



Summit Salon
ACADEMY
KOKOMO

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****Responsibility for Catalog Information**-Each student is responsible for knowing the information in this catalog. The Academy reserves the right to change policies and/or to revise curricula.

Welcome!

We want to take this opportunity to welcome you to the very exciting and fulfilling world of Cosmetology, Barbering, Esthetics, Manicuring and Instructor. This career path offers endless opportunities to those who have a passion for their art, strive for success and are willing to dedicate themselves to their career. We are honored to be a part of your exciting journey and we are committed to helping you become a successful part of this elite group. This catalog is hereby presented to you by the Academy Alliance, LLC, DBA, Summit Salon Academy Kokomo, hereinafter known as an "Academy, School, College, and/or Institution."

General Consumer Information to all Students

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

Contact Personnel to Assist with Consumer Information

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

Financial Aid

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

General Information

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

The School**Owners**

Summit Salon Academy's primary facility located at 1012 South Reed Road, Kokomo, Indiana 46901, phone 765-454-9840, is owned by Academy Alliance, LLC; an Indiana corporation owned by Susan Harding, Brooke Chapel, Sierra Eastburn and Sarah Myers. A secondary facility for our Massage Therapy program is located directly next door at 1805 East Markland Avenue Suite A, Kokomo, Indiana 46901.

Licensure (all programs)

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

Regulation (Massage Therapy Program)

Department of Workforce Development
Office for Career and Technical Schools
10 N Senate Avenue, Suite SE 308, Indianapolis, IN 46204
<http://www.in.gov/dwd/2731.htm> , Email: OCTS@dwd.in.gov

Accrediting Agency

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

Community

The Academy is located in Kokomo, Indiana. There are nice parks and public facilities in addition to great living, dining, and shopping areas. Kokomo has a population of 57,000 and there are many great places to visit within minutes of the Academy.

Housing

Contact the admissions staff for assistance in locating housing.

Facilities and Equipment

The Academy's primary facility is a 9,000 square foot educational facility with state-of-the-art equipment and spacious hair care, barbering, nail care, skin care, student lounge, classroom, and office areas. The primary facility is used for all programs except Massage Therapy.

The Academy has a secondary facility, adjacent to the existing facility with an additional 2,090 square feet of classroom and clinical spa treatment area that is used solely for our Massage Therapy program.

Mission Statement

Summit Salon Academy's objective is to produce highly trained, well-prepared graduates for salons, shops, and spas. We are committed to excellence in career arts and sciences education. Educational systems and programs are updated constantly to keep the student's interests first and our educational quality high.

Objective

1. To familiarize/instruct students in the proper and current methods in the study of career arts and sciences, including cosmetology, barbering, nail and skin care.
2. To qualify and prepare students for the State Licensing examination.
3. To graduate qualified, competent, and competitive students to be successful in the fields of cosmetology, barbering, esthetics, and nail care.
4. To assist the student in suitable job placement.
5. To provide assistance and advisement.

Admissions Policy - Admissions Requirements

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

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

1. Must be at least 17 years of age.
2. Completed Enrollment Application and payment of required fees.
3. Copy of Proof of High School Graduation:
 - a. high school diploma or
 - b. high school transcript with the graduation date or
 - c. G.E.D. certificate or transcript showing passing scores, or
 - d. College transcript showing completion of an associate degree or higher or
 - e. a state-issued credential for secondary school completion if home-schooled.

4. Copy of the student's driver's license or photo identification card.
5. A signed complete Enrollment Agreement.
6. Instructor program – in addition to meeting the above requirements the applicant must have at least 6 months salon experience in the field for which they are licensed as a practitioner (excluding barbers).

Foreign Diplomas: Must have evidence that verification of a foreign student's high school diploma has been performed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a high school diploma.

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

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

Evaluating the Validity of High School Diplomas

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

Summit Salon Academy may require further documentation in the form of a certified copy of final high school transcripts for the high school in question or information from a company that evaluates foreign diplomas (in the case of a foreign diploma). In the event the foreign diploma requires further evaluation or transcribed, this would be at the expense of the student. Student self-certification is not considered sufficient proof of validity.

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

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

In the event the school has reason to believe that a high school diploma is not valid or was not obtained from an entity that provides secondary school education, the school will conduct additional research to determine if the diploma is in fact valid. Red flags that will prompt additional research are:

- No apparent state legal authority for high school or G.E.D.
- Limited curriculum/instructors
- High school diploma given for a fee within a short period of time
- High school diploma date/place not consistent
- High school diplomas/transcripts/GED's that were issued by a school that bears a non-traditional name that does not end in "high school", such as "academy", or "center"
- High school diplomas/transcripts/GED's that were purchased and/or completed online

- High school diplomas/GED's that have names and/or dates that have been written on the diploma, and those where "white out" type corrections have been made

Should any of the above red flags exist, the school will conduct additional research to include:

- Checking the National Center for Education Statistics (NCES) website for information relative to the validity of the school, and if the school in fact provides secondary school education. If the School is unable to obtain the required information, the school will contact the state where the school is located in an attempt to obtain the appropriate documentation.
- Determining if the school has previously been identified as a high school diploma mill, via internet research and existing lists the school maintains.
- Determining if the diploma or transcript was purchased online with little work expected by the student, or if it was earned via brick-and-mortar traditional high school.

If the school is not reasonably certain a high school diploma or G.E.D. is not valid, the student will not be admitted. The school's decision relative to the validity of a particular high school diploma or G.E.D. is final, and not subject to appeal.

Transfers

A transfer student from another institution may be accepted after careful evaluation of the student's academic records. Each transfer must be evaluated on an individual basis. Summit Salon Academy must receive a sealed official transcript from the institution attended. Transfer students pay the current hourly rate for tuition. Transfer students may begin at the foundation phase of training. All transfer hours accepted are applied at the end of training. Transfer hours are not accepted for the Massage Therapy program. The following outlines how transfers will be accepted:

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

Re-entry students

Students who have been terminated or withdrew from school may re-enroll (if determined eligible), however these students will be responsible to pay any remaining balance from the previous enrollment that cannot be covered with reinstated federal funds, in addition to the current rate of tuition. Students will pay a \$50 non-refundable application fee and a \$150 registration fee. All re-enrolling students will be evaluated by the school Director for placement in the curriculum and kit needs. Re-enrolling students may be required to purchase the current school kit. Students applying for re-entry or transfer-in from other schools may be required, as a condition of enrollment, to bring delinquent prior student loans to a current status.

A determination of Satisfactory Academic Progress was documented at the time of withdrawal. That determination of status will apply to the student at the time they return to school. Students re-entering will begin in the same progress status at the time of withdrawal. Re-enrollment is at the discretion of the school administration.

Transfer into a Different Class Schedule within Summit Salon Academy Kokomo

There is a \$500 transfer fee that must be paid in order to transfer from one class schedule to another within the school. In addition, the student must complete an enrollment agreement addendum documenting the changes to the student's schedule and contracted end date as stated and agreed upon on the original enrollment agreement.

Enrollment Process

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

Non-Discrimination Statement

The school does not discriminate in any way in its admission, instruction, and graduation policies or based on age, sex, race, color, religion, or ethnic origin, or based on handicap as required by Section 504, 34 Code of Federal Regulations.

Orientation

All courses have a complete orientation on the first day of classes or prior to the start of classes.

Class Size

The Academy limits the class size for all courses. Early enrollment is encouraged.

Services for Students with Disabilities

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

Vaccination Policy

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

Voter Registration

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

Hours

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

Current Schedules

PROGRAM	WEEKS	HOURS	SCHEDULE	HOURS/WK
COSMETOLOGY	50	1500	MON-FRI or SAT	30
COSMETOLOGY	50	1500	MON -THUR	30
COSMETOLOGY	50	1500	MON-WED FRI or SAT	30
COSMETOLOGY (ADVANCED)	56	1680	MON-FRI or SAT	30
ESTHETICS	28	700	MON-THUR & SAT	25.5
ESTHETICS – DAYS	27	700	TUES - FRI	26
ESTHETICS (ADVANCED)	33	840	MON-THUR & SAT	25.5
MANICURIST	24	600	MON-THUR & SAT	25.5
INSTRUCTOR	34	1000	MON-SAT	30
BARBERING	50	1500	MON, WED-FRI	30
BARBERING	50	1500	MON-THURS, FRI or SAT	30
MASSAGE THERAPY	35	750	MON-THURS, FRI or SAT	22

Tuition

PROGRAM	APPLICATION FEE	REGISTRATION FEE	BOOKS/KIT FEES	TUITION	TOTAL
COSMETOLOGY	50.00	150.00	3,050.00	15,900.00	19,150.00
COSMETOLOGY (ADVANCED)	50.00	150.00	4,950.00	17,808.00	22,958.00
COSMETOLOGY – PT	50.00	150.00	3,050.00	15,900.00	19,150.00
ESTHETICS	50.00	150.00	2,320.00	9,190.00	11,710.00
ESTHETICS – DAYS	50.00	150.00	2,320.00	9,190.00	11,710.00
ESTHETICS (Advanced)	50.00	150.00	3,960.00	10,990.00	15,150.00
MANICURIST	50.00	150.00	1,600.00	5,700.00	7,500.00
MANICURIST – DAYS	50.00	150.00	1,600.00	5,700.00	7,500.00
INSTRUCTOR	50.00	150.00	1,450.00	3,500.00	5,150.00
BARBERING	50.00	150.00	3,100.00	16,750.00	20,050.00
MASSAGE THERAPY	50.00	150.00	1,925.00	9,750.00	11,875.00

Books and Kits

Appropriate books, iPad (cosmetology, barbering and esthetics only), and kits are provided by the Academy for the above costs and issued to the student during training. Students provide their own paper supplies.

Payment Plans

We accept cash, check, money order, credit card, scholarships, or Federal Financial Aid for those who qualify. A down payment of 20% of tuition plus all textbooks, kits, and fees are due 30 days before the class starts. Then a monthly payment is due the first day of each month until training is complete.

PROGRAM	DOWN PAYMENT 20% OF TUITION	MONTHLY PAYMENTS
COSMETOLOGY	\$3,180.00*	12 @ \$1,060.00
COSMETOLOGY(ADVANCED)	\$3,562.00*	12 @ \$1,095.85 & 1 @ \$1,095.80
COSMETOLOGY – PT	\$3,180.00*	13 @ \$908.57 & 1 @ \$908.59
ESTHETICS	\$1,838.00*	6 @1,050.29 & 1 @ 1050.26
ESTHETICS – DAYS	\$1,838.00*	6 @1,050.29 & 1 @ 1050.26
ESTHETICS (Advanced)	\$2,198.00*	8 @ \$1,099.00
MANICURIST	\$1,140.00*	6 @ 760.00
INSTRUCTOR	\$700.00*	8 @ \$350.00
BARBERING	\$3,350.00*	11 @ \$1,116.67 & 1 @ \$1,116.63
MASSAGE THERAPY	\$1,950.00*	8 @ \$975.00

*This does not include textbooks, kits, registration fee or application fee.

Federal Assistance Programs

The school is approved as an eligible institution by the U. S. Department of Education to participate in Title IV grant and loan programs. The packaging of financial assistance is determined according to guidelines set by the US Department of Education. A variety of programs are available for students qualifying for assistance:

Federal Grants

Federal Pell Grant: Intended to be the basis of the financial aid package and may be combined with other aid to meet the full cost of attendance. The Federal Pell Grant is a need-based aid program in which an eligible recipient does not have to repay the funds received.

Federal Direct Loan Program

These are low interest loans for undergraduate and graduate students that are made available through the Federal Government. This program includes the Federal Subsidized Stafford, Federal Unsubsidized Stafford and Federal Parent Plus loans. There are grade level progressions and loan limits used for the administration of these loans.

Federal Direct Subsidized Stafford Loan: This is a need-based-loan for which the Federal government subsidizes the interest until repayment begins and during any period of deferment. This is a loan and recipients must begin making payments at the end of their six-month grace period.

Federal Direct Unsubsidized Stafford Loan: This is a non-need-based loan for which the Federal Government does not pay the interest subsidy. Interest accrues after disbursement. The recipient has the option to pay the interest or to defer payment of the interest for the grace period. This is known as capitalization.

