retention of first time, full time students can also be found on NCES's College Navigator website at <http://nces.ed.gov/collegenavigator>.

Graduation/Completion Rates

Current Graduation and Completion information is provided to each student prior to enrollment. This information can also be found in the Graduation, Completion and Placement Rates section on the website, and also can be requested at any time from the Admissions Department. This information is also annually provided to the National Center for Education Statistics (NCES).

Disaggregated Completion/Graduation Rates are as follows:

Gender:

- ⤴ Male: 100%
- ⤴ Female: 81%

Major racial and ethnic subgroups:

- ⤴ Hispanic/Latino: 50%
- ⤴ American Indian or Alaska Native: 100%
- ⤴ Native Hawaiian or Pacific Islander: 100%
- ⤴ Black or African American: 0%
- ⤴ Asian: 100%
- ⤴ Caucasian: 82%
- ⤴ Two or more races: N/A
- ⤴ Race unknown: N/A
- ⤴ Non-resident alien: N/A

Federal Financial Aid Information:

Federal Pell Grant Recipients: 59%

Subsidized Stafford Loan Recipients: 75%

Students who did not receive a Pell Grant or subsidized Stafford Loan: 21%

Placement Information

The Salon Professional Academy provides each student with graduation and placement information prior to enrollment. The graduation rates are based on the requirements set forth by the Department of Education, whereas the placement rates are based on the information that we provide to our accrediting body annually. These placement statistics will include details regarding the source of the information, the timeframe used in calculating the rates, and the methodology used to compile the rates. Additional information on placement or types of employment obtained by graduates of The Salon Professional Academy can be obtained at any time by contacting the Recruitment Coordinator.

Pre-Enrollment Information: Cosmetology

Graduation, Licensure and Placement Rates

The Salon Professional Academy provides each student with graduation and placement information prior to enrollment. The graduation rates are based on the requirements set forth by both the Department of Education and information that we provide to our accrediting body annually. These placement statistics will include details regarding the source of the information, the timeframe used in calculating the rates, and the methodology used to compile the rates. Additional information on placement or types of employment obtained by graduates of The Salon Professional Academy can be obtained at any time by contacting the Recruitment Coordinator.

Graduation Rate: This information is based on the Department of Education's auditing requirements of the reporting time frame which is 09/01/2010 to 08/31/2011. 61%, or 46 of the 76 first-time, full time students in the cosmetology program scheduled to graduate between 09/01/2010 to 08/31/2011, graduated. Of the remaining 30 students, nine graduated outside of the normal duration required for this reporting, five were unavailable for graduation, four dropped for personal reasons and 12 were terminated by The Academy.

Accreditation auditing requirements: The following information is based on the auditing requirements of our accreditation agency, which are calculated and reported annually.

Graduation Rate: This information is based on audit requirements of the reporting time frame which is 09/01/2009 to 08/31/2010. 80%, or 60 of the 75 total students in the cosmetology program scheduled to graduate between 09/01/2009 to 08/31/2010, graduated. Of the remaining fifteen students, ten dropped for personal reasons and five were terminated by The Academy.

Licensure Rate: This information is based on audit requirements of the reporting time frame which is 09/01/2009 to 08/31/2010. Of the 60 graduates, 49 reported back with exam results. 96%, or 47 of the 49 reporting graduates, passed the exam. No further information has been gained from the remaining eleven graduates.

Placement Rate: This information is based on audit requirements of the reporting time frame which is 09/01/2009 to 08/31/2010. 87%, 52 of the 60 students who graduated reported finding jobs in the cosmetology field. No information has been gained from the remaining eight graduates. Placement information is obtained by contacting graduates to identify place of employment and following up with the employer through use of an employer survey.

Compensation Expected

Cosmetologists can expect to make a national median wage of \$22,700. In the state of Wisconsin, cosmetologists can expect to make a median wage of \$20,300. A commission scale is commonly used to pay cosmetologists resulting in much higher pay after an introductory period of several months. Retail commissions are also common. Many salons now offer benefits resulting in higher earnings.

The compensation information is based on the information from O*NET, the Occupational Information Network, which is a comprehensive database of job information included wage information, job characteristics, and worker attributes. O*NET was developed by the U.S. Department of Labor and the Employment and Training Administration (USDOL/ETA). The information provided is based on the SOC code 39-5012.00, Hairdressers, Hairstylists and Cosmetologists.

Physical Demands of Cosmetology

There are physical demands placed on the body in any career. In cosmetology, 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 weight lifting exercises will benefit individuals in this profession. 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.
- This job requires that you stand for long periods of time, so it is suggested that you wear proper fitting and supportive shoes and support hose. These are not a requirement, but will help increase your chances of longevity in the profession.

Safety Requirements of Cosmetology

Safety suggestions for this profession include:

- Wearing shoes that would not be slippery when walking on a damp floor. You will be working with water which means there is always a risk of water spills. All water spilled should be wiped up as quickly as possible after a spill. Damp hair lying on the floor can also pose a chance of slipping. All hair needs to be swept up immediately following each haircut to minimize accidents. It is the responsibility of each stylist to promote a safe working environment.
- Gloves are to be worn during chemical services to reduce the risk of any allergic reaction that an individual may have to certain chemicals.
- Anytime a product accidentally gets in your eyes, flush your eyes thoroughly with water. (It is recommended that this is done for at least 15 minutes.) Seek medical attention if irritation continues.

Licensing Requirements for Cosmetology in Wisconsin

Cosmetology graduates who complete 1,800 hours and all course work may take the state board exam to receive a cosmetology license in Wisconsin. The exam covers cosmetology theory and Wisconsin law and rules related to cosmetology.

Pre-Enrollment Information – Aesthetics

Graduation, Licensure and Placement Rates

The Salon Professional Academy provides each student with graduation and placement information prior to enrollment. These placement statistics will include details regarding the source of the information, the timeframe used in calculating the rates, and the methodology used to compile the rates. Additional information on placement or types of employment obtained by graduates of The Salon Professional Academy can be obtained at any time by contacting the Recruitment Coordinator.

Accreditation auditing requirements: The following information is based on the auditing requirements of our accreditation agency, which are calculated and reported annually.

Graduation Rate: This information is based on audit requirements of the reporting time frame which is 01/01/2010 to 12/31/2010. 100%, or 3 of the 3 students in the aesthetics program scheduled to graduate between 01/01/2010 to 12/31/2010, graduated.

Licensure Rate: This information is based on audit requirements of the reporting time frame which is 01/01/2010 to 12/31/2010. Of the 3 graduates, all 3 reported back with exam results. 100%, or 3 of 3 the reporting graduates, passed the exam.

Placement Rate: This information is based on audit requirements of the reporting time frame which is 01/01/2010 to 12/31/2010. 100%, or 3 of the 3 students who graduated from the program also reported finding jobs in the aesthetics field. Placement information is obtained by contacting graduates to identify place of employment and following up with the employer through use of an employer survey.

Compensation Expected

Aestheticians can expect to make a national median wage of \$29,190. In the state of Wisconsin, aestheticians can expect to make a median wage of \$29,300. A commission scale is commonly used to pay aestheticians resulting in much higher pay after an introductory period of several months. Retail commissions are also common. Many salons now offer benefits resulting in higher earnings.

The compensation information is based on the information from O*NET, the Occupational Information Network, which is a comprehensive database of job information included wage information, job characteristics, and worker attributes. O*NET was developed by the U.S. Department of Labor and the Employment and

Training Administration (USDOL/ETA). The information provided is based on the SOC code 39-5094.00, Skin Care Specialists.

Physical Demands of Aesthetics

- There are physical demands placed on the body in any career. In aesthetics, 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 weight lifting exercises will benefit individuals in this profession. 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 work 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 of Aesthetics

Safety suggestions for this profession 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. All water spilled should also be wiped up as quickly as possible. It is the responsibility of each aesthetician to promote a safe work environment.
- Gloves should be worn during chemical services to reduce any allergic reaction that an individual may have to certain chemicals.
- Any product that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

Licensing Requirements for Aesthetics in Wisconsin

Aesthetics graduates completing 450 hours and all course work may take the state board exam to receive an aesthetics license in Wisconsin. The exam covers aesthetics theory and Wisconsin law and rules related to aesthetics.

Student Policies

Policies

During orientation, each student is issued a copy of and agrees to abide by the policies for The Salon Professional Academy students including but not limited to standards for conduct, appearance, attendance, cell phone usage and courtesy.

Standards

Students at The Salon Professional Academy must be an example of good grooming and should be in the best of health. All state cosmetology laws and rules are practiced and taught at The Salon Professional Academy.

