



## **COSMETOLOGY AND SPA ACADEMY**

### **CONSUMER INFORMATION HANDBOOK 2019**

**Owned by Crystal Lake Academy, Inc.**

**[www.cosmetologyandspaacademy.com](http://www.cosmetologyandspaacademy.com)**

**This handbook provides information for the year 2018.**

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# CONSUMER INFORMATION HANDBOOK

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## Contents

Welcome to Cosmetology and Spa Academy.....	4
1. FINANCIAL ASSISTANCE INFORMATION.....	4
DESCRIPTION OF FINANCIAL ASSISTANCE AVAILABLE TO STUDENTS.....	4
NEED-BASED AND NON –NEED-BASED FEDERAL FINANCIAL AID AVAILABLE .....	4
TERMS AND CONDITIONS TO RECEIVE FEDERAL DIRECT LOANS.....	4
HOW TO APPLY FOR FINANCIAL ASSISTANCE .....	5
FINANCIAL AID ELIGIBILITY REQUIREMENTS .....	5
CRITERIA FOR SELECTING RECIPIENTS FROM THE GROUP OF ELIGIBLE APPLICANTS.....	5
HOW IS FINANCIAL AID DETERMINED? .....	5
STUDENT RIGHTS AND RESPONSIBILITIES TO RECEIVE FINANCIAL ASSISTANCE UNDER TITLE IV .....	5
SATISFACTORY PROGRESS POLICY – SAP .....	6
Satisfactory Progress Status .....	6
Determination Of Status .....	6
HOW FINANCIAL ASSISTANCE WILL BE DISBURSED AT STUDENT’S ACCOUNT?.....	7
TERMS AND CONDITIONS OF THE LOANS STUDENTS RECEIVE UNDER TITLE IV.....	8
FINANCIAL AID CODE OF CONDUCT.....	8
REPAYMENT SCHEDULE .....	9
USE THE REPAYMENT ESTIMATOR.....	9
ENTRANCE AND EXIT COUNSELING.....	11
LOAN DISCLOSURES .....	11
WHAT IS ENTRANCE COUNSELING? .....	11
WHO HAS TO COMPLETE ENTRANCE COUNSELING? .....	11
WHEN DO I GO THROUGH ENTRANCE COUNSELING? .....	11
HOW DO I COMPLETE ENTRANCE COUNSELING? .....	12
SECOND STEP – (MPN) .....	12
WHAT IS A MASTER PROMISSORY NOTE?.....	12
WHEN DO I SIGN MY MPN? .....	12
HOW DO I SIGN AN MPN?.....	13
LOAN REPAYMENT INFORMATION .....	13
USE THE REPAYMENT ESTIMATOR.....	13
WHAT IS THE DEFAULT?.....	14
WHAT IS EXIT COUNSELING? .....	14
VERIFICATION POLICY .....	14
2. INFORMATION ABOUT SCHOOL.....	17
ACADEMIC PROGRAMS.....	17
COSMETOLOGY .....	17
GAIN FULL EMPLOYMENT FOR COSMETOLOGY PROGRAM .....	17
STATE LICENSING REQUIREMENTS .....	18
ESTHETICS PROGRAM .....	18
STATE-LICENSING REQUIREMENTS 750 CLOCK HOURS .....	19
TEACHER PROGRAM 500 OR 1000 CLOCK HOURS .....	19
STATE REQUIREMENTS FOR TEACHER PROGRAM .....	20

BARBER PROGRAM .....	20
STATE REQUIREMENTS FOR BARBERB PROGRAM .....	20
WITHDRAWAL PROCEDURE, REFUNDS AND RETURN OF AID INSTITUTION REFUND POLICY AND CANCELLATION POLICY27	
SUMMARY OF THE REQUIREMENTS FOR THE RETURN OF FSA GRANDS OR LOAN FUNDS.....	28
3. ACCREDITATION AND LICENSURE .....	30
ACADEMY ACCREDITATION.....	30
ACADEMY LICENSING BODY .....	30
PROFESSIONAL AFFILIATIONS .....	30
DISABILITIES AND ACCOMMODATION.....	30
ACCESS OF INFORMATION .....	31
TRANSFER OF CREDITS POLICIES .....	31
PEER TO PEER FILE SHARING (P2P).....	31
SUMMARY OF CIVIL AND CRIMINAL PENALTIES FOR VIOLATION OF FEDERAL COPYRIGHT LAWS .....	31
VACCINATION POLICY.....	32
HEALTH AND WELFARE OF OTHERS .....	32
4. INSTITUTIONAL AND PROGRAM GENERAL INFORMATION .....	32
JOB PLACEMENT.....	32
ANNUAL PLACEMENT RATE GRADUATE RATE AND LICENSURE RATE –YEAR 2015 .....	32
GENERAL INFORMATION ON ANNUAL REPORT CALCULATIONS .....	32
CAREER OUTLOOK.....	33
CAREER EARNINGS .....	33
CONTINUING EDUCATION REQUIREMENTS.....	34
INDUSTRY PHYSICAL AND SAFETY DEMANDS .....	34
LICENSURE REQUIREMENTS.....	34
EDUCATION PROGRAM OF THE UNITED STATES CONSTITUTION.....	35
5. STUDENT RIGHT TO KNOW .....	35
GRADUATION RATES AND RETENTION FIRST TIME FULLTIME STUDENT .....	35
6 . THE FAMILY EDUCATION RIGHT AND PRIVACY ACT - .....	36
ADMISSION .....	38
ADMISSIONS REQUIREMENTS AND POLICIES FOR ALL PROGRAMS OFFERED.....	38
TRANSFER CREDIT .....	38
RE-ENTRY REQUIREMENTS.....	39
HIGH SCHOOL VERIFICATION PROCEDURES .....	39
ATB VALIDATION .....	39
TEXT BOOK INFORMATION .....	39
ANNUAL SECURITY AND FIRE SAFETY REPORT.....	41

# CONSUMER INFORMATION HANDBOOK

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## WELCOME TO COSMETOLOGY AND SPA ACADEMY

In this handbook will find helpful, valuable information for Cosmetology and Spa Academy. Please read this information and feel free to contact us at [cl\\_admissions@cosmetologyandspaacademy.com](mailto:cl_admissions@cosmetologyandspaacademy.com) for any further questions, or to obtain a paper copy of the this Handbook.

## 1. FINANCIAL ASSISTANCE INFORMATION

### DESCRIPTION OF FINANCIAL ASSISTANCE AVAILABLE TO STUDENTS.

The student financial aid programs at Cosmetology and Spa Academy are designed to assist students who would find it difficult to attend without receiving financial assistance.

Cosmetology and Spa Academy is approved by the United States Department of Education to offer the following Title IV programs for post-secondary education to eligible students:

- Federal Pell Grant
- Federal Direct Loans (Subsidized and Unsubsidized)
- Federal Direct PLUS Loans
- More information can be found at [www.StudentLoans.gov](http://www.StudentLoans.gov)

Besides Title IV programs, the Academy offers a wide variety of different scholarship opportunities from entities related to the beauty industry. Here is a link that is published on our current website

<http://www.cosmetologyandspaacademy.com/available-scholarships>. Please ask our admission office to receive a copy paper of the scholarships available at our Academy.

CS- Academy is eligible to receive VA assistance for our veterans:

<http://www.benefits.va.gov/gibill/apply.asp>

### NEED-BASED AND NON –NEED-BASED FEDERAL FINANCIAL AID AVAILABLE.

Need-based aid is financial aid that you can receive if you have financial need and meet other eligibility criteria. You cannot receive more need-based aid than the amount of your financial need. For instance, if your COA is \$6,000, and your EFC is 2000, your financial need is \$4,000; so you are not eligible for more than \$4,000 in need-based aid.

Calculation of your Financial need: COA ( cost of attendance) – EFC ( Expected Family Contribution = \$\$\$ Financial Need

The following are the need-based *federal student aid programs*:

- [Federal Pell Grant](#)
- [Direct Subsidized Loan](#)

Non-need-based aid is financial aid that is not based on your EFC. What matters is your COA and how much other assistance you've been awarded so far. For instance, if your COA is \$6,000, and you've been awarded a total of \$4,000 in need-based aid and private scholarships, you can get up to \$2,000 in non-need-based aid.

The following are the non-need-based federal student aid programs: [Direct Unsubsidized Loan](#). Please find more information at

<https://studentaid.ed.gov/fafsa/next-steps/how-calculated#what-is-need-based-aid>

### TERMS AND CONDITIONS TO RECEIVE FEDERAL DIRECT LOANS

- 
- - complete [entrance counseling](#), a tool to ensure you understand your obligation to repay the loan; and sign a [Master Promissory Note \(MPN\)](#), agreeing to the terms of the loan.

Contact the *financial aid office* at the location you are planning to attend for details regarding the process at your school.

For more information, please visit <https://studentaid.ed.gov/types/loans#apply>; [www.studentloans.gov](http://www.studentloans.gov) entrance and exit interview, master promissory note MPN.

## HOW TO APPLY FOR FINANCIAL ASSISTANCE

The first thing you should do to receive Federal Financial Aid is to fill out the Free Application for Federal Student Aid known as FAFSA application.

Where can you find a form?

- Via the U.S. Department of Education’s website – FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- In your high school guidance, counselor’s office
- In the admission office at Cosmetology and Spa Academy - both locations

Find it hard to complete? We can assist you at our financial office. No obligation to enroll is required.

## FINANCIAL AID ELIGIBILITY REQUIREMENTS

- Be a U.S. citizen or eligible on–citizen
- Demonstrate financial need
- Hold a high school diploma, general education diploma (GED)
- Be enrolled or accepted for enrollment as a student working toward a certificate in an eligible program
- Have a valid Social Security Number
- Make satisfactory academic progress
- Register with Selective Service
- Sign a Statement of Education Purpose and a Certificate Statement on overpayment and default  
<https://studentaid.ed.gov/fafsa/filling-out/dependency>

## CRITERIA FOR SELECTING RECIPIENTS FROM THE GROUP OF ELIGIBLE APPLICANTS

Eligible Applicants may be chosen for verification randomly or if the application will contain conflicting information. Northway the verification process must be completed before any federal financial aid will be disbursed to the eligible applicant.

