

Summit Salon Academy Kokomo

Consumer Information 2018

Table of Contents

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

Summit Salon Academy Kokomo Consumer Information 2018

General Consumer Information to all Students

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

Contact Personnel to Assist with Consumer Information

Our Financial Aid Director and Admissions Director is knowledgeable of the information contained within this document and are readily available to assist prospective/enrolled students and/or their parents during normal business hours. Our business hours are Monday-Friday 9:00 am to 5:00 PM.

Financial Aid

For financial aid information you may contact Sarah Myers, Financial Aid Director, at (765) 454-9840 Ext. 3 for additional questions or email at finaid@kokomotspa.com.

General Information

For general Academy information you may contact Sandra McCarty, Admissions Director, at (765) 454-9840 Ext. 2 or email at enroll@kokomotspa.com.

Academy Facilities

The Academy is located at 1012 South Reed Rd, Kokomo, Indiana, 46901. The Academy is a 9,000 square foot educational facility with state-of-the-art equipment and spacious hair care, nail care, skin care, student lounge, classroom and office areas.

Student Right to Know (Pre-enrollment Information)

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

Administration and Facility

Summit Salon Academy's faculty consists of the Owner, Admissions Director, Financial Aid Director, Support Staff, and a minimum of one educator per 20 students. List of faculty can be found in our current catalog, insert #1.

Licensure/Accreditation/Organizations

Licensure

The Academy is licensed by the
Indiana Professional Licensing Agency,
402 W. Washington St., Room W072,
Indianapolis, IN 46204.
Phone: 317-234-3031. Email: pla12@PLA.IN.gov

Accrediting Agency

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

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

Summit Salon Academy Kokomo

Consumer Information 2018

Admissions Policy – Admissions Requirements

All programs offered by the Academy are instructed in the English language only. We do not recruit students already attending or admitted to other schools offering similar programs.

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

1. Must be at least 17 years of age.
2. Completed Enrollment Application and payment of all required fees.
3. Copy of student's high school diploma or G.E.D. certificate, or a high school transcript with the graduation date or college transcripts or a state-issued credential for secondary school completion if home-schooled. The Academy does not admit ability-to-benefit students.
4. Copy of the student's driver's license or photo identification card.
5. A signed complete Enrollment Agreement.
6. Instructor program – in addition to meeting the above requirements the applicant must have at least 6 months salon experience in the field for which they are licensed as a practitioner (excluding barbers).

The institution admits a limited number (10% of its current enrollment) of high school students who are not enrolled under a training agreement if the applicant meets the state requirements for admission, obtains permission in writing from the high school in which they are enrolled and successfully completes a pre-enrollment evaluation as established by the institution.

Please note that the State Board of Cosmetology and Barber Examiners may suspend, deny, or revoke a license or certificate for certain felony convictions per section IC 25-1-1.1-2 and IC 25-1-1.1-3. Therefore, Summit Salon Academy makes no guarantees of licensure to anyone enrolling in our programs who have a felony record.

Enrollment Process

Schedule a visit and tour. Complete enrollment application and pay non-refundable application fee (\$50.00) to The Academy. Meet staff and students. Learn about curriculum, books and kits, apparel code and payment plans. Have high school and post-high school transcripts sent to The Academy. Sign enrollment agreement.

Transfers

A transfer student from another institution may be accepted after careful evaluation of the student's academic records. Each transfer must be evaluated on an individual basis. Summit Salon Academy must receive a sealed official transcript from the institution attended. Transfer students pay current hourly rate for tuition. Transfer students may begin at the foundation phase of training. All transfer hours accepted are applied at the end of training. The following outlines how transfers will be accepted:

- No more than 33% of the program can be credited from another institution for students who have not completed a program.
- Summit Salon Academy Kokomo will accept 100% of the student's hours if transferring from another The Salon Professional Academy or Summit Salon Academy.
- Summit Salon Academy accepts 1200 transfer hours from anyone who is already licensed as a cosmetologist and wishing to enroll in the Barbering program and vice versa.
- Summit Salon Academy will accept 100% of transfer hours for students already licensed in another State and needing to complete additional hours of training.
- Summit Salon Academy will accept 100% of transfer hours from current licensed Estheticians into the Esthetics (Advanced) 840 hour program.
- Summit Salon Academy will accept 100% of transfer hours from any student transferring in from a closed institution.

Summit Salon Academy Kokomo Consumer Information 2018

Non Discrimination Statement

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

Job Placement

The Academy maintains contacts in the cosmetology, barber, skin and nail care professions 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. While the school cannot guarantee employment for graduates, assistance in finding suitable placement in the field for which the student was prepared is provided by posting area job openings on a career opportunities resource page on our website for students to review. However, the Academy does follow-up on graduates to help us prepare new students for future job placement.

Included in the job placement rate are eligible graduates. Every year The Academy is required by our accrediting agency, NACCAS, to complete an Annual Report and this data is collected for that submission. We collect this data by surveys upon graduation, social media, telephone calls, emails/text messages and personal sitting. This report determines which graduates are eligible and ineligible for placement based upon what their status was immediately after graduation. Some instances that would make them ineligible would be (a). The graduate is deceased (b). The graduate had a permanent or indefinite disability (c). The graduate was deployed for military service/duty (d). The graduate studied under a student visa and is ineligible for employment in the U.S. (e). The graduate continued his/her education at an institution under the same ownership. Once we decide who is eligible and ineligible then we can finish out the placement rate based on all eligible graduates with employment by November 30th of the applicable year.

Graduation, Licensure, and Placement Rates

Outcome Rates – Based on the NACCAS 2016 Annual Report

Graduation Rate	Licensure Rate	Placement Rate
75.86%	100%	89.39%

Services to Students with Disabilities

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

Vaccination Policy

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

Voter Registration

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

Safety Requirements

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

Summit Salon Academy Kokomo

Consumer Information 2018

reaction that an individual may have to certain chemicals. Any product that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

Physical Demands Placed On the Body

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

Licensing Requirements

To become licensed in **cosmetology** in Indiana, students must be 18 years of age, complete 1500 hours of approved training, graduate from an approved school, not committed an act for which the applicant could be disciplined under IC 25-8-14, paid all fees for issuance of license and pass the state board exams.

To become licensed in **barbering** in Indiana, students must be either 18 years of age OR 17 years of age AND a graduate of an accredited high school, complete 1500 hours of approved training, graduate from an approved school, not committed an act for which the applicant could be disciplined under IC 25-1-11, paid all fees for issuance of license and pass the state board exams.

To become licensed in **esthetics** in Indiana, a student must be 18 years of age, complete 700 hours of approved training, graduate from an approved school, not committed an act for which the applicant could be disciplined under IC 25-8-14, paid all fees for issuance of license and pass the state board exams. However, the Academy requires students in the Esthetics (Advanced) program to complete 840 hours of approved training. The additional 140 hours includes advanced training in makeup, and more hands experience benefiting the student's education and career readiness and meeting industry demands.

To become licensed in **manicurist** in Indiana, a student must be at least 18 years of age, complete 450 hours of approved training, graduate from an approved school, not committed an act for which the applicant could be disciplined under IC 25-8-14, paid all fees for issuance of license and pass the state board exams. However, the Academy requires students in this program to complete 600 hours of approved training. The additional 150 hours includes advance studies and more hands-on experience benefiting the student's education and career readiness.

To become licensed as a **student instructor** in Indiana, a student must be 18 years of age, hold a cosmetologist, esthetician, manicurist, or barber license issued under this article, completed the 6 months salon experience requirements required (excluding barbering), complete 1000 hours of approved training, graduate from an approved school, not committed an act for which the applicant could be disciplined under IC 25-8-14, paid all fees for issuance of license and pass the state board exams.

Please note that the State Board of Cosmetology and Barber Examiners may suspend, deny, or revoke a license or certificate for certain felony convictions per section IC 25-1-1.1-2 and IC 25-1-1.1-3. Therefore, Summit Salon Academy makes no guarantees of licensure to anyone enrolling in our programs who have a felony record.