Federal Direct Parent Plus Loan: This loan is available to parents of dependent undergraduate students to help pay for the cost of the dependent's education. Borrowers of PLUS Loans are required to undergo a credit check by the lending institution. The definition of a "parent" for PLUS Loan eligibility is a student's biological or adoptive or stepparent if person's income would have been taken into consideration when calculating the student's expected family contribution (EFC).

Satisfactory Academic Progress Policy (SAP)

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

Evaluation Periods

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

PROGRAM	Length in hours	Hours per Week	1 st EVALUATION actual hours/ scheduled weeks	2 nd EVALUATION actual hours/ scheduled weeks	3 rd EVALUATION actual hours/ scheduled weeks	Academic Year Length
Cosmetology	1500	30	450 / 15	900 / 30	1200 / 40	900 hrs/26 wks
Cosmetology (Advanced)	1680	30	450/15	900/ 30	1290 / 43	900 hrs/26 wks
Barbering	1500	30	450 / 15	900 / 30	1200 / 40	900 hrs/26 wks
Esthetics	700	25.5	350 / 14	-----	-----	900 hrs/26 wks
Esthetics	700	26	350 / 14	-----	-----	900 hrs/26 wks
Esthetics (Advanced)	840	25.5	420 / 17	-----	-----	900 hrs/26 wks
Manicurist	600	25.5	300 / 12	-----	-----	900 hrs/26 wks
Instructor	1000	30	450 / 15	900 / 30	950 / 32	900 hrs/26 wks
Massage Therapy	750	22	375 / 18	-----	-----	900 hrs/26 wks

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

The institution shall evaluate students' (academic and attendance) Satisfactory Academic Progress at the conclusion of each evaluation period on a cumulative basis. All evaluations will be completed within seven (7) school business days following each established evaluation period. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint of the academic year or course and/or program whichever occurs sooner. All periods of enrollment are included in the SAP calculation for Title IV eligibility and otherwise.

Attendance Progress

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

Maximum Time Frame

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

PROGRAM	PROGRAM LENGTH	MAXIMUM TIME FRAME
Cosmetology	1500 Clock Hours	1770 Clock Hours
Cosmetology (Advanced)	1680 Clock Hours	1,983 Clock Hours
Barbering	1500 Clock Hours	1770 Clock Hours
Esthetics	700 Clock Hours	826 Clock Hours
Esthetics (Advanced)	840 Clock Hours	992 Clock Hours
Manicurist	600 Clock Hours	708 Clock Hours
Instructor	1000 Clock Hours	1180 Clock Hours
Massage Therapy	750 Clock Hours	885 Clock Hours

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 85% of the scheduled hours. Students who exceed the maximum time frame may continue on a cash pay basis or will be terminated.

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

Academic Progress

The qualitative element used to determine academic progress is based on theory and practical assignments. Academic learning is evaluated by written exams given after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. Practical skills are evaluated according to text procedures and performance standards established by the state licensing agency.

Numerical grades are considered according to the following grading scale:

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

Determination of Progress

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

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

Warning

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

Reestablishment of Status

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

Reinstatement of Financial Aid

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

Course Incompletes, Repetitions and Non-Credit Remedial Courses

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

Reentry Students/Interruptions

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same satisfactory academic progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of calendar days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal. If a student is considering pursuit of a second program, they must graduate or withdraw from the current program. If a student decides to switch a program, the current SAP will start over with the new program. The old program SAP will no longer apply.

Transfers

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

NOTE: Course incompletes, withdrawal passing/withdrawal failing, and appeals are not applicable to this institution.

- End SAP Policy -

Leave of Absence (LOA) Policy

The student must follow this policy in requesting a LOA. A student who must take an approved Leave of Absence (LOA) or must withdraw from training will return to school in the same satisfactory academic progress status as prior to the leave of absence. A student may be granted a LOA for any of the following reasons and where there is a reasonable expectation that the student will return from the LOA:

1. Medical
2. Administrative

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

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

The maximum time frame for a LOA is 90 calendar days and the minimum is 1 week or 7 calendar days. Summit Salon Academy permits three (3) LOAs. However, all LOAs combined may not exceed more than 90 calendar days per enrollment period. Students may be granted a LOA for more than 90 days when mitigating circumstances exist. In the case of mitigating circumstances, the total number of all LOAs combined cannot exceed 180 calendar days within a 12- month period.

If the student does not return from the LOA by the expiration of the approved leave of absence, the student will be dropped from Summit Salon Academy. The Academy is required to take attendance and therefore the withdrawal date for the purpose of calculating a refund will be the student's last date of attendance. Additionally, the student's loans will go into repayment 180 days (about 6 months) after the last date of attendance. If a student takes an unapproved LOA or is absent 14 consecutive calendar days without being on an official Leave of Absence, they will be considered withdrawn. The institution is not responsible for any equipment left at the school.

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

Complaint Procedure

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

Students are expected to address any disagreements or conflict directly with the individual involved in person with a written document outlining the complaint and communication.

After this, if there is no satisfactory resolution, the student may set an appointment to see the school director. All communications regarding the complaint must be in writing and all meetings and communications will be documented in the student files. The grievance policy is as follows:

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

State Board of Cosmetology and Barbering Examiners Complaint Procedure

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

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

Academic Information

Graduation Requirements

Both theory and practical work are considered important. Students are evaluated on a level system that prepares them for salon performance levels. The Academy will grant a diploma of graduation and Official Transcript of Hours for the applicable course when the student has successfully completed all phases of study, required tests, practical assignments; passed a final comprehensive written and practical examination; completed the program of study according to State requirements (including the State Board of Cosmetology and Barber Examiners of Indiana Progress Report); passed the State Board written examination, completed all exit paperwork; attended an exit interview and paid all debts owed to the school. Specific to Esthetics and Esthetics (Advanced), students will not receive any certifications unless they graduate from the program.

Final Practical Demonstration

A final practical demonstration examination will be administered by the Academy during the advanced phase of the program prior to graduation. This grade will then be submitted to the State Board of Cosmetology and Barber Examiners.

Career Planning

Job Placement

The Academy maintains contacts in the cosmetology, barber, skin, and nail care professions to assist students in job placement. Employers are encouraged to interview students, and every effort is made to secure a job opportunity for each graduate. Students are prepared in the latter part of training to seek employment. Job opportunities are announced and posted. While the Academy

cannot guarantee employment for graduates, assistance in finding suitable employment is provided by posting area job openings on a career opportunities resource page on our website for students to review. However, the Academy does follow-up on graduates to help us prepare new students for future job placement.

Career Occupations

You are at the threshold of opportunity. Apply yourself and the possibilities are limitless. Enter the classroom with an open mind as you begin your course of study. The following vocations are options you may want to consider upon graduation from our Barbering, Manicurist, Instructor, Massage Therapy or one of our Esthetics or Cosmetology Programs.

Avenues in these areas of specialization could also include journalism, advertising, marketing, or research and development with the right continuing education and opportunities. TRAINING is the important first step to an enjoyable, successful career in one of the above areas. If you like to work with people, and have the aptitude for the field, an education may be your pathway to a secure income and a solid future.

Career Opportunities

There are many opportunities open to licensed cosmetologists, barbers, estheticians, and manicurists. The Academy prepares all graduates for the licensing exam and entry-level positions in hair studios, spa salons, barber shops, and destination spas. Additional industry experience could lead to employment as a manufacturer sales/educator, a distributor sales consultant, and in admissions or financial aid in cosmetology and barber schools. Additional licenses are usually required to become an educator in a school of cosmetology arts and sciences.

The U.S. Department of Labor provides current job information at <http://www.careerinfonet.org>

This website includes information by job position to include state & national wages, occupation profiles/descriptions, state & national trends, knowledge, skills, and abilities needed for each position. As reported by the US Dept. of Labor (www.bls.gov), state & national median wages for related positions are as follows: **BUREAU OF LABOR STATISTICS:**

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

O*NET RESOURCE CENTER

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

O*NET CODES - <http://www.onetonline.org>

IPED Statistics

The College Navigator website <http://nces.ed.gov/collegenavigator> provides current and prospective students information about student body diversity, including the percentage of enrolled, full-time students in the following categories: Male / Female; Self-identified members of a major racial or ethnic group; Federal Pell Grant recipients

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

Physical Demands and Safety Requirements

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

Reciprocity

Licensed cosmetologists, barbers, estheticians, and manicurists from Indiana may apply for licenses in their field of expertise in other states and must comply with each state's laws and rules to become licensed there.

Licensing Requirements

To become licensed in **cosmetology** in Indiana, students must be 18 years of age, complete 1500 hours of approved training, graduate from an approved school, not committed an act for which the applicant could be disciplined under IC 25-8-14, paid all fees for issuance of license and pass the state board exams. However, the Academy requires students in the Cosmetology (Advanced) program to complete 1680 hours of approved training. The additional 180 hours includes advanced training in hair extensions, lash extensions, lash lift & tint, acrylic nails and more hands-on experience benefiting the student's education and career readiness and meeting industry demands.

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

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

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

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

To become licensed as a **massage therapist** in Indiana, a student must be at least 18 years of age, complete 625 hours of approved training, graduate from an approved school, not committed an act for which the applicant could be disciplined under IC 25-1-11, paid all fees for issuance of license, submit a completed application with passport quality photo, submit official academy transcripts, complete a criminal history background check, and pass the required state board exam(s). However, the academy requires students in the Massage Therapy program to complete 750 hours of approved training. The additional 125 hours include additional time for actual practice of all massage techniques.

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

2022 Outcome Rates as per the NACCAS Annual Report

	Graduation Rate	Placement Rate	Licensure Rate
Institutional (all programs)	*96.25%	87.50%	100%

Disclaimer: The institution's accrediting agency has allowed flexibilities to the institution in the publication of its student outcome rates if the COVID-19 Pandemic has significantly impacted the ability of students to successfully graduate, sit for licensure and/or obtain employment. Any rates reported below that have been modified in accordance with these flexibilities have been adjusted in one of the following manners as indicated.

* Some students who previously enrolled at this institution and were unable to successfully graduate, sit for licensure and/or obtain employment attested that they were unable or unwilling to do so specifically due to the COVID-19 Pandemic. Students who made such attestations have been excluded from the calculation of this rate.

Academy Policies

Policies

With the enrollment agreement, each student is issued a copy of and agrees to abide by the policies for the Academy including standards for student conduct, appearance, attendance, and courtesy. These policies are important to your success at the Academy and are a condition of your enrollment. Your attitude must be positive to attract guests and friends. Demonstrate maturity and tolerance in the handling of difficult people and situations. Be pleasant and smile!

Standards

The Academy is an adult learning facility with zero tolerance for parents/legal guardians or acquaintances of the students to interfere with the education and disciplinary action of the student unless a minor. Students at the Academy must be an example of good grooming and should be in the best of health. All state cosmetology laws and rules are practiced and taught at the Academy.

Learning

Subjects being taught are reviewed and built upon constantly. If you do not understand a subject, seek help from an educator immediately. Our goal is to assist your learning. Your goal is to learn as much as you can. Learning and memorizing are not the same. Learning means you take what is covered into your thinking and can use it. Memorizing is short term and will not last.

Attendance

Attendance at the Academy daily is the responsibility of the student. We expect students to attend their full contracted schedule to complete the hours of state-approved training. Students are expected to attend classes as per their enrollment agreement. Students are responsible to clock in and out appropriately to document their hours; the only documentation accepted for student hours is the time clock system.

If a student finds it necessary to be absent, they are required to notify an educator either by **calling in or texting** an educator at (765-454-9840) at the Academy of the absence **30 minutes prior to the scheduled start time**. Students should not plan to leave the Academy once the day has begun except for meal breaks.

Special and emergency absences may be granted by educators. When absent the day of an exam, it must be made up within a reasonable time frame.

Excused Absences: Students may request brief absences seven days in advance however this will not allow an extension of the contracted hours. This will be approved based on the following conditions: the student has a 75% cumulative grade average, 85% cumulative attendance and makes up all work missed. (See absence request form.)