### HOW IS FINANCIAL AID DETERMINED?

The basic of determining a student’s financial need will be an analysis of the financial status of the student’s and the parents’ income. This analysis is accomplished by completing a Free Financial Application for Federal Student Aid (FAFSA) distributed by the U.S. Department of Education. For more information, please visit: <https://studentaid.ed.gov/fafsa/estimate>

## STUDENT RIGHTS AND RESPONSIBILITIES TO RECEIVE FINANCIAL

# CONSUMER INFORMATION HANDBOOK

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## *Students' Rights Include:*

1. Knowledge of the cost of the program chosen at The Cosmetology and Spa Academy.
2. Understanding what criteria The Cosmetology and Spa Academy uses to award student financial aid
3. Knowledge of the types financial assistance that is available, including information on all federal, private, and institutional financial aid programs
4. Criteria for meeting satisfactory academic progress and maintaining financial aid eligibility
5. The current interest rate of any loan accepted and repayment terms of the loan
6. The total amount of student loans borrowed that will need to be repaid prior to attending the Institute

## *Students' Responsibilities Include:*

1. Complete Entrance Counseling:  
<https://studentloans.gov/myDirectLoan/whatYouNeed.action?page=counseling>
2. Complete all financial aid forms accurately and on time
3. Provide additional documentation requested by The Cosmetology and Spa Academy to complete verification or resolve discrepancies
4. Maintaining Satisfactory Academic Progress: A 67% attendance and 75 % total academic score is required to remain eligible to receive financial aid.
5. Complete Exit Counseling upon leaving the Academy and Repay all student loans
6. Have a thorough understanding of all documents signed
7. For more information contact our financial office at 847 221 0130 ext 204 or 815-455- 5900 ext 104

## **SATISFACTORY PROGRESS POLICY – SAP**

Satisfactory progress in attendance and academic work is a requirement for all students attending the Academy, whether participating in the Title IV program or not and is explained and provided to the student prior to enrollment as a crucial part of the Academy catalog. Students receiving funds under any federal Title IV financial aid program **MUST** maintain satisfactory progress to continue eligibility for such funds. The sap is applied consistently to all students enrolled in all programs offered as a full-time or part-time.

### **Satisfactory Progress Status**

Students will receive regular evaluations of their performance. Students who meet the 67% attendance standard and the 75% academic standard will be considered to be making “satisfactory progress” until the next scheduled evaluation. Students receiving Title IV federal assistance should especially be aware that they must maintain satisfactory progress throughout their training to maintain eligibility.

### **Determination Of Status**

Students are required to attend a minimum of 67% of the scheduled hours to be considered as maintaining satisfactory progress in attendance. Students are required to have a minimum of 75% grade average in theory and practical tests to be considered as maintaining satisfactory progress in academic requirements. Students must meet both attendance and academic requirements to be considered making satisfactory status. Students remain eligible for federal aid only if they are making satisfactory progress, or are on financial aid warning, or have submitted a successful appeal to a determination of unsatisfactory progress. A student who does not achieve the minimum standards is no longer eligible for Title IV unless the student is on warning or has prevailed upon the appeal of the decision that has resulted in the condition of probation.

#### ➤ **Grade Evaluation**

Students must maintain a written grade average of 75% and pass final written and practical exams prior to graduation. Students must make up failed or missed tests as well as complete all assignments. Numerical grades are considered according to the following scale: Theory / practical quality: Excellent, 100%-93% (A); Good, 92%-87% (B); Average, 86%-80% (C); Below Average, 79%-75% (D); Unsatisfactory, 74%-0% (F).

#### ➤ **Evaluation Periods And Students Access To Evaluation Results**

# CONSUMER INFORMATION HANDBOOK

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Students at both locations will be evaluated for satisfactory progress at the end of the payment period. The end of the pay period for each program will be as follows: *Cosmetology Program* – 450, 900, 1200, 1500 attendance hours; *Esthetics Program* – at 375, 750 attendance hours; *Instructor's Program* - 1000 hours– at 450,900 attendance hours. *Barber Program* – 450, 900, 1200, 1500 attendance hours. Students that are meeting SAP at the time of the evaluation will continue financial aid. The SAP report will be filed in student's financial aid file. The student will not be notified unless a request to view the results has been made to the financial office. Students that are not in SAP at the time of evaluation will be reported to the financial office, and the following SAP policy will be followed:

➤ **Financial Aid Warning**

Any student with less than an average of 75% on academic requirements or less than 67% attendance of scheduled hours at the time of a progress check at the end of the pay period, will be placed on “financial aid warning” for another period of payment. The student will remain eligible for financial aid during this time. A student may not be granted consecutive warning statuses, however, if the student does not meet both satisfactory requirements at the end of the warning period, the student will be considered as not making satisfactory progress and all financial aid will be immediately suspended until student re-establishes progress again. The student MUST make alternative payments to the school OR education will be interrupted.

➤ **Appeal Procedures And Probation Policy**

The Academy permits students to appeal the status of non-satisfactory progress at the end of the financial aid warning period. The appeal must be submitted in writing to the Director of Financial Aid at the beginning of the probationary period. Special consideration will be given to allowable special circumstances such as illness, death in the family, an injury. The student must include in the appeal, why he/she did not make satisfactory progress and what makes him/her believe that the situation has changed to predict satisfactory progress at the end of the next evaluation period. The student must present documentation why the student failed to make satisfactory progress such as doctor notes, funeral notes, etc. If the Academy considers the appeal, the decision of the Director of Financial Aid will be final and will be documented on student's financial aid file. The student will receive a letter stating the requirements to be met to regain adequate condition for the next evaluation period. The status of the student will be “probation.” If the conditions stated at the end of the probation period have not been met, or the Financial Department has denied the student's appeal, financial aid will be terminated immediately. Then the student must schedule a payment plan to continue with the education.

➤ **Reinstatement Of Student And Eligibility**

Federal student financial assistance is suspended when a student is considered as not making satisfactory progress after the probation period, or after the financial aid warning if the appeal is denied, or the student failed to appeal an unsatisfactory decision. Financial aid will be reinstated when the student improves his / her attendance and academic performance to the minimum standard levels. Federal support for any periods that occur within a period of unsatisfactory progress will be permanently forfeited. Most students who enroll in the school are considered to be making satisfactory progress during their initial evaluation period. Students who are returning to school after a temporary interruption are reinstated under the same status as they had prior to their departure. Students re-entering the institution's programs will enter into the same progress status as when they left. If the break in training has exceeded six months, their status will be resumed back to the beginning of training.

## HOW WILL FINANCIAL ASSISTANCE BE DISBURSED AT STUDENT'S ACCOUNT?

The financial office will check each student SAP status at checkpoint based on Attendance Hours  
*Cosmetology program*: 450 hours, 900 hours, 1200 hours, 1500 attendance hours. *Esthetic program*: 375, 750 attendance hours. *Barber program*: 450 hours, 900 hours, 1200 hours, 1500 hours. 500 hours program: 250 hours and If students are

# CONSUMER INFORMATION HANDBOOK

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meeting SAP the disbursement will be requested for respective hours. If a student is Not meeting Sap the Non Sap – policy will be followed. The student must meet with Financial Counselor to discuss the options on how to regain SAP. This policy applies to NEW students ONLY. If you are re-enrolling, please contact your financial office to get more information on our re-entry SAP status.

All students will have to sign an award year notification in regards to their total financial aid that they will be eligible to receive each award year.

The award year for a cosmetology program is 900 clock hours, and four payment will be made at each checkpoint. The award year for the esthetic program is 750 clock hours, and two disbursements will be made at each checkpoint.

## **TERMS AND CONDITIONS OF THE LOANS STUDENTS RECEIVE UNDER TITLE IV.**

To determine a student’s eligibility for Title IV funds, the student must complete the Free Application for Federal Student Aid (FAFSA) using one of the following methods:

Complete the FAFSA online for the current award year at <http://www.fafsa.ed.gov>

Parents of the dependent student if they choose to use Plus Loan, must submit to the Financial Aid Office a completed and signed Parent PLUS Loan Approval Form to determine if they are eligible for a PLUS Loan. Parents can obtain this form by contacting the Financial Aid Officer at both locations during the regular business hours or can apply online at <http://www2.ed.gov/offices/OSFAP/DirectLoan/parent.html>

Student and Parents must complete Entrance Counseling before receiving any loan disbursements on their school account. The Entrance Counseling can be completed online at: <https://studentloans.gov/myDirectLoan/index.action>

Satisfactory Academic Progress ( SAP) in attendance and academic work is a requirement for all students attending CS-Academy whether participating in the Title IV program or not and is explained and provided to the student prior to enrollment as a crucial part of the Academy catalog. Students receiving funds under any federal Title IV financial aid program must maintain satisfactory progress to continue eligibility for such funds. The sap is applied consistently to all students enrolled in all programs offered as a full-time or part-time.

## **FINANCIAL AID CODE OF CONDUCT**

Colleges participating in any of the Title IV Loan Programs are required by the Department of Education to develop, publish, and enforce a code of conduct.

The following Code of Conduct applies to all officers, employees, and agents of the Cosmetology & Spa Academy :

Ban on revenue sharing agreements: neither the Cosmetology & Spa Academy , nor any of its officers, employees, or agents will enter into any revenue- sharing agreements with any lender, which is defined by the Higher Education Opportunity Act (HEOA)of 2008, amending the Higher Education Act of 1965, Pub.L #110-315, as any arrangement between a college and a lender that results in the lender paying a fee or other benefits, including a share of its profits to the college, or its officers, employees, or agents, as a result of the college recommending the lender to its students or families of those students.

Ban on gifts: Financial aid office employees (or employees who otherwise have responsibilities with respect to education loans or financial aid) will not accept gifts from any lender, guaranty agency, or loan service. A “gift” is defined as any gratuity, favor, discount, entertainment, hospitality, loan, or other item having a monetary value of more than a minimum amount. This prohibition is not limited just to those providers of Title IV loans but includes lenders of “private education loans” as well. HEOA does provide for some exceptions related to specific types of activities or literature. These include: brochures or training material related to default aversion or financial literacy; food, training or informational materials, as part of training as long as those same terms are provided to all students at the institution; favorable terms and benefits to the students employed by the institution as long as those same terms are provided to all students at the institution; entrance and exit counseling as long as the institution's staff are in control and they do not promote the services of a specific lender; philanthropic contributions from a lender, guarantee agency,



# CONSUMER INFORMATION HANDBOOK

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or loan servicer unrelated to education loans; state education, grants, scholarships, or financial funds administered by or on behalf of the state.

**Ban on contracting arrangements:** Financial and office employees (or employees who otherwise have responsibilities with respect to education loans) will not accept any fee, payment, or financial benefit as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.

**The prohibition against steering borrowers:** The Institution and its officers, employees, or agents will not steer borrowers to particular lenders, or delay loan certifications. This prohibition includes assigning any first-time borrower's loan to a particular lender as part of the award packaging process through other methods.

**Prohibition on offers of funds for private loans:** The Institution and its officers, employees or agents will not request or accept any agreement or offer of funds for private loans. This prohibition includes any offer of funds for loans to students at the institution, including funds for an opportunity pool loan, in exchange for providing concessions or promises to the lender for a specific number of loans, or inclusion on a preferred lender list.

**Ban of staffing assistance:** The Institution and its officers, employees, or agents will not request or accept any assistance. However, HEOA does not prohibit schools from requesting or accepting assistance from a lender related to:

professional development training for financial administrators; providing educational counseling materials, financial literacy materials, or debt management materials to borrowers, provided that such materials disclose to borrowers the identification of any lender that assisted in preparing or providing such materials; Staffing services on a short-term, nonrecurring basis to assist the school with financial aid-related functions during emergencies, including state-declared or federally-declared natural disasters, and other localized disasters and emergencies identified by the secretary.

- **Ban on advisory board compensation:** Employees of the Institution will not receive anything of value from a lender, guarantor, or group in exchange for serving on an advisory board. They may, however, accept reimbursement for reasonable expenses incurred while serving in this capacity.

## REPAYMENT SCHEDULE

When it comes to repaying your *federal student loan*, there's a lot to consider. Understanding the details of repayment can save you time and money. Find out when repayment starts, [how to make your payment](#), repayment plan options, what to do if you have trouble making payments, and more!

