

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

**The Academy of Salon Professionals is licensed by:
Missouri State Board of Cosmetology and Barber Examiners
3605 Missouri Blvd.
Jefferson City MO 65102
573-751-1052**

**The Academy of Salon Professionals is accredited with:
National Accrediting Commission of Career Arts and Sciences
4401 Ford Ave, Suite 1300
Alexandria, VA 22302
703-600-7600**

Academy of Salon Professionals has been approved for distributing Title IV funds. An employee of Academy of Salon Professionals is available Monday through Friday, 11:30 a.m. to 4:30 p.m., to answer any financial aid related questions.

TITLE IV FUNDS INCLUDE

Federal Pell Grant (Need based gift aid that does not require repayment)
Subsidized Direct Stafford Loan (need based requires repayment)
Unsubsidized Direct Stafford Loan (non need based requires repayment)
Direct Parent Plus Loan (requires credit check and repayment)

OTHER FUNDING OPTIONS & TUITION ASSISTANCE PROGRAMS: *(available to those who qualify)*

Vocational Rehabilitation
Veterans Programs i.e. GI Bill
MyCAA (Military Spouse Tuition Scholarship)
Course Discounts (paying in full before Start date)
Interest Free Payments (for private payments made during the course)

All Title IV funds are awarded based on eligibility. You can determine your eligibility by filing a Free Application for Federal Student Aid (FAFSA). The application can be found online at www.fafsa.gov. You must be fully enrolled at Academy of Salon Professionals before any Title IV aid will be disbursed on your behalf. After you are fully enrolled in the program of your choice, your financial aid award will be presented to you and billing options will be discussed. At this time, the financial aid representative will conduct an entrance interview to inform you of the terms and conditions of student loan(s). This entrance counseling is required and failure to complete the in person entrance counseling sessions will prohibit the student from receiving Title IV funds.

Payment plans are available to withdrawn or terminated students who have a remaining a balance due after all other tuition assistance programs have been exhausted.

STUDENT BODY USING TITLE IV PELL GRANTS

As of December 2012, the diversity of the members of the student body who have received or will receive Pell Grant is as follows:

100% of the Pell Grant eligible students were female and 100% Caucasian.

TITLE IV LOAN DEFERRMENT

If the student had previously received Title IV loans, he or she may defer payment on the loans while enrolled full time at Academy of Salon Professionals. For assistance in deferring student loans, please contact the financial aid representative via phone (660-827-4500) or via e-mail financialaid@academysp.com

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

TITLE IV FUNDING BASICS

Students who receive federal financial aid funds have the following rights:

- To review your financial aid files and accept or decline your financial aid award.
- To know how the financial aid will be distributed.
- To know how your financial need was determined.
- To request an explanation of various programs in your student aid award.
- To know the refund policy of Academy of Salon Professionals.

While receiving financial aid, the student has the following responsibilities:

- The student has the responsibility to remain in satisfactory academic progress (SAP). Satisfactory academic progress is defined by Academy of Salon Professionals as maintaining a GPA of 80% or above and an attendance record of 80% or above. Failure to maintain SAP standards could result in financial aid probation. If placed on probation a student may appeal by writing a letter with supporting documentation to the financial aid office. The financial aid representative and the director will conduct as needed meetings to approve/deny appeals. Please see the Satisfactory Academic Progress policy in the Academy of Salon Professionals catalog for more information. The student may also regain financial aid eligibility by completing the necessary coursework and hours to reach the ASP satisfactory academic progress requirements. (Please note: The 80% attendance rate is to meet SAP requirements only, you will need to maintain 100% attendance to complete the program by your contract graduation date, as outlined on the Academy of Salon Professionals Catalog).
- The student must complete all application forms accurately.
- The student must provide correct information. If it is found that a student purposefully provided false information, it could be considered a criminal offense, which could result in an indictment under the U.S. Criminal Code.
- The student is responsible for providing all documentation to the financial aid office in a timely manner. Failure to do so could result in not receiving a financial aid award.
- The student is responsible for reading and understanding all materials he or she signs and keeping copies of those document(s).
- The student is responsible for all agreements that he/she signs.

Financial aid will be disbursed on hours 1-450, 451-900, 901-1200, and 1201-1500 for cosmetology and barber students.