The following absences will be excused with proper documentation: Illness of student or student's child, funeral, car accident, doctor visits, and court/jury duty. Requested time off is also excused if the student absent request procedure is followed.

Tardiness: Late arrivals may enter school up until 5 minutes after the scheduled class begins before being considered Tardy; students who are more than 5 minutes late are considered tardy and must meet with their Educator to obtain authorization to remain in school for the day. If a student is going to be more than 5 minutes late, they are required to notify an educator at the Academy immediately by calling or texting 765-454-9840. A student is not permitted to be tardy or leave early more than three times in one month. Three instances of being tardy more than 5 minutes, any following occurrence will result in the student being sent home for the remainder of the day. Continued abuse of this policy may result in disciplinary action including suspension and termination.

Saturday attendance is mandatory. **A student must attend their entire scheduled Saturday or will be required to pay a fee of \$100 unless you have prior approval or excused absences as mentioned above.** To be clear, the "entire scheduled Saturday" means that you cannot be tardy (more than 5 minutes late) or leave early; and that you must abide by the schedule stated on your enrollment agreement. If you did not have prior approval or documentation for excused absence as mentioned above, you will not be permitted to return to school on the next scheduled school day without paying a fee of \$100.00.

While attending foundations, no more than 30 hours can be missed, or you may be required to retake foundations. This will also result in over contract charges.

Please remember that taking time off regardless of it being excused or unexcused must be made up. Additionally, the time missed may put you over your contracted graduation date and result in additional charges and will affect your eligibility for financial aid if you are not making satisfactory progress.

Over Contract Charges

School will charge additional tuition for hours and/or work projects remaining after the contract ending date at the rate of \$250 per week, or any part thereof, payable in advance until graduation. This policy is also stated in your enrollment agreement.

Make Up Policy

The "make up work policy" affords student the opportunity to make up work and tests that they have missed. Students who miss or fail a test must make up the test prior to graduation in order to receive credit for the test. The student is responsible for making arrangements with the instructor to schedule a time to make up the test. Missed tests will be posted as a ZERO until the time that they are made up. Missed and failed tests will adversely affect the student's Grade Point Average (GPA) and Satisfactory Academic Progress (SAP).

Students who have incurred absences can make up hours during course times the student is not normally scheduled for attendance. Students may request to attend makeup hours if they are needed and are available at the discretion of the school.

Conduct

Choose your words carefully. Swearing and other improper language is not tolerated. A professional does not bully, mindlessly complain, or gossip. Disrespect, open hostility, belligerence, or quarrelsome attitudes towards educators, staff members, fellow students or guests will not be tolerated and may result in an automatic termination.

Do not gather at the reception desk, in the salon area, or around a station where another student

is working with a guest. Students will be under the supervision of educators at all times. Always get an educator's consultation before you proceed with guest services and always get an educator to check your guest completion and sign off on guest ticket. Be sure to always ask questions at any time during the service to assure guest satisfaction.

Weapons

Weapons of any kind are not allowed on school premises. Possession of weapons of any kind will result in immediate termination of enrollment with no chance of re-entry.

Phones and Cell Phones

Students may not use the Academy phones for personal calls. Cell phone use is restricted to the lounge or outside on breaks or lunch periods. Cell phones must be silenced or turned off when you arrive at the Academy.

Care of Books, Kits, and Equipment

Your textbooks, iPad and kits are provided by the Academy. You must have them in the Academy every day. Any missing or damaged kit items will have to be replaced by the student within 24 hours at the cost to the student. The Academy will order replacements for you at cost. Borrowing is not allowed. Your textbooks and iPads are your personal, professional library. Put notes in them to aid your learning. The Academy equipment is not to leave the Academy at any time. The institution reserves the right to distribute the student kit in intervals. The kit items may be changed at the discretion of the institution. The iPad provided in the student kit is not to be used for recreational purposes during school hours and is required to be with you each day.

For the student to perform professional services, student kits are to be complete and left in the building in a locked locker provided by the Academy, at all times, with the exception of books and iPad. iPads may only be removed from the Academy after all books/kits have been paid for but must be with you every day.

Stealing is not tolerated in any way. The student may be dropped from the program if they are caught stealing tools, professional services, guest's items, items of another student or items of the Academy.

The Academy is not responsible for any equipment, books, or personal items left at the school upon withdrawal or graduation after a period of seven (7) calendar days from the date of determination.

Sanitation, sterilization, client safety, and infection control procedures are ALWAYS in effect. The student is responsible for all individual assigned areas, equipment, etc. and will be evaluated by the instructor based on the sanitation criteria daily. Students should be aware that sanitation, sterilization and infection control procedures involve duties including (but not limited to) the following: learning to clean their work areas, dispensary items, utensils; mixing and changing disinfectant; doing laundry; sweeping up the floor; product inventory; sanitizing school and personal equipment; cleaning up after themselves at all times while on school property.

Salon Area and Guest Handling

Students may not refuse a guest or service. Students cannot move or adjust any service already scheduled on the books.

Time Clock Policy & Student ID's

Each student receives a student ID card that allows the student to buy professional products at local distributor stores. Students buy at cost like salon professionals. Purchases made at the school are at retail prices. Shop at the distributor and save. On the front of the ID is the student's enrollment dates and permit number. Losing the ID means losing the ability to shop. Replacement

ID cards cost \$10.

Students record their hours daily using the electronic fingerprint time clock. Students must use the fingerprint system at the beginning of their shift and at the end of their shift, and during their lunch hour (if applicable). You must clock in and out for your meal break. If you fail to clock out for your lunch and you did not have permission from the educator to not take the lunch, you will be automatically deducted for your contracted lunch break. You cannot combine a 30-minute lunch break with any break.

You must also sign in manually by the clock for safety and backup purposes. The time clock is how the student receives and records hours. It's an electronic signature. The student is responsible for their hours. Walk up to the time clock; press your right index finger on the finger print pad. When it says and reads "Thank You", you have successfully clocked in/out. Do not hesitate or it may sign the student in and out all at once.

Get full credit for all your training and graduate on schedule. Use the fingerprint time clock to help achieve this goal.

Library

A library is provided for your use. You may use the library at any time. See an educator to check an item out overnight. They must be returned the next day.

Smoking

If you are a smoker, please smoke outside away from the door at least eight feet. Smoking includes E-Cigarettes which are not permitted inside the facility. Smoker's sanitations are required, or you may lose your smoking privilege.

Food and Beverages

No beverages or food are allowed at styling stations. You may, however, have food and drinks in the classrooms providing you clean up after yourself. Keep in mind, this is a privilege and can be revoked at any time.

Parking Area

Please park 10 spots away from the building. This leaves room for our guests to park close by and walk into the Academy.

Personal Services

Students with perfect attendance can earn a monthly personal service voucher after first full month of attendance.

Interruptions

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

Educator in Charge

When you are working on practical skills either in the classroom or the salon area, please work with the educator who has responsibility for your zone. Do not leave your zone without permission from your educator. All breaks and lunches must be written on the mirror at your stations.

Student Networking System

Each student must notify administration of a phone number change to stay connected on the student networking system. The Academy will text (SMS) all school delays, closings, or emergency school information.

Cause for Student Suspension

Full or partial enforcement of this list will be at the discretion of the Educators.

- 1) Student refusal to take a guest or move a guest/service.
- 2) Student not prepared for class or salon floor.
- 3) Student being disruptive or confrontational on Academy property.
- 4) Use of cell phones or IPADS for personal use in the Academy while not on break or lunch.
- 5) Failure to comply with any of the above listed policies.

Cause for Student Dismissal

Full or partial enforcement of this list will be at the discretion of the Academy.

- 1) Absent from the Academy for 14 consecutive calendar days or 10 school days whichever comes first.
- 2) Failure to meet tuition payments.
- 3) Failure to follow Academy rules and regulations.
- 4) The use of profanity and immoral conduct.
- 5) Violence, Harassment, Bullying, or Intimidation on the Academy property.
- 6) Fraudulent time clock usage.
- 7) Violation of the smoking policy.
- 8) Inadequate grades and demonstration of a lack of willingness to learn.
- 9) The use of or effects of alcohol and/or illegal drugs during scheduled hours, including lunch break.
- 10) Repeat offence of tardiness and/or absence.
- 11) Violation of the Social Media Policy
- 12) Violation of any policy or rule of the State Board of Cosmetology and Barber Examiners.

Termination Policy

The student's enrollment may be terminated for noncompliance with school policies; social media policy; the enrollment contract; nonpayment of tuition; State Laws and Regulations; Improper conduct or any action which causes or could cause bodily harm to a client, a student, or employee of the school; willful destruction of school property; carrying a weapon even with a permit; and theft or any illegal act. In the case of termination by the Academy, the Student will receive a refund, according to the Refund Policy stated on the enrollment agreement.

Apparel Code

Criteria for Appearance When Arriving at School: Create a Perfect First Impression!

Shoes –

- Must be clean, in good condition and shoestrings tied.
- Must be closed toe & closed heel (820 IAC 3-1-8)
- No flip flops, no house slippers (820 IAC 3-1-8)

Uniform –

- A name tag is provided and is to be worn at all times (820 IAC 3-1-8d). If your name tag is lost, you must pay \$10 to replace it.
- Massage Therapy students are required to wear all black scrub top and scrub pants.
- Outer garment (provided by the Academy) must be worn at all times. If lost, you must pay \$10 to replace it. Excluding Massage Therapy students.
- No low-cut tops exposing cleavage.
- Solid black bottoms, skirts, slacks, capris, or shorts – All MUST be knee length or longer (820 IAC 3-1-8) - clean, pressed, fit properly, good condition.
- No sweatpants
- No offensive language or images. No advertisements or logos except SSA or school brands. (Redken, Pureology, etc.)

Accessories –

- Be creative and trendy.
- Jewelry, scarves, belts, hair pieces are acceptable

Nails & Make up -

- We encourage students to look professional with their nails and make-up done daily.

Hair –

- Clean, dry, finished style combed into place.
- No hats, baseball caps, headwear, headdresses, scarves – nothing covering half the head or more.

You are now starting a career in the beauty industry. Guests look to you for the latest trends. Look the part of a professional and you will feel professional!

Programs of Study

Cosmetology

Cosmetology training at the Academy includes theory and practical instruction that prepares the student to perform hair, skin, and nail services on the public.

The Academy offers a **1500**-hour training program in cosmetology that meets Indiana state standards including **575** hours of cosmetology theory and demonstration practice, and **925** hours of actual practice.

Objective:

1. To familiarize/instruct students in the proper and current methods in the study of cosmetology arts and sciences.
2. To qualify and prepare students for the State Licensing examination.
3. To graduate qualified, competent, and competitive students to be successful licensed Cosmetologists.
4. To assist the student in suitable job placement.
5. To provide assistance and advisement

Program Content:	Theory & demo	Actual practice +Sanitation	Total hours
Hair cutting	100	175	275
Sanitation	40		40
Statute & rules	10		10
Salesmanship	5	5	10
Management	10		10
Manicuring	5	25	30
Pedicuring	5	15	20
Hair removal (waxing) Eyebrow, upper lip & chin area	5	10	15
Anatomy & physiology	5		5
Skin	5		5
Hair	5		5
Electricity	5		5
Chemistry	10		10
Shampooing	5	30	35
Scalp Performances	10	10	20
Facials and makeup	20	45	65
Hair coloring	40	150	190
Texture Services	70	250	320
Hair styling Wet & thermal sets, hair waving, hair pressing, hair braiding & finger waves.	70	210	280
Discretionary hours	150		150
Totals	575	925	1500

Students in cosmetology are required to perform at minimum the following number of performances:

Hair styling	400
Hair styling – finger waves	20
Texture services	100
Scalp performances	25
Facial treatments	30
Makeup applications	15
Hair cuts	250
Hair coloring	75
Manicures	25
Pedicures	15
Salesmanship	25
Hair removal	30

Methods: Instruction in cosmetology at the Academy uses a combination of teaching styles and techniques to present the information for maximum student learning. Lecture, discussion, tests, quizzes, written assignments, practical skills, observation, and instructional games are some of the teaching techniques used. Audio-visual aids include whiteboards, overhead projectors, videotapes, audiotapes, video discs and on-line learning are included in teaching. Every effort is made to stimulate growth in knowledge and skills for the individual.

