



HAIR ARTS ACADEMY

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OPE Code: 026070

June 28, 2011

Dear Prospective Student,

Thank you for your recent inquiry about Hair Arts Academy Cosmetology School. Enclosed you will find information which should be of help to you in choosing your future career.

We at Hair Arts Academy take great pride in the fact that we offer complete comprehensive training in all phases of the cosmetology profession. We have graduated many successful professionals educated in manicuring, hair designing, cosmetic consulting, skin care and educational artistry.

Our school is accredited by the National Accrediting Commission of Cosmetology Arts and Sciences, which is recognized by the United States Department of Education as the national accrediting agency for post secondary schools and programs of cosmetology arts and sciences. This enables us to supply Pell grants and student loans to those who qualify. If you are interested in applying for financial aid, please visit [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and enter the information requested from your last year's tax return. Please be sure to enter our school OPE Code, which is 026070. It will take approximately 3-5 days for us to receive the information once you have completed your on-line application.

Should you have further questions about Hair Arts Academy, please phone us, Tuesday through Saturday, at (812) 339-1117 or e-mail us at [hairartsacademy@aol.com](mailto:hairartsacademy@aol.com). We will be happy to set up a personal interview with you at that time so that you may meet our staff and tour our facilities.

Again, thank you for your interest . . . We look forward to welcoming you to what we feel is the greatest profession in the world!

Sincerely,



Teresa L. Russell  
Director of Education  
[Education@thehairartsacademy.com](mailto:Education@thehairartsacademy.com)

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## INTRODUCTION

Hello!

We hope that this catalog will help answer questions about Hair Arts Academy and the exciting opportunities of a cosmetology, esthetics, manicuring, or electrology career.

Hair Arts Academy is an established, modern school in the state of Indiana. The school is based upon current teaching and evaluating techniques used in all fields of technical training today.

## OUR MISSION STATEMENT

To provide an up-to-date course of instruction that will equip and prepare our students for a successful career in the beauty industry. Our aim is to provide training needed for each student to realize his or her full potential as a professional hairstylist, esthetician, manicurist or electrologist.

## UNIVERSITY FACILITIES

Our school is located conveniently at 933 N. Walnut Street, Bloomington, IN 47404.

The facility has over 3,100 square feet of space with modern, up-to-date equipment and facilities. The school includes large training rooms along with smaller advanced training rooms.

We also offer a spacious clinic area for cosmetology, esthetics and manicuring to accommodate 30 students. Parking is free on the street for our students.

## OWNERSHIP & HISTORY

International Hair L.G., Inc. was formed in 1984 to operate as Hair Arts Academy. This school was moved to its present location in 1995.

### Ownership, Management & Teaching Staff

International Hair L.G., Inc. is owned and operated by the following persons:

Charlotte K. Porter	President/Owner/Financial Aid Administrator
Charlotte K. Porter	Secretary/Treasurer
Teresa L. Russell	Director of Education
Erika Rogers	Director of Marketing/Creative Supervisor
	Financial Aid Officer

### Teaching Staff:

Teresa L. Russell	Director of Education/Instructor/NaB Coach
Charlotte K. Porter	General Manager of Esthetics
Barbie Roberts	Unit A Theory Instructor
Erika Rogers/Teresa Russell	Unit B Theory Instructors
Barbie Roberts	Unit C Theory Instructor

## LICENSES, ACCREDITATION & MEMBERSHIPS

- Licensed by: Indiana Professional Licensing Agency  
302 W. Washington Street  
Room E034  
Indianapolis, IN 46204-2700  
(317) 232-2980
- Accredited by: National Accrediting Commission of Career  
Arts and Sciences  
4401 Ford Avenue, Suite 1300  
Alexandria, VA 22302  
(703) 600-7600
- Memberships: Hair Arts Academy is a member of the Indiana Cosmetology Educator's  
Association and also has affiliation with the Indiana Cosmetology  
Association.

## HOURS OF OPERATION

Our hours of operation are Monday through Saturday 8:00 a.m. to 6:30p.m.\*\*\*

\*\*\*Depending on Enrollment

## OUR TEACHING METHOD

Our teaching system has been developed over many years. It involves quality products available on the market along with current techniques. Our students have been successful because of our unique instructional program that is divided into three levels:

**Level 1** - Introductory work in skills and theory covering: **Unit (A)** Basic training in styling, haircutting and permanents, **Unit (B)** Basic training in all chemical applications, **Unit (C)** Basic background in anatomy, physiology, chemistry, sterilization, etc.

**Level 2** - Students begin to work with live models in the clinic area under instructor supervision. Time is devoted to teaching specialized activities.

**Level 3** - Additional clinic work under instructor supervision with advanced work in hair shaping, styling, salon management and related material.

The length of the cosmetology course is mandated by state law and consists of 1500 clock hours of in school training. The length of the esthetics course is mandated by state law and consists of 700 clock hours of in school training. The length of the manicuring/nail technology course is also mandated by state law and consists of 450 clock hours of in school training.

## **ADMISSION AND GRADUATION REQUIREMENTS**

**Admission:** Hair Arts Academy admits as students all persons who are above the age of compulsory high school attendance and have received either a high school diploma or G.E.D equivalency prior to enrollment.

Hair Arts Academy requires an enrolling student to provide a copy of their high school diploma, school transcript documenting graduation or a copy of their G.E.D equivalency either prior to or on the first day of classes. Failure to do so will result in the student's attendance to be held in abeyance until documents are received.

We require a government issued document proving birth date. This could include birth certificate, passport, or driver's license. Failure to do so will result in the student's attendance to be held in abeyance until documents are received.

The school doesn't recruit students already attending or admitted to another school offering a similar program of study.

### **Graduation: Cosmetology:**

Each student must complete the following:

1. Complete 1500 clock hours of training
2. Complete the State practical projects with a 75% or higher
3. Satisfactorily pass all written tests with a 75% or higher
4. Pass their 200 and 750 hour practical exams with a 75% & 1500 hour practical exam with an 85% or higher score
5. Pass the school's final written test with a 75% or higher score
6. Satisfy all financial responsibilities to the school.

### **Graduation: Esthetics:**

Each student must complete the following:

1. Complete 700 clock hours of training
2. Complete the State practical projects with a 75% or higher
3. Satisfactorily pass all written tests with a 75% or higher score
4. Pass their 200, 350, & 700 hour practical exams with an 85% or higher score
5. Pass the school final written test with a 75% or higher score
6. Satisfy all financial responsibilities to the school.

### **Graduation: Manicuring: *\*Not Available at This Time\****

Each student must complete the following:

1. Complete 450 clock hours of training
2. Complete the State practical projects with a 75% or higher
3. Satisfactorily pass all written tests with a 75% or higher score
4. Pass their 200 & 450 hour practical exams with an 85% or higher score
5. Pass the school final written test with a 75% or higher score

6. Satisfy all financial responsibilities to the school.

Upon graduation the student will receive a diploma to show that they have completed the course that they enrolled for. This diploma will be signed and dated by the school administration and will have the student's name and date of graduation affixed.