Financial aid will be disbursed on hours 1-375 and 376-750 for esthetic students.

Financial aid will be disbursed on hours 1-300 and 301-600 for instructor trainee students.

Financial aid is not available for the Nail Technology, Crossover Barber or Crossover Cosmetology courses.

The financial aid office will confirm that the student is eligible and is making satisfactory academic progress. Students must also have reached the week requirement before aid will be requested.

Transfer hours will be accepted in accordance with the Transfer Policy listed in the Academy of Salon Professionals catalog. Students interested in transferring hours should contact the administration at 660-827-4500 or e-mail academy@academysp.com.

TITLE IV LOANS

There are several federal student loan repayment plans available to borrowers. We suggest that each borrower review the options and decide which plan is right for him or her. It is important to note that;

Some repayment plans offer student loan repayment based on income.

Borrowers must make regular monthly payments even if they don't receive a monthly billing statement.

A borrower may change repayment plans at any time.

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

TITLE IV LOAN REPAYMENT

The table below provide repayment estimates under the traditional and income-driven repayment plans. These figures are estimates based on an interest rate of 6%, the average Direct Loan interest rate for undergraduate and graduate borrowers. The figures also assume a family size of 1, that you live in the continental U.S., and that your income increases 5% each year. Various factors, including your interest rate, your loan debt, your income, and if and how quickly your income rises, may cause your repayment to differ from the estimates shown in these tables. These figures use the 2016 Poverty Guidelines issued by the U.S. Department of Health and Human Services and Income Percentage Factors issued by the U.S. Department of Education.

<u>Repayment Plan</u>	<u>Initial Payment</u>	<u>Final Payment</u>	<u>Time in Repayment</u>	<u>Total Paid</u>	<u>Loan Forgiveness</u>
Standard	\$333	\$333	10 years	\$39,967	N/A
Graduated	\$190	\$571	10 years	\$42,636	N/A
Extended-Fixed	Ineligible	N/A	N/A	N/A	N/A
Extended-Graduated	Ineligible	N/A	N/A	N/A	N/A
REPAYE	\$60	\$296	20 years	\$32,358	\$24,253
PAYE & IBR (new borrowers)	\$60	\$296	20 years	\$39,517	\$27,823
IBR (not new borrowers)	\$90	\$333	21 years, 10 months	\$61,006	\$0
ICR	\$195	\$253	19 years, 6 months	\$52,233	\$0

** Loan debt does not include any consolidation loans.*

Upon graduation or withdrawing from Academy of Salon Professionals, a student who has received student loans must complete an exit interview with the financial aid representative. The exit interview must be completed before the student leaves the Academy of Salon Professionals school upon the last day of enrollment.

COMPLETION/GRADUATION RATE

The school tracks its annual performance with respect to student completion rate, graduate licensure rate, and graduate employment rate. It is the goal of the academy to achieve the following rates: Completion: 50%; Licensure: 70%, Placement: 60%. For the 2015 NACCAS Annual Report, the Academy achieved the following performance statistics:

Completion: 77%
Licensure: 96%
Placement: 95%

Each year, a member of the administrative staff compiles the statistics for the prior cohort year. This rate will count the students who have completed or graduated by the end of the 12-month period. The completion, graduation and transfer rates of the Academy of Salon Professionals will be submitted to the Department of Education via the Integrated Postsecondary Education Data System (IPEDS).

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

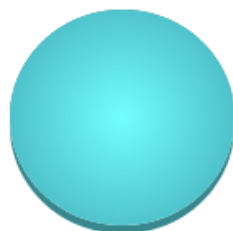
TOTAL ENROLLMENT (ALL UNDERGRADUATE)

25

Undergraduate transfer-in enrollment

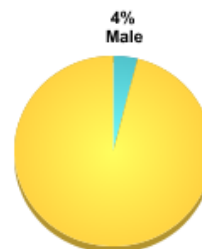
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ATTENDANCE STATUS