Summit Salon Academy Kokomo Consumer Information 2018

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

Hours -The Academy is open Monday through Saturday plus evenings. Hours of attendance depend on the schedule assigned.

PROGRAM	WEEKS	HOURS	SCHEDULE	HOURS/WK
Cosmetology	50	1500	TUES – FRI or SAT	30
Cosmetology – PT	59	1500	MON-THUR & SAT	25.5
Esthetics	28	700	MON-THUR & SAT	25.5
Esthetics – Days	27	700	TUES - FRI	26
Esthetics – Advanced	33	840	MON-THURS & SAT	25.5
Manicurist	24	600	MON-THUR & SAT	25.5
Manicurist - Days	24	600	TUES – SAT	25.5
Instructor	34	1000	MON-SAT	30
Barbering	50	1500	TUES-FRI or SAT	30

Tuition

Program	Tuition	Books/Kits	Registration Fee	Application Fee	Total
Cosmetology	15,200.00	2,550.00	150.00	50.00	17,950.00
Cosmetology – PT	15,200.00	2,550.00	150.00	50.00	17,950.00
Esthetics	9,100.00	2,050.00	150.00	50.00	11,350.00
Esthetics – Days	11,100.00	2,050.00	150.00	50.00	13,350.00
Esthetics (Advanced)	10,920.00	3,199.00	150.00	50.00	14,319.00
Manicurist	5,400.00	750.00	150.00	50.00	6,350.00
Manicurist – Days	5,400.00	750.00	150.00	50.00	6,350.00
Instructor	8,000.00	1,085.00	150.00	50.00	9,285.00
Barbering	15,200.00	2,750.00	150.00	50.00	18,150.00

Textbook and Kits

The Academy books and kits items are available through suppliers that sell to licensed professionals/cosmetology colleges only. The Academy pays wholesales costs for these textbooks and kit items and then passes those savings along to the student, costs of textbooks are below. The textbook and kit items are non-refundable. The Academy reserves the right to change books and kit costs as needed. Students provide their own stationary supplies.

Cosmetology			
Pivot Point Fundamentals	Coursebook	ISBN#978-1-940593-56-2	\$ 148.00
Pivot Point Fundamentals	Study Guide	ISBN#978-1-940593-52-4	\$ 86.00
Pivot Point Fundamentals	Exam Prep	ISBN#978-1-940593-54-8	\$ 49.00
Pivot Point Fundamentals	Course & SG	ISBN#978-1-940593-58-6	\$ 172.00
Pivot Point Fundamentals	Course, SG, & Exam Prep	ISBN#978-1-940593-59-3	\$ 209.00
Barbering			
Pivot Point Fundamentals	Coursebook	ISBN#978-1-940593-95-1	\$ 166.80
Pivot Point Fundamentals	Study Guide	ISBN#978-1-940593-92-0	\$ 94.80
Pivot Point Fundamentals	Exam Prep	ISBN#978-1-940593-94-4	\$ 58.80
Pivot Point Fundamentals	Course & SG	ISBN#978-1-940593-96-8	\$ 202.80
Pivot Point Fundamentals	Course, SG & Exam Prep	ISBN#978-1-940593-97-5	\$ 238.80

Summit Salon Academy Kokomo Consumer Information 2018

Esthetics			
Salon Fundamentals	Coursebook	ISBN#978-0-9742723-1-3	\$ 94.50
Salon Fundamentals	Study Guide	ISBN#978-0-9742723-7-5	\$ 73.00
Salon Fundamentals	Exam Prep	ISBN#978-0-974-2723-6-8	\$ 41.40
Salon Fundamentals	Course & SG	ISBN#978-1-936349-47-0	\$ 131.10
Manicurist			
Salon Fundamentals	Coursebook	ISBN#978-0-9779961-8-6	\$ 63.60
Salon Fundamentals	Study Guide	ISBN#978-0-9789765-0-7	\$ 45.00
Salon Fundamentals	Exam Prep	ISBN#978-0-9789765-1-4	\$ 40.20

Textbooks and Kit Disbursement Policy

Summit Salon Academy has payment options available for the purchase of textbooks and kit items. For those students using Title IV funds, the charge for textbooks and kit items can be added to the institution charges and funds will be disbursed by the payment period. The textbook and kit costs are payable in the first academic year. Students that use the Title IV option are considered to have authorized the use of Title IV funds to cover the cost of textbooks and kit items and will not have to give a written authorization for this purpose only. **NOTE:** The Student using Title IV funds (financial aid) only receives Title IV funds if the Student is making satisfactory progress or has been placed on financial aid warning. For those students that are on a cash payment plan, a down payment of 20% of tuition, plus books, kit and fees is paid prior to the first day of class and the remaining balance is paid as agreed upon prior to signing enrollment agreement. The textbook and kit items are non-refundable.

Additional Costs

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

Replacement Items: ALL PROGRAMS

Name Tag: \$10.00

Jump Journal: \$50.00

Apron/Cape: \$10.00

Compensation Expected

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

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

BUREAU OF LABOR STATISTICS

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

39-5012 HAIRDRESSERS, HAIRSTYLISTS, AND COSMETOLOGISTS

Summit Salon Academy Kokomo Consumer Information 2018

<http://www.bls.gov/oes/current/oes395012.htm>

39-5011 BARBER

<http://www.bls.gov/oes/current/oes395011.htm>

39-5094 SKIN CARE SPECIALISTS (ESTHETICS)

<http://www.bls.gov/oes/current/oes395094.htm>

25-1194 VOCATIONAL EDUCATION TEACHERS, POSTSECONDARY:

<http://www.bls.gov/oes/current/oes251194.htm>

O*NET RESOURCE CENTER

The O*NET program is the nation's primary source of occupational information. Central to the project is the O*NET database, containing information on hundreds of standardized and occupation-specific descriptors. The database, which is available to the public at no cost, is continually updated by surveying a broad range of workers from each occupation.

O*NET CODES

COSMETOLOGY:

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

BARBER:

<http://www.onetonline.org/link/summary/39-5011.00>

SKINCARE SPECIALISTS (ESTHETICS):

<http://www.onetonline.org/link/summary/39-5094.00>

VOCATIONAL EDUCATION TEACHER TRAINING, POSTSECONDARY:

<http://www.onetonline.org/link/summary/25-1194.00>

IPEDS STATISTICS

The College Navigator website (<http://nces.ed.gov/collegenavigator>) provides current and prospective students information about student body diversity, including the percentage of enrolled, full-time students in the following categories:

- Male / Female
- Self-identified members of a major racial or ethnic group
- Federal Pell Grant recipients

The College Navigator website also gives information concerning student services, students with disabilities, career placement during and after enrollment and transfer of credit from other academies, retention, licensure, graduation and placement rates.

NATIONAL CENTER FOR EDUCATION STATISTICS (CIP CODE 2010)

COSMETOLOGY:

<http://nces.ed.gov/ipeds/cipcode/cipdetail.aspx?y=55&cid=87771>

BARBER:

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

ESTHETICS:

<http://nces.ed.gov/ipeds/cipcode/cipdetail.aspx?y=55&cid=87271>

INSTRUCTOR:

<http://nces.ed.gov/ipeds/cipcode/cipdetail.aspx?y=55&cid=87275>

Summit Salon Academy Kokomo

Consumer Information 2018

Copyright Infringement Policy

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

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

Campus Security Act Information Disclosure

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

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

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

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

Summit Salon Academy Kokomo

Consumer Information 2018

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

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

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

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

Timely Warning

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

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

Drug Prevention Program

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

As a condition of employment, employees must notify The Academy of any criminal drug statute conviction for a violation occurring in the workplace not later than five days after such conviction. There are serious legal sanctions for illegal use of drugs and/or alcohol. There are serious health risks associated with such use. Health risks associated with the use of illicit drugs and the abuse of alcohol include: impaired mental and physical health, neurological disease/damage, memory and intellectual performance interference, mental and physical depression, uncontrollable violence, impulsive behavior, convulsive seizures, homicide, suicide, cardiac disease or damage, cardiovascular collapse or heart failure, gastrointestinal disease or damage, ulcers or erosive gastritis, anemia, liver and pancreatic disease, liver failure or pancreatitis, deteriorating

Summit Salon Academy Kokomo

Consumer Information 2018

relationships, and death. All students and / or staff at The Academy must understand The Academy's policies as stated above and recognize their impact if the law is broken in relation to drug and/or alcohol use.