Appearance

Your image must be professional. You are selling beauty services. You must look the part. A fashionable appearance includes clean, pressed clothing in good condition and clean shoes. Your hair, makeup, nails, posture, clothing, shoes and smile are part of your total look. Your appearance influences the guest. Your hair must be styled and makeup applied before arriving. You need an educator's permission to have personal services done during school time. Students in good standing will receive a monthly student service voucher. Practice good hygiene including daily bathing and the use of deodorant/antiperspirant. Your breath must be fresh; keep breath mints or spray handy. Wear your nametag at all times. If you lose your nametag contact the Director of Education to replace it. You will be required to pay for a replacement nametag.

Apparel Code – Cosmetology

The Salon Professional Academy requires Cosmetology students to abide by the following apparel code. Failure to follow this policy may result adverse effects on grades for the day or in the student being sent home to change.

A name tag is provided, and is to be worn at all times. If the name tag is lost, the student must pay \$10.00 to replace it. An apron is also provided, and is to be worn at all times while on the salon floor or as required in classroom. Aprons must be turned in at the end of each shift, and will be reissued the following day. Students are not allowed to remove aprons from the building. If an issued apron is lost, damaged or removed, the student must pay the current retail price to replace it.

Shoes must be black, clean and polished with no scuffs. Sandals are okay, if toes are polished. Black shoestrings are required in shoes that tie. No tennis shoes, flip flops or beach wear shoes are allowed.

Uniforms must be all black. This includes black tops and bottoms in good condition that are clean, pressed and fit properly. Tops should not be too low cut. No strapless shirts, tube tops, halter style tops or sleeveless shirts are allowed. Avoid bulky sweaters,

spaghetti straps, tank tops and sloppy shirts. Bare midriffs are not allowed—all tops must meet bottoms. Black bottoms, skirts or slacks are required. Bottoms must not be too short or too tight, and always must cover the top of your knees unless they are worn with leggings. No denim is allowed, not even black due to the extent to which it fades. If hose are worn they must be either black or neutral in color. Avoid baggy hose or hose with runs in them. Socks must be black. Repair lost buttons, torn seams or hems that are out.

Makeup must be appropriate for daytime for women (including lipstick), and must be color coordinated with skin tone. Nails must be clean and filed. Polish must be neat and not chipped. Hair must be clean, dry, and a finished style combed into place before arriving at school. No hats, baseball caps, headwear, headdresses or scarves are allowed. Styled or decorative hair accessories are okay. Be creative-- add jewelry and accessories!

If you are unsure if something is okay to wear—ask before wearing it. Look the part of a professional and you will feel professional!

Exceptions may be made to the colors allowed as a student progresses through the level system, or as otherwise allowed by the Director of Education. These exceptions affect only the color, all other requirements as stated above must still be followed regardless of the color. These exceptions are a privilege, and this privilege can be revoked at any time for failure to follow this policy.

Apparel Code – Aesthetics

The Salon Professional Academy requires Aesthetics students to abide by the following apparel code. Failure to follow this policy may result adverse effects on grades for the day or in the student being sent home to change.

A name tag is provided, and is to be worn at all times. If the name tag is lost, the student must pay \$10.00 to replace it.

Shoes must be brown, clean and polished with no scuffs. Sandals are okay, if toes are polished. Brown shoestrings are required in shoes that tie. No tennis shoes, flip flops or beach wear shoes are allowed.

Uniforms must be all white tops and khaki bottoms. Tops and bottoms must be in good condition that are clean, pressed and fit properly. Tops should not be too low cut. No strapless shirts, tube tops, halter style tops or sleeveless shirts are allowed. Avoid bulky sweaters, spaghetti straps, tank tops and sloppy shirts. Bare midriffs are not allowed—all tops must meet bottoms. Khaki bottoms, skirts or slacks are required. Bottoms must not be too short or too tight, and always must cover the top of your knees. No denim is allowed. If hose are worn they must be neutral in color. Avoid baggy hose or hose with

runs in them. Socks must be white, tan or brown. Repair lost buttons, torn seams or hems that are out.

Makeup must be appropriate for daytime for women (including lipstick), and must be color coordinated with skin tone. Nails must be clean and filed. Polish must be neat and not chipped. Hair must be clean, dry, and a finished style combed into place before arriving at school. No hats, baseball caps, headwear, headdresses or scarves are allowed. Styled or decorative hair accessories are okay. Be creative-- add jewelry and accessories!

If you are unsure if something is okay to wear—ask before wearing it. Look the part of a professional and you will feel professional!

Exceptions may be made to the colors allowed as a student progresses through the level system, or as otherwise allowed by the Director of Education. These exceptions affect only the color, all other requirements as stated above must still be followed regardless of the color. These exceptions are a privilege, and this privilege can be revoked at any time for failure to follow this policy.

Time Record Policy

Students record their hours daily by using the electronic time clock scanner. Students are instructed during orientation in the use of the electronic time clock scanner. This is how you record your hours. It is like an electronic signature. You are responsible for your hours.

Students must scan their finger at the beginning of their shift, beginning of their lunch, end of their lunch and at the end of their shift. If a student leaves the building for any other reason during the day, they must clock out before leaving and back in when they return.

Scan in just before your scheduled starting time, but no more than 15 minutes early. If you don't hear a "Thank You", an error occurred; get an educator or a support staff team member to assist you.

Students risk being expelled from school for falsifying time records in any way.

We want students to get full credit for their hours so they are able to graduate on schedule. We use the time clock scanner to help achieve this goal. Inaccurate records may affect any financial assistance which students are receiving. These records also affect your extra tuition charges. Students' hours are validated daily. Students may go to the educator in charge with any questions.

Conduct

Choose your words carefully. Swearing and other improper language will not be tolerated. A professional does not complain or gossip. Do not gather at the reception desk, in the styling area or around a station where another student is working with a guest. Destruction of school supplies or property will not be tolerated. Students will be under the supervision of educators at all times. Always get an educator's consultation before you proceed with guest services. Failure to comply with conduct policy could result in termination from the program.

Phones and Cell Phones

Ask permission of an educator to use the school phones. Personal phone calls should be limited to emergencies only. Use your credit card for long distance calls. Cell phone use is restricted to the lounge or outside on breaks or lunch periods. Turn your cell phone off when you arrive at school and store it in your locker. Cell phones are not allowed in the classrooms or salon area.

Care of Textbooks, Kits, and Equipment

Your textbooks and kits are provided. Have them in school every day. If an item is lost or broken, replace it promptly. The Director of Education will order replacements for you at cost. Borrowing is not allowed. Lock up your professional tools. Your texts are your personal, professional library. Write notes in them to aid your learning. Keep your work area (classroom or styling area) clean and neat at all times. Clean up all work spaces after using them. You will be responsible for sanitation duties daily. These duties must be checked by an educator before leaving each day. School equipment is not to leave the school at any time.

Courtesy

Common courtesy is expected. Use "please" and "thank you." Address your educators and guests properly by using Mr., Mrs., Miss, Ms. (as they prefer) and their last name. Never refer to anyone by an unprofessional nickname or last name only. Address your fellow students by their first names or their first and last names.

Library

A library is provided for your use in the conference room. You may check out books and other materials during the day and take them home over night. They must be returned the next day. You are required to have a staff member sign when an item is checked out and when it is returned. Failure to do so may result in you being charged replacement fees for lost books and other materials. Library hours are posted outside the conference room. Access to materials in the library outside of posted hours is available with an educator's approval.

Hours

School hours are assigned by the program taken. Your schedule is part of your enrollment agreement and is subject to change. Students may not attend more than eight hours per day. School holidays include New Years, Memorial Day, Fourth of July, Labor Day, Thanksgiving, and Christmas. A student may be sent home for all or part of a day for rule breaking. The electronic scanner time clock keeps your hours record in minutes. Even one minute late is a tardy!

Smokers

If you are a smoker, you will be assigned smoker's cleanup duty in addition to your sanitation duty. Please smoke in designated smoking areas only, making sure to use the ashtray provided. If the ashtray is not being used, smoking privileges will be terminated.

Lockers

Each student will use the locker provided by the academy, to store personal items. Students are provided with a combination lock or padlock and key that must be returned in working condition or a fee will be charged. Your key is your responsibility. If you lose your key, you may be required to pay a fee to have a new copy created. Keep your locker clean. Do not put anything belonging to the Academy or anyone else in your locker. Nothing should be stored on top of lockers; this includes sodas, towels, etc. Lockers must be cleaned out 7 days from the day you graduate, drop or are dropped from the program.

Posture

When working on Cosmetology projects, please remain standing. This will help your back and posture greatly and looks better. Specialty course students should also use good posture practices.

Expectations

Be aware that everything you do will be evaluated and grades will be kept. Part of your professional role is looking, acting and feeling the part of a beauty industry professional. By the end of your training at The Salon Professional Academy, you will be expected to perform all skills you have been taught satisfactorily. You will not be allowed to refuse any services an educator asks you to perform.