### **COSMETOLOGY CLASS START DATES FOR 2012**

January 9<sup>th</sup> ~ February 13<sup>th</sup>  
March 19<sup>th</sup> ~ April 23 ~ May 29 ~ July 9 ~  
Aug 13 ~ September 17 ~ October 22 ~ November 26

### **ESTHETICS CLASS START DATES FOR 2012**

April 23, May 29, July 9, August 13, September 17, October 22, November 26

### **MANICURING/NAIL TECHNOLOGY CLASS START DATES FOR 2012**

***\*Not Available at This Time\****

Classes scheduled on an as need basis.

### **HOLIDAYS THE SCHOOL WILL BE CLOSED**

New Year's Day  
Christmas Day

Independence Day  
Thanksgiving

### **NOTIFICATION OF UNEXPECTED CLOSURE**

In the event of an unexpected closure the students will be notified by radio broadcast over station B-97 and television channel 13, WTHR. Information will also be available on our voice mail.

### **VACATIONS**

If a student elects to take a vacation, those hours will count as part of the student's allowed absences.

## COURSES AVAILABLE AT HAIR ARTS ACADEMY

### Cosmetology

Dept. of Labor SOC #39-5012

A basic course consisting of a minimum of 1500 clock hours of training as required by the Indiana Board of Cosmetology. It includes the following minimum curriculum. A student who completes this course and successfully passes a State Board examination will be prepared to enter into the salon as a cosmetologist, hairstylist, or hair designer.

#### **Beauty Culturist (Cosmetologist)**

<i>Subject</i>	<i>Total Hours</i>
Haircutting	275
Sanitation	40
Law	10
Salesmanship	10
Management	10
Manicuring & Pedicuring	50
Hair Removal	15
Anatomy & Physiology	5
Skin	5
Hair	5
Electricity	5
Chemistry	10
Shampooing	35
Scalp Treatments	20
Facials & Makeup	65
Hair Coloring	190
Temporary	
Semi-permanent	
Permanent	
Bleaching	
Frosting, etc.	
Permanent Waving & Chemical Relaxing	320
Hairstyling	280
Includes hair waving, hair pressing, and finger waves	
Discretionary Hours	150
Total Theory & Demonstration Practice Hours	1500
<b>Total Curriculum</b>	<b>1500</b>

### Esthetics

Dept. of Labor SOC #39-5094

An esthetician curriculum shall be a minimum course of seven hundred (700) hours of instruction in the theory and practice of esthetics consisting of the following:

#### **Esthetician**

<i>Subject</i>	<i>Theory/Demonstration</i>	<i>Actual Practice</i>	<i>Total Hours</i>
Chemistry	15	25	40
Physiology & Dermatology Histology	30	30	60
1. Anatomy			
2. Skin and gland structure			

And function			
3. Conditions and disorders of the skin.			
4. Histology of skin, cells and tissue			
5. Disinfection, Sterilization & Sanitation	15	20	35
1. Personal hygiene			
2. Public health			
3. Sanitation and sterilization			
4. Methods and procedures			
Introduction to and operation of Skin care machinery	20	30	50
1. Types of current			
2. Purpose & effects			
Introduction to skin care	15	30	45
1. Facial structure			
2. Skin analysis			
3. Patron appointments and consultation			
Skin care	35	120	155
1. Massage and cleansing procedures			
2. Movements in facial massage manipulations			
3. Mask and packs			
4. Massage & cleansing hands& feet			
5. Extraction technique			
Makeup	15	40	55
1. Contouring			
2. Application			
3. Color accent			
4. Purpose & effects			
5. Supplies & implements			
6. Preparation & procedures			
7. Eyelash application			
Eyebrows & eyelashes	10	30	40
1. Arching			
2. Eyelash application			
Hair removal	15	55	70
Tweezing, waxing & depilatories	10	15	40
1. Lip, chin, & face			
2. Eyebrow arching			
3. Leg			
4. Body areas			
Introduction to advanced spa techniques	10	15	25
1. Exfoliation techniques			
2. Advanced techniques			
Safety precautions	5	15	20
1. In skin care			
2. Machinery (electrical)			
3. Facial treatments			
4. Makeup			
Professional & personality development	20		20
1. Professional attitude & image			
Management	25		25

Salesmanship, marketing, salon management & retailing	25	20	45
1. Salon development			
2. Insurance			
3. Client records			
State statutes & rules	10		10
Discretionary hours			70
<b>Total Curriculum</b>	<b>230</b>	<b>425</b>	<b>700</b>

**Manicuring/Nail Technology \*Not Available at This Time\***

Dept. of Labor SOC 39-5092

A basic course, consisting of a minimum of 450 clock hours of training, as required by the Indiana Board of Cosmetology. It includes the following minimum curriculum. A student who completes this course and successfully passes a State Board examination will be prepared to enter into the salon as a manicurist or nail technician.

**Manicurist/Nail Technician**

<i>Subject</i>	<i>Total Hours</i>
Sanitation	40
Anatomy & Disorders	25
Laws	10
Nail Techniques	190
Tips, Sculptures, Overlays, Fiberglass, Gels, Wraps, Acrylics	
Manicuring	60
Pedicuring	35
Chemistry	10
Salesmanship	15
Electric Drill/File	20
Discretionary Hours	45
<b>Total Curriculum</b>	<b>450</b>

**TRANSFER STUDENTS**

**Cosmetology**

Students will receive full credit according to state law, up to 500 hours. We have a minimum enrollment of 1000 hours of training time for cosmetology. Out of state students will receive credit for 2/3 of their accumulated hours up to 500 hours whichever is less.

**Esthetics**

Out of State students will receive full credit according to state law up to 100 hours. We have a minimum enrollment of 600 hours of training time.

**Manicuring/Nail Technology**

We do not accept transfer students for the manicuring/nail technology program.

**HOUSING**

We have no school owned facilities. Rooms and apartments are available within walking distance of the school. Public parking is available.

### **JOB ADVISING SERVICES**

A placement assistance service for graduates is maintained by the school through contact with local salons. These job openings are posted on the student bulletin board, but we cannot guarantee employment. Advising services both of personal and business nature are provided through the Director upon request from the student.

### **EQUIPMENT SUPPLIES FOR TRAINING**

#### **Cosmetology \***

The following student kit is provided for each student, the fee is discussed under tuition and fees on page 14.

1 Textbook & Workbook	2 Mannequins
1 Student Handbook	1 Review Book
1 Carrying Case	1 Vent Brush
12 Dozen Rollers	1 Hair Net
1 Shampoo Cape	1 Name Tag/Time Card
8 Combs	1 Pair Gloves
1 Tail Comb	Manicuring Tools/Acrylic Nail Kit
2 Round Brushes	1 Timer
12 Do-all Clips	1 Sanitizer Jar
1 Razor & Razor Blades	1 Facial Kit
1 Pair Each Shears & Thinning Shears	1 Super Nail Non-acetone Polish Remover
1 Tint Brush	1 Makeup Kit
1 Blow Dryer	1 Tweezers
1 Curling Iron	1 Polish Kit
20 Dozen Perm Rods	6 Jaws
2 Electric Clipper Sets	1 Neutralizer Bib
2 Boxes Clips	1 Flat Iron
1 Tint Bottle	1 Smock
1 Water Bottle	1 Hand Mirror

#### **Esthetics \***

The following student kit is provided for each student, the fee is discussed under tuition and fees on page 16.