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

- The dismissal that may occur following a final determination of the said proceedings regarding The Academy Drug Policy prohibits the possession, use, and sale of alcoholic beverages to anyone on our property or as part of any of our activities.
- The Academy policy also prohibits the possession, use and sale of illegal drugs.
- The Academy policy supports and enforces state underage drinking laws. Students caught in any of the above situations will be dismissed from the program and will be reported to the authorities.
- In some cases, conviction of drug-related offenses could result in the student's ineligibility of Title IV funding or other forms of financial assistance.

The Academy is committed to providing a working and educational environment for all students, faculty and staff that is free from sex discrimination, including sexual misconduct. Every member of the school community should be aware that the Academy is strongly opposed to sexual misconduct, and that such behavior is prohibited by state and federal laws.

The Academy's Sexual Misconduct Policy describes the school's programs to prevent sexual misconduct, and the procedures that the school will follow once an incident of sexual misconduct has been reported. This Policy is disseminated widely to the Academy community through publications, the school website, new employee orientations, student orientations, and other appropriate channels of communication. Copies of the Policy can be obtained from the Director on-site or by calling 765-454-9840, or from the school's website at www.kokomobeautyschool.com. The Academy provides training to key staff members to enable the school to handle any allegations of sexual misconduct promptly and effectively. The Academy will respond quickly to all reports of sexual misconduct, and will take appropriate action to prevent, to correct, and if necessary, to discipline behavior that violates this policy.

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

A complete list of Sex Offenders in Indiana can be found at www.icrimewatch.net/indiana.php.

The responsible members of the EDT consist of:

- 1) The Academy Owner – Susan Harding**
- 2) Financial Aid – Sarah Myers**
- 3) Front desk staff**

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

The verbal/written communication will include:

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

Summit Salon Academy Kokomo

Consumer Information 2018

Emergency Response Procedures

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

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

Emergency Procedures Due to Criminal or Terrorists Threats:

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

Tornado Watch

- In the event of a **Tornado warning**, students will be advised to remain in the salon area. Administrator will then call the local Sheriff department while the front desk staff prints out a current list of clients in the building. Admissions will then get the sign n sheet so an accurate count of students can be taken. If advised by the Sheriff's department to take cover, Administrator will notify Susan Harding (owner). Susan will then announce via intercom system that all guests, students and staff are to report to the conference room.
- If a student has a client, they are responsible for that client and will be reminded of such during the intercom announcement.
- Students not in class will be notified via SMS of the severe weather and cancellation of class until further notice by Susan Harding.
- The EDT will then assist in moving all of those present in the salon. If the Conference Room fills the EDT will move the overflow to the Esthetics room.
- A count will be taken and all will be advised to take cover until given the all clear by the Sheriff's department or National Weather Service.

Tornado Warning

When a tornado warning is issued:

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

Tornado Warning Procedure

- DO NOT leave the building
- Move away from the perimeter and exterior of the building
- Report to the **Conference Room** marked by the **Tornado Safety Area** sign. If this room is full members of the EDT will direct those in need of shelter to the **Esthetics Room**.

- Take shelter under tables, if possible.
- Go to the center of the room.
- Sit down and cover your head.
- Make every effort to remain calm and encourage those around you to do likewise.
- Remain in the shelter location until instructed to return to your previous activities.
- A tornado safety map may be found in the student lounge and near the front desk

Summit Salon Academy Kokomo

Consumer Information 2018

Fire Procedure

- In the event a staff member is alerted to a fire, the information will be taken to Susan Harding (owner).
- Susan will then announce via intercom that all are to exit the building in an orderly fashion. If students have a client they are responsible for that client and will be reminded during the intercom announcement.
- Upon hearing the announcement, front desk staff is to print out a current list of present clients. Admissions will get the student sign in sheet on her way out of the building.
- If exiting out the front doors, all are to report to Hippiie Juice and wait for a count to be taken.
- If exiting out the rear doors, all are to report to the grassy area behind the loading dock and then join the others at Hippiie Juice.
- An educator will then take count. After going through the client roll call twice, clients may leave if necessary.
- Students are not to leave the area surrounding Hippiie Juice unless given the okay by a member of the EDT.

Fire Drills

Fire drills will be practiced **Quarterly** require your most serious cooperation and consideration. All exits must be in working condition and unobstructed.

In A Fire Emergency

- If you smell smoke or see fire, report it immediately to an educator. A warning will then be given over the intercom system. Do not panic. Proceed as follows:
 - Students in the salon area exit single file out the front doors. **If you have a guest at the time, the guest is your responsibility.**
 - If exiting out the front doors of the building, please report to the rear of the Hippiie Juice and **remain there until a member of the EDT is able to take an accurate count of staff, students and guests.**
 - If in a classroom, exit out the back of the building walk to the grassy area behind the loading dock; **If possible join the others at Hippiie Juice and remain there until a member of the EDT is able to take an accurate count of staff, students and guests.**

An evacuation map may be found in the student lounge and near the front desk.

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

Reporting Crimes

- If a student reports a crime, a member of the EDT is to first, take necessary actions to immediately address the situation. If immediate action is not necessary, record all details involving the crime then report to Susan Harding. The crime then must be reported to the Kokomo Police Department and recorded in the crime log (located in the financial aid office).
- Any crime involving a bias must be recorded as such under hate crimes.
- If a student wishes to report a crime confidentially direct the student to Susan Harding.
- The Academy is committed to providing a working and educational environment for all students, faculty and staff that is free from sex discrimination, including sexual misconduct. Every member of the school community should be aware that the

Summit Salon Academy Kokomo Consumer Information 2018

Academy is strongly opposed to sexual misconduct, and that such behavior is prohibited by state and federal laws.

- The Academy's Sexual Misconduct Policy describes the school's programs to prevent sexual misconduct, and the procedures that the school will follow once an incident of sexual misconduct has been reported. This Policy is disseminated widely to the Academy community through publications, the school website, new employee orientations, student orientations, and other appropriate channels of communication. Copies of the Policy can be obtained from the Director on-site or by calling 765-454-9840, or from the school's website at www.kokomobeautyschool.com. The Academy provides training to key staff members to enable the school to handle any allegations of sexual misconduct promptly and effectively. The Academy will respond quickly to all reports of sexual misconduct, and will take appropriate action to prevent, to correct, and if necessary, to discipline behavior that violates this policy.
- The Academy's Sexual Misconduct Policy governs sexual misconduct involving students that occurs on any school property or in connection with any Academy-sponsored program or event. This Policy applies to all students, employees, and third parties conducting business with the Academy, regardless of the person's gender, gender identity, sexual orientation, age, race, nationality, class status, ability, religion or other protected status. The Academy encourages victims of sexual violence to talk to somebody about what happened so victims can get the support they need, and so the school can respond appropriately. As further described in the Policy, the Academy will seek to respect a victim's request for confidentiality to the extent possible, while remaining ever mindful of the victim's well-being.