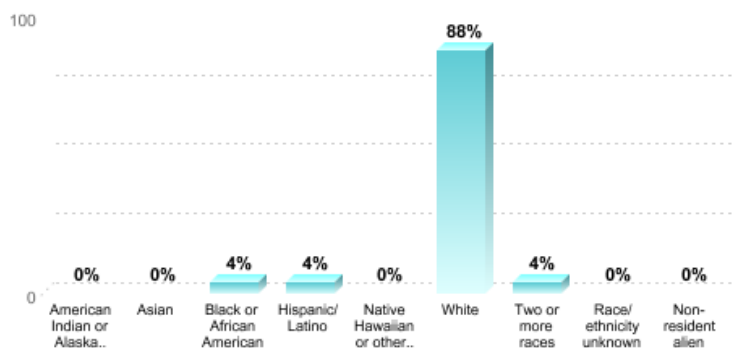
100%
Full-time

STUDENT GENDER



96%
Female

STUDENT RACE/ETHNICITY



CIVIL AND CRIMINAL PENALTIES FOR VIOLATION OF FEDERAL COPYRIGHT LAWS

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code.) These rights include the right to reproduce or distribute a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at www.copyright.com.

CONSTITUTION DAY OBSERVANCE

On September 17th of each year, (unless the 17th falls on a Saturday, Sunday or holiday, in which case the event shall be held during the preceding or following week), Academy of Salon Professionals will observe Constitution Day. This will commemorate the signing of the Constitution on September 17th, 1787. Activities that celebrate or educate students, staff and guest on the Constitution will be arranged.

COST OF ATTENDANCE

Along with the cost of tuition, other factors such as transportation and living expenses should be considered by students. Below are estimated expense amounts used in calculating Title IV aid awards at the Academy of Salon Professionals.

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

EXPENSE PER MONTH	DEPENDENT STUDENT	INDEPENDENT STUDENT
Room and Board	\$417	\$825
Personal Expenses	\$247	\$247
Transportation	\$160	\$160

COSMETOLOGY - 1500 Hours

Tuition	\$13,650
Application Fee	\$ 100*
Books & Supplies	Included
State License Fee	\$ 25*
<i>Total</i>	<i>\$13,775</i>

BARBER - 1500 Hours

Tuition	\$3,650
Application Fee	\$ 100*
Books & Supplies	Included
State License Fee	\$ 25*
<i>Total</i>	<i>\$13,775</i>

ESTHETICS - 750 Hours

Tuition	\$6,975
Application Fee	\$ 100*
Books & Supplies	Included
State License Fee	\$ 25*
<i>Total</i>	<i>\$7,100</i>

INSTRUCTOR TRAINING - 600 Hours

Tuition	\$5,015
Application Fee	\$ 100*
Books & Supplies	Included
State License Fee	\$ 25*
<i>Total</i>	<i>\$5,140</i>

CROSSOVER COSMETOLOGY - 500 Hours

Tuition	\$4,975
Application Fee	\$ 100*
Books & Supplies	Included
State License Fee	\$ 25*
<i>Total</i>	<i>\$5,100</i>

CROSSOVER BARBER - 45 Hours

Tuition	\$ 490
Application Fee	\$ 100*
Books & Supplies	Included
State License Fee	\$ 25*
<i>Total</i>	<i>\$ 615</i>

NAIL TECHNOLOGY - 400 Hours

Tuition	\$3,640
Application Fee	\$ 100*
Books & Supplies	Included
State License Fee	\$ 25*
<i>Total</i>	<i>\$3,765</i>

** Nonrefundable fee*

DRUG AND ALCOHOL ABUSE PREVENTION INFORMATION

As required by the Drug-Free Schools and Communities Act Amendments of 1989, which added section 1213 to the Higher Education Act, and implemented at 34 C.F.R. Part 86, the undersigned Institution certifies that it has adopted and implemented a drug prevention program for its student and employees that, at minimum includes the following:

At the Academy of Salon Professionals, the illicit use of drugs and/or alcohol by staff or students on its property or as part of any of its activities is strictly prohibited. If you or someone you know is struggling with drug or alcohol abuse, please call 1-877-335-HOPE (4673) or one of the treatment centers listed below.

DRUG POLICY

The Drug-Free Workplace Act of 1988, Subtitle D, Section 5152 and the Drug Free Schools and Communities Act Amendments of 1989, PL No. 101-226, require the Academy of Salon Professionals to have in place a Drug and Alcohol Abuse Prevention Program. Students may also seek confidential support through a list of referrals for treatment and rehabilitation centers. This information is available in the Consumer Information that is available at www.academyofsalonprofessionals.com and posted in the students break room should the need arise.