Food and Beverages

Please keep all eating the drinking in the lounge. Water in bottles is allowed in the classroom during class. There is absolutely no food or beverages allowed in the classroom or the salon areas (except water in bottles, which will be allowed in the classroom during class time). A refrigerator is in the student lounge for your use. Please label everything with your name and a date. On Fridays and/or Saturdays the refrigerator will be cleaned out and everything thrown away. Please be responsible and clean up after yourself, including dishes.

Parking Area

Please park away from the building. This leaves room for our guests to park and walk into the school.

Interruptions

When a class is being held in any room of the school, it is important that class not be interrupted. Please stay in the classroom or styling area where you are assigned for the day. Do not roam about interrupting other students in training.

Educator in Charge

When you are working on practical skills either in the classroom or the styling area, please work with the educator who has responsibility of that area.

Classroom and Salon Area

Please put all your personal belongings in your locker this includes your purse and your cell phone. Personal items should not be in your work station. You are given a 1 hour lunch and 2 fifteen minute break times, when you are not on break you are expected to be in the area you are assigned.

Make Up Policy

Special and emergency absences may be granted by the educators. Students are responsible for scheduling make ups. All make up work must be handed in within one week or it will result in a zero. When absent the day of an exam, it must be made up within one week of the student's return. After this a zero will be given. If a make-up day is scheduled and the student fails to come to school on that day, the student may not be able to make up time again for a month. If making up a half day, you must choose to make up time from 9 a.m. until 1 p.m. or from 12 noon until 4 p.m.

Make-up days (during Foundations training)

During the first 9 weeks of training The Salon Professional Academy will allow a student to make up 3 days of missed excused absences. These make-up days must be completed on Saturdays. The student will work with the Director of Education to set up any make-up days. If a make-up day is scheduled and the student fails to come to school on that day, no other make up days will be granted during Foundations.

Three Step Resolution Policy

In the case of any situation which may require conflict resolution, a student must first discuss the issue directly with the educator involved in an attempt to resolve the issue. The educator and student should document the discussion and the outcome, including the date and time the discussion took place. This documentation should then be placed in the student's file.

If a resolution cannot be reached in the first step of the process, the issue will be referred to the Director of Education for review. The Director of Education will review the documentation that was placed in the student's file, and then will set up a time to meet with the student and educator, if necessary. During the meeting, the Director of Education, the educator involved, and the student should document the discussion and the outcome, including the date and time the discussion took place. This documentation should then be placed in the student's file.

If a resolution still has not been reached, the issue will be referred to The Academy's Director for review. The Director will review the documentation from the first two steps, and meet with the Director of Education for further information, if necessary. The Director will then meet with the student and any other parties, as necessary to resolve the issue. During the meeting the Director and the student should document the discussion and the final outcome, including the date and time of the discussion. The documentation will then be placed in the student's file.

Resolutions to all cases should meet the standards set in the school policies of The Academy.

Attendance Policy

Student attendance is part of the training course. Students are expected as they would also in the work environment, to be in school on time on their assigned days. However, it is understood that occasionally a student may be absent. Therefore, provisions as follows are made for these items:

A barber/cosmetology student is allowed five (5) days absence during the training period. *Part-time cosmetology students are allowed ten (10) days absence during the training period. These days are included in the Contract End Date in the student's Enrollment Agreement. This does not apply to the aesthetics program.

Excused absences must be provided the day of return to school to be considered excused.

Excused absences are a privilege allowed to you by the ownership of the school. Student who abuse this privilege jeopardize their continued participation with the excused absence policy.

Students must furnish verification from a doctor, dentist, or appropriate professional in order to have an absence excused. The contract date of graduation for all students may be extended in the event of illness, death in the family, or severe weather. Students that attend on their scheduled days off, regardless of program, must be here from 9:00 a.m. – 4:00 p.m., 9:00am - 1:00pm or 12:00pm – 4:00 p.m. unless other arrangements have been made in advance with the Director of Education.

In the event of death in the immediate family; meaning spouse, child, parent, grandparent, brother or sister, students are granted 3 excused days.

Any missed work or exams will be rescheduled at the discretion of the educator.

Regardless of excused or unexcused, all missed time must be made up prior to graduation.

Leave of Absence Policy

If a cosmetology student has a situation, which requires a Leave of Absence, a leave of absence may be granted by completing/signing a leave of absence form accompanied with a medical excuse from a doctor on appropriate letterhead prior to being submitted to the administration for approval. Failure to sign the leave of absence form could result in being withdrawn from the program.

The leave of absence shall not exceed one hundred and eighty (180) days, and this time will not affect his/her satisfactory progress standing. Upon approval of a leave of absence, the student will be approved for the maximum time allowed, or remaining, depending on if the student has taken prior leaves of absence or not. The student may return early at any time from a leave, without penalty, also allowing remaining time to be put towards a future leave of absence, if needed. Upon returning from a leave of absence, the student must meet with a Director to complete the "Return from Leave of Absence" section on the bottom of the Leave of Absence Form.

A leave of absence may extend the student's contract period and a minimum time frame by the same number of days in the leave of absence. A student taking a leave of absence that is not in satisfactory progress and has been put on probation may return to school, but will remain on probation. An approved leave of absence is not considered a withdrawal. If a student does not return after the leave of absence, that student is considered withdrawn. A refund calculation would then be performed. Any required refund would be paid within 30 days. Any exceptions to this policy must be approved through the Director.

Students should be advised that your 6-month grace period for Title IV Loans will be reduced for the period of time they were on a leave of absence.

No Call/No Show Policy

Students are provided with a list of phone numbers when they start their program. These are the numbers that can be used if an absence is unavoidable. Proper notice is required in order for an absence not to be considered a no call/no show. In all circumstances, students are **required** to talk to an educator. Leaving a message is **not** considered proper notice and will be considered a no call/no show.

In the case that a student does not attend and does not notify the school that he/she will be absent for three consecutive scheduled days, on the fourth day of absence without notification, the student will be considered withdrawn.

Students must call a minimum of 30 minutes before their scheduled arrival time. (Students scheduled at 8:00 a.m. must call by 7:30 a.m., if scheduled at 9:00 a.m. you must call by 8:30 a.m., and if scheduled at 12:00 p.m. (noon) you must call by 11:30 a.m.) Failure to follow this policy, even once, could result in suspension.

Unexcused Friday/Saturday Absence Policy

Students are required to attend all scheduled hours including Friday and Saturday shifts. Students who have more than three unexcused absences on Friday or Saturday shifts will be terminated from the program.

Excused Absence Policy

Students may be excused for absences which are out of their control if proper documentation is provided to The Academy. Examples of these would include: illness of the student or student's child with a doctor's excuse stating the illness and that absence is required from school, a funeral with a program from the service, a car accident with a police report, doctor visits, including medical, dental, vision or pregnancy, for non-illness appointments, and maternity leave or complications of pregnancy. Additional scenarios could result in an excused absence as approved by the Director of Education.

Other absences may be excused if absences are requested at least two weeks in advance, and the student has NO tardies, NO unexcused absences, NO suspensions or disciplinary actions AND makes up all missed work. These absences can be requested by using the Absence Request Form.

Unless otherwise approved by the Director of Education, any missed tests must be completed the day you return to school, and all missed work must be completed within one week of returning to school. An incomplete or a zero will be given until the missed work is complete.

Excused absences may still put a student at risk for falling below 85% attendance, resulting in academic probation until the missed time has been made up. You must be at 85% attendance by the next designated checkpoint.

Please remember that taking time off may put you over your contracted graduation date, resulting in over contract fees. It may also affect your ability to receive financial aid if you are not making satisfactory progress, or meeting the terms set forth by the Department of Education.

In the real world, following policies such as this allows you to keep your job.

Tardiness Policy

Excessive tardiness may result in written reprimand. All tardy time counts against attendance for satisfactory progress in the program.

Disciplinary Action

If any behavior of a student is subject to disciplinary action, it will be administered fairly and equally. It is not possible to list every conceivable infraction, which may subject a student to disciplinary action; however, the infractions listed below provide a guideline as to when disciplinary actions may be administered:

- Violation of State Licensing Regulations
- Refusal to perform a service on a client
- Leaving school without permission
- Failure to punch in or out
- Taking school merchandise without paying for it
- Theft
- Dishonesty
- Discourteous treatment of clients
- Falsifying records or information
- Insubordination
- Failure to follow instructions
- Fighting, immoral conduct, threats or intimidation of others
- Sleeping while clocked in
- Failure to report an accident or injury immediately
- Being absent without notice or excuse
- Attending school while under the influence of drugs or alcoholic beverages
- Possession of drugs or alcoholic beverages on school premises
- Inappropriate appearance
- Improper language
- Improper use of phone or cell phone
- Excessive tardiness
- Unauthorized solicitation
- Possession of weapons on school property will result in immediate termination.

Students are required and expected to act in a professional manner. Inappropriate behavior which could distract other people and/or disrupt classroom procedures will not be tolerated. The school may suspend any student for immoral or illegal conduct. In the case of the use or possession of alcohol or drugs, weapons, cheating or plagiarism, the school shall be the sole judge of such conduct.