In case of serious accident or illness:

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

Power Failure:

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

EMERGENCY CONTACT NUMBERS	
Immediate Help (Fire, Police, Rescue) - 9-1-1	Indiana State Police: 317-232-8262
Kokomo Fire Department: 765-457-2636	City of Kokomo Police Department Non-Emergency – 765-459-5101
Howard County Sheriff Department: 765-457-1105	Adult Abuse Hotline: 800-992-6978
Poison Information (Indiana Poison Center): 800-222-1222	Child Abuse Hotline: 800-800-5556
Alcohol, Tobacco & Firearms: 317-287-3500	FBI: 317-595-4000
Deaf/ Hearing Impaired – Emergency: 765-452-2300	National Runaway Switchboard: 800-RUNAWAY
National Response Center (Hazardous Spills): 800-424-8802	US Marshall: 317-226-6566
National Suicide Prevention Hotline: 800-273-TALK	US Secret Service: 317-635-6420

Summit Salon Academy Kokomo Consumer Information 2018

Crime Report

Hate Crimes:

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

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

2015: There were no reported Hate Crimes for the year.

Crime Log Report	2015			2016			2017		
	On-Campus	Non-campus Property	Public Property	On-Campus	Non-campus Property	Public Property	On-Campus	Non-campus Property	Public Property
Murder/ Non-Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Sex Offenses, Forcible	n/a	n/a	n/a	0	0	0	0	0	0
Rape	0	0	0	0	0	0	0	0	0
Fondling	0	0	0	0	0	0	0	0	0
Sex Offenses, Non-Forcible	n/a	n/a	n/a	0	0	0	0	0	0
Incest	0	0	0	0	0	0	0	0	0
Statutory Rape	0	0	0	0	0	0	0	0	0
Robbery	0	0	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0	0

Arrests & Disciplinary Referrals	2015			2016			2017		
	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property
Arrests: Weapons: Carrying Possessing, Etc	0	0	0	0	0	0	0	0	0
Disciplinary Referrals: Weapons: Carrying, Possessing, Etc	0	0	0	0	0	0	0	0	0
Arrests: Drug Abuse Violations	0	0	0	0	0	1	0	0	0
Discipline Referrals: Drug Abuse Violations	0	0	0	0	0	0	0	0	0
Arrests: Liquor Law Violations	0	0	0	0	0	0	0	0	0
Disciplinary Referrals: Liquor Law Violations	0	0	0	0	0	0	0	0	0

Unfounded Crimes:

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

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

2015: There were no reported Unfounded Crimes for the year.

VAWA Offenses	2015			2016			2017		
	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property
Domestic Violence	0	0	0	0	0	0	0	0	0
Dating Violence	0	0	0	0	0	0	0	0	0
Stalking	0	0	0	0	0	0	0	0	0

Summit Salon Academy Kokomo

Consumer Information 2018

Family Educational Rights and Privacy Act of 1974

It is the policy of The Academy to abide by the Family Educational Rights and Privacy Act of 1974. The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

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

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school. For additional information; you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800-437-0833. Or you may contact us at the following address:
Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW Washington, D.C. 20202-8520

Summit Salon Academy Kokomo

Consumer Information 2018

Safeguarding Consumer Information

Procedure for Maintaining and Safeguarding Student Records

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

Financial Aid Professional Code of Conduct

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

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

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

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

1. **BE ETHICAL** and conduct myself with **INTEGRITY**
2. **AVOID** any conflicts of interest and comply with the Summit Salon Academy student loan code of conduct.
3. **PROVIDE** prospective and enrolled students with accurate and complete financial aid and policy information.
4. **KEEP** student information confidential and comply with the Family Educational Rights and Privacy Act (FERPA) as defined in the school catalog.
5. **COMPLY** with applicable federal and state laws and regulations, accredited rules and The Academy policies and procedures.
6. **ADHERE** to all policies and procedures set forth by Summit Salon Academy.

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

1. **ASK** prospective, enrolled, or former students for their FAFSA PIN
2. **MAKE** statements that contradict information in the school catalog or enrollment agreement
3. **DISCUSS** financial information of a prospective, enrolled, or former student with anyone except the student unless he or she provided a release in compliance with FERPA.
4. **COMPLETE** or sign any document on behalf of a prospective, enrolled, or former student, including:
 - a. Initialing any document on behalf of a student
 - b. Using white-out or erasure material of any kind on a document and
 - c. Modifying or altering information provided by a student
5. **PROVIDE** inaccurate information, such as information about
 - a. The school's programs, facilities, student services and jobs
 - b. The school's graduation and placement rates

Summit Salon Academy Kokomo

Consumer Information 2018

- c. Criteria for financial aid eligibility
 - d. Amount of financial aid funding
 - e. Interest rates for student loans
 - f. Availability of financial aid funding
 - g. Transfer of credits to or from other colleges or universities
 - h. Credentials or licensing a student may obtain
 - i. Potential income levels upon graduation
6. **PAY** the enrollment/application fees of a prospective or enrolled student, or LOAN or give money to a prospective or enrolled student.
 7. **DISCUSS credit** history, credit ratings or credit standings with a student.
 8. **DISCUSS** my own personal financial situation or engage in any conversations unrelated to financial aid

As a Financial Aid Employee, I further commit that **I WILL:**

1. Frequently re-read The Academy's policies and procedures, school Catalog, student loan code of conduct, and this Code of Conduct to ensure that I am familiar with all of their requirements and or contents
2. Immediately contact my supervisor and or Compliance Department at susan@ssakokomo.com if I have any questions about the school Catalog or this Code of Conduct
3. Immediately notify my supervisor and/or the Compliance Department at susan@ssakokomo.com if I believe any Employee is violating this Code of Conduct, the school catalog, Summit Salon Academy's policies and procedures, or any code of conduct.

Title IV Funding – General Information

Summit Salon Academy educates students and/or parents in all options of financial aid available to those who qualify. We understand that all students/families needs are unique. We are committed to the student's educational success, a part of which includes securing the proper funding. The information from the FAFSA, provided by the student and/or parent, in conjunction with state and federal regulations determines eligibility for available programs. Many parents borrow money to help cover educational costs and living expenses for their daughter/son. Summit Salon Academy encourages parents of eligible dependent students to apply for the Federal Parent Plus Loan.

Types of Financial Aid Available

Federal Pell Grant (Need Based Aid)

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

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

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

Direct Stafford Loans

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

Summit Salon Academy Kokomo

Consumer Information 2018

- Direct PLUS Loans (Plus Loans) are loans parents can obtain to help pay the cost of education for their dependent undergraduate children.

G.I. Bill

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

Consumer Loans – TFC

Students who need additional funding or who are ineligible for federal aid may need to utilize alternative private consumer credit loan funding. A FAFSA is not required to apply for alternative forms of lending. Private loans typically have higher and variable interest rates. In addition, these private loans may have more fees invoked and less flexible repayment options. Applications are available in financial aid office. All applicants must have a qualified borrower and co-borrower to be eligible for this loan. Apply with FAO.

Indiana State Grants

We do not participate in any state funding.

For updates and more information on federal financing, go to www.studentaid.ed.gov to learn more.

Eligibility of Title IV Aid

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

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

Steps To Apply for Title IV Aid

1. The student must complete the FAFSA for each financial aid year in which the student is eligible to receive aid. The Department of Education (DOE) prefers students complete a web FAFSA at www.fafsa.ed.gov. To complete a web FAFSA, the student will need an FSA ID. This can be obtained at <https://fsaid.ed.gov/npas/index.htm>. This ID is unique to each FAFSA applicant and cannot be shared with anyone else as it acts as the student's signature required to submit a FAFSA. A parent of a dependent student must also apply for a FSA ID. The parent is required to sign the web FAFSA with their uniquely created ID.
2. Once your FSA ID has successfully been created, a web FAFSA can now be completed. Be sure to follow all instructions when completing the FAFSA. Enter *The Academy's School Code, 041866*, for Summit Salon Academy Kokomo (Formally Salon Professional Academy (The)). This will allow disclosure of information from the FAFSA to The Academy chosen by entering the school code. In the case of a dependent student, both the student and one parent will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant. Dependency status is determined by the information that is filled out on the student's FAFSA.