1 Textbook	8 Foundations
1 Workbook	4 Foundation Toners
1 Carrying Case	2 Concealers
3 Sheer Face Powders	6 Powder Blushes
2 Crème Blushes	10 Lip colors
3 Mascaras	7 Eye Pencils
3 Brush Powders	1 Eyelid Primer
1 Package Sponges	15 Eye shadows
2 Powder Brushes	2 Blush Brushes
2 Fluff Brushes	2 Angle Brushes
1 Pencil Sharpener	12 Disposable Mascara Wands

12 Disposable Lip Brushes  
 2 Mask Brushes  
 1 Small Palette  
 1 Lash & Brow Brush  
 Tissues  
 Spray Bottle  
 12 Facial Sponges  
 2 Caps  
 12 Lancets  
 Trash Bag  
 1 Hand Mirror

12 Spatulas  
 1 Large Palette  
 2 Tweezers  
 6 Lip Pencils  
 2 Comedone Extractors  
 Cotton Roll  
 6 Towels  
 Q-Tips  
 2 Small Mixing Bowls  
 2 Eyeliner Brushes  
 1 1oz. Allantoin

**Manicuring/Nail Technology \*Not Available at This Time\***

The following student kit is provided for each student, the fee is discussed under tuition and fees on page 17.

1 Textbook  
 1 OPI On the Go Kit  
 1 Smock

1 Name Tag  
 1 Pedicure Kit  
 1 Time card

\*Items May Vary

**PROGRAM COSTS**

**Cosmetology – Full Time (30 Hours per Week)**

1500 Hour Tuition (@ \$7.60 per hour)	\$11,900.00
Registration	150.00
Student Kit** (Due upon delivery)	1,605.00
<b>Total Cost</b>	<b>\$13,655.00*</b>

*\*Annual interest rate of 15% if applicable*

*\*\*Student kit is non-refundable after it has been issued to the student*

The first five weeks will be in the basic class room Monday through Friday from 9:00 a.m. to 3:30 p.m. After basic, full time students will attend classes from 8:00 a.m. to 6:30 p.m. Monday through Wednesday or Thursday through Saturday. Students attending on this schedule should complete their training in approximately 12 months.

The classes in the group above will be chosen according to availability.

**PAYMENT PLANS**

**Payment Plan A:** 90-Day Payment Plan. The registration fee is due at time of registration. The first payment of \$1605.00 is due on the first day of class. We require 3 equal payments of \$3,966.67 on a monthly basis during this 90-day time period. .

**Payment Plan B:** Pell Grant, Student Loans, VA Benefits. The registration fee is due at time of registration. The remaining student costs are paid by these payments.

**Payment Plan C:** The registration fee is due at time of registration. The first payment of \$1,605.00

is due on first day of class. Additional payments of \$991.67 a month for 12 months.

**Payment Plan D:** The registration fee is due at time of registration. The first payment of \$1,605.00 is due on the first day of class. Additional payments of \$495.84 a month for 12 months with a balance of \$5949.92 due upon completion of contract.

### **Esthetics**

700 Hour Tuition (@ \$5.78 per hour)	\$9745.00
Registration Fee	150.00
Student Kit**	<u>1605.00</u>
<b>Total Cost</b>	<b>\$11,500.00*</b>

\*\*Student kit is non-refundable after it has been issued to the student

Students will attend classes from 10:00 a.m. to 4:30 p.m. Tuesday through Friday and 10:30 a.m. to 5:00 p.m. Saturday. Students attending on this schedule should complete their training in approximately 6 months.

### **PAYMENT PLANS**

**Payment Plan A:** 60-Day Payment Plan. The first payment of \$983.99 is due on the first day of class. We require 3 equal payments of \$1,449.05 on a monthly basis during this 60-day time period.

**Payment Plan B:** Pell Grant, Student Loans, VA Benefits. The registration fee is due at time of registration. The remaining student costs are paid by these payments.

**Payment Plan C:** The registration fee is due at time of registration. The first payment of \$983.99 is due on first day of class. Additional payments of \$674.00 a month for 6 months.

**Payment Plan D:** The registration fee is due at time of registration. The first payment of \$983.99 is due on the first day of class. Additional payments of \$337.00 a month for 6 months with a balance of \$2021.97 due upon completion of contract.

### **Manicuring/Nail Technology \*Not Available at this time\***

450 Hours Tuition (@ \$4.50 per hour)	NA
Registration	NA
Student Kit**	NA
<b>Total Cost</b>	<b>NA</b>

\*Annual interest rate of 15% if applicable

\*\*Student kit is non-refundable after it has been issued to the student

### **PAYMENT PLANS**

**Payment Plan A:** The registration fee is due at time of registration. \$835.00 is due on the first day of class. Two payments of \$1012.50 each..

**Payment Plan B:** The registration fee is due at time of registration. \$835.00 is due on the first day of class. \$92.05 per week for 22 weeks.

A charge of \$300.00 per week for cosmetology or manicuring/nail technology and \$400.00 per week for esthetics will be charged any student who fails to complete their training within the allotted contract date. This charge will be applied only after the contract ending date.

### CANCELLATION AND REFUND POLICY

- A. An applicant rejected by the school shall be entitled to a refund of all monies paid.
- B. If a student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her enrollment and demands his/her money back in writing within three business days of the signing of the enrollment agreement or contract, all monies collected by the school shall be refunded. The postmark on the written notification will determine the cancellation date, or the date said information is delivered to the school administrator/owner in person. This policy applied regardless of whether or not the student has actually started training.
- C. If a student cancels his/her enrollment after three business days from signing the contract but prior to entering classes, he/she shall be entitled to a refund of all monies paid to the school less the registration fee of \$150.00 for cosmetology, \$125.00 for manicuring or \$25.00 for esthetics. A refund of the unused portion of tuition, fees, and other charges will be made to veterans or other eligible persons who do not enter or complete the course as certified to the Veterans Administration. The refund will be within an exact ten (10%) of the total hours completed vs. total hours for completion. No more than \$10.00 of the established registration fee may be retained by the school if the veteran or other eligible persons fails to enter the course.
- D. 1. For students who withdraw or are dismissed prior to graduation, the following schedule of tuition adjustment is authorized:

Percentage Time to Total Time of Course	Amount of Total Tuition Owed to School
0.01% to 4.9%	20%
5% to 9.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

- D. 2. For students who qualify, the Federal Return of Title IV Funds calculation will be applied.
- D. 3. Equipment, books and supplies are non-returnable and non-refundable after being issued to

the student.

D. 4a An administrative fee of \$100 for cosmetology and esthetics, \$150 for manicuring will be charged for any student who discontinues or is dismissed prior to graduation.

D. 4b Grounds for termination: Any student who continuously disregards their contract attendance schedule or violates any school rule policy or any of the state laws is subject to permanent dismissal.

D. 5 Total hours of attendance will be calculated on contractual hours as of the last day of physical attendance.

E. Enrollment time is defined as time elapsed between the actual starting date and the date of the student's last day of physical attendance in the school. Any monies due the applicant or student shall be refunded within 30 days of formal cancellation by the student as defined in Item B, or formal termination by the school which shall occur no more than 30 days from the last day of physical attendance. A student on an approved leave of absence notifies the school that he or she will not return. 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.