Disciplinary Procedure

When an infraction of the policies in this catalog occurs, the disciplinary procedure will be as follows, unless the action can potentially cause harm to the health and safety of the

students or staff, in which case the school reserves the right to indefinitely suspend the student immediately.

- First and all subsequent infractions will result in a written reprimand.
- Three (3) written reprimands will result in a three (3) day suspension from school.
- If a student receives two (2) three (3) day suspensions, the third suspension will result in indefinite suspension.

During a student suspension, student prices do not apply and vouchers for services will not be honored. Regular prices must be paid for all services.

Indefinite suspension may result in the student being required to appear before the Review Board. If the student is asked to appear they will be notified by mail or they may also be required to sign a form specifying the date and the time of the Review Board.

- Review Board members may consist of the Director, the Director of Education, Financial Aid Administrator, and an educator.
- When the Review Board occurs, the student will state the situation, give alternate solutions and answer any questions asked by Board members. Minutes will be taken, and the meeting will be recorded. Following the meeting, the Board will decide upon the action to be taken. The Board will send their written decision to the individual by return receipt mail within ten (10) business days following the meeting.
- The Review Board may expel the student, impose a set term of suspension, end the suspension, or take other appropriate action in its discretion.

Each case will be considered on an individual basis, and minor offenses may be viewed as major in light of recent history or habitual offenses of other school rules. Expelled students must show cause in writing why they should be allowed to return to school.

Upon being allowed to return to school by the Review Board, a student will be terminated for three minor infractions or any major violation of policies including but not limited to:

- Violation of State Licensing Regulations
- Refusal to perform a service on a client
- Leaving school without permission
- Failure to punch in or out
- Taking school merchandise without paying for it
- Theft
- Dishonesty
- Discourteous treatment of clients
- Falsifying records or information
- Insubordination
- Failure to follow instructions

- Fighting, immoral conduct, threats or intimidation of others
- Sleeping while clocked in
- Failure to report an accident or injury immediately
- Being absent without notice or excuse
- Attending school while under the influence of drugs or alcoholic beverages
- Possession of drugs or alcoholic beverages on school premises
- Inappropriate appearance
- Improper language
- Improper use of phone or cell phone
- Excessive tardiness
- Unauthorized solicitation
- Possession of weapons on school property will result in immediate termination

Any student that is allowed to return to school by the Review Board is allowed only one unexcused absence per evaluation period.

Keep in mind that any tardies and absences may put you over your contracted graduation date, resulting in over contract fees and possibly having an adverse effect on any financial assistance which you are receiving.

School Policies

High School Diploma Review Policy

Students are required to have either a valid high school diploma, transcripts with graduation date or a G.E.D. in order to be accepted into the programs at The Salon Professional Academy. This information must be provided prior to acceptance at the school.

If we have a reason to believe that a diploma provided by a student is not valid, the administration will take measures to verify the validity. The Salon Professional Academy maintains a list of schools which have been identified as not providing valid high school diplomas. In order to verify the validity, the administration will first check this list to see if the diploma in question is from one of these schools. If the high school which issued the diploma is not on the list, the administration will research information on the school through the best measures available (internet, phone, contacting other schools that may have dealt with the school in question, etc). After further information has been gathered, the administration will meet and make a decision as to the validity of the diploma. If no further information can be obtained or if the validity is questionable, the administration will deny admission to the student. The student will be informed by mail that they could not be accepted because the administration could not verify the validity of the diploma.

Transfer Policies

Transfers

A transfer student may be accepted after careful evaluation of the student's academic records. All students must provide transcripts including academics and proof of attendance prior to being accepted as a transfer student. Each transfer's program must be evaluated on an individual basis. No more than 20% of the number of hours in our program can be credited from another institution. Transfer students must start at the beginning of the course. All accepted transfer hours are applied at the end of training. We do not recruit students already attending or admitted to other schools offering similar programs.

Transfers to other schools

Every institution has its own policy regarding transferring credits. The Salon Professional Academy cannot guarantee the transferability of any particular courses.

Transfers from other states

If a student holds a current license in another state and has practiced for a minimum of 4,000 hours, the student will be required to complete 16 hours of Wisconsin Law training

in order to be eligible for licensure. Upon completing the 16 hours, the student will still be required to take a Wisconsin State Law examination in order to obtain licensure.

If a student has an expired license from another state, the student will be treated as a transfer from another state and be required to complete the difference in required hours between the state and the state of Wisconsin. (For example, a student with an expired license from Minnesota would be required to complete 250 hours of training, which is calculated by subtracting the 1,550 hours required by Minnesota law from the 1,800 hours required by Wisconsin law.) The length of time the student practiced in the field prior to letting their licensure expire is not relevant, so it may be recommended that it would be in the student's best interest to regain licensure in the previous state prior to attempting to gain licensure in Wisconsin. If a student has an expired license or transfers from another state, upon completing the required hours, the student will be required to take the entire Wisconsin state examination in order to obtain licensure.

Campus Security: Annual Security Report & Drug Prevention Policy ***Campus Security Act Information Disclosure:***

The safety of our campus community is very important to The Salon Professional Academy. Involvement of our campus and community officials help ensure that we are able to provide a safe environment learning and growth on campus. The following information is provided regarding our campus security, and we ask that you read it carefully and ask questions about anything you may not understand. This information is provided to encourage a safe campus, and as a member of our campus, we ask that you share in this responsibility to prevent crime from occurring on our campus.

In compliance with the Clery Disclosure of Campus and Campus Crime Statistics Act, we are required to provide you with our annual security report. Included in this report are statistics concerning reported crimes which have occurred on campus or on public property surrounding campus for the period of the previous three years. In addition, prior to October 1st of each year, The Salon Professional Academy updates this report and presents it to the students and staff. At this time a local police officer also comes on campus to discuss the topics covered in this report with the campus population. The Director of Education also utilizes this time to identify any hazards or other safety concerns that need to be addressed. To request more information on these requirements, clarifications on the procedures within this report or any information contained in this report, contact the Director of Education.

Preventing campus crime is a responsibility that should be taken very seriously. Never assume that someone else has already reported a crime or suspicious activity. All criminal actions, suspicions or emergencies must be reported to an educator, administrator or owner immediately. The staff member will then assist you in reporting to the local police or other appropriate security force. A 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 aware of any report of crime, and that the local police be notified immediately.

Timely Warning

The Salon Professional Academy will issue a warning when an incident that represents a serious or ongoing threat to the safety of the campus is brought to the attention of the administration or law enforcement or other offices. The administration will make every effort to inform the campus that a warning has been put in place within 24 hours of the determination being made. The decision to issue this alert will be based on the specific incident and the factors surrounding it.

The decision to issue a warning will be made by the Director or the Director of Education and will contain as much of the following information as possible and if available:

- ▲ Date and time the warning was issued
- ▲ Connections to previous incidents

- ⤴ Composite drawing of the suspect
- ⤴ Description of the suspect
- ⤴ Any other information that may be relevant
- ⤴ Any information relating to tips to remain safe

Depending on the circumstances surrounding the warning, The Salon Professional Academy will inform the campus through means such as Facebook, signage in or around the building, or possibly notifying local television and radio stations.

Building Information

The facilities are open Monday through Saturday according to assigned class/styling area schedules. The building may also be open for educational classes for licensed professionals in cosmetology or to groups securing the use of the facilities through the owner. Only educators, administrators and owners have keys to the building thus preventing internal crimes to as great an extent as possible.

The Salon Professional Academy has no off-campus locations of student organizations which are officially recognized (examples include: sororities, fraternities, etc).

Emergency Information

Onalaska Police Department, emergency, dial 911

Onalaska Police Department, non-emergency dispatch (608) 785-5940

Campus Directors

Penny Nelson, Director of Education (608) 792-4091

Sue Kolve, Owner/Director (608) 386-7111

Campus Safety

All reported incidents are reviewed and applicable information is collected and presented to the proper authority. In order to ensure that our campus remains safe, it is important for members of the campus to report this information in a timely manner.

Any suspicious activity should be considered a reasonable suspicion and reported. (Examples of suspicious activities include seeing an unescorted guest in an unapproved area, doors propped open, or unauthorized individuals using campus equipment or offices.) If it seems a situation appears abnormal to you in any way, report it.

The Salon Professional Academy does not have specific policies or procedures for confidential crime reporting, but crimes can be reported confidentially to the local authorities by simply requesting that the complaint be made anonymously.

Emergency Response and Evacuation Procedures

In the event and confirmation of a dangerous or emergency situation which could pose an immediate threat to the health or safety of students, employees or guests on campus, The Salon Professional Academy administration and staff will immediately notify everyone on campus. Individuals will be notified of what the danger is and what actions should (or should not) be taken to best protect themselves from the danger. In addition to notifying individuals, the local Police Department and/or Sherriff's Department will be contacted and will consult with the administration in an effort to maintain order and isolate the situation until the danger is contained. Additionally, The Salon Professional Academy will post timely written notices and warnings explaining the danger and instructions on how to ensure the safety and health of individuals by avoiding the affected area.