Grading: Students are evaluated regularly on daily assignments, quizzes, tests, salon/styling work area and a variety of projects specific to different units of instruction based on the following grade scale for Practical and Theory:

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

Cosmetology (Advanced)

Cosmetology (Advanced) training at the Academy includes theory and practical instruction that prepares the student to perform hair, skin, and nail services on the public.

The Academy offers a **1680**-hour training program in cosmetology that meets Indiana state standards including **635** hours of cosmetology theory and demonstration practice, and **1,045** hours of actual practice. The Cosmetology (Advanced) course includes certifications in Dream Catchers Hair Extensions and additional training in Sugar Lash Pro Lash Extensions and Lash Lift & Tint, and Summit Salon Academy Nail Techniques. If a student does not complete the program, they are ineligible to receive the Dream Catchers certification.

Objective:

1. To familiarize/instruct students in the proper and current methods in the study of cosmetology arts and sciences.
2. To qualify and prepare students for the State Licensing examination.
3. To graduate qualified, competent, and competitive students to be successful licensed Cosmetologists.
4. To assist the student in suitable job placement.
5. To provide assistance and advisement

Program Content:	Theory & demo	Actual practice +Sanitation	Total hours
Hair cutting	100	175	275
Hair Extensions	16	35	51
Lash Extension	16	12	28
Lash Lift & Tint	8	3	11
Nail techniques with sanitation Foundation preparation, tips, sculptures, overlays, fiberglass, gel nails, nail wrapping & acrylic nails	20	70	90
Sanitation	40		40
Statute & rules	10		10
Salesmanship	5	5	10
Management	10		10
Manicuring	5	25	30
Pedicuring	5	15	20
Hair removal (waxing) Eyebrow, upper lip & chin area	5	10	15
Anatomy & physiology	5		5
Skin	5		5
Hair	5		5
Electricity	5		5
Chemistry	10		10
Shampooing	5	30	35
Scalp Performances	10	10	20
Facials and makeup	20	45	65
Hair coloring	40	150	190
Texture Services	70	250	320
Hair styling Wet & thermal sets, hair waving, hair pressing, hair braiding & finger waves	70	210	280
Discretionary hours	150		150
Totals	635	1,045	1680

Students in cosmetology are required to perform at minimum the following number of performances:

Hair styling	400
Hair styling – finger waves	20
Texture services	100
Scalp performances	25
Facial treatments	30
Makeup applications	15
Haircuts	250
Hair coloring	75
Manicures	25
Pedicures	15
Salesmanship	25
Hair removal	30
Hair Extensions	6
Lash Extensions	3
Lash Lift & Tint	3
Nail Techniques	14
Electric Drill	10

Methods: Instruction in cosmetology at the Academy uses a combination of teaching styles and techniques to present the information for maximum student learning. Lecture, discussion, tests, quizzes, written assignments, practical skills, observation, and instructional games are some of the teaching techniques used. Audio-visual aids include whiteboards, overhead projectors, videotapes, audiotapes, video discs and on-line learning are included in teaching. Every effort is made to stimulate growth in knowledge and skills for the individual.

Grading: Students are evaluated regularly on daily assignments, quizzes, tests, salon/styling work area and a variety of projects specific to different units of instruction based on the following grade scale for Practical and Theory:

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

Esthetics

Esthetics training at the Academy includes theory and practical instruction that prepares the student to perform skin care services on the public. The Academy offers a **700**-hour training program in esthetics that meets Indiana state standards including **230** hours of skin care theory and demonstration practice, and **470** hours of actual practice.

Objective:

1. To familiarize/instruct students in the proper and current methods in the study of esthetics arts and sciences.
2. To qualify and prepare students for the State Licensing examination.
3. To graduate qualified, competent, and competitive students to be successful licensed Estheticians.
4. To assist the student in suitable job placement.
5. To provide assistance and advisement

Program Content:	Theory & Demo	Actual Practice	Total Hours
Chemistry of skin care	15	25	40
Physiology & Histology	30	30	60
Anatomy, skin & gland structure and function, conditions & disorders of the skin, and histology of skin, cells & tissue			
Bacteriology	15	20	35
Personal hygiene, public health, disinfection, methods & procedures			
Introduction to & operation	20	30	50
of skin care machinery – types of current, purpose & effects			
Introduction to skin care	15	30	45
Facial structure, skin analysis & patron appointments & consultation			
Skin care	35	120	155
Massage and cleansing procedures, movements in facial massage. manipulations, mask & packs, massage & cleansing hands & feet, & extraction technique			
Makeup	15	40	55
Contouring, application, color accent, purpose & effects, supplies & implements, & preparation & procedures & eyelash application			
Arching & eyelash application			
Hair removal (superfluous hair)	15	55	70
Tweezing, waxing & depilatories, eyebrow arching – lip, chin, face, leg and body areas			

Intro. to Advanced Spa Techniques			
Exfoliation Techniques	10	15	25
Advanced Techniques			
Safety precautions	5	15	20
In skin care, machinery (electrical), facial treatments & makeup			
Professional & personality	20		20
development – professional ethics & practices, personality development & personal attitude & image			
Salesmanship, marketing & salon mgmt. & retailing – salon development, insurance & client records	25	20	45
State statutes & rules	10		10
Discretionary hours		70	70
Totals	230	470	700

Students in esthetics are required to perform at minimum the following number of performances:

Skin care analysis/consultations		50
Facial cleansing		100
Massage		100
Facials		125
Acne treatments		5
Hand and foot treatments		25
Makeup applications		50
Eyelash applications – strip or individual		15
Waxing		110
Lip, Chin & Facial	30	
Eyebrow	40	
Leg	15	
Body Areas	25	
Sterilization & sanitation & Disinfection		50
Salesmanship – services or retail		50

Methods: Instruction in esthetics at the Academy uses a combination of teaching styles and techniques to present the information for maximum student learning. Lecture, discussion, tests, quizzes, written assignments, practical skills, observation, and instructional games are some of the teaching techniques used. Audio-visual aids include whiteboards, overhead projectors, videotapes, audiotapes, video discs and on-line learning are included in teaching. Every effort is made to stimulate growth in knowledge and skills for the individual.

Grading: Students are evaluated regularly on daily assignments, quizzes, tests, salon/styling work area and a variety of projects specific to different units of instruction based on the following grade scale for Practical and Theory:

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

Esthetics (Advanced)

Esthetics training at The Academy includes theory and practical instruction that prepares the student to perform skin care services on the public. The Academy offers an **840**-hour training program in esthetics that meets Indiana state standards including **253** hours of skin care theory and demonstration practice, and **587** hours of actual practice.

The Esthetics (Advanced) course includes certifications in MUD (Make Up Designory), and additional training in Lash Extensions. If a student does not complete the program, they are ineligible to receive the MUD certifications.

Objective:

1. To familiarize/instruct students in the proper and current methods in the study of esthetics arts and sciences.
2. To qualify and prepare students for the State Licensing examination.
3. To graduate qualified, competent, and competitive students to be successful licensed Estheticians.
4. To assist the student in suitable job placement.
5. To provide assistance and advisement

Program Content:	Theory & Demo	Actual Practice	Total Hours
Chemistry of skin care	15	25	40
Physiology & Histology	30	30	60
Anatomy, skin & gland structure and function, conditions & disorders of the skin, and histology of skin, cells & tissue			
Bacteriology	15	20	35
Personal hygiene, public health, disinfection, methods & procedures			
Introduction to & operation	20	30	50
of skin care machinery – types of current, purpose & effects			
Introduction to skin care	15	30	45
Facial structure, skin analysis & patron appointments & consultation			
Skin care	35	120	155
Massage and cleansing procedures, movements in facial massage manipulations, mask & packs, massage & cleansing hands & feet, & extraction technique			
Makeup	38	157	195
Contouring, application, color accent, purpose & effects, supplies & implements, & preparation & procedures & eyelash application			
Arching & eyelash application			
Hair removal (superfluous hair)	15	55	70
Tweezing, waxing & depilatories, eyebrow arching			
– lip, chin, face, leg, and body areas			
Intro. to Advanced Spa Techniques			
Exfoliation Techniques	10	15	25
Advanced Techniques			
Safety precautions	5	15	20
In skin care, machinery (electrical), facial treatments & makeup			
Professional & personality	20		20
development – professional ethics & practices, personality development & personal attitude & image			
Salesmanship, marketing & salon mgmt. & retailing – salon development, insurance & client records	25	20	45
State statutes & rules	10		10

Discretionary hours		70	70
Totals	253	587	840

Students in esthetics are required to perform at minimum the following number of performances:

Skin care analysis/consultations		50
Facial cleansing		100
Massage		100
Facials		125
Acne treatments		5
Hand and foot treatments		25
Makeup applications		50
Eyelash applications – strip or individual		15
Waxing		110
Lip, Chin & Facial	30	
Eyebrow	40	
Leg	15	
Body Areas	25	
Sterilization & sanitation & Disinfection		50
Salesmanship – services or retail		50

Methods: Instruction in esthetics at The Academy uses a combination of teaching styles and techniques to present the information for maximum student learning. Lecture, discussion, tests, quizzes, written assignments, practical skills, observation, and instructional games are some of the teaching techniques used. Audio-visual aids include whiteboards, overhead projectors, videotapes, audiotapes, video discs and on-line learning are included in teaching. Every effort is made to stimulate growth in knowledge and skills for the individual.

Grading: Students are evaluated regularly on daily assignments, quizzes, tests, salon/styling work area and a variety of projects specific to different units of instruction based on the following grade scale for Practical and Theory:

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

Manicurist

Manicurist training at the Academy includes theory and practical instruction that prepares the student to perform nail care services on the public. The Academy offers a **600**-hour training program in manicuring that meets Indiana state standards including **195** hours of manicuring theory and demonstration practice, and **405** hours of actual practice.

Objective:

1. To familiarize/instruct students in the proper and current methods in the study of nail arts and sciences.
2. To qualify and prepare students for the State Licensing examination.
3. To graduate qualified, competent, and competitive students to be successful licensed Manicurists.
4. To assist the student in suitable job placement.
5. To provide assistance and advisement

Program Content:	Theory & Demo	Actual Practice	Total Hours
Sanitation	40		40
Anatomy & disorders	25		25
Statutes & rules	10		10
Nail techniques with sanitation	30	280	310
Foundation preparation, tips, sculptures, overlays, fiberglass, gel nails, nail wrapping & acrylic nails			
Manicuring	10	70	80
Pedicuring	10	35	45
Chemistry	10		10
Salesmanship	5	10	15
Electric drill/file	10	10	20
Discretionary hours	45		45
Totals	195	405	600

Students in manicuring are required to perform at minimum the following number of performances:

Manicures	40
Nail techniques	28
Nail repair	15
Pedicures	15
Salesmanship – service or retail	20
Electric file/drill	20

Methods: Instruction in nails at the Academy uses a combination of teaching styles and techniques to present the information for maximum student learning. Lecture, discussion, tests, quizzes, written assignments, practical skills, observation, and instructional games are some of the teaching techniques used. Audio-visual aids include whiteboards, overhead projectors, videotapes, audiotapes, video discs and on-line learning are included in teaching. Every effort is made to stimulate growth in knowledge and skills for the individual.

Grading: Students are evaluated regularly on daily assignments, quizzes, tests, salon/styling work area and a variety of projects specific to different units of instruction based on the following grade scale for Practical and Theory:

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

Instructor

Instructor training at the Academy includes theory and practical instruction that prepares the student to teach in a cosmetology school. The Academy offers a 1000-hour training program in instructor training that meets Indiana state standards including **300** hours of education theory and demonstration, and **700** hours of actual practice. The applicant must have at least 6 months salon experience in the field for which they are licensed as a practitioner (excluding barbers).