Summit Salon Academy Kokomo Consumer Information 2018

3. If the parents of a dependent student refuse to provide information on the FAFSA; the student will not be eligible for Pell Grants and will only be eligible for unsubsidized funding.
4. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The Academy will be sent an ISIR (Institutional Student Information Record) for all students who list their school code. All verification and/or corrections must be completed prior to qualifying for aid.
5. If a student's FAFSA is selected for verification, the student will receive The Academy's verification policy and a verification worksheet. The student is required to return the verification worksheet completed, as well as provide any other requested documents. If parent information is entered in the FAFSA, or the student is a dependant, parents may need to provide additional requested documents. If selected, this verification process must be completed before a student can receive federal aid. The verification process could result in a corrected ISIR and new Expected Family Contribution (EFC) number which could affect the student's unmet need and eligible need based aid, Stafford Subsidized Loans and Pell Grants.
6. The Primary EFC provided on the student's ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet. This Primary EFC number corresponds with the number of months in each academic year. The Cost of Attendance Budget for each academic year includes the student's tuition costs per academic year. These costs include tuition, applicable fees, kit and books (per the academic year in which the cost is incurred), room and board, personal expenses and transportation costs.
7. Summit Salon Academy utilizes the information presented on the student's ISIR and the NSLDS (National Student Loan Data System) to determine the student's eligibility and to calculate the student's unmet need for the student's grade level. This is done in compliance with the Cost of Attendance Budget grade level limits based on hours in the academic year.
8. Students who desire low interest Stafford Federal Student Loans must complete a Master Promissory Note or Electronic Master Promissory Note (E-MPN) at www.studentloans.gov
9. Parents desiring to take out a low interest Federal Parent Plus Loan on behalf of their dependent daughter or son must complete a Consent to Credit Check document that is made available by the Financial Aid Office. This form must be completed by the parent requesting the loan.
10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal loans. For Direct Loans, students may access Entrance Loan Counseling at www.studentloans.gov
11. Students will need to accept or decline eligible aid by completing the Students Financial Aid Award Notice with the Financial Aid Administrator.
12. Accepted aid will be listed on the student's award letter.
13. Students are required to notify The Academy's Financial Aid Officer if they receive any additional financial assistance before or after an award letter has been issued. Scholarships or other types of financial aid could be reported throughout the year. If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.
14. Students will complete said process for the 1st academic year (1-900 hours) and 2nd academic year (901-1500 hours).

Special Circumstances – Dependency Override & Professional Judgement

Dependency Override – Students who do not meet the Federal definition of an independent, but have unusual circumstances, may appeal their dependency status to The Academy's Financial Aid Office. Dependency Status overrides are done on a case by case basis and a determination from one Financial Aid Administrator at one institution is not binding at another institution. Successful appeals may result in an increase in the student's eligibility for aid. The Application and Verification Guide (AVG) has identified four conditions that individually or in combination with one another, **do not qualify as "unusual circumstances" or that do not merit a dependency override.** These circumstances are as follows:

1. Parents refusing to contribute to the student's education
2. Parents unwilling to provide information on the application or for verification

Summit Salon Academy Kokomo Consumer Information 2018

3. Parents are not claiming the students as a dependent for income tax purposes
4. Student demonstrates total self-sufficiency.

Students with special circumstances should contact The Academy's Financial Aid Office. Those students whose appeals are determined eligible will be required to submit three letters detailing the student's situation. The first letter must be from the student detailing their situation and the other two letters must be from outside sources familiar with the student's situation (i.e.: Clergy, family friend, counsellor, etc.)

Professional Judgement – Circumstances beyond the student's control (and/or family) that affect the student's (and/or family) income during the current academic year could result in a reduced estimated family contribution (EFC). Students with special circumstances should always complete a FAFSA and then contact the Financial Aid office. If a student wishes to appeal the EFC based on special circumstances and is determined eligible to do so, the student should complete a Professional Judgement form and may be requested to supply supporting documentation of said circumstances.

Verification

Students selected by CPS (Central Processing System) for the process of verification are frequently required to submit additional information and/or parents' financial & household information to the finance office. The verification procedures will be conducted as follows:

1. When selected by CPS for the process of verification, the student must submit all required documentation to the finance office within 14 days from the date the student is notified that the additional documentation is needed for this process.
2. If the student does not provide all of the required documentation within the 14 day time frame, the student will be required to make other payment arrangements until the documentation is received and the student's eligibility for federal student aid has been established.
3. The finance office reserves the right to make exceptions to the policy stated above on a case by case basis for extenuating circumstances.
4. The finance office will notify the student of any changes to their financial aid award resulting from corrections made due to the verification process. An adjustment will be made to the student's financial aid award as required by federal regulations and an addendum to the existing award letter or a new award letter will be issued.

Deferment

Students who are enrolled at least half time can apply for deferment of previous student loans while in attendance at Summit Salon Academy. Please log on to www.nslsds.ed.gov to find your current loan servicer and to find out more details on "in-school deferment".

Cost of Attendance Budgets (COA)

In order to determine a student's level of loan funding, the Department of Education requires us to develop annual cost of attendance budgets. These budgets include an average allowance for room & board, transportation, miscellaneous, loan fees and, if applicable, child care and expenses related to disability. The following are standard monthly allowances that make up the cost of attendance budgets for 2017-2018:

Dependent Student:				
Room & Board	Transportation	Miscellaneous	Other	Total
\$724	\$246	\$396	Case by Case	\$1,366

Independent Student:				
Room & Board	Transportation	Miscellaneous	Other	Total
\$1,081	\$367	\$592	Case by Case	\$2,040

Summit Salon Academy Kokomo

Consumer Information 2018

How funds will be disbursed:

Students meeting requirements at the end of each payment period will be considered making Satisfactory Progress. In order for a student to be considered making Satisfactory Progress, the student must meet both attendance (85%) and academic (75%) minimum requirements. Summit Salon Academy uses a 100-point grading scale:

90 – 100	A = Excellent
80 – 89	B = Good
75 - 79	C = Satisfactory
74 or less	F = Unsatisfactory/Failing

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

1. First disbursement is scheduled for the first day of classes for Pell and thirty days after class begins for direct loans.
2. Second disbursement after successful completion of 450 clock hours.
3. Third disbursement after successful completion of 900 clock hours.
4. Fourth disbursement after successful completion of 1200 clock hours.

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

1. First disbursement is scheduled for the first day of class for Pell and thirty days after class begins for direct loans.
2. Second disbursement after completion of 350 clock hours.

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

3. First disbursement is scheduled for the first day of class for Pell and thirty days after class begins for direct loans.
4. Second disbursement after completion of 300 clock hours.

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

1. First disbursement is scheduled for the first day of class for Pell and thirty days after class begins for direct loans.
2. Second disbursement after completion of 450 clock hours.
3. Third disbursement after completion of 900 clock hours.
4. Fourth disbursement after completion of 950 clock hours.

At the time of disbursement, the student will sign a line receipt acknowledging the disbursement and the status of their account.

