

A close-up, high-angle photograph of a young woman's face. She has long, straight, light brown hair. Her eyes are a vibrant green, and she is wearing a soft pink lip color. She is smiling warmly at the camera, showing her teeth. The lighting is soft and even, highlighting her features.

Student Handbook

THE
SALON
PROFESSIONAL
ACADEMY

566 Theater Road, Onalaska, WI 54650 | 608.783.7400 | salonproacademy.edu

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our website at salonproacademy.edu/program-disclosures/

General Information

Students or prospective students can obtain additional information about The Salon Professional Academy by directly contacting the school. Contact can be made in a variety of ways, and depending on the information needed, may vary by department.

The Salon Professional Academy offers training in Cosmetology – students are trained to provide services in hair, skincare, and nail technology; Esthetics – skincare and makeup artistry; MUD Make-Up; and Massage Therapy. The Salon Professional Academy trains students for entry-level positions in professional environments. Part of their education is providing quality, affordable services to the public.

General information on the school or student information required to be made available under the Family Educational Rights and Privacy Act of 1974 (FERPA) can be obtained on the website at: www.salonproacademy.com, by calling (608) 783-7400, or via email at info@salonproacademy.com. Paper copies of this information can also be made available upon request. Administrative office hours are Monday-Friday from 8:30am-4:00pm.

Responsibility for Catalog Information

Each student is responsible for the information in this catalog. The Salon Professional Academy reserves the right to change policies and/or to revise curricula.

College Navigator

The Salon Professional Academy regularly reports information to the National Center for Education Statistics (NCES) which is made available through the College Navigator website. Consumer information reported to the NCES can be found at <http://nces.ed.gov collegenavigator/>.

Financial Aid Information

General information relating to financial aid or financial information specific to an individual student can be obtained by contacting the Financial Aid Administrator. Access to personal student information will be granted in compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), and paper copies will be made available upon request. The Financial Aid Administrator can be contacted by phone at (608) 519-3735, and choosing the Financial Aid option when prompted or via email at financialaid@salonproacademy.com. Financial Aid office hours are Monday-Friday from 8:30am-4:00pm.

Admissions Information

Information relating to enrolling can be obtained by contacting an Admissions Coordinator. Admissions Coordinators can be contacted by phone at (608) 519-3738 or by email at admissions@salonproacademy.com. Admissions office hours are Monday-Friday from 8:30am-4:00pm.

Purpose

This Student Handbook is a publication of The Salon Professional Academy. Its purpose is to describe the services available to students as well as provide important information about policies and procedures.

Although this handbook will answer most questions relating to financial aid, it is important that students are aware that federal regulations are subject to change which may impact policies and procedures stated in this publication. Students are encouraged to visit the Financial Aid Office for the most current information. General questions can usually be answered on a walk-in basis, but more specific questions may require an appointment.

Mission Statement

The Salon Professional Academy's mission is to produce highly trained and well prepared graduates to be successful in a professional environment. We are committed to excellence in cosmetology arts and sciences and massage therapy and bodywork education.

Statement of Principle

The Salon Professional Academy strives to seek out and provide the resources and support our students need in order to successfully attend school, graduate, and find employment in a professional environment. We are committed to providing the resources and support which are in the best interest of our students.

Accreditation, Licensure, and Memberships

Accreditation

The Salon Professional Academy is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC).

Licensure

Cosmetology and Esthetics Programs:

The Salon Professional Academy is licensed by the Cosmetology Examining Board, Department of Safety and Professional Services, 1400 East Washington Ave., P.O. Box 8935, Madison, WI 53708. Telephone: 608-266-2112.

Massage Therapy Program:

The Salon Professional Academy is regulated by The State of Wisconsin, Department of Safety and Professional Services, Attn: Educational Approval Program, P.O. Box 8366, Madison, Wisconsin 53708-8366, Telephone: 608-266-1996.

Memberships and Partnerships

Onalaska Business Association

La Crosse Area Chamber of Commerce

American Association of Cosmetology Schools (AACS)

Professional Beauty Association (PBA)

National Association of Financial Aid Administrators (NASFAA)

American Massage Therapy Association (AMTA)- Wisconsin Chapter

MUD Partner School

Surety Bond Information

Cosmetology and Esthetics Programs:

For any surety claims regarding bond #

55-203519,

Please Contact:

United Fire and Casualty

Bond Department

118 2nd Ave. SE

Cedar Rapids, IA 52407-3909

Phone: 800-553-7937

Fax: 888-603-1732

Massage Therapy Programs:

For any surety claims regarding bond #

MLI1215747

Please Contact:

Old Republic Surety Company

Headquarters

445 S Moorland Road

Suite 200

Brookfield, WI 53005

Phone: (800) 217-1792

Administration, Faculty & Facilities

Owners

Big Dreams, LLC, d/b/a The Salon Professional Academy, 566 Theater Road, Onalaska, WI 54650, is a corporation in Wisconsin owned by Sue Kolve-Feehan (President and Secretary) and Bill Feehan (Vice President and Treasurer).