The sale or use of alcohol and illegal drugs is not permitted in this school or its adjacent parking facilities. Anyone observed using illegal drugs and any underage alcoholic consumption will be referred to local police authorities. Use of any alcoholic or illegal drug during school hours while on school property (or off the property while receiving

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

instruction) may be grounds for immediate termination of enrollment or employment. Any student coming to school under the influence of drugs or alcohol may be suspended or expelled. Students suspected of being under the influence of alcohol or an illegal drug may be required to take a drug test at an approved facility at the students cost before being allowed to reenter school.

The Academy of Salon Professionals has adopted standards of conduct that clearly prohibit the unlawful possession, use or distribution of illicit drugs and alcohol by students and employees on its property or as part of any of its activities. During orientation, annually with the constitution, and the hiring of employees, this policy is explained thoroughly.

FERPA POLICY

Student Records Information

For Academy of Salon Professionals to comply with requirements of the Family Educational Rights and Privacy Act of 1974 (FERPA), the following policies and procedures have been established. The Academy accords all rights under the law to students who are declared independent. For the purpose of this policy, whenever a student has attained eighteen years of age OR is attending an institution of postsecondary education, the permission or consent required of and the rights accorded to the parents of the student shall thereafter only be required of and accorded to the student. Responsibility for protection of the privacy of student educational records rests primarily with the administration. Educational records are defined by FERPA to include records, files, documents, and other materials that contain information directly related to students and are maintained by an educational agency or institution or by a person acting for such agency or institution. There are five exceptions to this definition of educational records as published in the *GUIDELINES FOR POSTSECONDARY INSTITUTIONS FOR IMPLEMENTATION OF THE FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 AS AMENDED*, Revised Edition 1995, a publication of the American Association of Collegiate Registrars and Admissions Officer.

Students' Access to Their Education Records

All students have the right to review their educational records with the following exceptions as outlined by FERPA:

1. Financial information submitted by parents such as tax forms.
2. Confidential letters and recommendations placed in their files prior to January 1, 1975, provided these letters were collected under established policies of confidentiality and were used only for the purposes for which specifically collected.
3. Confidential letters and statements of recommendation, placed in the records after January 1, 1975, to which the students have waived their rights to inspect and review and that are related to the students' admission, application for employment or job placement, or receipt of honors.
4. Education records containing information about more than one student; however, in such case the institution must permit access to that part of the record which pertains only to the inquiring student.

To review records, students and former students may go to the administration, present valid photo identification, and ask to review the record. If it is an inappropriate time to retrieve the record on short notice, students may be requested to leave their mailing address and the information will be mailed no later than ten (10) business days after the request is received.

Challenge of the Contents of Education Records

Students may challenge information in their educational records that they believe to be incorrect, inaccurate, or inappropriate if they do so within one year of the quarter in question. This challenge must be in writing and must be submitted to the Director. The Director must decide within a reasonable period of time whether corrective action will be taken, and will provide written notification to the student the corrective action that has been approved. Students who are not provided full relief sought by their challenge will be informed that they can request a formal hearing with all of the ASP management staff in writing.

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

Following the meeting of the management staff and student, notification of the decision made will be sent to the student in writing. All decisions made by the management staff following the meeting are final and cannot be appealed.

Disclosure of Education Record Information

Academy of Salon Professionals shall obtain written consent from students before disclosing any personal identifiable information from their education records. Such written consent must:

- (a) Specify the records to be released, (b) state the purpose of the disclosure, (c) identify the party or class of parties to whom disclosure may be made, and (d) be signed and dated by the student.

FERPA states that certain information from student records may be classified as “directory information.” The following information has been declared by Academy of Salon Professionals as “directory information:”

- Name
- Address
- Telephone listing
- Participation in officially recognized activities
- Program
- Dates of attendance
- Degrees and awards received
- Photographs

FERPA established rules stating that some personnel and agencies may have access to students’ “educational records” without written consent of the students. Academy of Salon Professionals will disclose information from the student’s education record only with the written consent of the student except:

1. To school officials within the institution who have been determined by Academy of Salon Professionals to have a legitimate educational interest in the records. School officials include counselors and instructors who are involved in counseling students, administrators who assist in counseling and who advises students with other problems, professional staff and clerical staff who directly relate to the administrative task of the school. A school official has a legitimate educational interest if the official is performing a task related to a student’s education, or performing a task related to the discipline of a student. When doubt is raised about an individual’s “need to know” or legitimate educational interest in having access to specific information, the issue shall be decided by the Academy of Salon Professionals Director.
2. To certain officials of the U.S. Department of Education, the Comptroller General, and state and local educational authorities in connection with certain state or federally supported educational programs.
3. In connection with a student’s request for or receipt of financial aid, as necessary to determine the eligibility, amount, or conditions of the financial aid, or to enforce the terms and conditions of that aid.
4. To state and local officials to whom information is specifically required to be reported or disclosed pursuant to state statute adopted prior to November 19, 1974.
5. To organizations conducting certain studies for or on behalf of Academy of Salon Professionals.
6. To accrediting organizations to carry out their accrediting functions.
7. To parents of eligible students who claim the students as dependents for income tax purposes. Determining dependency, as defined by Section 152 of the Internal Revenue Code, requires a copy of the parents’ most recent Federal Income Tax Form. In case of a divorce, separation, or custody, when only one parent declares the student as dependent, Academy of Salon Professionals will grant equal access to the student’s education records upon demonstration of dependency as described above.
8. To appropriate parties in a health or safety emergency subject to a determination by the Director.
9. To personnel complying with a judicial order or lawfully issued subpoena provided that Academy of Salon Professionals makes a reasonable attempt to notify students in advance of compliance. **NOTE:** Academy of Salon Professionals is not required to notify students if a federal grand jury subpoena, or

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

any other subpoena issued for a law enforcement purpose, orders the school not to disclose the existence or contents of the subpoena.

10. To an alleged victim of any crime of violence (as that term is defined in 18 U.S.C. 16) of the results of any institutional disciplinary proceeding against the alleged perpetrator of that crime with respect to that crime.

Academy of Salon Professionals will inform parties to whom personally identifiable information is released that they are not permitted to disclose the information to others without the written consent of the students. Academy of Salon Professionals will maintain a record of all requests for and/or disclosure of information from a student's education records. The record will indicate the name of the party making the request, any additional party to whom it may be re-disclosed, and the legitimate interest the party had in requesting or obtaining the information. The record may be reviewed by the eligible student.

Annual Notification of FERPA Rights

Academy of Salon Professionals will give annual notice to current students of their rights under the Act by publishing information online. New students will receive information concerning their rights under the Act through the distribution of an information sheet at orientation.

Student Rights after Ceasing Attendance or Graduation

Students who have ceased attendance or have graduated from Academy of Salon Professionals have basically the same FERPA rights as students currently attending, including the right to (a) inspect their education records, (b) have a hearing to amend an education record, and (c) have their education record privacy protected by Academy of Salon Professionals. Former students do not have the right to request of Academy of Salon Professionals nondisclosure unless they asked, at their last opportunity as students, that no directory information be disclosed.

Privacy Rights of Deceased Students

For twenty-five years following the death of a student, the release of education record information will not be made unless authorized by the student's parents or the executor/executrix of the deceased student's estate.

GAINFUL EMPLOYMENT DISCLOSURE REQUIREMENTS

The Academy of Salon Professionals offers four programs that lead to Gainful Employment in a recognized occupation. See the following information: Standard Occupational Classification (SOC) codes see www.bls.gov/soc, see the Occupational Profile at www.onetonline.org and Occupation Information at www.careerinfone.org.

Cosmetologist (SOC: 39-5012)
Esthetician (SOC: 39-5094)

Instructor Training (SOC: 25-1194)
Barber (SOC: 39-5011)

GED PROGRAM

The Academy of Salon Professionals DOES NOT admit students who do not have a high school diploma/GED.

JOB PLACEMENT

Although no guarantee of employment is expressed or implied by graduation, the school offers employment assistance to graduates upon request, as long as they remain within this profession. All requests from salons seeking personnel are posted on the student bulletin board as we receive them. The Academy of Salon Professionals Job Placement Rate for 2014 is 95%.

There are many factors that may influence employment in cosmetology related careers. Employers desire traits such as a professional image, professional attitudes, teamwork, dependability, punctuality and a desire to continue your education along with excellent practical skills. Working evenings and weekends may also be required at salons and spas. There are also physical demands associated with cosmetology careers such as standing for long periods of time, using arms and legs on a continual basis, and possible allergies to products.