On Campus Notification

Upon confirmation of an emergency or dangerous situation, The Salon Professional Academy will:

- Immediately notify all staff in the building. Staff members will then be responsible for notifying all students and guests, and ensuring the proper procedure for the specific danger (example: Fire Exit Procedure) is followed.
- Contact the local authorities (if necessary) to assist in the containment of the emergency or dangerous situation.
- Contact the Director and Director of Education (if they are not presently in the building) to inform them of the situation and consult with them in an effort to maintain order and isolate the situation until the danger is contained.
- If the danger is contained to a small area of the building, the administration will post written notices and warnings on the inside and outside of all entry/exit doors and in other locations as necessary. The notices will include a description of the danger, what actions should be taken to minimize any possible harm, and an estimated duration of the danger. (If the danger consumes the entire building, the administration will post these notices, as possible, avoiding areas that could pose a threat of possible harm to staff members.)

On Campus Notification of a Potential Danger (Example: heavy storms or tornados)

If there is anticipation of a danger which causes the campus to close for a period of time, the administration at The Salon Professional Academy will:

- Notify local television and radio stations of the closure.
- Post written notices and warnings on the inside and outside of all entry/exit doors and in other locations as necessary. The notices will include a description of the danger, what actions should be taken to minimize any possible harm, and an estimated duration of the danger.
- If the campus is open prior to the danger, the administration will notify all staff of the possible danger and what actions can be taken to avoid such danger. The staff will then notify all students and guests on campus who may be affected by the danger. If time permits, all guests who have scheduled appointments will be notified of the closure and possible rescheduling options.

Notifying the Local Authorities

Depending on the nature of the problem the proper authorities will be notified by the staff (or administration, if possible) of The Salon Professional Academy. Chosen authorities will be dependent on the nature of the danger, and could include any or all of the following: the Onalaska Police Department, the La Crosse Sherriff's Department, the Onalaska Fire Department, Ambulance services or Emergency Services (911). At least once annually, the administration at The Salon Professional Academy will provide the Onalaska Fire Department and the Onalaska Police Department with a floor plan of the building. The administration will also notify these agencies of any new construction, long-term functions or any other events which may affect routing or access to the campus. In addition to floor plans, the Onalaska Police Department, Onalaska Fire Department, and other local emergency officials are encouraged to tour and walk through the campus regularly.

Testing of Emergency Response Evacuation Procedures

At regular intervals during training, staff and students will be reminded of security and safety procedures including crime prevention, personal safety on and off campus, fire safety, dangerous weather procedures, etc. Local police speakers will be scheduled at least once annually for all students and staff. In addition, The Salon Professional Academy conducts in-house testing of emergency evacuation procedures at least once annually. Students and staff complete a walk-through of the fire and tornado exit procedures and are informed of what to do in case of an emergency.

Safety Procedures

- ***First Aid:*** A first aid kit is located in the dispensary and the educators' office.
 - 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 the educators' office.
 - Cuts 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. **DO NOT PANIC!!!**
 - Proceed as follows:
 - Students in the salon area, exit single file out the front doors. If you have a client at the time, the client is your responsibility. After exiting from the school, proceed into the parking lot away from the building.

- Receptionists at the front desk will help clients in the reception area out the main doors. Proceed into the parking lot.
 - Students in the classrooms exit through the rear door in single file. Proceed to the front by going around the end of the building.
- **Tornado Warning Procedure** : Stay away from all windows. Remain there until instructed to go back to your previous activity.
 - Proceed as follows:
 - Students and clients in the styling area will walk to the classrooms or restrooms. Be seated on the floor making space available for others.
 - Students in classrooms- remain there.

Annual Campus Crime Statistics

The Salon Professional Academy will inform students and employees of any crimes committed on campus within two days of the incident. This information will also be entered into the Campus Crime Log within two days of the incident, unless the disclosure is prohibited by law or could impact the confidentiality of the victim. Incidents which have occurred in the most recent 60 days entered in the crime log is open for public inspecting during regular business hours, and incidents which are older than 60 days will be provided for public inspection within two business days of the request. The Campus Crime Statistics listed are prepared annually and are provided to all students and employees.

Offense	On-campus			Public property		
	2009	2010	2011	2009	2010	2011
Murder, non-negligent man slaughter	0	0	0	0	0	0
Negligent manslaughter	0	0	0	0	0	0
Forcible sex offenses	0	0	0	0	0	0
Non-forcible sex offenses	0	0	0	0	0	0
Robbery	0	0	0	0	0	0
Aggravated battery/assault	0	0	0	0	0	0
Simple battery/assault	0	1	0	0	0	0

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Burglary	0	0	0	0	0	0
Motor vehicle theft	0	0	0	0	0	0
Destruction, damage or vandalism to property	0	0	0	0	0	0
Arson	0	0	0	0	0	0
Liquor law violation	0	0	0	0	0	0
Drug law violation	0	0	0	0	0	0
Weapon law violation	0	0	0	0	0	0
Hate crimes	0	0	0	0	0	0
Larceny- theft	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0

Crime Definitions

The definitions listed below are taken from the Federal Bureau of Investigation's Uniform Crime Reporting Handbook, and are used to classify the criminal offenses listed in the statistics.

- Criminal homicide-- Murder and non-negligent manslaughter: The willful (non-negligent) killing of one human being by another.
- Criminal homicide—negligent manslaughter: The killing of another person through gross negligence.
- Forcible sex offenses: Any sexual act directed against another person, forcibly and/or against the person's will; or not forcibly or against the person's will, where the victim is incapable of giving consent. Reported sexual offenses may include forcible rape, forcible sodomy, sexual assault with an object and forcible fondling.
- Non-forcible sex offenses: Unlawful, non-forcible sexual intercourse. Reported offense may include incest and statutory rape.
- Robbery: The taking or attempting to take anything of value from the care, custody, or control of a person or persons by force or threat of force or violence and/or making the victim fearful.
- Aggravated assault/battery: An unlawful attack by one person upon another for the purpose of inflicting severe or substantial bodily injury. This type of assault may be accompanied by the use of a weapon or other means likely to produce death or great bodily harm.

- Simple assault/battery: All assaults and attempted assaults which are not of an aggravated nature and do not result in serious injury to the victim.
- Burglary: The unlawful entry of a structure to commit a felony or theft.
- Motor vehicle theft: The theft or attempted theft of a motor vehicle.
- Destruction, damage or vandalism to property: To willfully or maliciously destroy, injure, disfigure, or deface any public or private property, real or personal, without the consent of the owner or person having custody or control by cutting, tearing, breaking, marking, painting, drawing, covering with filth, or any other such means as may be specified by local law.
- Arson: Any willful or malicious burning or attempting to burn, with or without intent to defraud, a dwelling house, public building, motor vehicle, aircraft, personal property of another, etc.
- Liquor law violation: The violation of laws or ordinances prohibiting manufacturing, selling, transporting, furnishing, or possessing of intoxicating liquor; maintaining unlawful drinking places; bootlegging; operating a still; furnishing liquor to a minor or intemperate person; using a vehicle for illegal transportation of liquor; drinking on a train or public conveyance; and all attempts to commit any of the aforementioned.
- Drug law violation: Violation of state and local laws relating to unlawfully possessing, selling, using, growing, manufacturing and making narcotic drugs.
- Weapon law violation: The violation of laws or ordinances dealing with weapon offenses, regulatory in nature, such as: the manufacturing, sale or possession of deadly weapons; carrying deadly weapons, concealed or openly; furnishing deadly weapons to minors; aliens possessing deadly weapons; and all attempts to commit any of the aforementioned.
- Hate crimes: Any of the crimes listed here which manifest evidence of prejudice based on race, religion, sexual orientation, ethnicity, disability and gender.
- Larceny-theft: The unlawful taking and carrying away of someone else's personal property with the intent to deprive the possessor of it permanently.
- Intimidation: Coercing or inhibiting through the use of fear.

Campus Security: Drug and Alcohol Abuse Information

A conviction related to a drug offence could cause a student to lose Title IV Financial Aid eligibility.