F. In case of illness or disabling accident, death in the immediate family, or other circumstances beyond the control of the student, the school will make a settlement, which is reasonable and fair to both.

G. If the school is permanently closed and no longer, offering instruction after a student has enrolled, but before starting class, the student shall be entitled to a refund of all monies paid.

H. If a course is canceled subsequent to a student's starting class, the school shall at its option:  
1) Provide a pro-rata refund of tuition and lab fee, or 2) Provide completion of the course at a similar school as close to our geographical area as possible. The receiving school agrees to accept students in a timely manner and at the same educational cost level as Hair Arts Academy. Hair Arts Academy will notify students in writing of any necessity of school closing.

### **TRANSCRIPT OF RECORDS**

A transcript of the student's record will be issued to the student upon written request provided all money owed the school has been paid in accordance with the above policy and a transcript fee of \$10.00 has been paid.

### **PROGRAM ATTENDANCE POLICIES**

Full time students attend classes based on the contracted hours for the program enrolled in.

The school will allow only 10% of a student's elapsed time in absence hours at any point in the

course. A student exceeding 10% of his elapsed time in absence hours will be subject to dismissal at the discretion of the director after a period of time for counseling is provided. An extension of training beyond the student's completion date will result in an additional fee of \$300.00 per week for those in the cosmetology, \$400.00 per week for those in the manicuring/nail technology, and esthetic program after the contract ending date that is required to complete the state minimum requirements.

### **DISCLOSURE OF EDUCATIONAL RECORDS**

Written consent from the student or from a parent or guardian if the student is a minor is required before education records may be disclosed to third parties with the exception of the National Accrediting Commission of Cosmetology Arts and Sciences as a response to a directive of the commission or government agencies so authorized by law.

All students, parents of minor students, proper authorities of the schools and government agencies have the right to inspect, review, and challenge information contained in the educational records of the school. The student's records may be reviewed with the director of the school at a time that is during normal business hours. The director of the school will assist the student or allowed party to evaluate the records.

Education records are defined as files, materials and documents, which contain information directly related to the student and maintained by the institution.

### **SCHOOL TARDY POLICY**

Students who clock in later than their program start time listed on their contract will be considered tardy. Also any student returning from their scheduled lunch break late will be considered tardy. Students who are more than 15 minutes tardy for arrival for their scheduled start time or when returning from lunch may not attend the upcoming session.

### **ABSENCE POLICY**

Hair Arts Academy considers all absence time to be unexcused with the exceptions of school declared holiday, weather or emergency closure and leaves of absence.

### **APPEALS PROCESS**

Students who are terminated after failing to achieve minimum requirements may appeal this determination. The student must submit a written appeal to the Director of Education, along with any supporting documentation, reasons why the decision to terminate should be reversed, and a request for a reevaluation of progress. This appeal must be received by the Director of Education within five (5) business days of termination. Should a student fail to appeal this decision, the decision to terminate will stand.

An appeal hearing will take place within five (5) days of receipt of the written appeal. This hearing will be attended by the student, the parent/guardian (if student is a dependent minor), the student's instructor, and the Director of Education. A decision on the student's appeal will be made within

three (3) business days by the Director of Educational and will be communicated to the student in writing. This decision will be final.

Should a student prevail upon his/her appeal and be determined as making satisfactory progress, the student will be automatically reentered in the course and financial aid funds will be reinstated to the eligible student.

### **LEAVE OF ABSENCES**

A student who returns from a leave of absence or other official interruption of training must return to the school in the same satisfactory progress status as prior to their departure.

### **WITHDRAWALS/COURSE INCOMPLETE**

Any student who withdraws from his/her contracted course or fails to complete his/her training will have notice placed in his/her student file as to progress at the point of withdrawal.

### **MAKE-UP WORK POLICY**

All students enrolled on a 40 hour per week program are permitted to use the state outside education activities time of 40 hours to make up time that they have missed due to absences. Any time over this amount can result in a forced extension of graduation date.

Students enrolled on a 30 hour per week program are permitted to extend their school day up to 8 hours in a given day. They may also use state outside education activities time of 40 hours to make up time that they have missed due to absences.

It will be the responsibility of each student to use their time (both allowed absence time and scheduled school time) wisely to make up missed tests, practical progress or activities.

### **REPETITION**

A student failing to meet minimum satisfactory requirements at the point of withdrawal will be placed on probation for one (1) month when accepted for re-enrollment.

### **PHYSICAL REQUIREMENTS FOR ADMISSION AND EMPLOYMENT**

The applicants enrolling for this course must be free from contagious and infectious disease. Each applicant or graduate must show signs of being emotionally stable and mature. Applicants and graduates must be physically able to stand for periods of up to 2 hours and hold their arms at working level for extended periods.

Applicants and graduates are advised during training that they must take precautions to prevent overexposure and/or physical contact with certain potentially toxic materials used in our profession.

### **NONDISCRIMINATION POLICY**

Hair Arts Academy, in its admission, instruction, financial and graduation policy practices no discrimination on the basis of race, color, age, sex, creed, religion, ethnic origin, financial status, or country or area of residence.

### **STUDENT FINANCIAL AID**

Student financing is available through the Direct Loan program for those who qualify. These monies are to be used to pay for such items as registration, tuition, kits, and etc. These government-sponsored loans must be applied for through the school. You will be contacted via mailings from an agency independent of the school for information pertaining to the loan(s).

Pell Grants and student loans are available to those who qualify. Aid is also available in the form of monthly contract payments to the school. See section under Payment Plans.

### **TESTING AND GRADING**

Daily and weekly records are kept and periodic testing is performed in practical skills and theory. The student is kept abreast of his/her strengths and weaknesses.

<u>Theory Grade Scale</u>		<u>Daily Practical Grade Scale</u>	
90-100 A	75-79 C	4 A	2 C
80-89 B	Below 75 Failing	3 B	1 D

### **RULES AND REGULATIONS OF THE SCHOOL**

1. All students must be in class ready for roll call at the start of each session.
2. Late students must report to the office before attending classes. Tardiness will be handled on an individual basis.
3. If a student must be absent from school, please call before the contracted time for their session is to begin. A letter must be submitted stating the reason for any absences beyond three days.
4. Students must make up time for absences.
5. Students are not permitted to leave the school without permission from the office.
6. Students will have one-half hour off for lunch.
7. Each student will check only himself IN or OUT at the time clock.
8. All students in a cosmetology school shall at all times wear a clean, washable, black t-shirt supplied in kit, buttoned closed, student name badge on upper left chest area, closed shoes. Sandals or other open footwear, shorts, denim jeans, or skirts above the knee are not acceptable elements of a uniform.
9. Students must obey all rules of personal hygiene and sanitation.

10. Students are responsible for their own personal property and equipment.
11. An average passing grade must be made in order to graduate from school. If, at the end of two months training, the progress report indicates the student has not reached that level, a conference will be scheduled with the student. The student will be put on probation and given individualized instruction until satisfactory level is achieved.
12. Students must have their complete kits and books ready for use and inspection at all times.
13. Students cannot use the school telephone to place outgoing or receiving incoming calls, except for emergencies. All cell phones and pagers are to be used outside of the school only.
14. Each student will at all times, while attending school, be in proper, clean, school required uniform; with hair groomed; with a complete set of equipment and tools and behave as perfect ladies and gentlemen toward patrons, instructors, and fellow students or be subject to immediate dismissal from school.
15. Gum chewing in the clinic area and classroom is prohibited.
16. These rules and regulations may be changed at any time at the discretion of the Owner/Director and any subsequent changes will be posted to the attention of the students.