Although you may select or be assigned a repayment plan when you first begin repaying your student loan, you can change repayment plans at any time.

- Contact your [loan servicer](#) if you would like to discuss repayment plan options or change your repayment plan. You can get information about all of the federal student loans you have received and find the loan servicer for your loans by logging into [My Federal Student Aid](#).

## USE THE REPAYMENT ESTIMATOR

Before you contact your loan servicer to discuss repayment plans, you can use our [Repayment Estimator](#) to get an early look at which programs you may be eligible for and see estimates of how much you would pay monthly and overall.

There are different Repayment Plans: Graduated Plan, Standard Plan, Extended Plan, Income-Driven Plan, Income-Sensitive Plan.

The Graduated Repayment Plan starts with lower payments that increase every two years.

If your income is low, but you expect it to increase steadily over time, this plan may be right for you. Payments are made for up to 10 years (between 10 and 30 years for *consolidation* loans). The chart below shows the maximum repayment period for a Direct Consolidation Loan under the Graduated Repayment Plan depending on total education loan indebtedness.

# CONSUMER INFORMATION HANDBOOK

The chart below shows the maximum repayment period for a Direct Consolidation Loan or FFEL Consolidation Loan under the Graduated Repayment Plan depending on total education loan indebtedness.

If your Total Education Loan Indebtedness is...		...your Repayment Period will be...
\$0	\$7,500	10 years
\$7,500	\$10,000	12 years
\$10,000	\$20,000	15 years
\$20,000	\$40,000	20 years
\$40,000	\$60,000	25 years
\$60,000		30 years

For more information visit: <https://studentaid.ed.gov/sa/repay-loans/understand/plans/graduated>

# CONSUMER INFORMATION HANDBOOK

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For more information on the repayment plan, please visit: <https://studentaid.ed.gov/repay-loans/understand/plans>

## **ENTRANCE AND EXIT COUNSELING.**

A student that receive Direct Loans must complete an Entrance and Exit Counseling before they receive any federal loan and before they receive an official transcript from the Academy.

Student must complete counseling online at [StudentLoans.gov](http://StudentLoans.gov)

The exit counseling in PDF format can be found at

<https://studentaid.ed.gov/es/sites/default/files/loan-exit-counseling.pdf>

## **LOAN DISCLOSURES**

Cosmetology and Spa Academy is approved by the United States Department of Education to offer the following Title IV programs for post-secondary education to an eligible student

Federal Direct Loans (Subsidized and Unsubsidized)

Federal Direct PLUS Loans

- More information can be found at [www.StudentLoans.gov](http://www.StudentLoans.gov); <https://studentaid.ed.gov/types/loans/subsidized-unsubsidized>

Besides Title IV programs, the Academy offers a wide verity of different learning opportunities for entities related to the beauty industry. Here is a link that is published on our current website

<http://www.cosmetologyandspaacademy.com/available-scholarships>. Please ask at our admission office to receive a copy paper of the scholarship available for you at this time.

Students can check the status of their loan at [https://www.nsls.ed.gov/nsls\\_SA/](https://www.nsls.ed.gov/nsls_SA/) Students will be required to sign in with their pin: [https://www.nsls.ed.gov/nsls\\_SA/SaPrivacyConfirmation.do](https://www.nsls.ed.gov/nsls_SA/SaPrivacyConfirmation.do)

**Before your federal student loan is paid out to you, your college or career school might ask you to complete entrance counseling.**

Be sure you take care of this requirement right away so you can get the money you need to help you pay for school.

<https://studentaid.ed.gov/fafsa/next-steps/entrance-counseling>

## **WHAT IS ENTRANCE COUNSELING?**

A mandatory information session which takes place before you receive your first federal student loan that explains your responsibilities and rights as a student borrower.

During entrance counseling, you will learn about the following:

- What a Direct Loan is and how the loan process works
- Managing your education expenses
- Other financial resources to consider to help pay for your education
- Your rights and responsibilities as a borrower

## **WHO HAS TO COMPLETE ENTRANCE COUNSELING?**

**All students taking out Direct Subsidized Loans or Direct Unsubsidized Loans:** If you have not previously received a subsidized or *unsubsidized loan* under the Direct Loan Program or a subsidized or unsubsidized Stafford Loan under the *Federal Family Education Loan (FFEL) Program*, you'll be required to complete entrance counseling.

Graduate students are taking out Direct PLUS Loans: If you have not previously received a *PLUS loan* under the Direct Loan Program or the *FFEL Program*, you'll be required to complete entrance counseling—even if you previously completed it for a subsidized or unsubsidized loan.

## **WHEN DO I GO THROUGH ENTRANCE COUNSELING?**

You must complete entrance counseling before your school can make the first *disbursement* of your loan.

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# CONSUMER INFORMATION HANDBOOK

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## HOW DO I COMPLETE ENTRANCE COUNSELING?

Your school will tell you how to complete your entrance counseling. Your school may require in-person counseling, or you may be able to complete the counseling online. (The school will provide the URL for your counseling if it is available online.) If your school tells you to use

[www.studentloans.gov](http://www.studentloans.gov) to complete entrance counseling, you should expect it to take you about 30 minutes.

## SECOND STEP – (MPN)

- **To take out a loan from the *William D. Ford Federal Direct Loan Program*, you must complete a *Master Promissory Note (MPN)*.**

Your MPN explains the terms of your loan, so you should keep it for your records.

There are two types of MPNs in the *Direct Loan* Program: one for Direct Subsidized and/or Direct Unsubsidized Loans (for students) and one for Direct PLUS Loans (for parents or graduate or professional students).

## WHAT IS A MASTER PROMISSORY NOTE?

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued *interest* and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s); for instance, it will include information on how interest is calculated and what *deferral* and *cancellation* provisions are available to you.

Unless your school does not allow more than one loan to be made under the same MPN, or you obtain an *endorser* when borrowing a *Direct PLUS Loan*, you can take out additional Direct Loans on a single MPN for up to ten years.

It is important to understand what you are signing. For instance, the MPN states the following:

- ***You must repay your loan even if you do not complete your education.***
- ***You must repay your loan even if you cannot get a job after you leave school.***
- ***You must repay your loan even if you did not like the education you received.***

Before—or at the time of—the first *disbursement* (payment to you or on your behalf) of your loan(s), you'll receive a disclosure statement that gives you information about any loan that the school plans to disburse under your MPN, including the loan amount, fees, and the expected disbursement dates and amounts.

## WHEN DO I SIGN MY MPN?

You must sign your MPN before you [receive your loan funds](#).

If you are a student taking out a *Direct Subsidized Loan* or a *Direct Unsubsidized Loan*, you must sign an MPN under any of the following circumstances:

- You have never signed a Direct Subsidized or Unsubsidized Loan MPN.
- Your school requires you to sign a new MPN each *academic year*.
- You signed an MPN more than one year ago, but no loan was disbursed.
- You signed an MPN more than ten years ago.

If you are a graduate or professional student or the parent of a dependent undergraduate student and are taking out a Direct PLUS Loan, you must sign a Direct PLUS Loan MPN under any of the following circumstances:

# CONSUMER INFORMATION HANDBOOK

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- You have never signed a Direct PLUS Loan MPN.
- The school requires you to sign a new MPN each academic year. (Most schools do not need a new MPN each academic year.)
- You signed an MPN more than one year ago, but no loan was disbursed.
- You signed an MPN more than ten years ago.
- You obtained an endorser due to an *adverse credit history*

Parent borrowers must complete and sign a separate MPN for each student for whom they are borrowing.

## HOW DO I SIGN AN MPN?

The *financial aid office* at your college or career school will guide you through the process, most likely by directing you to [www.studentloans.gov](http://www.studentloans.gov) to sign the online MPN.

To complete an MPN online, you will need your *Federal Student Aid PIN*. If you are a parent completing a Direct PLUS Loan MPN online, you must use your PIN and not your child's PIN.

The entire MPN process must be accomplished in a single session, so be sure you have enough time before you start. Each MPN takes approximately 30 minutes to complete.

1. Enter your personal and school information.
2. Enter the information about your references (people who have known you for at least three years).
3. Read the terms and conditions.
4. Review, electronically sign and submit the MPN.

Please find more information about MPN at <https://studentloans.gov/myDirectLoan/faqs.action>

## LOAN REPAYMENT INFORMATION

**Work with your loan servicer to choose a federal student loan repayment plan that's best for you.**

To make your payments more affordable, repayment plans can give you more time to repay your loans or be based on your income.

Although you may select or be assigned a repayment plan when you first begin repaying your student loan, you can change repayment plans at any time.

Contact your [loan servicer](#) if you would like to discuss repayment plan options or change your repayment plan. You can get information about all of the federal student loans you have received and find the loan servicer for your loans by logging into [My Federal Student Aid](#).

[Use the Repayment Estimator](#)  
[Consolidate Your Loans](#)

## USE THE REPAYMENT ESTIMATOR

Before you contact your loan servicer to discuss repayment plans, you can use our [Repayment Estimator](#) to get an early look at which plans you may be eligible for and see estimates of how much you would pay monthly and overall.

**Quick Links on Loan Repayment Plans.** <https://studentaid.ed.gov/sites/default/files/your->

**Federal-student-loans\_1.pdf**

- [Standard Plan](#)
- [Extended Plan](#)
- [Graduated Plan](#)
  
- [Income-Driven Plans](#)

# CONSUMER INFORMATION HANDBOOK

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- [Income-Sensitive Plan](#)
- **Don't ignore your student loan payments or you'll risk going into default.**

Loans must be repaid.

If you do not make your loan payments, you risk going into *default*. Defaulting on your loan has serious consequences. Your school, the financial institution that made or owns your loan, your loan guarantor, and the federal government all can take action to recover the money you owe. Understand how missing a loan payment can be a problem, what default means and the consequences of default, and what you need to do if your loan is in default or if you think the default on your loan is an error. After reading this information, you may want to review [Avoiding Default](#) or [Getting Out of Default](#).

## WHAT IS THE DEFAULT?

To default means, you failed to make your payments on your student loan as scheduled according to the terms of your *promissory note*, the binding legal document you signed at the time you took out your loan.

<https://studentaid.ed.gov/repay-loans/default#what>

For more information, please contact our financial office assistance Ms. Mira  
[mira@cosmetologyandspaacademy.com](mailto:mira@cosmetologyandspaacademy.com)

## WHAT IS EXIT COUNSELING?

A mandatory information session that takes place when you graduate or attend school less than half-time that explains your loan repayment responsibilities and when repayment begins.

The Exit Counseling should be completed online at <https://studentloans.gov/myDirectLoan/index.action>

BY completing the exit counseling students will get information in regards to the average anticipated monthly amount, repayment plan option, options to repay or pay on the shorter schedule, and so on.

Here is some information in regards to debt management:

<https://studentloans.gov/myDirectLoan/counselingInstructions.action>

The school does not have a preferred lender information and does not offer private loans.

## VERIFICATION POLICY

Verification is a process which requires an institution to confirm the accuracy of information used to determine a student's eligibility for federal student assistance. A student's file may be selected for verification by either the school or by the U.S. Department of Education.