Health risks associated with the use of illicit drugs and the abuse of alcohol include:

- Impaired mental and physical health
- Neurological disease/damage
- Memory or intellectual performance interference
- Mental and physical depression
- Uncontrollable violence
- Impulsive behavior
- Convulsive seizures
- Homicide

- Suicide
- Cardiac disease/damage
- Cardiovascular collapse/heart failure
- Gastrointestinal disease/damage
- Ulcers/erosive gastritis
- Anemia
- Liver and pancreatic disease
- Liver failure/pancreatitis
- Deteriorating relationships
- Overdose
- Death

Drug Possession Penalties in Wisconsin

Penalties of possession of a controlled substance in Wisconsin include:

Substance	Offense	Maximum Penalty
Marijuana	1st (Misdemeanor)	6 months in Jail / \$1000 fine
Marijuana	2nd (Felony)	3 1/2 years, \$10,000
Cocaine	1st (Misdemeanor)	1 year in Jail, \$5000 fine
Cocaine	2nd (Felony)	3 1/2 years, \$10,000
Methamphetamine	1st (Misdemeanor)	1 year in Jail, \$5000 fine
Methamphetamine	2nd (Felony)	3 1/2 years, \$10,000
LSD (Acid)	1st (Misdemeanor)	1 year in Jail, \$5000 fine
LSD (Acid)	2nd (Felony)	3 1/2 years, \$10,000
Heroin	Felony	3 1/2 years, \$10,000

Federal Drug Trafficking Penalties

Source: United States Drug Enforcement Agency

DRUG/SCHEDULE	QUANTITY	PENALTIES	QUANTITY	PENALTIES
Cocaine (Schedule II)	500 - 4999 gms mixture	First Offense: Not less than 5 yrs, and not more than 40 yrs. If death or serious injury, not less than	5 kgs or more mixture	First Offense: Not less than 10 yrs, and not more than life. If death or serious injury, not less than 20 or more than life.

		20 or more than life. Fine of not more than \$2 million if an individual, \$5 million if not an individual Second Offense: Not less than 10 yrs, and not more than life. If death or serious injury, life imprisonment. Fine of not more than \$4 million if an individual, \$10 million if not an individual		Fine of not more than \$4 million if an individual, \$10 million if not an individual. Second Offense: Not less than 20 yrs, and not more than life. If death or serious injury, life imprisonment. Fine of not more than \$8 million if an individual, \$20 million if not an individual. 2 or More Prior Offenses: Life imprisonment
Cocaine Base (Schedule II)	5-49 gms mixture		50 gms or more mixture	
Fentanyl (Schedule II)	40 - 399 gms mixture		400 gms or more mixture	
Fentanyl Analogue (Schedule I)	10 - 99 gms mixture		100 gms or more mixture	
Heroin (Schedule I)	100 - 999 gms mixture		1 kg or more mixture	
LSD (Schedule I)	1 - 9 gms mixture		10 gms or more mixture	
Methamphetamine (Schedule II)	5 - 49 gms pure or 50 - 499 gms mixture		50 gms or more pure or 500 gms or more	

			mixture	
PCP (Schedule II)	10 - 99 gms pure or 100 - 999 gms mixture		100 gm or more pure or 1 kg or more mixture	
PENALTIES				
Other Schedule I & II drugs (and any drug product containing Gamma Hydroxybutyric Acid)	Any amount	<p>First Offense: Not more than 20 yrs. If death or serious injury, not less than 20 yrs, or more than Life. Fine \$1 million if an individual, \$5 million if not an individual.</p> <p>Second Offense: Not more than 30 yrs. If death or serious injury, not less than life. Fine \$2 million if an individual, \$10 million if not an individual</p>		
Flunitrazepam (Schedule IV)	1 gm or more			
Other Schedule III drugs	Any amount	<p>First Offense: Not more than 5 years. Fine not more than \$250,000 if an individual, \$1 million if not an individual.</p> <p>Second Offense: Not</p>		

		more 10 yrs. Fine not more than \$500,000 if an individual, \$2 million if not an individual		
Flunitrazepam (Schedule IV)	30 to 999 mgs			
All other Schedule IV drugs	Any amount	First Offense: Not more than 3 years. Fine not more than \$250,000 if an individual, \$1 million if not an individual. Second Offense: Not more than 6 yrs. Fine not more than \$500,000 if an individual, \$2 million if not an individual.		
Flunitrazepam (Schedule IV)	Less than 30 mgs			
All Schedule V drugs	Any amount	First Offense: Not more than 1 yr. Fine not more than \$100,000 if an individual, \$250,000 if not an individual. Second Offense: Not more than 2 yrs. Fine not more than \$200,000 if an individual,		

		\$500,000 if not an individual.		
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FEDERAL TRAFFICKING PENALTIES - MARIJUANA

DRUG	QUANTITY	1st OFFENSE	2nd OFFENSE
Marijuana	1,000 kg or more mixture; or 1,000 or more plants	Not less than 10 years, not more than life If death or serious injury, not less than 20 years, not more than life Fine not more than \$4 million if an individual, \$10 million if other than an individual	Not less than 20 years, not more than life If death or serious injury, mandatory life Fine not more than \$8 million if an individual, \$20 million if other than an individual
Marijuana	100 kg to 999 kg mixture; or 100 to 999 plants	Not less than 5 years, not more than 40 years If death or serious injury, not less than 20 years, not more than life Fine not more than \$2 million if an individual, \$5 million if other than an individual	Not less than 10 years, not more than life If death or serious injury, mandatory life Fine not more than \$4 million if an individual, \$10 million if other than an individual
Marijuana	more than 10 kgs hashish; 50 to 99 kg mixture more than 1 kg of hashish oil; 50 to 99 plants	Not more than 20 years If death or serious injury, not less than 20 years, not more than life Fine \$1 million if an individual, \$5 million if other than an individual	Not more than 30 years If death or serious injury, mandatory life Fine \$2 million if an individual, \$10 million if other than individual
Marijuana	1 to 49 plants; less than 50 kg mixture	Not more than 5 years Fine not more than \$250,000, \$1 million other than individual	Not more than 10 years Fine \$500,000 if an individual, \$2 million if other than individual
Hashish	10 kg or less		
Hashish Oil	1 kg or less		

Drug Prevention Program

The Salon Professional Academy upholds standards of conduct that prohibit the unlawful possession, use or distribution of illicit drugs and alcohol including distribution of

alcohol to anyone underage and prosecution of all other laws relating to underage drinking as defined by the State of Wisconsin. This applies to students both on our property and as part of any of our activities. The Academy will immediately contact law enforcement officials to report such activities.

The Academy believes that the health risks of the use of illicit drugs and alcohol abuse require providing education and referral services for students involved. The Academy will provide such education annually and will refer students when necessary.

Area drug abuse information, counseling, referral and treatment centers will be provided upon request. Additional area information can be found through the La Crosse County Human Services Department which is located at 300 4th Street North in La Crosse or by phone at (608) 785-5875.

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

There are serious legal sanctions for illegal use of drugs and/or alcohol. There are also serious health risks associated with such use.

Campus Security: Student Post-accident Drug and/or Alcohol Testing Policy

The Salon Professional Academy believes that a drug and alcohol free school allows for a more productive and safer school environment. This policy is designed to ensure that we are providing that environment to our students. Students should be aware that this policy may be revised as necessary but they will be informed of any such changes that may occur.

At the discretion of The Salon Professional Academy, any student who is involved in an accident may be tested for the use of alcohol or illegal drugs as soon as possible after the accident. The administration may require a student to take a post-accident test if the student causes an accident, in whole or in part, including but not limited to the following examples:

- Any accident which causes a fatality.
- Any injury to the student themselves. (If the injury is to the student themselves, it is the discretion of the administration whether medical treatment should be sought away from the accident/school. A student's refusal to seek medical treatment does not give just cause to refuse to take a post-accident test.)
- Any injury to another person which requires medical treatment away from the accident or away from the school
- Damage to property owned by the school or a third party that may be reasonably estimated to exceed \$500.

In the circumstance that a student is injured severely and is not able to provide a specimen for testing, the student will be required to authorize a release of the hospital reports or documentation that provide evidence of whether there were drugs and/or alcohol in the student's system at the time of the accident. If the administration determines the student was not at fault for the accident, and it was clearly caused by the actions of another person The Salon Professional Academy reserves the right to waive the post-accident testing. If a student is involved in an accident that requires medical attention, the student must inform their instructor as soon as possible after the accident. The instructor will then contact the Director of Education and she will inform the instructor of any drug and/or alcohol testing that needs to be promptly conducted.

Student Refusal to Drug or Alcohol Testing

It is not an option for a student to refuse to take a drug and/or alcohol test when it has been requested by an instructor or administrator. If a student refuses, it will be seen as equivalent to a positive test and actions will be taken. It will be considered a refusal to take the test if the student verbally states (s)he will not take the test or in any circumstance that the student's actions obstruct the test from being taken properly. This includes, but is not limited to not showing up for the testing as instructed, or failing to provide an adequate urine, breath or saliva sample without being able to provide medical documentation stating why it is not physically possible to provide an adequate sample.

Testing procedures

All collections of specimens will be completed by medical personnel who have been trained in accordance with approved collection procedures.

Submission of a concealed specimen or adulteration of specimen

If the specimen collection monitor detects at any time during the collection procedure that the student is attempting to substitute or adulterate a specimen, the monitor will request the student provide a second specimen. In addition, if the specimen is identified as possibly being diluted, a second specimen will also be requested and the student will be advised not to drink any fluids prior to the second test. If the student refuses to submit a second specimen the school will be notified that the student refused to provide a true specimen and this will be treated equivalent to testing positive. If a second specimen is provided it will be tested and will be considered a true test over the first specimen.