Administration

Sue Kolve-Feehan, Owner/Director

Penny Nelson, Director of Education

Jennifer Larson, Financial Aid Administrator

Becky Karpinsky, Compliance Specialist

Laura Simonis, Admissions Coordinator

Tess Espe, Accountant

Sarah Fillbach, Director of Marketing

Faculty

Julie Bartheleme, Cosmetology Educator; MUD Certified

Roseanne Brown, Cosmetology Educator; MUD Certified

Lisa Green, Cosmetology Educator; MUD Certified

Barb Johnson, Cosmetology Educator; MUD Certified

Erica Wilson, Cosmetology Educator, Esthetics emphasis; MUD Certified

Cassy Weber, Cosmetology Educator; MUD Certified

Jodi Flach, Cosmetology Educator; MUD Certified

Pamela Blackburn, Cosmetology Educator

Carrie Jemjemian, Cosmetology Educator

Jacci Horstman, Massage Therapy Educator

Janell Moskonas, Massage Therapy Educator

December Downing, Massage Therapy Educator

History

The Salon Professional Academy opened in September of 2006. It offers training in Cosmetology -- hair, skincare, and nail technology; Esthetics – skincare and makeup artistry; MUD Make-Up; and Massage Therapy. It trains students for entry-level positions in professional environments. Part of this education is providing quality, affordable services to the public. Training and services takes place in a 9,200-square-foot facility located at 566 Theater Road, Onalaska, Wisconsin.

Community

The Salon Professional Academy is located in Onalaska, Wisconsin, a growing community on the Mississippi River just outside of La Crosse, home to more than 50,000 people. There are parks and public facilities in addition to great living, dining, and shopping options all within minutes of the school. The school is located near a mall with easy interstate access.

Facilities and Equipment

The Salon Professional Academy is a beautiful, 9,200-square-foot educational facility with professional grade equipment. The facility is designed to meet the needs of the students and the programs offered. The campus consists of administrative and faculty space, as well as, four classrooms which are furnished with audio visual aids. The salon area consists of seven facial beds, eight manicure and eight pedicure stations, 44 styling stations, and a retail area for our students to utilize during their training. The Massage Therapy room can accommodate up to eight massage tables. Students are furnished with private lockers and a break room area.

Accessibility

The Salon Professional Academy is wheelchair accessible and most of our equipment can be adjusted to accommodate wheelchairs/disabilities. The staff evaluates the need for adaptation to disabilities on an individual basis in compliance with federal, state, and local regulations.

Instructional Material

New textbooks and equipment (for programs which it is required) are ordered for each class. Products to be used by the students are included in the price of tuition but are not distributed to the students in their kits. Additional devices and instructional aides are updated as needed.

Comparable Program Information

More information on comparable program length and tuition may be obtained by contacting:

Accrediting Commission of Career Schools and Colleges (ACCSC)
www.accsc.org
2101 Wilson Boulevard, Suite 302
Arlington, VA 22201
(703) 247-4212

Important Information for all Courses

Admission Criteria

A student must have a high school diploma, G.E.D. certificate HSED, or transcript with proof of graduation before beginning classes. A student must be eighteen years old or have contractual permission from his or her parent or guardian.

Admission Requirements for U.S. citizens

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

- Tour
- An application
- The required application fee
- Proof of graduation—examples include high school diploma, G.E.D. certificate, HSED, high school or college official transcript with graduation date, professional license
- A copy of student's driver's license, State ID, or other proof of age
- Social Security Number
- Signed copies of all pre enrollment forms
- A signed complete enrollment agreement
- A photograph of the student

Admission Requirements for non-U.S. citizens

International applicants must meet all admissions criteria and complete all admissions requirements, as listed above, prior to being enrolled. Applicants must provide appropriate immigration documentation. Applicants must also enclose documents translated and verified by a foreign credential evaluation company to be equivalent to a U.S. high school diploma or G.E.D.

Additionally, because all coursework is taught in English, applicants for whom English is not a primary language must demonstrate proficiency in the English language through talking with the Director of Education.

Criminal Record

A criminal record involving certain types of misdemeanors and/or felonies may prohibit a student from obtaining licensure upon graduation. Therefore, applicants are required to disclose any past, current or pending charges prior to enrollment. The Salon Professional Academy reserves the right to run criminal background checks to ensure information provided is truthful.

Application Procedures

- Schedule a visit and tour. Learn about curriculum, schedules, kits, and payment options.
- Fulfill the requirements and submit the material listed in the “Admission Requirements” section above.