If a student's file has been selected for review under the verification process, depending upon the reason the file was selected, some of all of the following information may be requested from the student:

- A completed Verification Worksheet, signed by the student, spouse or parent when applicable.
- A copy of an IRS Tax Return Transcript from the U.S. Internal Revenue Service will be required unless the student (and parents where applicable) have properly used the IRS Data Retrieval Tool to import
- tax information into the student's FAFSA record. A Tax Return Transcript will serve to confirm the accuracy of income and other tax-related amounts that the student reported on his/her FAFSA application if the IRS/DRT has not been used.

### *Obtaining Tax Return Transcripts*

# CONSUMER INFORMATION HANDBOOK

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- Students can obtain tax return transcripts:
  - Via the Internet at [www.irs.gov](http://www.irs.gov)
  - Via phone by calling 1-800-908-9946
  - Via email or fax by completing IRS Form 4506T-EZ
- Internet and phone requests are easy and tax return transcripts will be mailed to the tax filer's address within 5-10 days. Submission of Form 4506T-EZ can authorize mailing of the transcript to a third party (such as the institution) but will take approximately 30 days.
- Other documentation may be requested by the institution to verify the accuracy of your application information including, but not limited to, marital settlement agreements, divorce decrees, W-2 forms, etc.

Students must provide the above information to the institution within 120 days of the student's last date of attendance, or before the respective award year funding processes close in accordance with dates published annually in the Federal Register, whichever is earlier. Failure to complete the verification requirements on a timely basis may result in forfeiture of any federal aid awarded during the award year.

Students will be notified by the institution if any discrepancies are discovered during the verification process. Students may be required to correct any erroneous information by using the ISIR correction process at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The verification process is not considered to be completed during periods of corrective action. Corrections generally include a recalculation of the student's EFC, and electronic resubmission of applicant information through the FAFSA Central Processor.

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

In the event this verification process identifies that a student received an overpayment of federal aid, the student will be required to refund the overpayment promptly. The student will be ineligible for any future federal aid until any and all amounts owed are repaid. If the student fails to repay any refund due, or if the institution determines that the student may have engaged in fraud or misrepresentation regarding the federal aid process, the student will be referred to the U.S. Department of Education for further investigation and prosecution.

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

## 2017-2018 Award Year Verification Procedures

Newly effective with the 2017-2018 federal aid award year are the elimination of verification requirements regarding child support paid, a family's receipt of SNAP (Supplemental Nutrition Assistance Program) benefits, and the elimination of Verification Tracking Group 6 regarding low-income applicants.

Files that are selected for verification are placed in one of three different Verification Tracking Groups (V1, V4, or V5). Based on which group the file is placed, verification procedures may be modified. The procedures listed below are to be followed when completing verification requirements for each group.

Upon receipt of the student's ISIR and any required verification documents from the student, the following data elements are reviewed against the applicant's ISIR for accuracy:

### Verification Tracking Group "V1"

The following data elements are required to be verified against the required documentation listed:

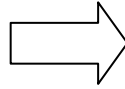
ISIR Data Field

Acceptable Documentation

# CONSUMER INFORMATION HANDBOOK

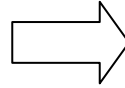
**Tax Filers**

- Adjusted Gross Income
- U.S. Income Tax Paid
- Untaxed Portions of IRA Distributions
- Untaxed Portions of Pensions
- IRA Deductions and Payments
- Tax Exempt Interest Income
- Education Credits



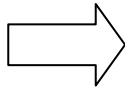
**Use of the IRS Data Retrieval Tool as evidenced by a "02" code on the ISIR Or An official IRS Tax Return Transcript**

- Number of Family Members
- Number in College



**Completed and Signed "V1" Verification Worksheet**

- Non-Tax Filers**
- Income earned from work
  - Number of Family Members
  - Number in College



**Completed and Signed "V1" Verification Worksheet**

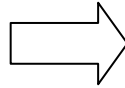
Verification Tracking Group "V2" (Reserved for Future Use)

Verification Tracking Group "V3" (Reserved for Future Use)

**Verification Tracking Group "V4"**

The following data elements are required to be verified against the required documentation listed:

- High School Completion Status
- Identity/Statement of Educational Purpose



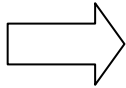
**Completed and Signed "V4" Verification Worksheet**

**Verification Tracking Group "V5"**

The following data elements are required to be verified against the required documentation listed:

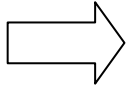
***Tax Filers***

- Adjusted Gross Income
- U.S. Income Tax Paid
- Untaxed Portions of IRA Distributions
- Untaxed Portions of Pensions
- IRA Deductions and Payments
- Tax Exempt Interest Income
- Education Credits



**Use of the IRS Data Retrieval Tool as evidenced by a "02" code on the ISIR Or An official IRS Tax Return Transcript**

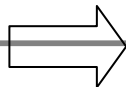
- High School Completion Status
- Identity/Statement of Educational Purpose
- Number of Family Members
- Number in College



**Completed and Signed "V5" Verification Worksheet**

***Non-Tax Filers***

- High School Completion Status
- Identity/Statement of Educational Purpose



**Completed and Signed "V5" Verification Worksheet**



- 
- Income earned from work
- Number of Family Members
- Number in College

## 2. INFORMATION ABOUT SCHOOL

### ACADEMIC PROGRAMS

#### Cosmetology Program Curriculum

The Cosmetology Program meets the state of Illinois 1500 hours curriculum requirements as follows: general theory / basic training (150 hours); practical chemical application (100 hours); hairstyling (100 hours); shop management / interpersonal relations (100 hours); aesthetics (85 hours); hairdressing (375 hours); hair treatment (400 hours); sanitation / safety and shop management (100 hours); nail technology (55 hours); related electives (35 hours).

### COSMETOLOGY

*Classroom:* The first hours are in a classroom setting with all necessary theory and practical skills. The theory is divided into blocks: spa/long hair design, cutting, color/chemical, and hair design. Each block has a more practical lesson and multiple theory chapters to accompany the practical skill being taught. As each lesson is taught, the students will be practicing skills learned and will have many opportunities to bring in live models to practice those skills. At the end of each block, students will be evaluated on their skills taught in order to allow them to move on to the student salon, commonly known as the clinic floor.

*Clinical Salon:* This is the remaining hours of training. In the clinic, students will be practicing and perfect all of the skills learned in the classroom, and applying them to the salon environment. Students will be accepting clients and gaining experience with client relations and consultations under the supervision of our trained educators. Students will also be encouraged to market themselves and begin building their clientele. Students may practice cuts, color applications and foil techniques using gel, cholesterol or equivalent of on their mannequins. Services must be completed **only on clients**. Our source materials are: *ABC Colouring the Sassoon Way*; *ABC Cutting Hair the Sassoon Way*, along with the appropriate DVDs; Regents / Prentice Hall textbooks of Cosmetology; Milady 's Textbooks; Martin Parson's long hair design textbook with DVDs. Periodicals include American Salon, American Spa Video Program, and Vogue Magazine., Tigi color line, Sam Villa. Students will be taught the application of fusion Extension technique in hair design training, Shellac technique on nail, and Air Brush technique during their spa training

### INSTRUCTIONAL METHOD AND PRODUCT LINE

The program will be taught by lectures (theory part) and hands-on practice. Instruction of this program will be based on but not limited to, the following materials: Martin Parsons' *Long Hair Design* Handbooks and directive DVDs (that teach students the art of long hair design and up- do's); Milady's *Standard Cosmetology* ; and *ABC Coloring Hair the Sassoon Way* and *ABC Cutting Hair the Sassoon Way*. The advanced classes will include Sam- Villa technique, Shellac, Chris Baran techniques-educational DVD. These resources provide students with a unique opportunity to learn the best and most sought-after techniques in the industry.

Students gain experience using a variety of professional brands and product lines. These include but are not limited to TIGI, OPI, China Glaze, Bio elements, Rusk and Create Professional—all professional / salon-only products. Product lines may change over time, based on the availability and change on products demand.

## STATE LICENSING REQUIREMENTS

In the State of Illinois, a cosmetology student must complete the 1500 hours of cosmetology training. A person is qualified to receive a license as a cosmetologist will have to file an application on forms provided by the State of Illinois, pay the required fees and

1. is at least 16 years of age; and
2. is beyond the age of compulsory school attendance or has received a certificate of graduation from a school providing secondary education or the recognized equivalent of that certificate; and
3. Has graduated from a school cosmetology approved by the State, having completed 1500 hours in the study of cosmetology extending over a period of not less than eight months or more than seven consecutive years. A school of cosmetology may, at its discretion, consistent with the rules of the Department, accept up to 500 hours of barber school training at a recognized barber school; and
4. Has passed an examination authorized by the Department to determine fitness to receive a license as a cosmetologist.
5. More information can be found at <http://ilga.gov/legislation/ilcs/ilcs3.asp?ActID=1351&ChapterID=24>
6. The Illinois Cosmetology Administrative Rules can be found at this link: <http://www.ilga.gov/commission/icar/admincode/068/06801175sections.html>

## ESTHETICS PROGRAM

The Esthetics Program requires 750 hours of training in Illinois. Students will learn how to be professional in Esthetics and successful in their careers by going through theory and practical procedures that make them comfortable and confident in a professional environment. This program is currently offered in both our Crystal Lake and Schaumburg locations.

### Esthetics Program Goals And Objectives

Students will learn the conditions of the skin, determine treatment service, use proper techniques, and can successfully perform services on real clients. They will also determine the proper operation of the facial machinery, chemical peels, microdermabrasion, facials, body treatments, hair removal and makeup procedures.

### Esthetics Program Curriculum

The Esthetics Program meets the State of Illinois curriculum requirements as follows:

basic training in the general theory (75 hours); education in scientific concepts (150 hours); instruction in methods and procedures (500); instruction in Illinois law and business practices (25 hours).

### Esthetics Program Curriculum Divided Into Phases

Phase One: The student will be introduced to the field of Esthetics and will learn the basic practices and procedures including facials, hair removal, sanitation, machine facials, microdermabrasion, and chemical peels.

Phase Two: The student will learn more advanced techniques such as body treatments, electricity, and chemistry and begin learning about basic business practices. The student will be fully immersed in the student spa fine-tuning the methods taught in the previous phases. The student will also be learning more about preparing to enter the esthetics industry.

## GAINFUL EMPLOYMENT FOR ESTHETIC PROGRAM

**INSTRUCTIONAL METHOD AND PRODUCT LINE:** The program will be taught by lectures (theory) and hands-on practice. Theory will be in class and will require the student to take note and complete a variety of assignments. The hands-on will be taught in the clinic with demos on each other and real clients. Instruction of this program will be based

# CONSUMER INFORMATION HANDBOOK

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on but not limited to, the following materials: The Academy uses Esthetics, the Milady book and currently Bio- Elements product line.( the product line published in this catalog may change without further notice).