### **EMPLOYMENT STATISTICS**

The majority of the students graduating locate employment due to their education received at the Academy. Due to the ever-increasing dollars spent in the beauty industry, students have an excellent opportunity to obtain a position. Our Academy and staff have constant inquiries from employers about graduates.

### **EMPLOYMENT SERVICES**

The school offers job placement services to help graduate's efforts to secure employment in the field represented by the program the graduate completed or in a related field, that include professional appearance guidelines, job referral and follow-up.

### **HANDICAPPED STUDENTS**

There are special facilities for handicapped students at this Academy. We will make every effort to accommodate people with specific handicaps.

### **CONSUMER INFORMATION ON FINANCIAL AID PROGRAMS FOR PROGRAM ATTENDANCE**

We are pleased to forward to you information regarding the programs of financial assistance available to you at Hair Arts Academy. This information is in effect for the academic year July 1, 2011 through June 30, 2012. Charlotte Porter, our Financial Aid Officer, is in charge of administering the financial aid programs. However, an Office Manager is also involved with

disbursement. Mrs. Porter may be reached at (812) 339-1117 if you have any questions. The Indiana Board of Cosmetology Examiners has licensed us to teach our educational programs, and our programs are accredited by the National Accrediting Commission of Cosmetology Arts and Sciences.

Financial aid at Hair Arts Academy includes grants, which are gifts of money that do not need to be repaid, loans (Direct Subsidized and Unsubsidized Stafford and Direct PLUS) which require repayment of the loan, plus interest. Students should keep in mind that student aid programs are a means to supplement the resources of students and their families and not a means to pay all of one's educational costs. They offer a way to bridge the gap between what student and family can provide and cost of attending this school.

The purpose of financial assistance at Hair Arts Academy is primarily to provide aid to those students whose personal and family resources are not sufficient to meet the entire cost of their education. In order to meet the financial needs of students in a fair and equitable way, assistance is made available only to those students who can document financial need. To accomplish this, the student agrees to furnish the financial aid office any requested documents to substantiate the need for financial assistance.

In most cases, the financial information of both you and your parents or spouse will need to be evaluated. If any of the following is true, the applicant is considered to be independent and the income and assets of the applicant (and spouse, if married) will be used to determine that applicant's eligibility for the aid programs:

- \* You were born before January 1, 1988, or
- \* You are a veteran of the U.S. Armed Forces, or
- \* You are working on a degree beyond a bachelor's degree in the school year 2011-2012, or
- \* You are married, or
- \* You have children who receive more than half of their support from you or
- \* You have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now through June 30, 2012 or
- \* You are an orphan, or are you or were you (until 18) a ward/dependent of the court or
- \* You are a veteran of the U.S. Armed Forces

If a prospective student cannot answer, "Yes" to any of these questions, they will be considered a dependent student and parental information will be required.

The purpose of this brochure is to give you answers to the questions most commonly asked regarding the sources of aid for which you may qualify, and the steps you must take to receive consideration. One final note of caution as you begin reading: information presented here on these programs, as well as the procedures and policies of Hair Arts Academy are accurate as of the date of this printing. However, it must be considered subject to change. The financial aid officer or general manager will have the latest information.

### **WHAT AID PROGRAMS ARE AVAILABLE?**

## **FEDERAL PROGRAMS**

The U.S. Department of Education, in partnership with schools of post secondary education in the United States, provides funds to assist you in furthering your education. Hair Arts Academy participates in these financial aid programs. You can complete your financial aid application on-line at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and enter our school OPE code, which is 026070. This will enable us to print out your ISIR record and tell you the amount of financial aid you will qualify for.

## **PELL GRANT PROGRAMS**

This program provides non-repayable grants to students based upon a Federal analysis of their family financial strength. Pell Grants for the 2011-2012 academic year will range from \$0 to \$5550, depending on your eligibility as determined by a standard formula.

## **DIRECT SUBSIDIZED/UNSUBSIDIZED STAFFORD STUDENT LOAN PROGRAMS**

Direct Subsidized/Unsubsidized Stafford Student Loan Programs are available to those students who need financial assistance to further their education. These loans are made through the federal government and are repayable at the end of your training program, with interest added. Such payments begin on an installment basis six months after graduation, termination or withdrawal from school.

Also available is the Direct PLUS program. Direct PLUS loans are for parents who want to borrow to help pay for their children's education. This loan provides additional funds for educational expenses and, like Direct Subsidized/Unsubsidized Stafford Student Loan Programs, is made by the federal government.

## **STUDENT MEDIAN LOAN DEBT**

The median loan debt incurred by our students is \$4727.

## **GI Bill**

Hair Arts Academy has received approval to accept GI Bill or Chapter 35 educational benefits.

## **HOW DO I BECOME ELIGIBLE FOR FINANCIAL AID AT HAIR ARTS ACADEMY?**

1. Be a citizen, U.S. national, or permanent resident of the United States.
2. An analysis of you and/or your family's income and assets show financial need (also called eligibility) for an award.
3. Never have received a four-year college (bachelor's) degree.
4. Have a high school diploma or G.E.D.
5. Be attending classes on at least a half time basis.
6. Be making satisfactory progress toward the completion of your course

~IT SHOULD BE NOTED HERE THAT IF THE STUDENT APPLYING FOR AID TO ATTEND THIS SCHOOL IS EITHER DELINQUENT OR IN DEFAULT ON REPAYMENT OF A PREVIOUS STUDENT LOAN OR OWES A REFUND OF AN OVERPAYMENT OF ANY GRANT AID, THAT

STUDENT IS INELIGIBLE TO RECEIVE ANY FURTHER AID UNTIL THOSE MATTERS HAVE BEEN SATISFIED.~

Financial need is determined by an annual congressionally approved formula, which is applied consistently to all applicants. In order to perform this evaluation, it is necessary to request confidential financial facts about your family's income and assets, the size of your family, the number of persons attending post secondary school, and any unusual circumstances or expenses you face. The formula uses the information you provide on your application to produce an Expected Family Contribution (EFC). This EFC number is not a dollar figure, but is used along with the total cost of attending this school and your enrollment time status (full, 3/quarter, or half) to determine the actual amount of your grant and/or loan.

### **HOW DO I APPLY?**

Application for all financial aid programs is made by completing a special form called the Free Application for Federal Student Aid (FAFSA), which collects family income and asset information. This form is available at the school's financial aid office, online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) , or in the guidance office of many high schools. Be sure that you are filing the form for the correct year and be sure to enter our school OPE code, which is **026070**.

### **WHERE DO I SEND THE FORM?**

Since some families have experienced difficulty in understanding certain items on the form, we have found it helpful to have our staff proofread the application before it is sent to the processor. This helps assure that the form has been completed correctly and will save much valuable time in processing delays due to misunderstandings and errors. Therefore, you should bring the completed form and a copy of the applicable federal tax form to the financial aid office. After it is reviewed and any corrections made, we can send it electronically to the proper processing agency.