Disbursement of Credit Balance Refund Summary

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

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

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

Effects of Student Loans

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

Summit Salon Academy Kokomo Consumer Information 2018

Loan Disclosures

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

Annual and aggregate loan limits for Direct Stafford Loans

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

Year	Dependent undergraduate students (except students whose parents are unable to obtain PLUS loans)	Independent undergraduate students (and dependent students whose parents are unable to obtain PLUS loans)
First Year	\$5,500-No more than \$3,500 of this amount may be in subsidized loans.	\$9,500-No more than \$3,500 of this amount may be in subsidized loans.
Second Year	\$6,500-No more than \$4,500 of this amount may be in subsidized loans	\$10,500 -No more than \$4,500 of this amount may be in subsidized loans

Terms and Conditions

Loan Program	Eligibility	Fixed annual interest rate	Annual loan limit	Maximum loan amount allowed when you graduate	Details
Direct Subsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Must demonstrate financial need	For loans first disbursed on or after July 1, 2017 and before July 1, 2018: 4.45% For loans first disbursed on or after July 1, 2018 and before July 1, 2019: 5.05%	\$3,500 - \$8,500, depending on year in school	Undergraduate students: \$23,000	The US Department of Education is the lender and pays the interest on the loan while you are in school at least half time and during grace and deferment periods.
Direct Unsubsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Financial need is not required	For loans first disbursed on or after July 1, 2017 and before July 1, 2018: 4.45% For loans first disbursed on or after July 1, 2018 and before July 1, 2019: 5.05%	\$5,500-\$20,500 (less any subsidized amount received for the same period) depending on year in school and dependency status	Dependent undergraduate students: \$31,000 (no more than \$23,000 of this amount may be in subsidized loans) Independent undergraduate students: \$57,500 (no more than \$23,000 of this amount may be subsidized loans)	The US Department of Education is the lender. You are responsible for paying all interest on the loan starting on the date the loan is first disbursed.
Direct PLUS Loans	Graduate and professional students and parents of dependent undergraduate students. Students must be enrolled at least half time. Financial need is not required. Those qualifying must not have adverse credit history.	For loans first disbursed on or after July 1, 2017 and before July 1, 2018: 7% For loans first disbursed on or after July 1, 2018 and before July 1, 2019: 7.60%	The student's cost of attendance (determined by the school) minus any other financial aid received	No aggregate limit for PLUS loans	The US Department of Education is the lender. The loan is unsubsidized. (i.e. You are responsible for paying all interest).

Summit Salon Academy Kokomo

Consumer Information 2018

Student (Borrower's) Rights

You have a right to know the details of your loan (depending on your loan, some of the following might be included as part of your entrance counseling). Below is what you need to know and must receive from your school, lender or the Direct Loan Servicing Center:

- The full amount of the loan and the current interest rate;
- The date you must start repayment;
- A complete list of any charges you must pay (loan fees) and information on how those charges are collected;
- Information about the yearly and total amounts you can borrow;
- Information about the maximum repayment periods and the minimum repayment amount;
- An explanation of [default](#) and its consequences; and
- An explanation of available options for consolidating your loans and a statement that you can prepay your student loan(s) at any time without a penalty.

Before you leave school, you will receive the following information about your loan (as part of exit counseling) from your school, lender or the Direct Loan Servicing Center:

- A current description of your loans, including average anticipated monthly payments.
- The amount of your total debt (principal and estimated interest), your current interest rate and the total interest charges on your loan;
- If you have FFELSM Loans, the name of the lender or agency that holds your loans, where to send your payments and where to write or call if you have questions;
- If you have Direct Loans, the address and telephone number of the U.S. Department of Education's Direct Loan Servicing Center;
- An explanation of the fees you might be charged during the repayment period, such as late charges and collection or litigation costs if you're delinquent or in [default](#);
- A reminder of available options for loan consolidation and a reminder that you can prepay your loan without penalty at any time.
- A description of applicable deferment, forbearance and discharge (cancellation) provisions;
- Repayment options and advice about debt management that will help you in making your payments;
- Notification that you must provide your expected permanent address and the name and address of your expected employer; and
- Notification that you must also provide any corrections to your school's records concerning your name, Social Security number, references and driver's license number (if you have one).

If you are attending school at least [half-time](#), you have a set period of time after you graduate, leave school or drop below [half-time](#) status before you must begin repayment on a Stafford or Perkins Loan. This period of time is called a grace period.

- You will receive a grace period before your repayment period begins on a Stafford or Perkins Loan.
- Your grace period will be six or nine months depending on the type of loan.
- PLUS Loans do not have a grace period. For more information, see "[When do parents and graduate and professional degree students begin repaying a PLUS Loan?](#)"
- If you are in active military duty for more than 30 days, the grace period will be delayed.

Your school, lender or the Direct Loan Servicing Center, as appropriate, must give you a loan repayment schedule that states:

- when your first payment is due;
- the number and frequency of payments; and
- the amount of each payment.

Summit Salon Academy Kokomo

Consumer Information 2018

If you or your parents borrow under the FFEL Program, you (or your parents, or graduate and professional degree students for PLUS Loans) must be notified when the loan is sold if the sale results in making payments to a new lender or agency. Both the old and new lender must provide this notification. You must be given:

- the identity of the new lender or agency holding the loan; and
- the address where you or your parents must send payments, and the telephone numbers of both the old and new lender or agency.

Student (Borrower) Responsibilities

1. Borrower – it is the responsibility of the student to:
 - Think about how much you are borrowing: how the amount of loan will affect your future finances, and what your repayment obligation means before you take out a student loan.
 - Students will need to accept or decline eligible aid. Accepted aid will be listed on the student's award letter.
 - Sign a promissory note: you are agreeing to repay the loan according to the terms of the note even if you do not complete your education, can't get a job after you complete the program, or you didn't like the education that you received. You can do this online at www.studentloans.gov. This promissory note can be signed electronically or hard copy before any loan funds can be disbursed.
 - Make payments on time: you are required to make payments on time if you don't receive a bill, repayment notice, or a reminder. You also must make monthly payments in the full amount required by your repayment plan. Partial payments do not fulfill your obligation to repay your student loan on time.
 - Continue to pay your loans while waiting for deferment or forbearance approval.
 - Keep in touch with your loan servicer: notify your servicer when you graduate; withdraw from school, drop below half-time status, change your name, address, or social security number; or transfer to another school.
2. Entrance Counseling: First-time borrowers must complete an entrance counseling session before your first loan disbursement. This session includes useful tips and tools to help you develop a budget for managing your education expenses and help you to understand your loan responsibilities. Each student will complete the Department of Education's entrance counseling online at www.studentloans.gov.
 - Review deferment
 - Importance of keeping financial aid papers
 - Reinforce the importance of repayment
 - Importance that loan repayment is required even if the student does not finish their education
 - Default and its consequences
 - How to use the MPN or E-MPN
 - Explain interest and capitalization
 - Provide sample monthly repayment amounts and the importance of not over borrowing
 - NSLDS and how to access the system
 - Contact information for questions
 - Notification of change of name or address
 - Withdrawal from the program and how the withdrawal will affect the student
3. Exit Counseling: Students must complete exit counseling before you leave school to make sure you understand your rights and responsibilities as a borrower. Each student will complete the Department of Education's exit counseling online at www.nsls.ed.gov and www.studentloans.gov as well as discuss the following during your personal appointment with the FAO :
 - Review information concerning loans from entrance interview
 - Review repayment options including seriousness and importance

Summit Salon Academy Kokomo Consumer Information 2018

- Provide information on loan consolidation (pros and cons)
 - Discuss how to contact the party servicing the student borrowers direct loans
 - Discuss debt management strategies
 - Provide information on forbearance, deferment and cancellation options
 - Describe the likely consequences of default
 - How to access the NSLDS website and availability of FSA Ombudsman's office
 - Help the borrower understand their rights and responsibilities concerning loan repayment
 - Collect updated personal contact information for the borrower
4. Repayment of Loans: There is a set time period after a student graduates, leaves the school or drops below half-time status before the student must begin repayment of loan(s). This period of time is called a grace period and gives the student the time to get financially settled and select a repayment plan. The grace period for a Direct Stafford loan is six months. Plus Loans do not have a grace period. Depending on the type of loan a student receives and the repayment plan chosen, the student may have from 10-25 years to repay the loans. Monthly repayment amount will depend on the type of loan, size of debt, length of repayment period and repayment plan chosen. For more information, go online to www.studentaid.ed.gov/repaying.