Objective:

1. To familiarize/instruct students in the proper and current methods in the study of cosmetology, barbering, esthetics and manicurist instructor course.
2. To qualify and prepare students for the State Licensing examination.
3. To graduate qualified, competent, and competitive students to be successful licensed Instructors.
4. To assist the student in suitable job placement.
5. To provide assistance and advisement

Program Content:	Theory & Demo	Actual Practice	Total Hours
Orientation & curriculum review	50	100	150
Introduction to teaching	60		60
Course outline & development	160	170	330
Lesson planning			
Teaching techniques			
Teaching aids			
Developing, administering & grading exams			
School administration	30	20	50
Recordkeeping			
Law and rules			
Teaching			
Assisting in the salon area		150	150
Practice teaching in the salon area			
& classroom		260	260
Totals	300	700	1000

Methods: Instruction in nails at the Academy uses a combination of teaching styles and techniques to present the information for maximum student learning. Lecture, discussion, tests, quizzes, written assignments, practical skills, observation, and instructional games are some of the teaching techniques used. Audio-visual aids include whiteboards, overhead projectors, videotapes, audiotapes, video discs and on-line learning are included in teaching. Every effort is made to stimulate growth in knowledge and skills for the individual.

Grading: Students are evaluated regularly on daily assignments, quizzes, tests, salon/styling work area and a variety of projects specific to different units of instruction based on the following grade scale for Practical and Theory:

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

Barbering

Barbering training at the Academy includes theory and practical instruction that prepares the student to perform barber services on the public.

The Academy offers a **1500**-hour training program in barbering that meets Indiana state standards including **635** hours of barbering theory and demonstration practice, and **865** hours of actual practice.

Objective:

1. To familiarize/instruct students in the proper and current methods in the study of barbering.
2. To qualify and prepare students for the State Licensing examination.
3. To graduate qualified, competent, and competitive students to be successful licensed Barbers.
4. To assist the student in suitable job placement.
5. To provide assistance and advisement

Program Content:	Theory & demo	Actual practice +Sanitation	Total hours
Sanitation, bacteriology, and			
Sterilization	40		40
Laws and rules	20		20
Salesmanship	5	10	15
Management	10		10
Skin	10		10
Hair	10		10
Facials	20	25	45
Hairstyling (includes air waving, Fingerwaves, and thermal curling)	75	150	225
Electricity/light therapy			
High frequency			
UV/infrared	10		10
Chemistry	10		10
Shampoo/Massage	20	50	70
Scalp Treatment	10	25	35
History of Barbering	10		10
Shaving/shaping (includes Mustache and beard)	20	25	45
Honing and stropping	15		15
Personal Hygiene/professional ethics	10		10
Equipment Care	10		10
Hair Coloring	60	70	130
Semi-permanent			
Permanent			
Permanent Waving and Chemical			
Relaxing	55	210	265
Haircuts	100	200	300
Anatomy and physiology	15		15
Hair pieces			
Full, partial, facial	50		50
Discretionary hours	50	100	150
Totals	635	865	1500

Students in barbering are required to perform at minimum the following number of performances:

Hair cuts	267
Permanent Wave/Chemical processing	105
Hair Color, Permanent or Semi-permanent	35
Shampoo/Massage	200
Indiana Administrative Code Page 7	
Salesmanship	40
Facials	50
Hairstyling	300
Scalp Treatments	50
Shaving/Shaping	50

Methods: Instruction in barbering at the Academy uses a combination of teaching styles and techniques to present the information for maximum student learning. Lecture, discussion, tests, quizzes, written assignments, practical skills, observation, and instructional games are some of the teaching techniques used. Audio-visual aids include whiteboards, overhead projectors, videotapes, audiotapes, video discs and on-line learning are included in teaching. Every effort is made to stimulate growth in knowledge and skills for the individual.

Grading: Students are evaluated regularly on daily assignments, quizzes, tests, salon/styling work area and a variety of projects specific to different units of instruction based on the following grade scale for Practical and Theory:

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

Massage Therapy

Massage Therapy program training is provided solely at the secondary facility located directly next door to at 1805 East Markland Avenue Suite A, Kokomo IN 46901. The program includes theory and practical instruction that prepares the student to perform massage therapy services on the public. The Academy offers a **750**-hour training program in massage therapy that meets Indiana state standards including **425** hours of massage therapy theory and demonstration practice, and **325** hours of actual practice.

Objective:

1. To familiarize/instruct students in the proper and current methods in the study of massage therapy.
2. To qualify and prepare students for the State Licensing examination.
3. To graduate qualified, competent, and competitive students to be successful licensed Massage Therapists.
4. To assist the student in suitable job placement.
5. To provide assistance and advisement

Program Content:	Theory & demo	Actual practice +Sanitation	Total hours
Sanitation, & Sterilization	35	20	55
Laws and rules	20		20
Salesmanship	5	5	10
Anatomy & Physiology	65		65
Massage Theory & Principles	50		50
Career Development	10		10
Professional Ethics	20		20
Massage & Bodywork Application	100	150	250
Kinesiology & Assessment	50	50	100
Swedish Massage	20	50	70
Discretionary hours	50	50	100
Totals	425	325	750

Methods: Instruction in massage therapy at the Academy uses a combination of teaching styles and techniques to present the information for maximum student learning. Lecture, discussion, tests, quizzes, written assignments, practical skills, observation, and instructional games are some of the teaching techniques used. Audio-visual aids include whiteboards, overhead projectors, videotapes, audiotapes, video discs and on-line learning are included in teaching. Every effort is made to stimulate growth in knowledge and skills for the individual.

Grading: Students are evaluated regularly on daily assignments, quizzes, tests, salon/styling work area and a variety of projects specific to different units of instruction based on the following grade scale for Practical and Theory:

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

Refund Policy

Institutional Refund Policy (Cosmetology; Cosmetology (Advanced); Barbering; Esthetics; Esthetics (Advanced) Instructor; Manicurist programs)

REFUND POLICY – NOTICE OF CANCELLATION

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

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

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

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

- All refunds will be calculated based on the students last date of attendance. Any monies due to a student who withdraws shall be refunded within 45 calendar days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If a school closes permanently and ceases to offer instruction after students have enrolled, and instruction has begun, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If a course and/or program is canceled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school will either provide a full refund of all monies paid or completion of the course. If a school cancels a

course and/or program and ceases to offer instruction 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 OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.

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

Refund Policy

Office for Career and Technical Schools Refund Policy (Massage Therapy program)

The postsecondary proprietary educational institution shall pay a refund to the student in the amount calculated under the refund policy specified below or as otherwise approved by the Office for Career and Technical Schools (OCTS). The institution must make the proper refund no later than thirty-one (31) days of the student's request for cancellation or withdrawal.

If a postsecondary proprietary educational institution utilizes a refund policy of their recognized national accrediting agency or the United States Department of Education (USDOE) Title IV refund policy, the postsecondary proprietary educational institution must provide written verification in the form of a final refund calculation, upon the request of OCTS, that its refund policy is more favorable to the student than that of OCTS.

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure. The following refund policy applies to each postsecondary proprietary educational institution as follows:

1. A student is entitled to a full refund if one (1) or more of the following criteria are met:
 - (a) The student cancels the enrollment agreement or enrollment application within six (6) business days after signing.
 - (b) The student does not meet the postsecondary proprietary educational institution's minimum admission requirements.
 - (c) The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by the postsecondary proprietary educational institution.
 - (d) If the student has not visited the postsecondary educational institution prior to enrollment, and, upon touring the institution or attending the regularly scheduled orientation/classes, the student withdrew from the program within three (3) days.
2. A student withdrawing from an instructional program, after starting the instructional program at a postsecondary proprietary institution and attending one (1) week or less, is entitled to a refund of ninety percent (90%) of the cost of the financial obligation, less an

- application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
3. A student withdrawing from an instructional program, after attending more than one (1) week but equal to or less than twenty-five percent (25%) of the duration of the instructional program, is entitled to a refund of seventy-five percent (75%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
 4. A student withdrawing from an instructional program, after attending more than twenty-five percent (25%) but equal to or less than fifty percent (50%) of the duration of the instructional program, is entitled to a refund of fifty percent (50%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
 5. A student withdrawing from an instructional program, after attending more than fifty percent (50%) but equal to or less than sixty percent (60%) of the duration of the instructional program, is entitled to a refund of forty percent (40%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
 6. A student withdrawing from an institutional program, after attending more than sixty percent (60%) of the duration of the instructional program, is not entitled to a refund.

Student Protection Fund

IC 22-4.1-21-15 and IC 22-4.1-21-18 requires each educational institution accredited by the Office for Career and Technical Schools to submit an institutional surety bond and contribute to the Career College Student Assurance Fund which will be used to pay off debt incurred due to the closing of a school, discontinuance of a program, or loss of accreditation by an institution. To file a claim, each student must submit a completed "Student Complaint Form." This form can be found on OCTS's website at <http://www.in.gov/dwd/2731.htm>.
OCTS Refund Policy Revised 8/21/17.

- All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 31 days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If a school closes permanently and ceases to offer instruction after students have enrolled, and instruction has begun, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If a course and/or program is canceled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school will either provide a full refund of all monies paid or completion of the course. If a school cancels a course and/or program and ceases to offer instruction 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 OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.
- Students who withdraw or terminate prior to course completion are charged a termination fee of \$150.00. This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, kit & books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement. Kits and supplies purchased by the student are not refundable once they have been issued to the student.
- If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of TIV funds will be completed and any applicable returns by the school shall be

paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by the school and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

Return of Title IV Funds

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

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

The institution determines the earned and unearned portions of Title IV aid as of the last date of attendance based on the amount of time the student was scheduled to be in attendance. The percentage of the period completed is determined by dividing the number of hours the student was scheduled to complete in the payment period, as of the last date of attendance, by the total number of clock hours in the payment period.

Up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. The amount of Title IV aid earned by the student is determined by multiplying the percentage of Title IV aid earned by the total of Title IV aid disbursed or the Title IV aid that could have been disbursed to the student or on the student's behalf.

For example: 450 hours in the payment period

- The student was scheduled to complete 225 hours as of the student's last date of attendance
- Percentage of Aid earned equals 50%. This is calculated by dividing the scheduled hours as of the last date of attendance divided by total hours in the payment period. $(225/450)$
- Amount Title IV Financial Aid Earned equals \$1250. This is calculated by multiplying the total aid disbursed or could be disbursed by the percentage of aid earned $\$1250 (2500 \times 50\%)$

Post Withdrawal Disbursement

If you did not receive all the funds that you earned, you may be due a post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all the loan funds so that you do not incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

- Pell Grants must be disbursed within 45 days of a withdrawal determination.
- Student Loans must be offered to the student within 30 days, allowing the student at least 14 days to respond to accept or decline the funds.

- All post-withdrawal disbursements are applied to student account first.
- If the post withdrawal disbursement results in a credit balance, all Credit Balances must be disbursed as soon as possible and no later than 14 days after the calculation of R2T4.

30 Day Delay Requirements

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled past the 30th day. If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of your institutional charges multiplied by the unearned percentage of your funds, or the entire amount of excess funds. The school must return this amount even if it did not keep this amount of your Title IV program funds. If your school is not required to return all the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

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

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

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

Return of Title IV Funds by the School

The school must return the unearned aid for which the school is responsible to pay the Department of Education within 45 days to the following sources, in order, up to the total net amount disbursed from each source. Must be as soon as possible but no later than 45 days after determining the student has withdrawn.

Title IV Programs

- | | |
|------------------------------|--|
| 1. Unsubsidized Direct Loans | 5. Iraq and Afghanistan Service Grants |
| 2. Subsidized Direct Loans | 6. FSEOG |
| 3. Direct PLUS Loans | 7. TEACH Grant |
| 4. Federal Pell Grants | |

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

Regulatory Information

Rights and Privacy

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

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

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

Family Policy Compliance Office
 U.S. Department of Education
 400 Maryland Avenue, SW Washington, D.C. 20202-8520

Policy for Safeguarding Customer Information

Non-public personal information is information which is not publicly available on:

- 1) your name, address, social security number,
- 2) name of your financial institution and account number,
- 3) information provided on your application to enroll at Summit Salon Academy,
- 4) information provided on your application for a grant or loan,
- 5) information provided on a consumer report, or
- 6) information obtained from a website.