### **WHAT HAPPENS AFTER MY FINANCIAL DATA IS SENT TO THE PROCESSOR?**

1. The processor will analyze the income and asset information you have provided according to a formula that has been approved by Congress.
2. You will receive a PIN and a link to your Institutional Student Information Record (ISIR), a three-page report, indicating whether you are eligible for a grant under this program. This report is usually received approximately 10 Days after you send your application in and is the official notification of your Expected Family Contribution (EFC) number. A copy will be transmitted to the school electronically.

A sample of all applications processed is audited by the federal government. If your application has been selected for this purpose, a remark will be found in the comments section of the ISIR. If this is the case, you will need to complete a special verification of your application, which is conducted by the financial aid officer.

3. The financial aid officer will next calculate the amount of your award, based upon the length of your course, the costs, and the portion of your training, which falls before June 30th. Remember, if your course extends beyond June 30th, the amount calculated

represents only a portion of that for which you are eligible. The remainder of your award may be received by re-filing a FAFSA for the next award period when they become available in February or March.

4. Once your award is calculated, you will be required to sign a Statement of Educational Purpose, an oath that states that you will spend the entire award only for educational purposes; in other words, for your tuition, fees, books, supplies, and other educational related costs you may experience. Also to be signed is a Selective Service Registration certification. Another certification you must sign is that you will not manufacture, distribute, possess or use any drugs for the entire period for which your Pell Grant has been awarded.
5. Regarding the loan programs, every applicant must have a need analysis test performed to determine the exact amount the student can receive in loan proceeds, if any. The financial aid officer then completes the School Section of the loan application and returns the completed application to the appropriate lender. The maximum amount allowed for borrowing by the student for Federal Subsidized Stafford Loan is \$3500.00. However, a staff member in the Financial Aid Office will review your need to borrow. This is done so that when you are completed with your education you are not strapped with a large loan debt. **REMEMBER!!! THIS MONEY HAS TO BE REPAID, WITH INTEREST!!!**

### **HOW AND WHEN ARE FUNDS DISBURSED?**

As noted earlier, financial aid funds must be used only for educational purposes. Therefore, no funds will be given to you for living costs until your obligations to the school for tuition and fees, books and your student kit that have been scheduled for have been met through grant or loan aid. When your Pell award is first calculated, you will be notified by an award letter acknowledging at what points in your training program these funds are anticipated to be disbursed and credited to your tuition and fees account or given to you to meet other educational expenses. These are generally at the beginning of your training and after you have completed 450 hours depending on your academic year as determined by the school. The award letter also details the types of aid and the amounts of aid you will receive.

There are generally two disbursements for the Federal Subsidized/Unsubsidized Stafford or Federal PLUS proceeds, one after you have been in school for 30 days, the second after you have completed 450 hours depending on your academic year as determined by the school. In most cases the money is sent to the school from the lender. If the proceeds go toward tuition and fees, the school retains them. After all tuition and fees are paid, any excess borrowed is then disbursed to the student. The lender sends the proceeds to the school in two disbursements.

It is important to understand that although you do not actually see all the aid dollars awarded you, they are doing their work behind the scenes, enabling you to pursue your education and learn a career for the future.

### **WHAT ARE MY RIGHTS AND RESPONSIBILITIES?**

Since the amount of financial aid you are awarded is based on the information you provided on your original application, it is important that you report to the financial aid officer any change in your

address, in your name, or other financial aid received. Also, you must notify your lender as soon as you graduate or withdraw from school and notify them any time your name or address changes. You should always know who holds your loan and be aware that your lender may hire a servicer to handle your account or sell it to another financial institution.

Once your aid has been determined for the year, you have several responsibilities. You must apply yourself, attend regularly, and learn as much as you can. This will not only help you in your career later, but is also a condition for you to continue to receive financial aid without interruption. Before your funds are disbursed, your attendance, grade average, and practical progress will be reviewed. If your attendance has fallen short of our requirements or you have not maintained your grade average at a passing level, no further monies will be disbursed to you until you once again meet all these requirements. Your grade average must be maintained at both a theory and practical level.

If for some reason you do not complete your training program, the amount owed for tuition and fees earned by the school will be calculated according to the refund policy outlined in the contract you signed with the school. If a refund is due, all monies will be refunded first to the lender, not exceeding the amount that was borrowed. Any additional amount will be refunded to the Pell Grant account. If you have received an overpayment of Pell Grant funds, you will be expected to repay those unearned funds as soon as you are notified of the over payment.

And then, of course, you must meet the repayment obligations of any Direct Subsidized and/or Unsubsidized Stafford or Federal PLUS proceeds you may have received to complete your education. The minimum payment is \$50 per month or \$600 per year.

When you begin loan repayment, you have a right to defer payments if you are:

1. Studying half time at a post secondary school
2. Participating in an approved rehabilitation program
3. Consistently seeking but unable to find a job in ANY field
4. Temporarily or totally disabled or caring for a disabled spouse
5. Pregnant
6. The mother of a preschool child.

You have a right to request forbearance (altering your payment schedule).

### **WILL I NEED TO REAPPLY FOR FINANCIAL AID?**

In addition to making satisfactory progress in your studies, you also have the responsibility to meet all deadlines in reapplying for financial aid funds. If you have eligibility for Pell Grants funds, you may have to apply twice in order to receive your full award. While this seems like a complicated process, it really is not.

The financial aid office will notify you when and if a new application is to be made. This is generally in February or March. If you do not submit the new application or do not submit the 3-part report sent to you as a result of the application, you will not receive the grant amount originally estimated for you. In this case, you will need to make other arrangements for meeting tuition obligations.

RENEWAL OF FINANCIAL AID AWARDS IS NOT AUTOMATIC. YOU MUST CONTACT THE FINANCIAL AID OFFICE AND AGAIN DEMONSTRATE NEED FOR THESE FUNDS.

**WHAT WILL MY EDUCATION COST?**

Before applying for financial aid, students and parents should assess all of their costs of attending Hair Arts Academy. Although students vary in their actual expenditures, Table A indicates the typical costs for the school year for students attending our school 30 hours per week. These costs reflect not only the school costs but also your cost for living expenses during that time which you are attending

**TABLE A (Cosmetology)**

Item	Student Living At Home	Student Living Away
Tuition & Lab Fees	\$11,900.00	\$11,900.00
Books & Supplies	1605.00	1605.00
Registration Fee	150.00	150.00
Living Expenses*	2600.00	5200.00
Transportation*	<u>1300.00</u>	<u>2600.00</u>
<b>TOTAL (Average Cost)</b>	<b>\$17,555.00</b>	<b>\$21,455.00</b>

**TABLE B (Esthetics)**

Item	Student Living At Home	Student Living Away
Tuition & Lab Fees	\$9745.00	\$9745.00
Books & Supplies	1605.00	1605.00
Registration Fee	150.00	150.00
Living Expenses*	2418.00	3894.00
Transportation*	<u>727.20</u>	<u>727.20</u>
<b>TOTAL (Average Cost)</b>	<b>\$14645.00</b>	<b>\$16121.00</b>

**TABLE C (Manicuring/Nail Technology) *\*Not Available at This Time\****

Item	Student Living At Home	Student Living Away
Tuition & Lab Fees	NA	NA
Books & Supplies	NA	NA
Registration Fee	NA	NA
Living Expenses*	NA	NA
Transportation*	<u>NA</u>	<u>NA</u>
<b>TOTAL (Average Cost)</b>	<b>\$4981.80</b>	<b>\$5965.80</b>

\*Estimate

## **WHERE CAN I GET ANSWERS TO OTHER QUESTIONS ABOUT THE SCHOOL?**

Probably your best source of information is the school catalogue. You are sent a copy when you make your initial contact with the school. Contained in the catalogue is the complete information on the academic programs, the physical facilities, and the faculty and administrative staff. The cancellation and refund policy is also explained there.