Sample of Schedule of Repayment

Total Monthly Payments at Various Interest Rates

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

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

Summit Salon Academy Kokomo Consumer Information 2018

Refund Policy

Institutional Refund Policy

REFUND POLICY – NOTICE OF CANCELLATION

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

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

1. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid excluding the non-refundable application fee (\$50.00).
 2. A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded, less the non-refundable application fee (\$50.00), regardless of whether or not the student has actually started classes.
 3. A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases he/she shall be entitled to a refund of all monies paid to the school, less the non-refundable application fee (\$50.00) and registration fee in the amount (\$150).
 4. A student notifies the institution of his/her withdrawal in writing.
 5. A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.
 6. A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 14 calendar days.)
 7. In type 2, 3, 4 or 5, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.
- For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies. All refunds are based on scheduled hours:

PERCENT OF SCHEDULED TIME ENROLLED TO TOTAL COURSE/PROGRAM	TOTAL TUITION SCHOOL SHALL RECEIVE/RETAIN
0.01% to 04.9%	20%
5% to 09.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

- All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If permanently closed or no longer offering instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If the course is canceled subsequent to a student's enrollment, the school will either provide a full refund of all monies paid or completion of the course at a later time. If the course is cancelled after students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the

Summit Salon Academy Kokomo

Consumer Information 2018

- receiving school OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.
- Students who withdraw or terminate prior to course completion are charged a cancellation or administrative fee of \$150.00. This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, kit & books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement. Kits and supplies purchased by the student are not refundable once they have been issued to the student.
 - If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of TIV funds will be completed and any applicable returns by the school shall be paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by the school and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

Return of Title IV Funds

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Academic Competitiveness Grants, National SMART Grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

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

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

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

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. Your school may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll),

Summit Salon Academy Kokomo

Consumer Information 2018

you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

If the post-withdrawal disbursement includes loan funds, the School must get the student's permission before it can disburse the loan. Students may choose to decline some or all of the loan funds so that s/he does not incur additional debt. A notice will be sent out to the student, and the signed, original document must be returned to the School within 14 days.

Any amount of unearned grant funds that you must return is called an overpayment. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any Institutional Refund Policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return.

Determination Date/Withdrawal Date (Official/Unofficial Withdrawal):

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

Return of Title IV Funds by the School

The school must return the unearned aid for which the school is responsible by repaying funds to the Federal government within 45 days to the following sources, in order, up to the total net amount disbursed from each source.

Title IV Programs

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

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Satisfactory Academic Progress Policy (SAP)

The satisfactory academic progress policy is consistently applied to all students enrolled in the school, whether receiving Federal Title IV funds, partial funding assistance, or self-paying. Satisfactory Academic Progress in attendance and academic work is a requirement. Students must maintain Satisfactory Academic Progress to continue eligibility for Title IV funding. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education. This policy is printed in the school catalog to ensure that it is provided to all applicants prior to enrollment.

Summit Salon Academy Kokomo Consumer Information 2018

Evaluation Periods

Students will be evaluated for satisfactory academic progress status based on actual hours completed at the following points:

PROGRAM	1 ST EVALUATION	2 ND EVALUATION	3 RD EVALUATION
Cosmetology	450	900	1200
Barbering	450	900	1200
Esthetics	350	-----	-----
Esthetics (Advanced)	420	-----	-----
Manicurist	300	-----	-----
Instructor	450	900	950

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

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint of the academic year or program, whichever occurs sooner. All periods of enrollment are included in the SAP calculation for Title IV eligibility and otherwise.

Attendance Progress

Students are required to attend a minimum of 85% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 85% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

Maximum Time Frame

The maximum time that a student must complete the program is 118% of the programs published length.

PROGRAM	PROGRAM LENGTH	MAXIMUM TIME FRAME
Cosmetology	1500 Clock Hours	1770 Clock Hours
Barbering	1500 Clock Hours	1770 Clock Hours
Esthetics	700 Clock Hours	826 Clock Hours
Esthetics (Advanced)	840 Clock Hours	992 Clock Hours
Manicurist	600 Clock Hours	708 Clock Hours
Instructor	1000 Clock Hours	1180 Clock Hours

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 85% of the scheduled hours.

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

Summit Salon Academy Kokomo

Consumer Information 2018

Academic Progress

Students are assigned theory study and practical assignments. Theory is evaluated by written exams given after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. Practical skills are evaluated according to text procedures and performance standards established by the state licensing agency. Numerical grades are considered according to the following grading scale:

Practical and Theory:

90 - 100	A = Excellent
80 - 89	B = Good
75 - 79	C = Satisfactory
74 or less	F = Unsatisfactory/Failing

Determination of Progress

Students meeting requirements at the end of each payment period will be considered making Satisfactory Progress. In order for a student to be considered making Satisfactory Progress, the student must meet both attendance (85%) and academic (75%) minimum requirements.

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination Report at the time of each of the evaluations. This report notifies the student of any evaluation that may impact the student's eligibility for Title IV aid. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning.

Warning

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she will be determined as NOT making satisfactory academic progress, will be deemed ineligible to receive Title IV funds, as applicable, and will be terminated from the program unless financial arrangements are made with the school.

Reestablishment of Status

A student determined NOT to be making Satisfactory Progress may reestablish Satisfactory Progress by: 1) Making up missed tests and assignments and increasing cumulative grade average to 75% or better, and 2) Increasing cumulative attendance to a minimum of 85%. Students may begin attending makeup hours as they are needed.

Reinstatement of Financial Aid

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

Course Incompletes, Repetitions and Non-Credit Remedial Courses

Course incompletes, repetitions and non-credit remedial courses do not apply to this institution. Course incomplete, repetitions and non-credit remedial courses have no affect on the institution's Satisfactory Progress Policy.

Reentry Students/Interruptions

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of calendar days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal. If a student is considering pursuit

Summit Salon Academy Kokomo

Consumer Information 2018

of a second program, they must graduate or withdraw from the current program. If a student decides to switch a program, the current SAP will start over with the new program. The old program SAP will no longer apply.

Transfers

Transfer hours from another institution that are accepted toward the student's educational program are counted as both attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the Academy.

NOTE: Withdrawal passing/withdrawal failing and appeals are not applicable to this institution.

- End of SAP Policy -

Leave of Absence (LOA) Policy

A student who must take an approved Leave of Absence (LOA) or must withdraw from training will return to school in the same satisfactory academic progress status as prior to the leave of absence.

A student may be granted a LOA for any of the following reasons and where there is a reasonable expectation that the student will return from the LOA:

1. Financial Hardship
2. Medical Issues
3. Personal or Family Related Matters.

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

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

The maximum time frame for a LOA is 180 calendar days and the minimum is 2 weeks or 14 calendar days. Summit Salon Academy permits more than one LOA provided the total number of days of all LOA does not exceed 180 calendar days within a 12 month period.

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

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

School Complaint Procedure

Grievance procedures are provided for students who believe that they have been unlawfully discriminated against, unlawfully treated, or harassed in any way. Academic grievances relates to a complaint about a program of study or grade.

Students are expected to address any disagreements or conflict directly with the individual involved in person with a written document outlining the complaint and communication. After this, if there is no satisfactory

Summit Salon Academy Kokomo

Consumer Information 2018

resolution, the student may set an appointment to see the school director. All communications regarding the complaint must be in writing and all meetings and communications will be documented in the student files. The grievance policy is as follows:

1. In the event a student has a complaint that needs to be addressed, the student should submit a written complaint on the official internal grievance form provided by the academy. This form must be signed and dated and dropped in the complaint box.
2. Complaints must be made within one week of the issue.
3. If the complaint cannot be resolved informally the student shall write up the details and submit to the school director who will research the issue and respond with a resolution. Once received, solutions will be evaluated and returned within 14 business days.
4. Student may also contact the institution's regulatory agencies to file complaint. Contact information can be found elsewhere in this catalog.

State Board of Cosmetology and Barbering Examiners Complaint Procedure

The Indiana Professional Licensing Agency and each of its boards and commissions is charged with the responsibility of disciplining license holders who have violated practice standards, acted dishonestly, or acted unethically. Indiana has standards of practice that apply to all regulated professions. Those standards, along with laws and rules specific to each profession, provide the basis upon which boards impose discipline on licensed professionals.