The Academy is committed to implementing and maintaining a comprehensive information security program, to maintain and safeguard your non-public personal information against damage or loss. The policy covers all student records in whatever form (hard copy, electronic).

The school Director and or owner/administration shall be responsible to coordinate the school's information security program. The coordinator shall, at least once every 3 years, assess foreseeable internal and external risks to the security, confidentiality, and integrity of customer information that could result in the unauthorized disclosure, misuse, alteration, destruction, or other compromise of the information. The risk assessment shall cover every relevant area of school operation, including employee training & management, network & software design, information processing, storage, transmission and disposal, and ways to detect, prevent and respond to attacks, intrusions, or other system failures. The coordinator shall design and implement safeguards to control identified risks and shall monitor the effectiveness of them, recommending changes when warranted.

Records for prospective students who are not accepted or who do not enroll in the school shall be held for 12 months then destroyed in a secure manner. Records of enrolled students shall be maintained in accordance with federal and state law and accreditation requirements. Students shall receive notice of this policy at the time they submit a signed application for enrollment. All currently enrolled students shall receive an annual notice of this policy.

The Academy shall only enter into servicing agreements with service providers who also maintain appropriate safeguards for customers' non-public personal information.

Campus Security Act Information Disclosure

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

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

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

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

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

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

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

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

Program Disclosure and Consumer Information

Gainful Employment program disclosures and consumer information can be found on our website at www.kokomobeautyschool.com or a hard copy is available in the admissions or financial aid office.

Drug Abuse Prevention

The Academy prohibits the unlawful possession, use or distribution of illicit drugs and alcohol by students and staff on our property or as part of any of our activities. The Academy will immediately contact law enforcement officials to report these activities.

The health risks of the use of illicit drugs and alcohol abuse require providing education and referral for students and staff. The Academy provides education annually and refers students and staff to local services. Area drug abuse information, counseling, referral, and treatment centers information is made available to students and staff members.

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

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

All students and / or staff at The Academy must understand The Academy's policies as stated above and recognize their impact if the law is broken in relation to drug and/or alcohol use. Agencies where the student can get assistance are posted in the student lounge.

Biennial Review

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

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

Copyright Infringement Policy

The purpose of the Copyright Infringement Policy is to comply with copyright law for the use of copyrighted material. In addition, this policy seeks to make aware to all users the seriousness as well as possible consequences for unauthorized use of copyrighted material. Summit Salon Academy strictly prohibits any and all of the following: copyright, trademark, patent, trade secret or other intellectual property infringement, including but not limited to using any copyrighted names, text, or images, offering pirated computer programs or links to such programs, serial or registration numbers for software programs, copyrighted music, etc., as policy on the use of copyrighted material on the Institution's computer system and network. Summit Salon Academy respects the copyrights of those involved in creating and distributing copyrighted material, including music, movies, software, and other literary and artistic works. It is the policy of Summit Salon Academy to comply with copyright law. If users utilize copyrighted materials for educational, instructional, research, scholarship and like areas, the Academy will follow the legal doctrine of fair use currently a part of the copyright law. The Academy's students and staff will not make unauthorized copies of copyrighted material on or using Summit Salon Academy's computer system, network, or storage media. Also, the Academy's staff and students will not store unauthorized copies of copyrighted works using The Academy's system, network and/or storage media. The Academy's staff and students should not download, upload, transmit, make available or otherwise distribute copyrighted material without authorization using the Academy's computer system, network, and Internet access or storage media. This is inclusive of utilizing unlicensed/unauthorized peer-to-peer file services that would promote copyright infringement. Summit Salon Academy reserves the right to monitor its computer systems, networks, and storage media for compliance with this policy, at any time, without notice, and with or without cause. Additionally, the Academy reserves the right to delete from its computer systems and storage media, or restrict access to, any seemingly unauthorized copies of copyrighted materials it may find, at any time and without notice. Users who violate this policy are subject to disciplinary action as appropriate under the circumstances. Such disciplinary action may include termination, expulsion, and other legal actions. For more information, please see the website of the US Copyright Office, www.copyright.gov.

Summary of 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 copyrighted work. In the file sharing context, downloading, or uploading substantial parts of 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. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at www.copyright.gov.

OSHA Requirements

In compliance with United States Department of Labor Occupational Safety and Health Administration requirements, the school advises its students of the chemicals used in cosmetology training. During the course work the student learns about the importance of safety in the workplace and how to use and follow the Material Safety Data Sheets (MSDS) for chemicals used in cosmetology or related training. During each unit of study, students are apprised of the various chemicals used and safe practices that apply. A complete file containing Material Safety Data Sheets for the chemicals used is available in the administrative office. The school endeavors to facilitate a safe environment for staff and students by teaching the proper and safe use of equipment, tools, and products. The school does not assume responsibility for injuries resulting from improper or unsafe use of equipment, tools, or products.

Financial Aid Professional Code of Conduct

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

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

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

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

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

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

1. **ASK** prospective, enrolled, or former students for their FAFSA PIN
2. **MAKE** statements that contradict information in the school catalog or enrollment agreement.
3. **DISCUSS** financial information of a prospective, enrolled, or former student with anyone except the student unless he or she provided a release in compliance with FERPA.
4. **COMPLETE** or sign any document on behalf of a prospective, enrolled, or former student, including:
 - a. Initialing any document on behalf of a student
 - b. Using white-out or erasure material of any kind on a document and
 - c. Modifying or altering information provided by a student
5. **PROVIDE** inaccurate information, such as information about
 - a. The school's programs, facilities, student services and jobs
 - b. The school's graduation and placement rates
 - c. Criteria for financial aid eligibility
 - d. Amount of financial aid funding
 - e. Interest rates for student loans
 - f. Availability of financial aid funding
 - g. Transfer of credits to or from other colleges or universities
 - h. Credentials or licensing a student may obtain
 - i. Potential income levels upon graduation
6. **PAY** the enrollment/application fees of a prospective or enrolled student, or LOAN or give money to a prospective or enrolled student.
7. **DISCUSS credit** history, credit ratings or credit standings with a student.
8. **DISCUSS** my own personal financial situation or engage in any conversations unrelated to financial aid

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

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

Title IV Funding – General Information

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

Types of Financial Aid Available

Federal Pell Grant (Need Based Aid)

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

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

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

Direct Stafford Loans

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

Consumer Loans – TFC

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

Indiana State Grants

We do not participate in any state funding.

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

Eligibility of Title IV Aid

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

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

Steps To Apply for Title IV Aid

1. The student must complete the FAFSA for each financial aid year in which the student is eligible to receive aid. The Department of Education (DOE) prefers students complete a web FAFSA at www.studentaid.gov. To complete a web FAFSA, the student will need an FSA ID. This can be obtained at <https://fsaid.ed.gov/npas/index.htm>. This ID is unique to each FAFSA applicant and cannot be shared with anyone else as it acts as the student's signature required to submit a FAFSA. A parent of a dependent student must also apply for a FSA ID. The parent is required to sign the web FAFSA with their uniquely created ID.
2. Once your FSA ID has successfully been created, a web FAFSA can now be completed. Be sure to follow all instructions when completing the FAFSA. Enter *The Academy's School Code, 041866*, for Summit Salon Academy Kokomo (Formally Salon Professional Academy (The)). This will allow disclosure of information from the FAFSA to The Academy chosen by entering the school code. In the case of a dependent student, both the student and one parent will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant. Dependency status is determined by the information that is filled out on the student's FAFSA.
3. If the parents of a dependent student refuse to provide information on the FAFSA; the student will not be eligible for Pell Grants and will only be eligible for unsubsidized funding.
4. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The Academy will be sent an ISIR (Institutional Student Information Record) for all students who list their school code. All verification and/or corrections must be completed prior to qualifying for aid.
5. If a student's FAFSA is selected for verification, the student will receive The Academy's verification policy and a verification worksheet. The student is required to return the verification worksheet completed, as well as provide any other requested documents. If parent information is entered in the FAFSA, or the student is a dependent, parents may need to provide additional requested documents. If selected, this verification process must be completed before a student can receive federal aid. The verification process could result in a corrected ISIR and new Expected Family Contribution (EFC) number which could affect the student's unmet need and eligible need-based aid, Stafford Subsidized Loans and Pell Grants.
6. The Primary EFC provided on the student's ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet. This Primary EFC number corresponds with the number of months in each academic year. The Cost of Attendance Budget for each academic year includes the student's tuition costs per academic year. These costs include tuition, applicable fees, kit, and books (per the academic year in which the cost is incurred), room and board, personal expenses, and transportation costs.
7. Summit Salon Academy utilizes the information presented on the student's ISIR and the NSLDS (National Student Loan Data System) to determine the student's eligibility and to calculate the student's unmet need for the student's grade level. This is done in compliance with the Cost of Attendance Budget grade level limits based on hours in the academic year.
8. Students who desire low interest Stafford Federal Student Loans must complete a Master Promissory Note or Electronic Master Promissory Note (E-MPN) at www.studentaid.gov
9. Parents desiring to take out a low interest Federal Parent Plus Loan on behalf of their dependent daughter or son must complete a Consent to Credit Check document that is made available by the Financial Aid Office. This form must be completed by the parent requesting the loan.
10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal loans. For Direct Loans, students may access Entrance Loan Counseling at www.studentaid.gov.

11. Students will need to accept or decline eligible aid by completing the Students Financial Aid Award Notice with the Financial Aid Administrator.
12. Accepted aid will be listed on the student's award letter.
13. Students are required to notify The Academy's Financial Aid Officer if they receive any additional financial assistance before or after an award letter has been issued. Scholarships or other types of financial aid could be reported throughout the year. If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.
14. Students will complete said process for the 1st academic year (1-900 hours) and 2nd academic year (901-1500 hours).

Special Circumstances – Dependency Override & Professional Judgement

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

1. Parents refusing to contribute to the student's education
2. Parents unwilling to provide information on the application or for verification
3. Parents are not claiming the students as a dependent for income tax purposes
4. Student demonstrates total self-sufficiency.

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

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

Verification

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

1. When selected by CPS for the process of verification, the student must submit all required documentation to the finance office within 14 days from the date the student is notified that additional documentation is needed for this process.
2. If the student does not provide all the required documentation within the 14-day time frame, the student will be required to make other payment arrangements until the documentation is received and the student's eligibility for federal student aid has been established.

3. The finance office reserves the right to make exceptions to the policy stated above on a case-by-case basis for extenuating circumstances.
4. The finance office will notify the student of any changes to their financial aid award resulting from corrections made due to the verification process. An adjustment will be made to the student's financial aid award as required by federal regulations and an addendum to the existing award letter or a new award letter will be issued.

Deferment

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

Cost of Attendance Budgets (COA)

In order to determine a student's level of loan funding, the Department of Education requires us to develop annual cost of attendance budgets. These budgets include an average allowance for room & board, transportation, miscellaneous, loan fees and, if applicable, childcare and expenses related to disability.

How funds will be disbursed:

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

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

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

First disbursement is scheduled for the first day of classes for Pell and thirty days after class begins for direct loans.

Second disbursement after successful completion of 450 clock hours.

Third disbursement after successful completion of 900 clock hours.

Fourth disbursement after successful completion of 1200 clock hours.

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

First disbursement is scheduled for the first day of class for Pell and thirty days after class begins for direct loans.

Second disbursement after completion of 350 clock hours.

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

First disbursement is scheduled for the first day of class for Pell and thirty days after class begins for direct loans. Second disbursement after completion of 420 clock hours.

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

First disbursement is scheduled for the first day of class for Pell and thirty days after class begins for direct loans.

Second disbursement after completion of 300 clock hours.

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

First disbursement is scheduled for the first day of class for Pell and thirty days after class begins for direct loans.

Second disbursement after completion of 450 clock hours.

Third disbursement after completion of 900 clock hours.

Fourth disbursement after completion of 950 clock hours.