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

LICENSING REQUIREMENTS

All graduates must also pass a State Board Examination to receive a license to practice in Missouri. These examinations are scheduled with the Missouri Board of Cosmetology and Barber Examiners and PCS Services, Inc. Exam fees are not included in the tuition & fees at the Academy of Salon Professionals. The Academy of Salon Professionals Licensure Rate for 2014 is 95%.

NATIONAL STUDENT LOAN DATA SYSTEM

All Federal Loans will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

All students are required to achieve and maintain satisfactory progress in attendance and academics. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. Satisfactory academic progress standards are consistently applied to all students regardless of whether they participate in financial aid or other tuition assistance programs, or if they attend full-time or part-time.

Minimum Satisfactory Progress Levels for attendance

1. The minimum cumulative attendance level for enrolled students is 80% of the total scheduled attendance hours to be considered making satisfactory attendance progress and to ensure course completion within the maximum allowable timeframe.
2. Students utilizing tuition assistance programs through the Veterans Administration are required to maintain a minimum of 80% attendance.
3. The minimum attendance level is calculated by dividing the cumulative actual hours attended by the cumulative scheduled hours recorded during the student's enrollment (e.g. 575 actual hours/600 scheduled hours = 96% attendance). (Please note: The 80% attendance rate is to meet SAP requirements only, you will need to maintain 100% attendance to complete the program by your contract graduation date).

Maximum Timeframe for Course Completion

The maximum timeframe (which does not exceed 125% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below. Students must maintain a minimum of 80% attendance to progress through their course on schedule and to complete their course within the maximum timeframe allowed.

Cosmetology & Barber: 1500 hours/46 weeks to complete = 57 maximum weeks allowed to complete course

Esthetics: 750 hours/23 weeks to complete = 29 maximum weeks allowed to complete course

Instructor Training: 600 hours/19 weeks to complete = 23 maximum weeks allowed to complete course
Crossover Cosmetology: 500 hours/16 weeks to complete = 19 maximum weeks allowed to complete course

Crossover Barber: 45 hours/2 weeks to complete = 2 maximum weeks allowed to complete course

Nail Technology: 400 hours/13 weeks to complete = 16 maximum weeks allowed to complete course

Minimum Satisfactory Progress Levels for Academics

The qualitative element used to determine satisfactory academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and practical skill experiences. Students are expected to maintain an average cumulative score of at least 80% on practical and theory (academic) testing. Grading is as follows:

A	100-90	Excellent	C	79-75	Average
B	89-80	Good	F	74 and Below	(Fail)

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

Measurement and Reporting Periods

Attendance and academics will be evaluated at the end of each evaluation period and/or twice throughout their course, once by the midpoint of the course. The evaluation periods will be calculated by actual clock hours in attendance at this institution. *Transfer students will be evaluated by the midpoint of their contracted hours or the established evaluations periods, whichever comes first.

Cosmetology & Barber	450	900	1200	1500
Esthetics	375	750		
Instructor Training	300	600		
Crossover Cosmetology	250	500		
Crossover Barber	22	45		
Nail Technology	200	400		

Determination of Progress Status

Students who meet the minimum requirements for attendance and academic progress at the evaluation point shall be considered to be making satisfactory academic progress until the next scheduled evaluation. Students are entitled to a copy of all Satisfactory Academic Progress Reports to keep for their personal files. Originals will be kept in the students file. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation. All students will be notified of any evaluation that impacts their eligibility for Title IV or HEA program funds.

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. If at the end of the warning period, the student has still not met both the attendance and academic requirements, they may be placed on probation and, if applicable, students may be deemed ineligible to receive Title IV funds. Students on warning or probation may be restricted from student privileges (ie: performing services on other students or receiving services during course hours).

Probation

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress during the probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who have the ability to meet the satisfactory academic progress policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making satisfactory academic progress. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, they will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds. Students that are not found to be in Satisfactory Academic Progress may incur disciplinary actions such as expulsion.

Appeal

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination. Reasons for which a student may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve satisfactory academic progress by the next evaluation point. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable.

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

Re-Establishment of Satisfactory Academic Progress

Students may re-establish satisfactory academic progress and Titel IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period.