All complaints must be written and signed by the complainant and initially filed with the director of the State Board of Cosmetology and Barbering Examiners. The complaint procedure is on the website at <http://www.in.gov/pla/3638.htm>. Otherwise, complaints can be submitted via email, mail, or fax to the Indiana State Board of Cosmetology and Barbering Examiners office directly for an inspector to investigate prior to the Attorney General's Office. Contact information can be found on the website or elsewhere in this catalog.

For All Students Participating In Consumer Loans or Federal Financial Aid

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

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

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

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

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

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

Summit Salon Academy Kokomo

Consumer Information 2018

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

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

Code of Conduct/Academy Ethics

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

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

- **The Higher Education Opportunity Act (HEOA) defines:**
 - An Institution-affiliated organization is an entity directly or indirectly related to a covered institution that recommends, promotes, or endorses education loans.
 - Lender-an eligible private education lender or any other person engaged in the business of securing, making or extending education loans on behalf of the lender.
 - Private education loan-is a non-Title IV loan provided by a private educational lender expressly for post-secondary educational expenses and does not include an extension of credit under an open-end consumer credit plan or secured by real property.
 - The Academy is not considered a private lender if the extension of credit is 90 days or less and interest will not be applied to the credit balance and the term is one year or less, even if payable in more than 4 payments.
 - Preferred lender arrangement is an arrangement or agreement between a lender and covered institution in which a lender provides education loans to students/families and the covered institution recommend, promotes or endorses the education loan products of the lender.
 - Includes arrangements between a lender and an institution-affiliated organization
 - Does not include:
 - Direct Loan Program Loans through the DOE,
 - Education funds covered by The Academy's own funds
 - Funds by donor-directed contributions
 - State funded financial aid programs if the terms and conditions of the loan include a loan forgiveness option for public service
 - An Education loan is a Direct Loan, or a private education loan
 - Preferred Lender Arrangement (PLA) – The Academy will provide disclosures annually for each type of education loan offered pursuant to the PLA before a student borrows.
 - Informational materials-publications, mailings or electronic messaging will be distributed to prospective and current students describing the available financial assistance opportunities. The disclosure will not include any co-branding and must conspicuously disclose that The Academy does not endorse the product in question.
 - The Academy has no less than two unaffiliated private education lenders. The following chart lists the lenders and the reasons The Academy chose these lenders in respect to loan terms and conditions and the methods or criteria used to select these lenders in relation to why they are favorable to borrowers.

Summit Salon Academy Kokomo

Consumer Information 2018

Preferred Private Lenders – TFC (3rd Party Tuition Management Company)

Criteria for Selection – In house application and approval

Reason favorable to Borrower – Flexible payment plans

- Disclosure for Direct Loans is found in the model disclosure form developed by the DOE.
 - The Academy offering private loans will concurrently provide information in the form of a private lender model disclosure form.
 - The Academy does not require students to borrow from any of the preferred lenders. The Academy will not deny the borrowers choice of lender.
 - Method/criteria used to choose lenders is without prejudice, based on the borrowers best interest and for the sole benefit of students attending The Academy.
 - The Academy will provide borrowers or notify borrowers where to find the Truth in Lending Act (TILA) disclosures for each lender.
 - Academy's approved for Title IV aid will inform borrowers of all Title IV eligibility and the terms and conditions of the Title IV aid in comparison to the private education loans.
 - The Academy approved for Title IV aid will provide a clear distinction between the presentations of the Title IV aid in relation to the presentation of the private loans.
 - The Academy approved for Title IV Aid will provide, upon the applicant's request, a self-certification form developed by the Department of Education along with any information The Academy has been provided to complete the required form before giving, upon the applicant's request, a self-certification form from a private lender.
 - The Academy will not agree to use in marketing, the private lenders name, emblem, or share the logo or pictures of The Academy with the lender which could imply the loan is offered or made by The Academy or affiliate.
 - The Academy will ensure the lender's name is shown in all information/documentation related to the loan.
 - The Academy will submit to the Department of Education an annual report that includes:
 - Truth In Lending Disclosures of each lender on the preferred lenders list
 - Detailed reasons why The Academy participates with each private lender and reasons why the lender is beneficial to the borrower
 - Report will be available to the public, including both current and prospective students
- **Code of Conduct Requirements for The Academy – Affiliated Organizations**
- The Code of Conduct will be displayed in plain sight on The Academy's website and also on the preferred lenders website.
 - The Academy will administer, enforce, and review the Code of Conduct for all Academy staff involved annually.
 - Lenders are also required to enforce and review the same Code of Conduct with the affiliate's agents annually.
 - The Academy prohibits a conflict of interest between The Academy FAO and the preferred lenders.
 - The Academy does not promote any lender during the Entrance/Exit Interview process.
 - The Academy does not promise any loan volume to any preferred lender.
 - The Code of Conduct prohibits revenue-sharing arrangements with any lender.
 - The Academy will not collect a fee in exchange for promoting a lender nor collect any revenue or profit sharing.
 - The Financial Aid Department or Officer or Owner will not receive gifts from any preferred lender
 - "Gifts" include: gratuity, favor, discount, entertainment, hospitality, loan, services, transportation, lodging, meal, or other items deemed as a "gift".

Summit Salon Academy Kokomo

Consumer Information 2018

- The term "Gift" does not include: food or refreshments during a professional training session meant to improve service and does not include favorable terms to student, standard marketing material, and philanthropic contributions from a lender in exchange for advantages to related loans, or any state aid.
- The Academy will utilize marketing materials advantageous to the applicant from the lender(s) to counsel, aid in financial literacy and debt management as long as the lender discloses that the lender prepared the provided materials.
- The Academy does not hire any consultants contracted by any private lender.
- The Academy does not have any affiliates of lenders serve on their Advisory Board.
- The Academy owners/staff will not participate on any affiliated lenders Advisory Board.
- The Academy's financial aid / assistance office is prohibited from directing borrowers to certain lenders or delaying loan certifications. The Academy does not assign lenders to any student's aid award package and does not refuse or delay loan certification based on the borrowers choice of lender.
- The Academy is not involved in payment to any lenders, whether directly or indirectly, in exchange for points, premiums, or interest of financial support in exchange for extending credit to a student.
- **Academies offering Federal Aid under the Program Participation Agreement will:**
 - Develop, publish, and administer and enforce the code of conduct with respect to loans guaranteed under the Title IV programs or Higher Education Act (HEA) loan programs.
 - Compile yearly, maintain, and make available to all students, a list of lenders for loans issued or guaranteed under the Title IV programs or HEA loan programs.
 - The Academy, upon request from a student or prospective student, must provide a Department of Education/FRB self-certification form and information needed to complete the form.
 - Self-certification form must contain disclosures stating the applicant may qualify for Federal, State, or Academy aid. The applicant will be encouraged to discuss available options with the Financial Aid Officer and that private education loans may affect the applicant's eligibility for Federal, State, or Academy aid. The Academy will aid the applicant in reviewing what information the applicant must provide on the self certification form obtained in The Academy Financial Aid Office. Information reviewed with applicant will include Cost of Attendance
 - (COA), the student's Estimated Financial Assistance (EFA), and the difference between the two.
 - The lender may provide to the applicant a pre-filled self-certification form. This self-certification form must be signed by the applicant.
 - The lender must obtain the signed self-certification form before consummation of the loan.
 - Lender may receive the self-certification from the applicant or The Academy.
- **Administrative Capability**
 - When the PPA is originally signed and upon continuing to participate in Title IV aid or HEA programs, The Academy will:
 - Report annually to The Department of Education any "reasonable reimbursements" in accordance with State or Federal reimbursement policies that are paid by any private education lenders to any Academy employee in the Financial Aid Office who is responsible for education loans.
- **Right to Cancel**
 - The applicant may cancel within 3 business days of receipt of the lenders final disclosure form. Funds will not be disbursed until the cancellation period expires.