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

Disbursement of Credit Balance Refund Summary

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

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

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

Effects of Student Loans

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

Loan Disclosures

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

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

Loan Program	Eligibility	Fixed annual interest rate	Annual loan limit	Maximum loan amount allowed when you graduate	Details
Direct Subsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Must demonstrate financial need	For loans first disbursed on or after July 1, 2021, and before July 1, 2022: 3.73% For loans first disbursed on or after July 1, 2022, and before July 1, 2023: 4.99%	\$3,500 - \$8,500, depending on year in school	Undergraduate students: \$23,000	The US Department of Education is the lender and pays the interest on the loan while you are in school at least half time and during grace and deferment periods.
Direct Unsubsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Financial need is not required	For loans first disbursed on or after July 1, 2021, and before July 1, 2022: 3.73% For loans first disbursed on or after July 1, 2022, and before July 1, 2023: 4.99%	\$5,500-\$20,500 (less any subsidized amount received for the same period) depending on year in school and dependency status	Dependent undergraduate students: \$31,000 (no more than \$23,000 of this amount may be in subsidized loans) Independent undergraduate students: \$57,500 (no more than \$23,000 of this amount may be subsidized loans)	The US Department of Education is the lender. You are responsible for paying all interest on the loan starting on the date the loan is first disbursed.
Direct PLUS Loans	Graduate and professional students and parents of dependent undergraduate students. Students must be enrolled at least half time. Financial need is not required. Those qualifying must not have adverse credit history.	For loans first disbursed on or after July 1, 2021, and before July 1, 2022: 6.28% For loans first disbursed on or after July 1, 2022 and before July 1, 2023: 7.54%	The student's cost of attendance (determined by the school) minus any other financial aid received	No aggregate limit for PLUS loans	The US Department of Education is the lender. The loan is unsubsidized. (i.e., You are responsible for paying all interest).

Annual and aggregate loan limits for Direct Stafford Loans

(3rd yr. and beyond and maximum

total debt from direct

Stafford loans when you graduate can

be found in the "Your Federal Student Loans" guide in the FA office)

Terms and Conditions

Student (Borrower's) Rights

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

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

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

- A current description of your loans, including average anticipated monthly payments.
- The amount of your total debt (principal and estimated interest), your current interest

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

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

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

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

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

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

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

Student (Borrower) Responsibilities

1. Borrower – it is the responsibility of the student to:
 - Think about how much you are borrowing: how the amount of loan will affect your future finances, and what your repayment obligation means before you take out a student loan.
 - Students will need to accept or decline eligible aid. Accepted aid will be listed on the student's award letter.
 - Sign a promissory note: you agree to repay the loan according to the terms of the note even if you do not complete your education, can't get a job after you complete the program, or you didn't like the education that you received. You can do this online at www.studentaid.gov. This promissory note can be signed electronically or hard copy before any loan funds can be disbursed.

- Make payments on time: you are required to make payments on time if you don't receive a bill, repayment notice, or a reminder. You also must make monthly payments in the full amount required by your repayment plan. Partial payments do not fulfill your obligation to repay your student loan on time.
 - Continue to pay your loans while waiting for deferment or forbearance approval.
 - Keep in touch with your loan servicer: notify your servicer when you graduate; withdraw from school, drop below half-time status, change your name, address, or social security number; or transfer to another school.
2. Entrance Counseling: First-time borrowers must complete an entrance counseling session before your first loan disbursement. This session includes useful tips and tools to help you develop a budget for managing your education expenses and help you to understand your loan responsibilities. Each student will complete the Department of Education's entrance counseling online at www.studentaid.gov.
- Review deferment
 - Importance of keeping financial aid papers
 - Reinforce the importance of repayment
 - Importance that loan repayment is required even if the student does not finish their education
 - Default and its consequences
 - How to use the MPN or E-MPN
 - Explain interest and capitalization
 - Provide sample monthly repayment amounts and the importance of not over borrowing
 - NSLDS and how to access the system
 - Contact information for questions
 - Notification of change of name or address
 - Withdrawal from the program and how the withdrawal will affect the student
3. Exit Counseling: Students must complete exit counseling before you leave school to make sure you understand your rights and responsibilities as a borrower. Each student will complete the Department of Education's exit counseling online at www.studentaid.gov and www.studentaid.gov as well as discuss the following during your personal appointment with the FAO:
- Review information concerning loans from entrance interview
 - Review repayment options including seriousness and importance
 - Provide information on loan consolidation (pros and cons)
 - Discuss how to contact the party servicing the student borrowers' direct loans
 - Discuss debt management strategies
 - Provide information on forbearance, deferment, and cancellation options
 - Describe the likely consequences of default
 - How to access the NSLDS website and availability of FSA Ombudsman's office
 - Help the borrower understand their rights and responsibilities concerning loan repayment
 - Collect updated personal contact information for the borrower
4. Repayment of Loans: There is a set time period after a student graduates, leaves the school or drops below half-time status before the student must begin repayment of loan(s). This period of time is called a grace period and gives the student the time to get financially settled and select a repayment plan. The grace period for a Direct Stafford loan is six months. PLUS Loans do not have a grace period. Depending on the type of loan a student receives, and the repayment plan chosen, the student may have 10-25 years to repay the loans. Monthly repayment amount will depend on the type of loan, size of debt, length of repayment period and repayment plan chosen. For more information, go online to www.studentaid.ed.gov/repaying.

Sample of Schedule of Repayment

Total Monthly Payments at Various Interest Rates

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

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

For All Students Participating in Consumer Loans or Federal Financial Aid

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

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

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

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

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

- Making every effort to assist students and families with their financial needs.
- Inform students and remove financial barriers for those desiring to further their education.
- Educating students and families concerning all consumer information and aid available for those who qualify.
- Protecting and respecting the privacy of students

- Ensuring the confidentiality of student records and personal circumstances
- Performing a needs analysis for each student desiring to apply for financial assistance with all needs analysis performed in a consistent manner.
- Providing services that do not discriminate on the basis of race, gender, religion, age, economic status, ethnicity or sexual orientation
- Attending training seminars after approved for Title IV funding to stay current with all DOE regulations
- Remaining at the highest level of ethical behavior
- No Co-branding or sharing of logos with the lender(s)

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

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

Code of Conduct/Academy Ethics

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

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

- **The Higher Education Opportunity Act (HEOA) defines:**
 - An Institution-affiliated organization is an entity directly or indirectly related to a covered institution that recommends, promotes, or endorses education loans.
 - Lender-an eligible private education lender or any other person engaged in the business of securing, making, or extending education loans on behalf of the lender.
 - Private education loan-is a non-Title IV loan provided by a private educational lender expressly for post-secondary educational expenses and does not include an extension of credit under an open-end consumer credit plan or secured by real property.
 - The Academy is not considered a private lender if the extension of credit is 90 days or less and interest will not be applied to the credit balance and the term is one year or less, even if payable in more than 4 payments.
 - Preferred lender arrangement is an arrangement or agreement between a lender and covered institution in which a lender provides education loans to students/families and the covered institution recommend, promotes, or endorses the education loan products of the lender.
 - Includes arrangements between a lender and an institution-affiliated organization.
 - Does not include:
 - Direct Loan Program Loans through the DOE,
 - Education funds covered by The Academy's own funds.

- Funds by donor-directed contributions
- State funded financial aid programs if the terms and conditions of the loan include a loan forgiveness option for public service
- An Education loan is a Direct Loan, or a private education loan
- Preferred Lender Arrangement (PLA) – The Academy will provide disclosures annually for each type of education loan offered pursuant to the PLA before a student borrows.
 - Informational materials-publications, mailings or electronic messaging will be distributed to prospective and current students describing the available financial assistance opportunities. The disclosure will not include any co-branding and must conspicuously disclose that The Academy does not endorse the product in question.
 - The Academy has no less than two unaffiliated private education lenders. The following chart lists the lenders and the reasons The Academy chose these lenders in respect to loan terms and conditions and the methods or criteria used to select these lenders in relation to why they are favorable to borrowers.

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

Criteria for Selection – In house application and approval

Reason favorable to Borrower – Flexible payment plans

- Disclosure for Direct Loans is found in the model disclosure form developed by the DOE.
- The Academy offering private loans will concurrently provide information in the form of a private lender model disclosure form.
- The Academy does not require students to borrow from any of the preferred lenders. The Academy will not deny the borrowers choice of lender.
- Method/criteria used to choose lenders is without prejudice, based on the borrower's best interest and for the sole benefit of students attending The Academy.
- The Academy will provide borrowers or notify borrowers where to find the Truth in Lending Act (TILA) disclosures for each lender.
- Academy's approved for Title IV aid will inform borrowers of all Title IV eligibility and the terms and conditions of the Title IV aid in comparison to the private education loans.
- The Academy approved for Title IV aid will provide a clear distinction between the presentations of the Title IV aid in relation to the presentation of the private loans.
- The Academy approved for Title IV Aid will provide, upon the applicant's request, a self-certification form developed by the Department of Education along with any information The Academy has been provided to complete the required form before giving, upon the applicant's request, a self-certification form from a private lender.
- The Academy will not agree to use in marketing, the private lenders name, emblem, or share the logo or pictures of The Academy with the lender which could imply the loan is offered or made by The Academy or affiliate.
- The Academy will ensure the lender's name is shown in all information/documentation related to the loan.
- The Academy will submit to the Department of Education an annual report that includes:
 - Truth In Lending Disclosures of each lender on the preferred lenders

- list
 - Detailed reasons why The Academy participates with each private lender and reasons why the lender is beneficial to the borrower.
 - Report will be available to the public, including both current and prospective students
- **Code of Conduct Requirements for The Academy – Affiliated Organizations**
- The Code of Conduct will be displayed in plain sight on The Academy's website and also on the preferred lenders website.
 - The Academy will administer, enforce, and review the Code of Conduct for all Academy staff involved annually.
 - Lenders are also required to enforce and review the same Code of Conduct with the affiliate's agents annually.
 - The Academy prohibits a conflict of interest between The Academy FAO and the preferred lenders.
 - The Academy does not promote any lender during the Entrance/Exit Interview process.
 - The Academy does not promise any loan volume to any preferred lender.
 - The Code of Conduct prohibits revenue-sharing arrangements with any lender.
 - The Academy will not collect a fee in exchange for promoting a lender nor collect any revenue or profit sharing.
 - The Financial Aid Department or Officer or Owner will not receive gifts from any preferred lender
 - "Gifts" include: gratuity, favor, discount, entertainment, hospitality, loan, services, transportation, lodging, meal, or other items deemed as a "gift".
 - The term "Gift" does not include: food or refreshments during a professional training session meant to improve service and does not include favorable terms to student, standard marketing material, and philanthropic contributions from a lender in exchange for advantages to related loans, or any state aid.
 - The Academy will utilize marketing materials advantageous to the applicant from the lender(s) to counsel, aid in financial literacy and debt management as long as the lender discloses that the lender prepared the provided materials.
 - The Academy does not hire any consultants contracted by any private lender.
 - The Academy does not have any affiliates of lenders serve on their Advisory Board.
 - The Academy owners/staff will not participate on any affiliated lenders Advisory Board.
 - The Academy's financial aid / assistance office is prohibited from directing borrowers to certain lenders or delaying loan certifications. The Academy does not assign lenders to any student's aid award package and does not refuse, or delay loan certification based on the borrower's choice of lender.
 - The Academy is not involved in payment to any lenders, whether directly or indirectly, in exchange for points, premiums, or interest of financial support in exchange for extending credit to a student.

SSA KOKOMO SECTION 504/AMERICANS WITH DISABILITIES ACT POLICY

The Summit Salon Academy (the School) does not discriminate in admission or access to our programs on the basis of age, race, color, sex, disability, religion, sexual orientation, gender identity, financial status, veteran status, or national origin.

If you would like to request academic adjustment or auxiliary aids, please contact the School's Section 504 Compliance Coordinator, Sarah Myers. You may contact Ms. Myers at 1012 South Reed Road, Kokomo, IN 46901, phone 765.454.9840, email: finaid@ssakokomo.com. You may request academic adjustments or auxiliary aids at any time.

Applicants who are persons with disabilities, as defined in paragraph 104.3(j)(1)(if) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The School will work with the applicant or student to provide necessary academic adjustments and auxiliary aids and services unless a particular adjustment would alter or waive essential academic requirements; fundamentally alter the nature of a service, program or activity; or result in undue financial or administrative burdens considering the school's resources as a whole.