## **FINANCIAL AID POLICIES**

The following policies will be followed in the administration of the Federal Financial Aid Programs in which students attending Hair Arts Academy may participate.

1. The submission of the applicable IRS tax return(s) will be required from the student in order to be considered for any financial aid funds, plus any additional documentation that may be required on an individual basis.
2. The disbursement of the Pell award will be made in two payments - one approximately 30 days after the student has started the training program and one after the student has completed 450 hours of training depending on the academic year as determined by the school. In order for all payments to be made, the student must be making satisfactory progress according to the policies and have completed all hours in the previous payment period for which he/she has been paid.
3. All funds awarded to the student through the Pell Grant program will be credited to the student's account for tuition and fees.
4. The disbursement of the Direct Subsidized/Unsubsidized Stafford proceeds will be as follows: one half of the funds will be disbursed at least 30 days after the student begins the training program and one half at the midpoint of the academic year. In order for the second disbursement to be made, the student must be making satisfactory progress according to the policies of the school.
5. The disbursement of the Federal PLUS proceeds will be the same as the Federal Subsidized/Unsubsidized Stafford proceeds.
6. Non-refundable expenses to the student are the equipment, mannequin, book fees and the registration fees.
7. A student's out of school expenses for his/her education is for professional uniforms and shoes, notepaper and pens or pencils, lunches and transportation.
8. In the event of termination or withdrawal before completing the training program, a calculation will be made according to the refund policy stated in the signed contract to determine if there is a refund due the student. If there is a refund due and the student is on financial aid, the following distribution policy will be used:

\* The amount of the refund will be forwarded to the lender to be applied to the Federal PLUS loan. The remains, if any, will next be applied to the student's Federal Subsidized/Unsubsidized Stafford loan. Any remaining refund will be repaid to the Pell Grant program.

\* If the student owes the school money for tuition and fees at the time of withdrawal or

termination, when the next Pell disbursement is received by the school, a written request will be made for a new disbursement in the amount of monies owed to the school by the student. At that time, the student will be contacted by a school officer to make arrangements for such a transaction to occur.

9. If there is a change in a student's status, such as marriage, divorce, etc., a change in the family's income, household size or number of members in the family attending post secondary school, the student is to notify the Financial Aid Officer as soon as possible.
10. If the student has attended another post secondary school before attending Hair Arts Academy, a Financial Aid Transcript will be required from the other school (s) before any disbursement of financial aid will be made to the student.
11. The school will notify the lender no later than 30 days after the student is no longer enrolled due to withdrawal, termination, or graduation that the student is no longer in attendance.
12. An eligible student must submit a current Student Aid Report with an eligible Expected Family Contribution (EFC) in order to qualify for payment of funds provided by the Federal programs. Consequently, the student will be responsible for payment of any monies due the school from personal funds if the valid SAR (ISIR) is not provided within the deadline of submission.
13. In the event the SAR (ISIR) comes back to the student for verification, the student must complete the Verification Worksheet, which is sent with the processed SAR (ISIR) in order to ascertain if correct and accurate information was submitted on the original application. This Verification Worksheet must have all the necessary signatures on it in order for it to be deemed acceptable for submission.
14. In order for certification of the Federal Subsidized/Unsubsidized Stafford by the school to take place, the following items must be verified:
  - 2010 adjusted gross income of the appropriate persons, depending upon whether the student is dependent or independent,
  - U.S. income tax paid for the base year,
  - Number of family members in the household,
  - Number of members in the family attending post secondary schools at least half time,
  - An applicant's independent student status, and
  - Certain untaxed income and benefits for the base year.
  - High school diploma or G.E.D.
  - Birth certificate

After all these things have been verified through proper documentation and the Financial Aid Officer has established the Expected Family Contribution (EFC), certification of the Federal Subsidized/Unsubsidized Stafford application will be made by the school.

15. If a student's award changes as a result of the verification process, the student will be advised and informed of how the change effects his/her packaging and financial obligations to the institution.
16. In the event that a student is enrolled and the check has been received by the lender but the student does not begin his/her training program, the check will be sent back to the lender as soon as it has been established that the student is not in class attendance.

## VERIFICATION POLICY

Verification is a process, which enables a school to confirm the accuracy of information used to determine a student's eligibility for federal student assistance. A student's file may be selected for verification by either the school or by the U.S. Department of Education. If a student's file has been selected for review under the verification process, the following material will be requested from the student:

1. A completed Verification Worksheet, signed by the student (and parent when applicable)
2. A copy of the U.S. Income Tax Return (IRS Form 1040, 1040A, 1040EZ, 1040TEL, 1040PC) for the base year filed by the student. Married students must also provide their spouse's tax return. Dependent students must also provide their parent's return. IRS FORM 1722 listing the taxpayer's information is acceptable in lieu of 1040.
3. Any other information deemed necessary by the institution including, but not limited to social security benefit documentation, divorce decrees, or W-2 forms.

Students must provide the above information to the institution within 60 days of the institution's request. If additional time is needed, the student may request an extension to submit the information. The institution will review the student's request and determine whether additional time will be granted.

**The institution will withhold financial aid payments from any student who has not completed the verification requirements within the prescribed deadlines.**

Students will be required to correct any information that is found to be inconsistent as a result of the verification process. The verification process is not considered to be completed during periods of corrective action. Corrections generally include a recalculation of the student's EFC and resubmission through the Central processor.

If a student's award changes as a result of the verification process, the student will be counseled and informed of how the change affects his/her packaging and financial obligations to the institution.

To protect the integrity of federal student assistance programs, institutions must enforce verification policies. It is the student's responsibility to comply with any and all requests by the institution for verification material, within prescribed deadlines.

In the event of an overpayment in the Pell or SEOG programs, the student will be notified and given 30 days to repay the overpayment. After that time any unpaid balance in excess of \$25 will be sent to the Department of Education for collection action. Until the balance is cleared, the school will withhold all academic transcripts and the student will no longer be eligible for Title IV assistance.

**Students will forfeit their right to federal assistance for non-compliance with verification policies.**

## HOPE SCHOLARSHIPS

Provides for a yearly tax credit (nonrefundable) for qualified tuition and related expenses for each student in a taxpayer's family.

Student must be enrolled at least half-time in years one or two, only, of a postsecondary training program leading to a degree or certificate.

Please consult a tax professional or go to [irs.gov](http://irs.gov) for the latest information.