## **STATE-LICENSING REQUIREMENTS 750 CLOCK HOURS**

Students must complete the 750 hours of Esthetics training, have a high school diploma /official graduating transcript / GED certificate, be at least 16 years of age and pass the State exam with a 75% or above. Cosmetology and Spa Academy follows proper procedures to evaluate the validity of the student's high school diploma. The Esthetics license is renewed every two years. For each renewal period, the licensed esthetician must have completed 12 hours of continuing education at an approved cosmetology/esthetics sponsor. More information can be found at <http://www.idfpr.com/profs/Esthetics.asp>

## **TEACHER PROGRAM 500 OR 1000 CLOCK HOURS**

The Teacher Training Instructor Program is currently offered only at our Crystal Lake location. The applicant must have an active cosmetology/esthetic license to enter this level of training, complete an application for enrollment, and complete an instructor in training form to be forwarded to the State Board of Cosmetology/Esthetics. Graduates from this program must pass the State written exam prior to being issued Instructor's license. Cosmetology instructors find work in schools where they can teach cosmetology, manicuring, and esthetics. Esthetic instructors find work in schools where they can teach esthetics. Work may occur in proprietary, or vocational and technical schools on either a full- or part-time basis. Earnings vary with experience and motivations as well as from one region of the country to another. Cosmetology instructors hold for most of their working hours and work with their hands demonstrating practical techniques. They are exposed to chemicals in hair colors, permanent waving lotions, manicure, pedicure, and facial products. Esthetics Instructors stand for the majority of their working hours and will need to sit for long periods also with individual demonstrations of practical techniques. They must be knowledgeable with a majority of machines and modalities in skin care. Lesson planning, evaluating, and counseling students are all parts of both programs instructors job description. They should also be able to communicate well and enjoy working with students. To be able to be admitted to 500 hour's program only, the cosmetologist must provide documentation of experience for at least two years.

The campus of Cosmetology and Spa Academy is an expression of our “hands-on” functional excellence educational image. The Cosmetology and Spa Academy is established in June 1998 when Mr. Halimi took over ownership. Over the years, the school has graduated thousands of cosmetologist who is now veterans of the industry. Each school provides a professional modern salon environment- clinic floor where students perform services on guests and clients under their instructor's supervision. In additional, each campus contains a professional welcoming reception area which is supervised by our students, salon look like classes, where students experience their first hands-on experience with mannequin or real models, service area for performing nail service and spa services, esthetic clinic – spa area where esthetic students perform spa services to clients and guests, student lounge, staff offices, dispensaries and shampoo area. The student salon and spa clinic area provide students with valuable practical experience. We believe that “real life” hands-on training is the best way for students to learn practical superior skills in providing customer service. Our website: [www.cosmetologyandspaacademy.com](http://www.cosmetologyandspaacademy.com)

**INSTRUCTIONAL METHOD AND MATERIALS USED TO TEACH:** The Academy uses the Milady Master Educator textbook series. We host sessions of instruction where students will do teach-backs to other staff members for constructive criticism. The student instructor will also create lesson plans and take master educator exams throughout the course of training.

## **GAINFUL EMPLOYMENT FOR THIS TEACHER PROGRAM**

# CONSUMER INFORMATION HANDBOOK

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## STATE REQUIREMENTS FOR TEACHER PROGRAM

Must be a currently licensed cosmetologist or esthetician and must have a high school diploma or GED. Applicants are

required to have at least two years of practically licensed salon and spa experience for the 500 Clock Hour Teacher Training courses. Proof of licensure is required. In the state of Illinois, cosmetology teachers may also teach esthetics and nail technology provided they have demonstrated skills in these areas. To become Instructor in the State of Illinois candidate must have:

1. graduated from high school or its equivalent; and
2. has a current license as a cosmetologist; and
3. Has either: completed a program of 500 hours of teacher training in a licensed school of cosmetology and had two years of practical experience as a licensed cosmetologist within five years examination; or completed a program of 1000 hours of teaching training in a licensed school of cosmetology; and
4. Has passed an examination authorized by the Department to determine fitness to receive a license as a cosmetology teacher.
5. <http://www.idfpr.com/profs/cosmo.asp>

## BARBER PROGRAM

The Barber Program is currently offered at both locations. Graduates from this program must pass the State written exam prior to being issued a State License. Barbers find employment in barber salons as well as on other positions related to the beauty industry. CS- Academy has a curriculum designed to teach barbers most up to date techniques to ensure success and job retention. All techniques and theory are taught from the Milady Fifth Edition Education, which offers updated information in microbiology, infection control, safety, shaving, haircutting and many more subjects.

## BARBER PROGRAM

The Barbering Program meets the State of Illinois requirements as follows: Classroom instruction in general theory/ basic training (150 hours) : haircutting (70 hours) students will implementations, tools and equipment, properties and disorders of the hair and scalp, shaving and facial design, men's haircutting and styling, woman's haircutting services, treatment of the hair scalp, principals of prevention control, solution and strengths, disinfection and procedures, public sanitation and rules of sanitation, chemical services (35 hours): student will learn the safety of working with chemicals and chemical processes as well as: nature of chemical texture services, permanent waving, hair relaxing, high coloring and lighting, color theory, product applications, procedure terminology, corrective hair coloring, coloring mustaches and beards, safety and precautions, basic perm and relaxer, touch -up, foil, Spa (35 hours) in this block student will take time and focus on grooming of nails, scalp treatments and massage, facials, hair replacement and sanitation, subdermal system and facial massage, theory massage; safety and shop management ( 35 hours ), in this phase students, will learn preparing for state board exams, rules, and regulations, industry trends then and now and preparing for employment techniques, employment review, self-employment and business ownership, how to operate a successful barbershop; clinic hands-on practical (1350 hours) when students will learn to practice all the skills they will need in a real job environment.

## STATE REQUIREMENTS FOR BARBER PROGRAM

In the State of Illinois, a barber student must complete the 1500 hours of barber training. Each applicant shall file an application for examination, on forms provided by the Division, at least 45 days prior to an examination date. Individuals who do not obtain a license within five years of graduation from barber school will be required to complete a 250-hour refresher course before they may get a license. A person is qualified to receive a license as a barber if that person has applied in writing on forms prescribed by the Department, has paid the required fees and

## CONSUMER INFORMATION HANDBOOK

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- Is at least 16 years of age; and
- Has a certificate of graduation from a school providing secondary education, or the recognized equivalent of such a certificate, or persons who are beyond the age of compulsory school attendance; and
- Has graduated from a school of barbering or school of cosmetology approved by the Department, having completed a total of 1500 hours in the study of barbering extending over a period of not less than 9 months nor more than 3 years. A school of barbering may, at its discretion, consistent with the rules of the Department, accept up to 500 hours of cosmetology school training at a recognized cosmetology school training at a recognized cosmetology school toward the 1500 hour course requirement of barbering. Time spent in such study under the laws of another state or territory of the United States or of a foreign country or province shall be credited toward the period of study required by the provisions of this paragraph; and has passed an examination caused to be conducted by the Department or its designated testing service to determine fitness to receive a license as a barber.

For more information, please follow the link:

<http://ilga.gov/legislation/ilcs/ilcs4.asp?DocName=022504100HArt.+II&ActID=1351&ChapterID=24&SeqStart=1400000&SeqEnd=2600000>

### WITHDRAWAL PROCEDURE, REFUNDS AND RETURN OF AID INSTITUTION REFUND POLICY AND CANCELLATION POLICY

- If a student does not complete a course of study, the following Refund Policy shall apply. This policy applies to all termination for any reason (s), by either party, including student decides to withdraw, course or program cancellation and/or school closure, and complies with the mandated State Refund Policy. Any monies due to Student shall be refunded within 45 calendar days after the date of the notice of the student's cancellation or the date that the school determines that the student has officially or unofficially withdrawn, whichever shall occur on the earlier date. The school shall, when a student gives written a notice of cancellation, provide a refund in the amount of at least the following:
  - When the Academy does not accept an applicant, the applicant shall be entitled to a refund of all monies paid;
  - **BUYER'S RIGHT TO CANCEL:** Student or legal guardian has the right to cancel in writing the initial enrollment agreement until midnight of the fifth business day after the student has been enrolled and receive a refund for all money paid regardless of whether the student has actually started training.
    - When notice of cancellation is given after the fifth day following enrollment, but before completion of the student's first day of class attendance, the Academy may retain no more than the application and registration fee, plus the cost of any books or materials provided by the school.
    - When notice of cancellation is given after the student's completion of the first day of class attendance but prior to the student's completion of 5% of course instruction, the Academy may retain the application and registration fees and an amount not to exceed 10% of the tuition and other instructional charges or \$300, whichever is less, plus the cost of any books or materials provided by the school.
    - When a student has completed 5% or more of the course of instruction, the Academy may retain the application and registration fees and the cost of any books or materials provided by the Academy, but shall refund a part of the tuition and other instructional charges in accordance with the requirements of the Academy's regional or national accreditation agencies, if any, or rules that the Department of Education shall promulgate for purposes of this section;
    - For a student on an approved Leave of Absence who notifies the Academy in writing that he/she will not be returning, the date of withdrawal shall be the earlier date of expiration of the Leave of Absence or the date the student notified the Academy in writing that he/she will not be returning;
    - For students who do not return from Leaves of Absence, the documented date of return will be used as the termination date;
    - If the Academy closes, cancels, or discontinues a program, the student who has not started classes will receive a full refund of all monies paid. If the school closes, cancels or stops a program, the student shall be entitled to receive from the school such refund or partial refund of the tuition, fees, and other charges paid by the student or on behalf of the student as is provided under the rules promulgated by the Department.
    - In the case, a student cannot continue instruction because of illness, a disabling accident, or other circumstances the student, or his/her guardian must immediately contact the admissions office for an adjustment. Adjusted Refund calculations may apply to help student's situation.
  - **OFFICIAL WITHDRAWAL:** If a student notifies the Academy of his / her cancellation in a written and signed document, the document must be received within five business days of the student's last day of attendance; for the purpose of refund calculations, the cancellation date shall be the last day of attendance. For all types of official cancellations or withdrawals, the cancellation date will be determined by the postmark or written notification, or the date said information is delivered to the school in person.
  - **UNOFFICIAL WITHDRAWALS:** If a student does not attend for 14 consecutive calendar days, and the Academy and/ or student does not make a verbal or written confirmation to continue training, the student may be considered to be administratively terminated. The Academy will determine the status of the student after at least 14 consecutive absence days from the last day of attendance. The unexplained absence of a student from a school for more than 30 consecutive calendar days shall constitute constructive notice of cancellation to the school. For the purpose of refund calculations, the cancellation date will be the last day of attendance. Unofficial withdrawal for clock hours students is determined by the school through monitoring clock hour attendance at least every thirty days. All extra costs of textbooks, kits, and training materials are non-refundable items. Refund calculations will be based on *class scheduled hours; Class scheduled – identify TOTAL hours per week the student is scheduled to attend.*

# CONSUMER INFORMATION HANDBOOK

- The school refund policy is the same with the relevant State Refund Policy and shall apply to the return of Title IV Funds calculation has been made, if applicable, to remaining tuition payments once the student has started actual class attendance. This policy will apply even on the situation(s) when student will be expelled from the school due to reasons determined by the school
- Students who terminate enrollment before completion are charged a \$150 termination fee.
- The Academy shall mail or email a written acknowledgment of a student's cancellation, or written withdrawal, to the student within 15 calendar days of the date of notification. A written acknowledgment is not necessary if a refund has been mailed to the student within the 15 calendar days.
- Deposits or down payments, besides enrollment fee, shall become part of the tuition
- Each student and former student shall be entitled to receive from the school that the student attends or attended an official transcript of all hours completed by the student at that school for which the applicable tuition, fees, and other charges have been paid in full, together with the grades earned by the student for those hours, provided that a student who withdraws from or drops out of a school, by written notice of cancellation or otherwise, shall not be entitled to any transcript of completed hours following the expiration of the 7-year period that began on the student's first day of attendance at the school. A reasonable fee, not to exceed \$2 may be charged by the school for each transcript after the first free transcript that the school is required to provide to a student or former student. All fees to the school must be paid in full before any transcript request is accepted.
- **The Refund Policy** is based on **the scheduled hours**. All refunds due will first be made to the source providing funding for Student before any refund is made to Student.