You can start the process online by filling out the “Get Started” form which can be found at www.salonproacademy.com under “Enrollment.” If you have any questions about the process, please call or text (608) 783-7400.

The Salon Professional Academy does not participate in an Ability to Benefit program.

Students are not employees

Students are not employees of The Salon Professional Academy and should have no expectation of such. Students should understand that as part of their training, among other things, they will be required to perform services on members of the public who will pay the Academy a fee for that service. Students should also understand that these services and other tasks they may be assigned to perform are designed to allow the student to learn the trade by practicing skills on paying customers and learning in a simulated professional environment. Students will not be paid a wage for any time spent enrolled in the Academy.

Objectives

The Salon Professional Academy trains the students to become service professionals in Cosmetology, Esthetics, and Massage Therapy.

Orientation

All programs have a complete orientation the week before the class start date as specified in each student’s individual enrollment agreement.

Class Size

The Salon Professional Academy limits the class size for all courses:

- Cosmetology: 20 students
- Esthetics: 8 students
- Massage Therapy: 8 students

The maximum number of students/instructor when students are on the salon floor is 20/1.

Early enrollment is encouraged.

Hours

The Salon Professional Academy is open Monday through Saturday plus evenings.

Class Starting Dates

Cosmetology classes begin five to six times each year. Esthetics and Massage Therapy classes are held one to two times each year. Class start dates may be moved or cancelled depending on enrollment numbers.

Books, Kits, Equipment and Products

Appropriate books and kits are issued to the student during training. Students provide their own paper supplies. The books used in our programs are updated as deemed necessary by the publishers.

Each student is required to purchase a kit. The kits include the tools that are necessary for the student to complete the program. Students will receive their kit items as they progress through their program. All consumable products that the student will use throughout his or her education are included in the cost of tuition.

Students will be required to purchase supplies necessary to take the licensure exam.

Apparel

Students must wear academy-approved professional apparel and shoes. See the apparel policies in the Student Policies section for program specific requirements.

Holidays

The Salon Professional Academy is closed for the following holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Maple Leaf Oktoberfest Parade (typically end of September/beginning of October)
- Thanksgiving Day
- Black Friday
- Christmas Eve
- Christmas Day

Graduation

Graduates earn a diploma.

Academic Information

Graduation Requirements

A grade average of 85% is required for graduation from the Cosmetology and Esthetics programs. A grade average of 75% is required for graduation from the Massage Therapy program. Both theory and practical work is considered important.

The following are required for graduation from all programs:

- Completion of State and Academy required number of hours
- Completion of all assignments and tests
- Completion of weekly project sheets and weekly grade sheets
- 85% attendance and an 85% grade average (Cosmetology and Esthetics programs)
- 85% attendance and a 75% grade average (Massage Therapy Program)
- Payment of all tuition, fees, and over-contract charges or arrangements under a payment policy.
- Massage Therapy students must pass the Wisconsin State Licensure examination prior to graduation.

Clock hour

A clock hour is a unit of instruction which spans 60 minutes of (real) clock time. The Salon Professional Academy reports to the State of Wisconsin Department of Safety and Professional Services in clock hours. Attendance records are maintained through the computer system.

Grades

The Salon Professional Academy uses a 100-point grading scale:

- 85-100% is passing and 0-84.99% is not passing for the Cosmetology and Esthetics programs;
- 75-100% is passing and 0-74.99% is not passing for the Massage Therapy program.

Grades are given for classroom work, projects, and styling area performance.

Inadequate Grades

When a student is weak in one or more areas of study or skill, the educators will determine a deadline for the student to complete the work satisfactorily. The student will be informed immediately after a grading period how a deficiency can be corrected. The student will be advised during the grading period if grades are below standard.

Academic Warning/Probation

If a student is not at an 85% attendance average and 85% grade average for Cosmetology and Esthetics or 85% attendance average and 75% grade average for Massage Therapy at the end of each payment period, the student may be placed on Academic Warning or Academic Probation in order to raise the grade average and/or improve the attendance average. The student will be considered to be making academic progress during this

probation. Details of Academic Warning or Probation can be found in the Satisfactory Academic Progress Policy.

Suspension

Students may be suspended for absence, tardiness, or inappropriate behavior. If a student is suspended, the student will be advised of the problem and what the student must do to correct the problem. It is the intent of the Academy to prepare students to be professionals in a career. If a student is not so inclined and has limited likelihood of success in this career, it is the responsibility of the Academy to inform the student and to tell the student how deficiencies can be corrected.

Termination

The Student's enrollment may be terminated by the Academy for failure to meet any of the policies including, but not limited to, insufficient progress, nonpayment of tuition, or failure to comply with rules or policies. In the case of termination by the Academy, the student will receive a refund according to the Institutional Refund Policy.