Noncredit, Remedial Courses, Repetitions

Incompletes, withdrawals, noncredit, remedial courses or repetitions do not apply to this institution and do not affect Satisfactory Academic Progress.

Interruptions, Course Incompletes, Withdrawals

Students reentering from a Leave of Absence, that have withdrawn or that have been terminated will reenter in the same Satisfactory Academic Progress status as when they left. Hours elapsed during a leave of absence will extend the student's contract period and maximum timeframe by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation.

Transfer Hours

Accepted transfer hours are counted as both attempted and completed hours for the purpose of determining when the allowable maximum timeframe has been exhausted.

REFERRAL AGENCIES

Katy Trail Community Health

821 Westwood Ave
Sedalia, Mo 65301
660-827-1130

CASA (Citizens against Spousal Abuse)

PO Box 1371
Sedalia, Mo. 65301
800-894-1151

Pettis County Health Center

911 East 16th Street
Sedalia, Mo. 65301
www.pettiscountyhealthcenter.com

Sedalia Housing Authority

500 Welch Ct
Sedalia, Mo. 65301

Salvation Army

1200 East Broadway
Sedalia, Mo. 65301

Community Café

415 W. Pettis
Sedalia, Mo. 65301
Free meals 5:00 – 6:00 p.m. Weekdays

Missouri Valley Community Action Agency

1415 S. Odell
Marshall, Mo.
660-866-7476
www.mvcaa.net

Free or discounted counseling

First Baptist Church of Warrensburg
1302 S Maguire
Warrensburg, Mo. 64093
www.fbcwburg.org

Pettis County Community Partnership

515 S. Kentucky
Sedalia, Mo. 65301
660-827-0560
www.pettiscommunitypartners.org

Pettis County Division of Family Services

808 Westwood Ave.
Sedalia, Mo. 65301
660-530-5900
www.dss.mo.gov

REFUND POLICY

This refund policy shall apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure. An institutional refund calculation will be performed for all early terminations within a timely manner. This refund calculation is provided to all students in writing in the catalog/handbook prior to enrolling. Official or unofficial cancellation or withdrawal shall occur on the earlier of the dates that:

1. An applicant not accepted by the school shall be entitled to a refund of all monies paid, less the non-refundable application fee.
2. If a student or legal guardian cancels the contract and requests their money back in writing within 3 (three) business days of signing the enrollment agreement, regardless of whether the student actually started training, all monies paid

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

- to the school will be refunded excluding the non-refundable \$100.00 application fee.
3. If a student cancels their contract after three business days of signing the enrollment/contractual agreement, but prior to entering classes, the student will be entitled to a refund of all monies paid to the school less a \$100.00 application fee.
 4. A Student notifies the institution of their withdrawal.
 5. If a student on an approved leave of absence notifies the school that they 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 school they will not be returning. The students last date of attendance will be used for calculating the Return to Title IV and the student's loans will start into repayment.
 6. A student is expelled by the school.
 7. In official cancellations or withdrawals, the cancellation date will be determined by the postmark on written notification, or the date said information is delivered to the school in person.
 8. In accordance with the Missouri Board of Cosmetology and Barber Examiners, a student will be terminated if they have unofficially withdrawn and have not corresponded with the school for a period of two weeks. The refund will be calculated based on the student's last date of attendance.
 9. Any fees collected for anything other than tuition will be non-refundable.
 10. Should a student receiving an institutional scholarship terminate, quit school, and/or transfer to another school, the scholarship will be voided.
 11. A termination fee of \$150.00 that is assessed to any student who is terminated, quits school, and/or transfers their enrollment at any time after beginning training is non-refundable.
 12. At the school's option, a refund may be provided which exceeds the refund policy when mitigating circumstances are in evidence.
 13. If the school permanently closes, students shall receive a pro-rata refund of tuition.
 14. If a program is cancelled after students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school.
 15. If a program is cancelled after students enroll but before instruction begins, the school will provide a full refund of all monies paid.
 16. Tuition fees may be waived for students in the Cosmetology and Barber courses that withdraw within 30 days of their start date, however a \$250 book fee will be charged to their account.
 17. Tuition fees may be waived for students in the Esthetic, Instructor Training and Nail Technology courses that withdraw within 15 days of their start date, however a \$250 book fee will be charged to their account.
 18. For students who enroll in and begin classes, the following schedule of tuition adjustment is authorized:

Percentage of Hours Completed	Amount of Tuition Owed Academy
.01% - 4.9%	20%
5% - 9.9%	30%
10% - 14.9%	40%
15% - 24.9%	45%
25% - 49.9%	70%
50% and over	100%

The percentage of hours completed by the student is calculated by dividing the numbers of hours the student was scheduled to attend the course by the number of total hours required in the course.