## REFUND COMPUTATION CHART.

Percentage of Scheduled

Course Completed

0.01% - 4.9%  
5 % to 9.9 %  
10 % to 14.9 %  
15 % to 24.9 %  
25 % to 49.99 %  
50% and over

Amount of Tuition owed to the School:

10 % Retained  
30 % Retained  
40 % Retained  
45 % Retained  
70 % Retained  
100 % Retained

[http://www.ecfr.gov/cgi-bin/text-](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=d069c25069c27626b4ef19df57423407&rgn=div8&view=text&node=34:3.1.3.1.34.2.39.12&idno=34)

[idx?c=ecfr&SID=d069c25069c27626b4ef19df57423407&rgn=div8&view=text&node=34:3.1.3.1.34.2.39.12&idno=34](http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&SID=d069c25069c27626b4ef19df57423407&rgn=div8&view=text&node=34:3.1.3.1.34.2.39.12&idno=34)

## SUMMARY OF THE REQUIREMENTS FOR THE RETURN OF FSA GRANTS OR LOAN FUNDS

The Return of Title IV Funds (Return) regulations does not dictate an institutional refund policy. Instead, a school is required to determine the earned and unearned portions of Title IV aid as of the date the student ceased attendance based on the amount of time the student spent in attendance or, in the case of a clock-hour program, was scheduled to be in attendance. Up through the 60% point in each payment period or period of enrollment, 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 or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, a school must still determine whether the student is eligible for a post-withdrawal disbursement (PWD). The Return regulations do not prohibit a school from developing its refund policy. However, the school must comply with refund policies required by a state or other outside agencies. Although a school, state or agency refund policy will determine the charges a student will owe after withdrawing, those policies will not affect the amount of Title IV Aid the student has earned under the Return calculation.

- Title IV funds are awarded to a student under the assumption that the student will attend school for the

## CONSUMER INFORMATION HANDBOOK

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entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. If a recipient of Title IV grant or loan funds withdraws from a school after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, the unearned funds must be returned. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post-withdrawal disbursement of the earned aid that was not received. Aid Information Center at 1-800-FED AID.

- **TITLE IV REFUND POLICY RETURN OF TITLE IV FUNDS: SECTION 484B OF THE H.E.A.**
- The return of Title IV funds as prescribed in Section 484B of the HEA Amendments determines the amount of Title IV aid a student has earned at the time a student withdraws. The amount of the Title IV aid, a student, has not earned is then returned to the Title IV programs. It is a proportional calculation based on the date of withdrawal through sixty-percent (60%) of the payment period. The formula in brief is as follows:
- The institution will determine the date of withdrawal and then determine the percentage of the payment period attended by the student.
- The institution will determine the amount of Title IV aid for which the student was eligible for the percentage of the time enrolled.
- The institution will compare the amount earned by the amount disbursed. If the quantity of aid disbursed exceeds the amount earned, this amount of Title IV aid must be returned.
  - ◆ **Order of return of Title IV funds:** A school must return Title IV funds to the programs from which the student received aid during the payment period or period of enrollment as applicable, in the following order, up to the net amount disbursed from each source: ◆ Unsubsidized Direct Loans (other than Direct PLUS Loans) ◆ Subsidized Direct Loans Direct PLUS Loans ◆ Federal Pell Grants
- The institution allocates the responsibility for returned unearned aid between the school and the student according to the portion of disbursed aid that could have been used to cover institutional charges and the portion that could have been disbursed directly to the student once institutional charges were covered.
- The institution and the student must then distribute the unearned Title IV aid back to the Title IV programs. After this process has been completed, the institution will then perform the calculation of a student refund.
- Once a student has completed more than 60% of the payment period, the student earns all the financial assistance that was scheduled to be received. If a student did not receive all the funds earned, the student might be due to a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the student may choose to decline the loan funds so as, not to incur additional debt. The Academy may automatically use all or a portion of any post-withdrawal disbursement (including loan funds) for tuition, fees, and other costs. If a student (or parent on the student's behalf) receives excess FSA program funds, the Academy may return the portion of the excess equal to the lesser of: (1) institutional charges multiplied by the unearned percentage of the fund; (2) the entire amount of excess funds. The Academy must return this amount even if it did not keep this amount of the student's FSA program funds. Any amount of unearned grant funds that must be returned is called an overpayment.
- The requirements for FSA program refunds, when withdrawn, are separate from any refund policy that the Academy may have. For this reason, the student may still owe funds to the Academy to cover unpaid institutional charges. The Academy may also charge for any FSA program funds that the Academy was required to return. Academy's Refund Policy is published in this catalog and is also in the Enrollment Agreement. Also printed in this Catalog are the requirements and procedures for officially withdrawing from the Academy. For any additional questions about FSA program funds, students may call the Federal Student



## 3. ACCREDITATION AND LICENSURE

### ACADEMY ACCREDITATION

Both locations of Cosmetology and Spa Academy are accredited by the National Accrediting Commission of Career Arts and Sciences, Inc. (NACCAS),  
4401 Ford Avenue, Suite 1300, Alexandria,  
VA, 22302;  
Telephone: (703)- 600-7600.  
Fax: 703- 379- 2200  
[www.naccas.org](http://www.naccas.org)

NACCAS is recognized by the United States Department of Education as a national accrediting agency for postsecondary schools and programs. Its scope include programs in cosmetology arts and sciences. Visit the website and follow the steps for more information for the Academy.

### ACADEMY LICENSING BODY

Both locations of Cosmetology and Spa Academy are licensed by the Illinois Department of Professional Regulation, Professional Services Division  
320 W. Washington, 3rd Floor,  
Springfield, IL, 62786;  
Telephone: (217) 524-4151  
[www.dpr.state.IL.us](http://www.dpr.state.IL.us).

Visit the website and follow the steps for more information for the Academy.

### PROFESSIONAL AFFILIATIONS

Cosmetology and Spa Academy is a member of the following agencies: American Association of Cosmetology Schools (AACS), [www.beautyschools.org](http://www.beautyschools.org) Bio elements World Class School [www.bioelemets.com](http://www.bioelemets.com)  
Derma Med Solution [www.dermamedsolution.com](http://www.dermamedsolution.com)  
[PCA- Skincare](#)  
[TIGI- Color](#)

## DISABILITIES AND ACCOMMODATION

Cosmetology and Spa Academy is committed that no qualified physically challenged person, by reason of his or her handicap, will be excluded from enrolling in a course of instruction or be subjected to discrimination based upon disability. Applicants, who are persons with disabilities, as defined in paragraph 104.3(j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance to the program. However, all prospective students must meet standard admissions requirements.

Cosmetology and Spa Academy does not formally assess students under the norms of a traditional 504 plan (IEP/other). If an applicant for enrollment believes he or she may need an accommodation during his or her program, he or she should advise a Career Planer prior to class start and must submit a written request for specific accommodation(s). The written request must include documentation of the student's official assessment (for

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## CONSUMER INFORMATION HANDBOOK

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example, an Individual Education Program (IEP) from the student's high school) and outline the specific accommodation(s) requested. Reasonable accommodation plans established after the program start will be effective from the date decided moving forward.

All requests for accommodation will be reviewed by Academy's Owner and a determination of reasonable accommodations (if applicable) will be provided in writing prior to the start of the student's program and/or within four weeks of the official request for currently enrolled students. Due to state licensing requirements and rigorous industry standards that are in place to protect the public, all students are required to meet the academic standards outlined in the most current student catalog.

### ACCESS OF INFORMATION

Current students or prospective should contact the Directors of each location to request financial aid information, information on completion or graduation rates, school security policies and crime statistics, or copies of documentation describing the schools' accreditation, approval or licensing or to request a hard copy of this Consumer Information Handbook. The request can be sent online at [studentservice@cosmetologyandspaacademy.com](mailto:studentservice@cosmetologyandspaacademy.com)

Business hours for Academy's Campus Managers: M-F 9:30 am – 4:30 pm

### TRANSFER OF CREDITS POLICIES

The Academy will accept student transfers from other accredited schools. Students who transfer into the Cosmetology program must complete at least 300 hours at our Academy, and at least 350 hours for the Esthetics program unless different arrangements are made with the Financial Aid Director. The student must have an official transcript from the previously approved school to receive credit for the transfer hours. The Academy reserves the right to test the applicant prior to admitting the credit hours in part or all practical skills if it finds it necessary. The Academy reserves the right to request the student to attend additional hours and to buy additional kit supplies if it finds that required for the student to successfully participate in the program. The decision of the Academy is final.

### PEER TO PEER FILE SHARING (P2P)

The illegal distribution of copyrighted material can subject persons to civil and criminal penalties, as well as Academy's right to detect and penalize those who engage in the illegal distribution of copyrighted materials. P2P file sharing is illegal and will not be tolerated in any form (text messages, emails, Facebook, or any other type of technology). Penalties for violation of the federal copyright laws can be found at <http://www.copyright.gov/title17/>. This policy gives the standards for acceptable use of Academy's information, which include but are not limited to, equipment, software, networks, mobile communication devices, and data, whether owned or leased. The reason for this policy is to preserve information to have people act responsibly. Our students must abide by the standards for fair use. Failure to do so will result in immediate disciplinary action, to be deemed by Academy's manager, and could result in termination of the student.

### 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).

# CONSUMER INFORMATION HANDBOOK

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These rights include the right to reproduce or distribute a 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 incarceration 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](http://www.copyright.gov).

## VACCINATION POLICY

The Academy does not require injections though it is highly recommended that all persons be current on vaccinations. You may contact your local physicians’ office for more information.

## HEALTH AND WELFARE OF OTHERS

All students are expected to conduct themselves in a manner that will limit the potential for harm, damage or injury of another and to property. Gross negligence, abuse, or endangering the health and welfare of another are prohibited. This would include but is not limited to the use of oral or written (including electronic/Internet) threats, intimidation, coercion, verbal or non-verbal abuse or harassment, discriminatory behavior, inappropriate physical conduct, contact or behavior and/or other behavior deemed inappropriate by academy management. Students participating or displaying these behaviors or actions are subject to disciplinary action up to and including termination and subsequent legal action.

## 4. INSTITUTIONAL AND PROGRAM GENERAL INFORMATION

### ANNUAL PLACEMENT RATE GRADUATE RATE AND LICENSURE RATE PLACEMENT – YEAR 2018

This is a brief description of how the Placement Rate, Graduate Rate, and Licensure Rate are calculated based on the Accrediting Agency. The 2018 (data) Annual Report is due electronically before Midnight (EST) on November 30, 2018. Minimum Outcomes Thresholds: NACCAS’ Standard require an institution to meet or exceed the following measures of student success: 50% graduation; 60% placement; 70% licensure pass rate□ Key Definitions: NACCAS’ 2016 (data) Annual Report is derived from a single cohort of students – those scheduled to graduate in 2016. NACCAS’ graduation, placement, and licensure definitions are described below:

**1. Graduation Rate :** Based on all students scheduled to graduate from the program in 2018. The scheduled graduation date is a student’s most recent contract end date (i.e., the contract end date after all leaves of absence, schedule changes and re-enrollments have been accounted for). A student may count as a graduate if they have completed all applicable graduation requirements at the institution.