## LIFETIME LEARNING CREDIT

Provides for Lifetime Learning Credit (nonrefundable) against income taxes for qualified tuition and related expenses of each student in the taxpayer's family who is enrolled in an eligible institution.

Please be guided by your accounting specialist in regard to both the Hope Scholarship and Lifetime Learning Credits.

Please consult a tax professional or go to [irs.gov](http://irs.gov) for the latest information.

## NEW 2007 COSMETOLOGY JOB DEMAND SURVEY RESULTS FOR INDIANA

ARLINGTON, VA Under the direction of Mark Gross; **former** CEO, NACCAS commissioned Dr. Lawrence Rudner of the University of Maryland to independently conduct a new 2003 study of cosmetology job demand within professional salons and salon chains.

Since 1990, this NACCAS Job Demand Survey research has provided the only qualitative research data available on cosmetology careers, earnings potential, employment options and the moving trends of our licensed salon and spa professionals. This new research has become the largest and most comprehensive salon industry survey to ever validate future salon industry trends by analyzing both the current and the future needs for cosmetologists as well as their excellent job opportunities here in the United States. The research involved 6,203 salons responding to a national random sample of all salons stratified to represent every state and region in the country. These surveys asked salon owners to report on the previous 2007 year as well as their plans for the future.

**Key Survey Findings:** In January 2002, there were 1,604,502 professionals employed in the nation's 312,959 beauty salons, barbershops, skincare salons and nail salons. In January 2003, there were 29,847 professionals employed in Indiana's 5,851 beauty salons, day spas, skincare salons, nail salons and barbershops for our current population of 6,080,485 Indiana residents. The typical salon in our state is a small full service salon with 5 workstations. Indiana salon owners report an average of 183 clients per week. The salon industry in Indiana is a job-seekers market today, with over 56% of the salon owners reporting at least one or two job openings available immediately. Even though 572,000 salon career positions were filled nationally in 2002, a majority of salon owners across America reported that they still had job openings.

63% of Indiana salon owners classify their businesses as a 'full-service salon', 13% as a haircutting salon, 7% as a day spa, and 5% as a barbershop. Nationally, 58% of salons are classified as 'full service', while 17.9% are haircutting only salons, 4.5% are barbershops, 4.3% are nail salons and 4% are day spas. 60% of Indiana salon professionals work full-time, 32% are part-time (20 to 35 hours) and 8% are low-time with less than 20 hours worked per week. Nationally, 57% of salon employees now work full-time, 33% are part time and 10% are low-time or less than 20 hours per week. The average income for a salon professional in Indiana and in America today is \$35,000 to \$50,000 per year. By this latest 2003 research, the corresponding 2002 yearly full-time salaries were \$53,150 for salon owners and \$36,100 for all other salon professionals across the USA. The exciting news is that salon earning power keeps improving!

**Zero Unemployment:** Today, the growing salon industry offers a dramatically unique 'zero unemployment' factor – needing many more new salon professionals than we can supply. There has been notable national growth in the salon industry since 1999 as well as here in Indiana. The total number of salon professionals increased nationally by 24%, while the total number of salons also increased 5.6% since 1999. The number of salon professionals leaving their positions stabilized and this shrinkage has decreased

by 12% since 1999. New hires are now up by 37%. The salon industry remains a *job seekers* market!

**The Indiana Challenge!** The future success of our professional salons, cosmetology schools and the entire beauty industry here in Indiana is now at stake. This new 'NACCAS Job Demand Survey' statistically solidifies the positive aspects of careers in cosmetology! Our newest NACCAS national Job Demand Survey information proves once again the extreme shortage of professional hairstylists, nail technicians and estheticians here in Indiana.

Mark Gross, **former CEO** of NACCAS noted, "We remain extremely pleased with the qualitative and quantitative consistency derived from the NACCAS Job Demand Surveys facilitated since 1990. The consistent results of this unique research have given our ongoing research findings a tremendous amount of long-term credibility. These Job Demand Surveys prove that there remains a dramatic shortage of salon and spa professionals for which our industry must collectively work to improve".

**Free Cosmetology Career Counseling:** For a free cosmetology career counseling session, students, parents and career professionals are invited to personally contact **Ms Charlotte Porter, Financial Aid Officer and Co Owner** at the **Hair Arts Academy in Bloomington**, Indiana or call **812-339-1117** for more information. For further information and to find an accredited cosmetology school near you, visit the NACCAS website at [www.naccas.org](http://www.naccas.org) or contact The National Accrediting Commission of Cosmetology Arts and Sciences at 4401 Ford Avenue ~ Suite 1300, Alexandria, VA 22302 USA – 703-600-7600. **Exciting new careers in cosmetology are now more beautiful than ever before!**

## CAMPUS SECURITY/CRIME REPORTING POLICIES

- A. All students and staff are to report any breach of school security such as theft, assault, or misconduct to the Owner/Manager of the school as soon as possible after the occurrence of the act. The Owner/Manager will be responsible to contact any authority such as local or state police, fire or medical personnel that might be required.
- B. The security of the school is monitored by the Owner/Manager continuously during normal business hours. Any breach of security, such as assault, robbery, sale of controlled substances, etc. will be reported to the local police and full prosecution will follow if needed.
- C. Hair Arts Academy does not have a campus security or police force. We report all crimes directly to the proper civil authorities.
- D. Each staff member is given a copy of their policies upon employment and is required to review them and remain aware of their enforcement. Each student receives a copy of the policy in their student handbook the first day of class. The policy is discussed and explained in detail during their orientation the first day of class.
- E. The Owner/Director of the school will discuss during orientation class on the first day of class the importance of the students to always guard against theft of personal property as well as the theft or misuse of school property. The Owner/Manager will direct all students and staff to report all such activities to the office as soon as possible.
- F. Following are the statistics for the following crimes occurring on campus for the past 2 calendar years:

<u>Crisis</u>	<u>Number Reported</u>
(A) Murder	0
(B) Rape	0
(C) Robbery	0
(D) Aggravated Assault	0
(E) Burglary	0
(F) Motor Vehicle Theft	0
(G) Forcible Sex Offenses	0
(H) Nonforcible Sex Offenses	0

G. Although Hair Arts Academy has no off campus organizations to which our students belong or reside, the school through the Owner/Manager will report all illicit drug or alcohol activities occurring that our students are involved in directly to local authorities.

H. Following are the statistics for arrests occurring on campus for the past 2 calendar years:

(A) Liquor Law Violations	0
(B) Drug Abuse Violations	0
(C) Weapons Possessions	0

### **HOW OUR STUDENTS ARE DOING**

To help you make a good decision about whether to sign up for cosmetology, Hair Arts Academy wants you to know that according to the latest information --

A. 55%, or 23 of the 42 students in this program scheduled to graduate in 2009-2010 award year went on to graduate;

B. 83%, or 14 of the 17 students that graduated in that year have found jobs in cosmetology; and

C. 100%, or 17 of the 17 graduates of this program taking the beauty culturist's exam administered by the State of Indiana in 2009-2010 award year passed that examination.

\*We have been told by 0 of the students that were scheduled to graduate in that year that, even though they graduated, they decided not to look for a job in that occupation. Also, 2 of that year's graduates have not responded to our job placement questionnaire, so we do not know whether they have found jobs or not.