Any qualified individual with a disability requesting accommodation or auxiliary aid or service should follow this procedure:

1) Notify Ms. Myers, the School's Section 504 Compliance Coordinator, of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for accommodation or auxiliary aid. Requests should be submitted in writing unless you cannot provide the request in writing, in which case the School would accept a verbal request. You may contact Ms. Myers at 1012 South Reed Road, Kokomo, IN 46901, phone 765.454.9840, email: finaid@ssakokomo.com. In those situations when the disability or need for accommodation or auxiliary aid is not obvious or already known, the School may request documentation from a health care provider to establish the disability or need for a reasonable accommodation or auxiliary aid.

2) Ms. Myers will schedule a time to meet with you after receiving your request for accommodation. The purpose of this meeting is to help ensure that the School is obtaining adequate information and understanding of your individual needs.

3) Ms. Myers will review the request and provide you with a written determination as soon as practically possible but in no event more than two weeks after receiving the request.

4) If you would like to request reconsideration of the decision regarding your request, please contact Ms. Susan Harding, Director of Summit Salon Academy, within 15 days of the date of the response. Please provide a statement of why and how you think the response should be modified. Statements may be submitted to the School's Director by email at susan@ssakokomo.com, or by mail to Ms. Susan Harding, 1012 South Reed Road, Kokomo, IN 46901, phone 765.454.9840.

DISCRIMINATION GRIEVANCE PROCEDURE

Summit Salon Academy has adopted the following Grievance Procedure for addressing complaints of discrimination under Section 504 of the Rehabilitation Act of 1973. A person is not required to use this procedure and may instead file a complaint directly with the U.S. Department of Education's Office for Civil Rights, John C. Kluczynski Federal Building, 230 S. Dearborn Street, 37th Floor, Chicago, IL 60604, Telephone: 312-730-1560, Email: OCR.Chicago@ed.gov.

Step 1: A person who believes that he/she has been discriminated against by the School is encouraged, but is not required, to discuss the matter informally with the Section 504 Coordinator, Ms. Sarah Myers, 1012 South Reed Road, Kokomo, IN 46901, phone 765.454.9840, email: finaid@ssakokomo.com. If the 504 Coordinator is the subject of the complaint, the grievant may, instead, contact the School's Director, who will appoint another administrator to discuss the matter. The person receiving the complaint shall verbally convey his/her findings to both the person who alleged the violation and the person who is the subject of the complaint within 10 business days.

Step 2: If the informal Step 1 process does not resolve the matter, or if the grievant does not wish to use the informal procedures set forth in Step 1, a written complaint may be submitted to the School's Section 504 Coordinator who will investigate the complaint. [NOTE: if the Section 504 Coordinator is the subject of the complaint, the complaint should be submitted to the School's Director who will appoint another administrator to conduct the investigation]. The complaint shall be signed by the grievant and include 1) the grievant's name and contact information; 2) the facts of the incident or action complained about; 3) the date of the incident or action giving rise to the complaint; 4) the type of discrimination alleged to have occurred; and 5) the specific relief sought. Names of witnesses and other evidence as deemed appropriate by the grievant may also be submitted. An investigation of the complaint will be conducted within 10 business days following the submission of the written complaint. The investigation shall include an interview of the parties and witnesses, a review of the relevant evidence, and any other steps necessary to ensure a prompt and thorough investigation of the complaint. A written disposition of the complaint shall be issued within 10 business days of completion of the investigation, unless a specific written extension of time is provided to the parties. Copies of the disposition will be given to both the grievant and the person who is the subject of the complaint. If discrimination or harassment was found to have occurred, the disposition will include the steps that the School will take to prevent recurrence of any discrimination or harassment and to correct its discriminatory effects on the grievant and others, if appropriate.

Step 3: If the grievant wishes to appeal the decision in Step 2 above, he/she may submit a signed, written appeal to the School's Director within 10 business days after receipt of the written disposition. The Director or her designee shall respond to the complaint, in writing, within 10 business days of the date of the appeal. Copies of the response shall be provided to both the grievant and the person who is the subject of the complaint.

The School hereby provides assurance that it strictly prohibits any form of retaliation against persons who request a reasonable accommodation or auxiliary aid or who utilize this Grievance Procedure. If you have questions regarding these procedures or desire to file a complaint, please contact the School's Section 504 Coordinator: Ms. Sarah Myers, 1012 South Reed Road, Kokomo, IN 46901, phone 765.454.9840, email: finaid@ssakokomo.com.

Textbook Information for all of our Programs

Salon Fundamentals Esthetics	Coursebook	English	SF02V2T	2004, 2009	1, 2	978-0-9742723-1-3	soft	\$94.50
Salon Fundamentals Esthetics	SSG	English	SF02V2SSG	2004, 2009	1, 2	978-0-9742723-7-5	soft	\$73.00
Salon Fundamentals Esthetics	LEP	English	SF02V2LEP	2004, 2009	1, 2	978-0-9742723-6-8	soft	\$41.40
Salon Fundamentals Esthetics	CB & SSG	English	SF02V2	2010	1, 2	978-1-936349-47-0	soft	\$131.10
Mindful Teaching Field Book	Coursebook	English	MT-AFB	2002	1	978-1-937964-25-2	soft	\$49.95
Pivot Point Fundamentals: Cosmetology	Coursebook	English	FUNCSET	2016	1	978-1-940593-56-2	soft	\$201.00
Pivot Point Fundamentals: Cosmetology	CB & SSG	English	FUNCSET-SSG	2016	1	978-1-940593-58-6	soft	\$235.00
Pivot Point Fundamentals: Cosmetology	CB, SSG & LEP	English	FUNCSET-SSGLEP	2016	1	978-1-940593-59-3	soft	\$286.00
Pivot Point Fundamentals: Cosmetology	SSG	English	FUNCSSG	2016	1	978-1-940593-52-4	soft	\$119.00
Pivot Point Fundamentals: Cosmetology	LEP	English	FUNCLEP	2016	1	978-1-940593-54-8	soft	\$68.00
Pivot Point Fundamentals: Barbering	Coursebook	English	FUNBSET	2018	1	978-1-940593-95-1	soft	\$215.00
Pivot Point Fundamentals: Barbering	CB & SSG	English	FUNBSET-SSG	2018	1	978-1-940593-96-8	soft	\$262.00
Pivot Point Fundamentals: Barbering	CB, SSG & LEP	English	FUNBSET-SSGLEP	2018	1	978-1-940593-97-5	soft	\$308.00
Pivot Point Fundamentals: Barbering	SSG	English	FUNBSSG	2018	1	978-1-940593-92-0	soft	\$123.00
Pivot Point Fundamentals: Barbering	LEP	English	FUNBLEP	2018	1	978-1-940593-94-4	soft	\$76.00
Milady Theory & Practice of Therapeutic Massage	CIMA Digital & Print	English		6 th Ed	1	9780357812808	soft	\$344.95



Our Points of Difference –

We focus on training cosmetologists, estheticians, barbers, manicurists and instructors for top salons and spas across the country

We train students in the critical business skills necessary for salons and spas to ensure their success after school.

We make privately held salons where incomes are greatest, a primary target for placement after graduation.

We have spa, salon and hair studio owners who serve on our advisory board and recruit from our Academy.

We know it is crucial for students to have real world practice while in training and we provide that experience.

We have contacts for placement with more than 7,000 Redken Club 5th Ave salons in all 50 states. We constantly place students in more than 500 Summit Salons nationally.

We employ school industry consultants from Summit Salon Business Center to develop excellence in our students, educators and owners.

The Academy is owned by flourishing salon and spa owners and operators.

We are a Redken Premier School.

We are a BioElements World Premier School.

We are a MUD (Make Up Designory) certified academy.

We have the help of Michael Cole, Chris Barran, Sam Villa, Tina Terry Hunt, the Summit Salon Business Center, and other industry leaders who lend their expertise to The Academy.

We are located close to reasonably priced apartments for students.

We have sister Academies in 10 States with over 30 years history of training excellence.

1012 South Reed Road, Kokomo IN 46901 ~ 765-454-9840

enroll@ssakokomo.com



Staff

Owners:

Susan Harding
Brooke Chapel
Sierra Eastburn
Sarah Myers

Instructors:

Amanda Bradley, Redken Specialist & Redken Certified Hair Colorist, MUD Certified
Kayla Bradley, MUD Certified
Jessica Burk, MUD Certified
Stephanie Dyke, Redken Specialist & Redken Certified Hair Colorist
Amanda Flick
Tahnee Green, Redken Specialist
Kacy Greene
Tara Miller
Alisa Thompkins

Administrators:

Director: Susan Harding
Director of Admissions: Sierra Eastburn, Redken Specialist, Certified Hair Colorist
Director of Financial Aid, Director of Education: Sarah Myers

All instructors have salon experience, are licensed cosmetologists, barbers, estheticians or manicurists, **and** are licensed, trained instructors.*

**Licensure not required for massage instructors*



Summit Salon
ACADEMY
KOKOMO

REQUIRED SCHOOL SUPPLIES

Pens

Pencils

Highlighters

Notebook

Colored Markers

Dry Erase Markers

Folder(s) for handouts

3x5 index cards

Earbuds for iPad

Clipboard – before entering salon area

IPAD – Provided by the school

Bring these items by the end of your first week of class and receive your Summit T-shirt!



Class Start Dates 2024

One-hour lunch break received when the class exceeds 6 hours.

Cosmetology & Barbering (12 months) Monday – Thursday 9am-3pm & Friday 9am-6pm during Foundations, then Monday– Thursday, 2 days 9am-3pm and 2 nights 3pm-9pm and alternating Friday & Saturday 9am-6pm. DAY TRACK OPTION: Monday-Thursday 9am-3pm, & Friday: 9am-6pm (30 hrs/week for 50 weeks) 1500 hours.

Start Dates

June 3, 2024
 July 1, 2024
 August 5, 2024
 September 3, 2024
 October 7, 2024
 November 4, 2024
 December 2, 2024

Contract Grad Dates

July 1, 2025
 July 29, 2025
 September 2, 2025
 September 30, 2025
 November 3, 2025
 December 3, 2025
 January 5, 2026

Cosmetology (Advanced) (13 months) Monday – Thursday 9am-3pm & Friday 9am-6pm during Foundations, then Monday– Thursday, 2 days 9am-3pm and 2 nights 3pm-9pm and alternating Friday & Saturday 9am-6pm. DAY TRACK OPTION: Monday – Thursday 9am-3pm & Friday 9am-6pm. (30 hrs/week for 56 weeks) 1680 hours.

Start Dates

June 3, 2024

Contract Grad Dates

August 13, 2025

Esthetics (7 months) Thursday: 10:30am-9pm, Friday & Saturday 9am-6pm (25.5 hrs/wk for 28 weeks) 700 hours

Start Date

October 21, 2024

Contract Grad Date

TBD

Instructor Program (8 months) Monday – Saturday Flex Schedule (30 hrs/week for 34 weeks) 1000 hrs

*Please see the school administrator for start dates. *

Manicurist (6 Months) Monday-Thursday 4:30pm-9pm & alternating Friday & Saturday 9am-5:30pm. (25.5 hrs/week for 24 weeks) 600 hours.

Start Date

June 3, 2024

Contract Grad Date

TBD

Massage Therapy Program (8 Months): Day Class: Monday-Thursday 9:00am-1:00pm, Alternating Friday/Saturday 9:00am-4:00pm. Evening Class: Monday-Thursday 5:00pm-9:00pm, Alternating Friday/Saturday 9:00am-4:00pm. (22hrs/week for 35 weeks) 750 hours.

Start Date

May 20, 2024 – **EVENING**
 June 3, 2024 - **DAY**
 July 1, 2024 - **EVENING**
 September 9, 2024 - **DAY**
 October 7, 2024 – **EVENING**
 December 2, 2024 - **DAY**

Contract Grad Date

TBD
 February 27, 2025
 March 26, 2025
 June 4, 2025
 July 3, 2024
 August 27, 2025

The Academy will be closed on the following holidays: (subject to change)

Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, Day After Thanksgiving, Christmas Eve, Christmas Day, Day After Christmas, New Year's Eve, New Year's Day.