Testing for Drugs/Alcohol and Confirmation of the Test

When a student provides a specimen it will be tested according to the following procedures:

All urine specimens will be tested for any presence of illegal drugs, but may also be tested for prescription medications if the school has reason to believe the student may be abusing such medications. Any urine specimen that shows the presence of illegal drugs

will be confirmed by a certified testing laboratory. If a student tests positive for prescription medications it is the student's responsibility to provide a medical explanation and documentation that the medications are being used as instructed by the prescribing medical personnel. Failure to provide this information within 7 days will result in disciplinary action equivalent to a positive test result. If a student with a positive illegal drugs or prescription medication test result feels that the result is not accurate, the student may request the specimen be retested at the student's expense. The school must be informed that this request will be made within 7 working days since the date the student was notified of the positive test result.

If a student is tested for alcohol, according to our zero tolerance policy, any alcohol concentration over 0.00 (BAC) can be viewed as a positive test. If the initial test reports a concentration over 0.00 BAC the student will be given a second test no sooner than 15 minutes after the time of the first test. This second test will be viewed as a confirmation test in order to confirm the results of the initial test. The second, confirmation test, must be completed by means of a breath testing device.

Disciplinary Action of Positive Test Results

Any student who tests positive for the presence of illegal drugs or alcohol as set forth in this policy may be terminated from The Salon Professional Academy and not allowed to re-enroll until documentation can be provided that the student has successfully completed 16 hours of a treatment program. Any monies due to the school/refund due to the student will be calculated according to the Return to Title IV requirements (if the student is receiving Federal financial aid) and the Institutional Refund Policy

Campus Security: Non-Harassment Policy (Includes sexual harassment)

Our Academy does not tolerate and expressly condemns any harassment of our employees, students or guests by any employee, student or non-employee. Any form of harassment relating to any persons race, color, gender, religion, national origin, age, sexual orientation, or disability is a violation of our policy, and will be treated as a disciplinary matter. For our purposes, the term "harassment" includes, but is not necessarily limited to, slurs, jokes, and other verbal, graphic, or physical conduct relating to an individual's race, color, gender, religion, national origin, age, sexual orientation or disability. "Harassment" also includes unwelcome sexual or social advances, request for sexual favors, and other verbal, graphic, or physical conduct of a sexual nature. "Harassment" also includes all forms of sexual violence, including but not limited to rape, sexual assault, sexual battery and sexual coercion.

Proven violation of this policy by a student shall subject that student to disciplinary action up to and including termination from the program and if deemed appropriate, providing information on the act to the local authorities. Proven violation of this policy

by an employee shall subject that employee to disciplinary action up to and including termination and providing information on the act to the local authorities.

If you feel you are being harassed by any other student, employee, supervisory or non-supervisory, because of your race, color, gender, religion, national origin, age, sexual orientation or disability or are subjected to sexual harassment, you should at once make your feeling known to the Owner or a Director. We will give top priority to any such matter. We will see that the matter is investigated and, where appropriate, that disciplinary action is taken. During the investigation of a harassment complaint, both the accused and the accuser will be entitled to the same opportunities including having others present during disciplinary proceedings and being notified of the outcome of the disciplinary proceeding.

Victims will be provided assistance in notifying local authorities and identifying off-campus services including but not limited to victim services, educational programs, and support groups. If necessary, the victim will also be given options which will allow changes to be made to the victim's academic schedule.

Harassment of our students in connection with their learning by non-employees may also be a violation of this policy. Any student who becomes aware of any harassment of any student by a non-employee should report such harassment to the Owner or a Director. Appropriate action will be taken against violation of this policy by any non-employee.

Additional community information for victims of sexual or any other form of harassment can be obtained by contacting the Director of Education. The State of Wisconsin maintains a Department of Corrections Sexual Offender Registry which can be used to identify registered sex offenders as well as provide information on the state's Victim Services program. This information can be obtained at <http://offender.doc.state.wi.us/public/> or by phone (608) 240-5830 during regular business hours of Monday-Friday 7:45am-4:30pm.

Rights & Privacy- FERPA Policy

It is the policy of The Salon Professional 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 right to the privacy of that file. Information from a student's file will only be released upon written permission from the student. Parents/guardians of a minor (or tax dependent) student, accrediting agencies, and government officials may gain access to a student's files without the expressed permission of that student.

Family Educational Rights and Privacy Act of 1974 (FERPA) Policy

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

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

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

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

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

Schools may also disclose, without consent, “directory” type information such as student’s name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, the school must tell parents and students of the information that is designated as directory information and provide a reasonable amount of time to allow the parent or eligible student to request the school not to disclose that information about them. Schools must notify parents and eligible students of their rights under this law. The actual means of notification is left to each school. If you wish to see your records, you should contact the administration and a time will be scheduled to allow access to your records.

Any questions or concerns under this act should be directed to: Family Policy Compliance Office, Department of Education, 400 Maryland Ave SW, Room 3017, Washington D.C. 20202-4605 or you may call (202) 401-2057.

Cosmetology Satisfactory Progress Policy

All students attending The Salon Professional Academy must maintain satisfactory academic progress (SAP) which is defined as reaching each checkpoint of training with an average theory and practical grade of 85% and 85% attendance.

SAP checkpoints are as follows: 450 hours (25%), 900 hours (50%), and 1350 (75%) hours

At these checkpoints, the student must have attended at least 85% of the scheduled hours, and must maintain an 85% grade point average to be considered making SAP. The maximum time frame in which any student can complete their program is 117.6% of the normal duration of the program -or- 67 weeks for a cosmetology student. However, any student who attends beyond the contract end date will pay additional fees as stated in the student's contract.

If at one of the above checkpoints, the student is not making SAP, the student will be advised by the financial aid and/or education office that (s)he will be placed on academic warning. The student will be eligible for financial aid disbursements during the payment period without the need for an appeal. Documentation will be placed in the student's file. The student will be informed that (s)he will be put on academic warning until the end of the current checkpoint (payment period).

If the student is on academic warning and has not met the minimum requirements for satisfactory progress by the end of the current checkpoint (payment period), the student will be deemed ineligible for Title IV aid and/or Veterans benefits for subsequent payment periods or until satisfactory progress is reestablished. The only way a student may still be deemed eligible for benefits during this time period is after completing a successful appeal as detailed below. In the absence of an appeal, the student will be notified by the financial aid office and/or education office that (s)he will only be allowed to continue in his/her program if the student demonstrates willingness and/or is attempting to comply with satisfactory progress standards and pays privately for that payment period.

A student who has been deemed ineligible for Title IV aid and/or Veterans benefits may appeal the unsatisfactory progress determination on the basis of death of a relative, injury or illness of the student, or other special circumstances which prevented the student from being able to achieve satisfactory progress during that payment period. The student may appeal by submitting a request to the Director or Owner in writing, explaining why the student was not able to achieve satisfactory progress and any documentation that supports the student's appeal (i.e. doctor's note). The student must also submit a written plan detailing how (s)he will regain satisfactory progress and the timeframe in which (s)he will do so. The Director or Owner will review the individual's case privately and then hear the Director of Education's evaluation with the student present. The student will

then have an opportunity respond to the Director of Education's evaluation and provide any additional documentation before a determination is made. The Director or Owner will then make a determination and notify the student and the Director of Education before placing documentation in the student's file. Each student is an individual, as are his/her circumstances. Student files will be documented as to the specific circumstances of his/her probation. A student making unsatisfactory progress may be reinstated for academic and financial aid purposes after a successful appeal, but will remain on academic probation until the student has completed the written plan and regained satisfactory progress.

If the student does not appeal or fails to demonstrate a willingness and/or is not attempting to comply with satisfactory progress standards, or if the student fails to make payments during this period, the student may be withdrawn from the Academy for unsatisfactory progress. Any Title IV aid and/or Veterans benefits will be terminated, and the appropriate agencies will be notified that the student has been withdrawn.

If a student withdraws while on academic warning or academic probation and chooses to re-enroll, the student will still be on warning or probation upon re-entry. The student must attain satisfactory progress by the next payment period (or adhere to their written plan, if on probation) in order to maintain eligibility for Title IV aid and/or VA benefits. A student who must take an approved leave of absence or must withdraw from training for non-academic reasons may return to the program with no loss of satisfactory progress, if the student was making satisfactory progress when the student left.

In the case of a temporary interruption of attendance, a Cosmetology student can take up to one hundred and eighty (180) days, and this time will not affect his/her satisfactory progress standing. A leave of absence may extend the student's contract period and minimum time frame by the same number of days in the leave of absence. A student taking a leave of absence that is not in satisfactory progress and has been put on academic warning or academic probation may return to school, but will remain on academic warning or academic probation.