**2. Placement:** Based on graduates from the graduation cohort who are eligible for placement a student may count as placed if they are employed in a field for which their training prepared them prior to November 30, 2018 All graduates must be declared eligible for placement unless they meet one of the following five conditions for ineligibility:

- a. The graduate is deceased
- b. The graduate is permanently disabled
- c. The graduate is deployed for military service/duty Published June 1, 2017; Updated w/ Instructions for Electronic Submission 9/10/2017
- d. The graduate studied under a student visa and is ineligible for employment in the U.S.

## CONSUMER INFORMATION HANDBOOK

e. The graduate continued his/her education at an institution under the same ownership (e.g., a graduate of your cosmetology program subsequently enrolled in the teacher training of an institution under the same ownership)

- 3. Licensure:** Based on graduates from the graduation cohort who sat for all parts of their required licensure exam on November 30, 2018. A student in the licensure cohort may count as a “pass” if they pass all required portions of the examination before November 30, 2018. Multiple Campuses: Please note the annual report combines data from the main campus and all additional affiliated locations, as they are considered one institution.

### ANNUAL REPORT INFORMATION YEAR 2018

Per our reporting requirements with the National Accrediting Commission of Career Arts & Sciences Agency (NACCAS) for the annual report period of 2018, our rates for both locations combined are as follows:

GRADUATION /RETENTION RATES BOTH LOCATIONS: 70.13%;

LICENSING RATES BOTH LOCATIONS: 94.19 %

JOB PLACEMENT RATE BOTH LOCATIONS: 82.41 %

## GENERAL INFORMATION ON ANNUAL REPORT CALCULATIONS

- Key Definitions: NACCAS’ 2016 (data) Annual Report is derived from a single cohort of students – **those scheduled to graduate in 2018.**

- **NACCAS’ graduation, placement and licensure definitions are described below:**

**1. Graduation:** Based on all students scheduled to graduate from the program in 2018. The scheduled graduation date is a student’s most recent contract end date (i.e., the contract end date after all leaves of absence, schedule changes and re-enrollments have been accounted for). A student may count as a graduate if they have completed all applicable graduation requirements at the institution.

**2. Placement:** Based on graduates from the graduation cohort who are eligible for placement a student may count as placed if they are employed in a field for which their training prepared them prior to November 30, 2018.

All graduates must be declared eligible for placement unless they meet one of the following five conditions for ineligibility:

- a. The graduate is deceased
- b. The graduate is permanently disabled
- c. The graduate is deployed for military service/duty Published June 1, 2017; Updated w/ Instructions for Electronic Submission 9/10/2018
- d. The graduate studied under a student visa and is ineligible for employment in the U.S.
- e. The graduate continued his/her education at an institution under the same ownership (e.g., a graduate of your cosmetology program subsequently enrolled in the instructor program of an institution under the same ownership)

**3. Licensure:** Based on graduates from the graduation cohort who sat for all parts of their required licensure exam prior to November 30, 2018. A student in the licensure cohort may count as a “pass” if they pass all required portions of the examination prior to November 30, 2018.

- Multiple Campuses: Please note the annual report combines data from the main campus and all affiliated additional locations, as they are considered one institution.

## CAREER OUTLOOK

Employment of barbers, hairdressers, and cosmetologists is projected to grow 13 percent from 2012 to 2022, about as fast as the average for all occupations. Most job openings will result from the need to replace workers who leave the occupation. Many work part-time, and nearly half were self-employed in 2012.

Employment of skincare specialists is projected to grow 40 percent from 2012 to 2022, much faster than the average for all occupations. The desire among women and a growing number of

men to reduce the effects of aging will result in rapid employment growth. Excellent job opportunities are expected.

Employment of manicurists and pedicurists is projected to grow 16 percent from 2012 to 2022, faster than the

## CONSUMER INFORMATION HANDBOOK

average for all occupations. New nail services being offered, such as mini sessions and mobile manicures and pedicures, will drive employment growth. High turnover and a growing number of nail salons will result in exquisite job opportunities.

Source: U.S. Department of Labor, Bureau of Labor Statistics, Occupational Outlook Handbook, 2012  
Published Date: Wednesday, January 8, 2014.

### CAREER EARNINGS

The earning in this industry depends on a wide variety of factors such as geographic location like, state, area, population, size of the salon, personal ability to create and retain clients, number of hours at work, etc.

Some more information you can find at Bureau of Labor Statistics: <http://www.bls.gov/oes/current/oes395012.htm>

The average salary range for a salon professional in Illinois and America is \$30,000 to \$48,000 per year. This standard is based on full

Time employment and excludes tips. Tips are often an important part of a person's earnings and may account for 10-30% of income, depending upon the salon and spa, service prices, and the city. Note: Tips are considered income and the salon professional handles taxes related to that income. Approximately 63.4% of Illinois industry business owners classify their business as a full-service salon, 14.7% as a haircutting salon, 6.7 % as a barbershop, 4.1% as a day spa and 3.3% as a nail salon. Nationally, 58.4% of salons are classified as "full service," while 16.9% are

haircutting only salons, 7.3% are barbershops; 4.6% are day spas, and 4.3% are nail salons. 49.1% of Illinois salon and spa professionals work full-time (35 or more hours per week), 31.4% are part-time (20-35 hours per week) and 19.5% are a short time (fewer than 20 hours per week). Nationally, 55.7% of salon and spa employees now work full-time, 29.8% are part-time, and 14.5% is a short time.

Source: Job Demand in the Cosmetology Industry, 2007 (A National Survey conducted for The National Accrediting Commission of Career Arts and Sciences)

### CONTINUING EDUCATION REQUIREMENTS

As you may understand, the beauty industry is changing every day. Keeping up with the latest techniques and experiences is a fundamental requirement for this industry. Continuing education is a state requirement, and it varies from state to state. The State of Illinois requires 24 hours continuing education every two years for a cosmetologist to maintain their license. We do offer advanced training hours at our location in Crystal Lake. For more information about these specialized training, please visit our web page [www.cosmetologyandspaacademy.com](http://www.cosmetologyandspaacademy.com)

### INDUSTRY PHYSICAL AND SAFETY DEMANDS

Exciting opportunities await you in the beauty industry. Professionals in the beauty industry provide hair, skin and nail services to enhance their client's appearance. The beauty industry is best suited for persons who are in good to excellent health. It is our goal to teach our students all skills necessary for success in the beauty industry but it is critical for applicants to understand that many products are used during the educational process and in the field that may contain chemicals to which a

A person may be sensitive. It is, however, a fundamental requirement of these programs to use and demonstrate the utilization of the products carried by the Academy, both for the classroom as well as clinical work.

**Physical Demands:** Stylists and estheticians by the very nature of what they do, are required to spend long hours standing, sitting, bending, reaching and performing repetitive motions. Hold the arm and hand in one position and, at other times, keep the hand steady while moving the arm, lift up to 30lbs. Present and demonstrate the full range of esthetics-related services standard within the skin care industry ( e.g., facial and body skin care with massage, facial and body waxing, and makeup application). View details in objects within arm's length and discern the difference between colors, shade, and brightness within and between those objects. Present and demonstrate the full range of hair-related services standard within the cosmetology industry ( e.g., shampoo with massage, comb, haircut, hairstyle, hair color and chemical texturing, braid, sculpt, hair dry, etc.). Present and describe the full range of nail-related

## CONSUMER INFORMATION HANDBOOK

services (e.g., file, buff, clip, clean, and apply polish to nails and attach artificial nail products). A large part of our education is to teach students to understand that developing good habits at the beginning of training will help prevent injury and health issues in the future.

**Safety:** To protect the general public, state laws, rules, regulations, and standards apply to this area. All persons working in the field handle maintaining a level of understanding and are required to practice according to current law as well as adhere to changes in the law. The state is not required directly to notify any person or entity for changes in the law and changes to standards.

### LICENSURE REQUIREMENTS

The State of Illinois requires cosmetologist, estheticians, nail technicians and barbers to have a license to practice their profession legally. Every State in U.S. has different licensing requirements. Licensure and Endorsement information may be obtained by contacting Student Service office during regular business hours. More information can be found at [www.idfpr.com](http://www.idfpr.com)

#### ➤ Career Fair Programs

The Academy career fair program invites members of salons to come to meet with our students and to advertise

available job opportunities. Those who choose to enter the professional beauty industry are taking steps towards a rewarding and exciting future. To reach the top and make the best possible use of individual talent and artistry requires a high education. The Academy provides an education that works for everyone

## EDUCATION PROGRAM OF THE UNITED STATES CONSTITUTION

To meet the requirement stated in “Consolidation Appropriations Act 2005,” the Academy has planned informative sessions that are made available to students on September 17<sup>th</sup> of each year. The instructors present and share valuable information with students in regards to United States Constitution. Some of the materials that are shared on this date, can be found at:

<http://memory.loc.gov/ammem/collections/continental/>

<http://www.archives.gov/exhibits/charters/charters.html>

<http://www.archives.gov/locations/index.html>

## 5. STUDENT RIGHT TO KNOW

Cosmetology and Spa Academy is an equal opportunity institution and does not discriminate its employment, admission, instruction, or graduation policies, or on the basis of sex, age, race, color, religion, disability, ethnic origin, nor does it recruit students already admitted to another school offering similar programs of study. All instructions, handouts, and text materials are provided in English.

# CONSUMER INFORMATION HANDBOOK

## GRADUATION RATES AND RETENTION FIRST TIME FULL-TIME STUDENT

These rates are calculated based on first-time, full-time undergraduate students who enter the school between September 1, 2017 and ended August 31, 2018. The rates are calculated for each location:

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Male total 3. Female total 57

Aid for both locations	Percentage Receiving Aid	Average Amount of Aid Received
Federal grant aid	82%	3,084
State/local grant aid	0%	
Institutional grant aid	3%	1,600
Loan	82%	6,084

## 6 . THE FAMILY EDUCATION RIGHT AND PRIVACY ACT - FERPA

The Family Educational Rights and Privacy Act (FERPA) afford eligible students certain rights with respect to their education records. (An “eligible student” under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution.) These rights include:

1. The right to inspect and review the student's education records within 45 days after the day the Cosmetology and Spa Academy receives a request for access. A student should submit to the registrar, dean, head of the academic department, or another appropriate official, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student’s education records that the student believes is inaccurate, misleading, or otherwise in violation of the student’s privacy rights under FERPA. A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants to be changed and specify why it should be changed. If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student’s right to a hearing regarding the request for change. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
3. The right to provide written consent before the Academy discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The school discloses education records without a student’s prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by the Cosmetology and Spa Academy in an administrative, supervisory, academic, research, or support staff position (including law an enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside

## CONSUMER INFORMATION HANDBOOK

of the Cosmetology and Spa Academy who performs an institutional service of function for which the school would otherwise use its employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an

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education record to fulfill his or her professional responsibilities for the Cosmetology and Spa Academy].