Any monies due the applicant, student or US Department of Education shall be refunded within forty-five (45) days of official or unofficial cancellation or withdrawal.

All fees and tuition incurred by the student shall be due immediately at the time of termination, or a payment arrangement may be made with the school.

Return of Title IV Funds-Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. This is calculated by determining the date the student began the current payment period and calculating the number of hours the student was scheduled to attend as of the last date of attendance and dividing by the total scheduled hours in that payment period. When a student withdraws or is terminated, the federal Return of Title IV funds calculation will be used for students who have received financial assistance under the Higher Education Act, (i.e. Pell Grants, Direct Student Loans or Direct Plus Loans) awarded under the Direct Loan Program. Students using Title IV funds will follow the above refund policy AFTER the Return of Title IV calculation has been made. ***This calculation often results in the student owing tuition and fees to the Academy of***

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

Salon Professionals. If the amount disbursed to the student is greater than the amount the student earned, these unearned funds must be returned to the US Department of Education. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

Return of unearned funds will be made in the following order:

1. Unsubsidized Federal Direct Student Loan
2. Subsidized Federal Direct Student Loan
3. Federal Direct Plus Loan
4. Pell Grant
5. Student

SAMPLE REFUND CALCUATION

Percentage of attendance to total program:

Total Scheduled Hours Elapsed as of last day attended	<u>300</u>		
divided by number of contracted hours in program	<u>1500</u>	=	
	<u>20</u>		% of attendance to total course

Amount of Tuition school can retain:

Percent of tuition school can retain 45 % x \$13,650 (tuition)= \$ 6142.50 total tuition school may retain

<u>Contract Costs</u>	% time to total time of course	Amount total tuition owed school
\$ <u>6,142.50</u> Tuition school may retain	.01%-4.9%	20%
+ <u>100.00</u> Application Fee *	5%-9.9%	30%
+ <u>0.00</u> Kits & Books *	10%-14.9%	40%
+ <u>150.00</u> Termination Fee	15%-24.9%	45%
+ <u>25.00</u> MO License Fee*	25%-49.9%	70%
+ _____ Other fees (if applicable)	50% and over	100%
\$ <u>6,417.50</u> Total due the school		
- <u>0.00</u> Scholarship		
- <u>2,250.00</u> Amount paid by student		
= <u>4,167.50</u> Amount Due School?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Refund Due Student:	<input type="checkbox"/> Yes	<input type="checkbox"/> No

SECURITY

Academy of Salon Professionals, 2414 S. Limit Ave., Sedalia, Missouri, has exceptional records of no crimes or criminal episodes that have occurred or have been reported.

TEXTBOOK INFORMATION

Cosmetology:

Milady's Standard Cosmetology, 13th Edition

ISBN-13: 9781285769417 \$123.95

Esthetics:

Milady's Standard Esthetics: Fundamentals, 10th Edition

ISBN-13: 9781111306892 \$151.95

Barber:

Milady's Standard Professional Barbering, 5TH Edition

ISBN-13: 978-1435497153 \$131.95

Instructor Trainee:

ACADEMY OF SALON PROFESSIONALS CONSUMER INFORMATION

Milady's Master Educator, 2nd Edition

ISBN-13: 978-1-4283-2151 \$169.95

VACCINATION POLICY

At this time, Academy of Salon Professionals does not have requirements regarding vaccinations. However, ASP does encourage each student to take responsibility for his or her individual health and wellness. Information for free or reduced price clinics offering vaccinations and other health service can be found at www.pettiscountyhealthcenter.com

VOTER REGISTRATION

Academy of Salon Professionals distributes Missouri Voter Registration Applications to each student and staff members. They are also informed that Missouri is a Motor Voter State and they can register to vote when they renew their driver's license.