There are no incomplete, remedial, or non-credit courses offered at this institution. A withdrawal from the program has no impact on satisfactory progress determination.

Aesthetics Satisfactory Progress Policy

All students attending The Salon Professional Academy must maintain satisfactory academic progress (SAP) which is defined as reaching each checkpoint of training with an average theory and practical grade of 85% and 85% attendance.

SAP checkpoints is 300 hours (50%)

At these checkpoints, the student must have attended at least 85% of the scheduled hours, and must maintain an 85% grade point average to be considered making SAP. The maximum time frame in which any student can complete their program is 117.6% of the normal duration (contract end date) of the program -or- 44.7 weeks. However, any student who attends beyond the contract end date will pay additional fees as stated in the student's contract.

If at the checkpoint, the student is has not met the minimum requirements for satisfactory progress, the student will be advised by the financial aid and/or education office that (s)he has been deemed ineligible for Title IV aid and/or Veterans benefits for the current payment period. The only way a student may still be deemed eligible for benefits during this time period is after completing a successful appeal as detailed below. In the absence of an appeal, the student will be notified by the financial aid office and/or education office that (s)he will only be allowed to continue in his/her program if the student demonstrates willingness and/or is attempting to comply with satisfactory progress standards and pays privately for that payment period.

A student who has been deemed ineligible for Title IV aid and/or Veterans benefits may appeal the unsatisfactory progress determination on the basis of death of a relative, injury or illness of the student, or other special circumstances which prevented the student from being able to achieve satisfactory progress during that payment period. The student may appeal by submitting a request to the Director or Owner in writing, explaining why the student was not able to achieve satisfactory progress and any documentation that supports the student's appeal (i.e. doctor's note). The student must also submit a written plan detailing how (s)he will regain satisfactory progress and the timeframe in which (s)he will do so. The Director or Owner will review the individual's case privately and then hear the Director of Education's evaluation with the student present. The student will then have an opportunity respond to the Director of Education's evaluation and provide any additional documentation before a determination is made. The Director or Owner will then make a determination and notify the student and the Director of Education before placing documentation in the student's file. Each student is an individual, as are his/her circumstances. Student files will be documented as to the specific circumstances of his/her probation. A student making unsatisfactory progress may be reinstated for academic and financial aid purposes after a successful appeal, but will remain on academic probation until the student has completed the written plan and regained satisfactory progress.

If the student does not appeal or fails to demonstrate a willingness and/or is not attempting to comply with satisfactory progress standards, or if the student fails to make payments during this period, the student may be withdrawn from the Academy for unsatisfactory progress. Any Title IV aid and/or Veterans benefits will be terminated, and the appropriate agencies will be notified that the student has been withdrawn.

If a student withdraws while on academic probation and chooses to re-enroll, the student will still be on probation upon re-entry. The student must adhere to their written plan, in order to maintain eligibility for Title IV aid and/or VA benefits.

Part time students are not allowed to take a leave of absence. There are no incomplete, remedial, or non-credit courses offered at this institution. A withdrawal from the program has no impact on satisfactory progress determination.

Whistleblower Protection (Anti-Retaliation) Policy

The Salon Professional Academy (hereinafter “Academy”) complies with all federal, state and local laws. This includes laws which require that nothing in the law shall be construed to permit a school to take retaliatory action against anyone with respect to the implementation of the Clery Act.

Purpose

This policy is designed to protect any Academy employee, student or other member of the Academy (hereinafter “Individuals”) who make a good faith disclosure of suspected wrongful conduct. Further, it allows Individuals to meet their obligations to disclose violations of the law and serious breaches of conduct covered under Academy policy. It also informs Individuals of disclosure requirements, and protects Individuals from adverse academic or employment action as a result of having disclosed the wrongful conduct. Finally, it provides Individuals who believe they have been subject to adverse actions to seek relief from retaliatory acts.

Definitions

Wrongful Conduct is defined as a violation of applicable state and/or federal laws or regulations, or a serious violation of Academy policy. Also included in this definition is the use of Academy property, resources or authority for personal gain or other non-Academy related purpose except as provided under Academy policy.

Good Faith Reporting is defined as an allegation of Wrongful Conduct made by an Individual who believes that Wrongful Conduct may have occurred. An allegation made with reckless disregard for or willful ignorance of facts that would disprove the allegation is not considered to be a report in Good Faith.

Statement of Policy

Individuals are required to follow state and federal laws and regulations as well as Academy policies. Furthermore, Individuals cannot be compelled by a supervisor or Academy official to violate a law or Academy policy. In the best interest of the Academy, Individuals who have knowledge of specific acts which that Individual believes violates the law or Academy policy, must disclose those acts to an appropriate Academy official.

The Academy has created procedures for handling a Good Faith Report of Wrongful Conduct, as well as procedures for responding to complaints of retaliation against Individuals making these reports. The procedure is detailed below, and will be published in employee and student handbooks.

Procedures for Handling Good Faith Reporting of Wrongful Conduct

Making Disclosures

Disclosures of Wrongful Conduct should be reported to a Director. If the Individual has reason to believe that a Director may be involved, the conduct must be reported directly to the owner.

Nothing in this policy is intended to interfere with an Individual's right to make a disclosure under applicable law.

Complaints of Reprisal

Individuals who have received adverse academic or employment action based on their Good Faith Report of alleged Wrongful Conduct may contest the action taken by filing a written complaint of reprisal to the owner. Nothing in this policy is intended to interfere with legitimate employment decisions. In addition, nothing in this policy is intended to interfere with an Individual's rights to reprisal under applicable law.

Reasonable Attempt for Correctness of Information

An Individual must make a reasonable attempt to ascertain the correctness of any information that Individual reports. Individuals may be subject to disciplinary actions for knowingly falsifying any information that the Individual reports.

Protection of Employees Reporting Conduct Violations

Subject to applicable law, an employee who makes a Good Faith Effort to Disclose Wrongful Conduct may not have their employment terminated, have a salary increase or employment related benefit withheld, be transferred or reassigned, be denied a promotion that the employee would have otherwise received, be demoted or be demoted.

Copyright Policy

Title 17 of the United States Code governs the photocopying and other reproduction of copyrighted material. This law provides that under certain conditions, libraries and educational institutions are authorized to provide photocopies or other reproduction of copyrighted material. One of these conditions of fair use states that copyrighted materials cannot be “used for any purpose other than private study, scholarship or research.” If a person obtains copyrighted material under this condition and later uses it in excess of the fair use, that person may be liable for copyright infringement. The Salon Professional Academy reserves the right to refuse to provide copyrighted materials if in our judgment, providing these materials would result in a copyright infringement. This policy applies to all forms of copyrighted material, including unauthorized peer-to-peer file sharing. Plagiarism or other unlawful use of copyrighted materials will not be tolerated at The Salon Professional Academy. If an infringement occurs, disciplinary action will be taken to the extent seen fit by the owners or administrators of The Salon Professional Academy. Legal consequences of infringement could range from injunctions to criminal penalties depending on the type of infringement. For additional information on copyright laws and penalties, please visit the U.S. Copyright Office at <http://www.copyright.gov/>

Vaccination Policy

The Salon Professional Academy does not require vaccinations for admission into any of our programs. Anyone who is interested in obtaining more information on vaccinations should contact their local public health department or consult with their healthcare provider. The La Crosse County Health Department is located on the second floor of the Health and Human Services Building at 300 4th Street North, La Crosse, WI 54601. They are open from 8:30 am – 5:00 pm Monday through Friday, and can be reached by phone at (608) 785-9872.

Disability Policy

The Director/Owner, is hereby responsible for performing the duties of the Disabilities and Compliance Coordinator. In the case of a prospective or current student states that they have a disability including an intellectual disability, that person will be immediately referred to the Disability and Compliance Coordinator to continue the discussion. In the case that the Disability and Compliance Coordinator is not available for the interview, employees must schedule a meeting with the Disability and Compliance Coordinator to complete the admissions process/discussion with the student or prospective student. Documentation of a prospective student’s disability will ONLY be accepted after the student has been enrolled and accepted into the program. Documentation should not be accepted by employees, and should be taken only by the Disabilities and Compliance Coordinator.

The Academy believes that all persons are entitled to equal opportunity and does not discriminate against its students or applicants because of race, gender, color, religion, sexual orientation, age, national origin, disability, medical condition, marital status, veteran status or on any other basis protected by law.

The Academy is committed to providing “reasonable accommodations” in keeping with the Americans with Disabilities Act of 1990. Students must provide an appropriate documentation

of the disability which should include appropriate diagnostic testing and a recommendation form prepared by a qualified person outside of the Academy. “Reasonable accommodations” will be determined by the Academy in consultation with the student, faculty and/or staff member. Accommodations are not retroactive.

Students seeking accommodations should contact Sue Kolve-Feehan, Director at (608) 783-7400.