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the [School] to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office

U.S. Department of Education 400

Maryland Avenue, SW Washington,

DC 20202

FERPA permits the disclosure of PII from students' education records, without the consent of the student, if the disclosure meets certain conditions found in §99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, §99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student –

- To other school officials, including teachers, within the Cosmetology and Spa Academy whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in §99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(2) are met. (§99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of §99.34. (§99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U. S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§99.31(a)(6)) To accrediting organizations, to carry out their accrediting functions. ((§99.31(a)(7)) To parents of an eligible student if the student is a dependent for IRS tax purposes. (§99.31(a)(8)) To comply



## CONSUMER INFORMATION HANDBOOK

with a judicial order or lawfully issued subpoena. (§99.31(a)(9)) To appropriate officials in connection with a health or safety emergency, subject to §99.36. (§99.31(a)(10))

- Information, the school, has designated as “directory information” under §99.37. (§99.31(a)(11))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of §99.39. The disclosure may only include the final results of the disciplinary

- 
- proceeding with respect to that alleged crime or offense, regardless of the finding. (§99.31(a)(13))
  - To the general public, the final results of a disciplinary proceeding, subject to the requirements of §99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school’s rules or policies with respect to the allegation made against him or her. (§99.31(a)(14))

- To parents of a student regarding the student’s violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21.

## ADMISSION

### ADMISSIONS REQUIREMENTS AND POLICIES FOR ALL PROGRAMS OFFERED

The Academy does not discriminate in its employment, admission, instruction, or graduation policies on the basis of disability, sex, age, race, color, religion, creed, national origin, or ethnic background, marital status, sexual orientation, or membership in other protected groups, as defined by local, state or federal law. The Academy does not recruit students already attending or admitting to another school offering similar programs of study.

#### Admission Requirements

- A candidate may visit the Academy before enrolling. We recommend that spouses also visit the Academy. Family support is valuable for students’ success when starting a new career. Applicants should call or email the campus to arrange a visit. Class size is limited so prospective students should apply for admission as early as possible.
- Prospective students will be considered for admission should have proof that she/he is at least 16 years of age or older. Valid Photo ID or driver license will be required.
- Academic Qualifications- Successfully completed high school or its equivalent as evidenced by any of the items on the following non-exhaustive list: copy of high school diploma, copy of GED certificate, copy of a transcript showing high school graduation date, or a certificate of attainment (only applicable to non-Title IV recipients), etc.; or
- Have evidence of completion of homeschooling that state law treats as a home or private school. If the state issues a credential for homeschooling, maintain this credential; or
- Have evidence that verification of an international 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 U.S. high school diploma.
- Have signed a completed Enrollment Agreement with the Academy

#### *Instructor Program Admission requirements 500 or 1000 hours*

- Meets all of the above requirements plus must have a current valid license as a cosmetologist or esthetician
- Barber Program 500 hours – must have a valid cosmetology license, valid photo ID or driver license
- If attending under a training agreement with a government agency, school district, and/or other entity meets the admission requirements set out in the training agreement and/or applicable state licensing or certification regulations.

All applicants are encouraged to read the catalog before signing the binding enrollment agreement. The applicant is required to submit all admission documentation before the enrollment.

## TRANSFER CREDIT

The Cosmetology and Spa Academy does not recruit students already attending or admitted to another college offering a similar program of study. A transfer student will be required to meet the published admissions requirements and should refer to the Illinois Cosmetology,

# CONSUMER INFORMATION HANDBOOK

Barber, and Estheticians Laws for current transfer procedures. Students who transfer into the Cosmetology program and Barber must complete at least 600 hours at our Academy, and 350 hours for the Esthetics program unless different arrangements are made with the Financial Aid Director. Hours must be submitted to the school before enrollment. Transfer hours that are accepted counted as both attempted and completed hours. The student must have an official transcript from the former licensed school to receive credit for the transfer hours. The Academy reserves the right to test the applicant before admitting the credit hours in part or all practical skills if it finds it necessary. The Academy reserves the right to request the student to buy additional kit supplies if it found that

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necessary for the student to participate successfully in the program. The decision of the Academy is final. Every student must attend our Academy for a minimum of 600 hours unless for a reason noted above, complete all coursework and meet published progress and graduation requirements to receive a diploma from Cosmetology and Spa Academy. Cosmetology Instructor transfers will be evaluated case by case.

## RE-ENTRY REQUIREMENTS

Former students of the Academy who wish to re-enroll must require approval from the administration by contacting admission office. The application will be reviewed, and a decision will be made within seven days of the request. The re-enrollment is not guaranteed and will be determined on a case by case basis. Students who re-enroll within 30 days of the original exit date will be charged the same tuition and fees as detailed in their original enrollment agreement plus dropping fee. All previous payments will be credited to the student's account, less any refunds made as a result of the withdrawal. Students who re-enroll more than 30 days after the original exit date may be evaluated scholastically in the same manner as a transfer student to determine class level assignment. Any previous balance from prior enrollments with the Academy must be paid in full before the student will re-enroll unless tuition adjustments are approved by the financial office. Current tuition and fees will apply at the time of re-enrollment. Students will come back to the same status as when they left including leave of absence, SAP, personal time, attendance, academic, etc. Students may only re-enroll once within a twelve-month period. This stays true for all programs offered at the Academy at both locations. Students may only re-enter into a different location of the Academy only once within a twelve-month period. Incomplete graduates re-enrolling will be required to pay \$ 10.00 per hour to finish their academics.

## HIGH SCHOOL VERIFICATION PROCEDURES.

If there is a question about the validity of the diploma, GED certificate, or equivalent, the Academy has the right to ask for further proof. If you need help verifying a GED, you can contact the Illinois GED Administrator of the Illinois Community College Board in Springfield, IL (847-328-9795) or visit the website, [www.acenet.edu](http://www.acenet.edu). There is no appeal process for students if the Academy determines the high school diploma to be invalid.

## ATB VALIDATION

The definition of an ability-to-benefit student is a student who is beyond the age of compulsory education, lacks a high school diploma or its equivalent, and can benefit from the education or training offered at the institution. The Academy does not accept ATB students.

## TEXT BOOK INFORMATION

<b>Program</b>	<b>Title</b>	<b>Product</b>
Cosmetology	Milady Standard Cosmetology	Text
metrology	Milady Standard Cosmetology	Text
Cosmetology	Exam Review for Milady's Standard Cosmetology	Review Book
Cosmetology	Practical Workbook Milady's Standard Cosmetology	Text
Cosmetology	Chris Baran Fuel For Finishing	DVD
Cosmetology	Sam Villa Artificial Texture	DVD
Cosmetology	Sassoon ABC Colouring Hair the Sassoon Way	Text & DVD
Cosmetology	Sassoon ABC Cutting Hair the Sassoon Way	Text & DVD
Cosmetology	Martin Parsons Long Hair Secrets & DVD	Text & DVD

# CONSUMER INFORMATION HANDBOOK

Cosmetology

Martin Parsons Night Out Collection

DVD

Cosmetology

[www.BehindtheChair.com](http://www.BehindtheChair.com)

website

Esthetics

Milady Standard Esthetics: Fundamentals

Text

Esthetics

Milady Standard Esthetics: Fundamentals

Text

# CONSUMER INFORMATION HANDBOOK

Esthetics	Exam Review for Milady's Standard Esthetics: Fundamentals	Review Book
	Student Workbook for Milady's Standard Esthetics: Fundamentals	Workbook
Esthetics	<a href="http://www.bioelements.com">www.bioelements.com</a>	website
Student Teach	Milady's Master Educator: Student Course Book	Text
Student Teach	Exam Review for Milady's Master Educator: Student Course Book	Exam Review

## Program

## Title

Cosmetology	Milady Standard Cosmetology
metrology	Milady Standard Cosmetology
Cosmetology	Exam Review for Milady's Standard Cosmetology
Cosmetology	Practical Workbook Milady's Standard Cosmetology
Cosmetology	Chris Baran Fuel For Finishing
Cosmetology	Sam Villa Artificial Texture
Cosmetology	Sassoon ABC Colouring Hair the Sassoon Way
Cosmetology	Sassoon ABC Cutting Hair the Sassoon Way
Cosmetology	Martin Parsons Long Hair Secrets & DVD
Cosmetology	Martin Parsons Night Out Collection
Cosmetology	<a href="http://www.BehindtheChair.com">www.BehindtheChair.com</a>
Esthetics	Milady Standard Esthetics: Fundamentals
Esthetics	Milady Standard Esthetics: Fundamentals
Esthetics	Exam Review for Milady's Standard Esthetics: Fundamentals
	Student Workbook for Milady's Standard Esthetics: Fundamentals
Esthetics	<a href="http://www.bioelements.com">www.bioelements.com</a>
Student Teach	Milady's Master Educator: Student Course Book
Student Teach	Exam Review for Milady's Master Educator: Student Course Book

## ISBN

## Cover

## Price

978-1-4390-5929-6	Soft	\$106.95
978-1-4180-4936-2	Soft	\$111.95
978-4180-4942-0	Soft	\$37.95
978-4180-4942-3	Soft	\$50.95
	DVD	\$395.00
	DVD	\$99.95
Vidal Sassoon 2007	Hard	\$399.00
Vidal Sassoon 2007	Hard	\$399.00
0-96996781-2-6	Soft	\$195.00
	DVD	\$140.00
	website	varies
978-1-111-30689-2	Hard	\$141.95
978-1-4283-1892-2	Hard	\$141.95
978-1-4283-1895-3	Soft	\$51.95
978-1-4283-1894-6	Soft	\$78.95
	website	varies

## CONSUMER INFORMATION HANDBOOK

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978-1-4283-2151-9	Soft	\$172.95
978-1-4283-2154-0	Soft	\$51.95

### ANNUAL SECURITY AND FIRE SAFETY REPORT

**The Annual Security and Fire Safety for the year 2018 compliance document are now available. This information is required by law and contains policy statements and crime statistics for the school.**

Cosmetology and Spa Academy is committed to assisting all members of CS- Academy community in providing for their safety and security. The annual security and fire safety compliance document are available on the Academy website at:

<http://cosmetologyandspaacademy.com/csa-disclosures/>

This report contains information regarding campus security and personal safety including topics such as crime prevention, fire safety, crime reporting policies, disciplinary procedures and other matters of importance related to security and safety on campus.

This report contains information about crime statistics for the three previous calendar years concerning reported crimes that occurred on campus or public property within, or immediately adjacent to and accessible from the campus location, like a parking lot.

In addition to ACR, we have attached the information on Institution Information, FERPA- Family Education Rights and Privacy Act; This report also includes information regarding General Disclosures: Institutional Information, Financial Aid Information, Student Right to Know Act, Retention, Completion, Graduation, Transfer and Placement Rate, and type of Employment assistance that the Academy provides.

If you would like to receive a paper copy of this information, you can stop by the Crystal Lake location during business hours at: 700 E Terra Cotta Ace, IL 60014 or you can request that a copy be mailed to you by calling 815- 575-6554, or by emailing your request at [studentservice@cosmetologyandspaacademy.com](mailto:studentservice@cosmetologyandspaacademy.com)