Transcript Policy

A student who withdraws or is terminated from the Academy may request transcripts from a Director in writing or by phone. Official transcripts may take up to three days to process. Official transcripts will be released only after the student has completed payment of all tuition, fees, and over-contract charges or made arrangements under a payment policy. There is no fee charged for transcripts.

Unofficial transcripts can be obtained by contacting a Director in writing or by phone. Not all institutions accept unofficial transcripts. Check with the receiving institution to determine whether it will accept unofficial transcripts.

Terms of Re-entry: Extenuating Circumstances

A student who must withdraw temporarily may re-enter the school under the following conditions: 1) the student had satisfactory progress both academically and in attendance when the temporary withdrawal began; 2) the student had extraordinary personal circumstances that made academic progress or attendance extremely difficult, and/or the student, or the student's family member, required medical attention that required the student to temporarily withdraw. Under any one or combination of these conditions, the student will be re-admitted without prejudice.

Terms of Re-entry: After Termination Due to Unsatisfactory Progress

A student who wishes to re-enroll in the Academy after being terminated for unsatisfactory progress will be required to provide proof of ability to meet the Satisfactory Academic Progress policy prior to re-admittance.

If a student was terminated from the program due to poor attendance, the student will be required to provide proof of acceptable attendance prior to re-enrolling. Examples of acceptable proof include attendance history at place of employment or through volunteer

work. If a student was terminated from the program due to failure to maintain an 85% grade average for Cosmetology and Esthetics or a 75% grade average for Massage Therapy, the student must attend a course on student success or learning strategies prior to re-enrolling. Course recommendations can be obtained through the Director of Education. The student will be responsible for all costs associated with the course.

Each student will be evaluated on an individual basis by a Director who will inform the student of acceptable forms of proof and requirements for re-admittance.

Payment Policy

A student who is no longer able to abide by the payment schedule as agreed in his or her contract may, in writing, request a meeting with the Owner/Director. The student will present his or her financial situation and payment abilities to the Owner/Director. The student and the Owner/Director will review the information presented by the student, and together they will develop arrangements as to future payments. These arrangements will be signed by both the student and the Owner/Director with a copy made for the student and the original to be placed in the student's file.

Complaint Procedure

Students with complaints should submit a signed complaint in writing to the Director of Education. The Director will review the complaint and notify the student as to how the issue will be resolved. If the student is not satisfied with the proposed resolution, the issue will be forwarded to the Owner/Director. The Owner/Director will communicate with the student as to how the issues will be resolved. A copy of The Salon Professional Academy's Complaint Form is available at the Academy and may be obtained by contacting Penny Nelson, Director of Education.

Complaint Procedure- State of Wisconsin

The Salon Professional Academy is regulated by the Wisconsin Department of Safety and Professional Services. If a student does not feel that the school has properly addressed a concern, the student may consider filing a complaint with the State. Complaint forms can be obtained on the State's website at <http://dsps.wi.gov/Pages?selfservice/fileacomplait.aspx> or by contacting:

**Wisconsin Department of Safety and Professional Services
P.O. Box 8935
Madison, WI 53708-8935
(608) 266-2112
<http://dsps.wi.gov/Home>**

Student Complaint/Grievance Procedure- ACCSC

Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints considered by the

Commission must be in written form with permission from the complainant(s) for the Commission to forward a copy of the complaint to the school for a response. The complainant(s) will be kept informed as to the status of the complaint, as well as, the final resolution by the Commission. Please direct all inquiries to:

Accrediting Commission of Career Schools and Colleges
2101 Wilson Blvd. / Suite 302
Arlington, VA 22201
(703) 247-4212
www.acsc.org

A copy of the Commission's Complaint Form is available at the school and may be obtained by contacting Penny Nelson, Director of Education.

Licensing Requirements:

- To become licensed in **cosmetology** in Wisconsin, students must complete 1550 hours of approved training, graduate from an approved school, and pass the state board exams.
- To become licensed in **esthetics** in Wisconsin, students must complete 450 hours of approved training, graduate from an approved school, and pass the state board exams.
- To become licensed in **Massage Therapy** in Wisconsin, students must complete 600 hours of approved training, graduate from an approved school, and pass the National Certification for Massage Therapy and Bodywork exam.

Non-discrimination

The Salon Professional Academy is in compliance with Title IX of the Education Amendments of 1972 and the State of Wisconsin to the extent that no person shall, on the basis of race, age, sex, gender, sexual orientation, religion, color, citizenship, national origin, or ethnic origin, be excluded from participation in, denied the benefits of, or be subjected to discrimination under any educational program or activity nor shall there be any discrimination in the enrollment of students.

Progress Records

The Salon Professional Academy is required to maintain student records for a minimum of five years for Cosmetology and Esthetics and six years for Massage Therapy. Electronic copies are in our database system (SMART).

Charges & Fees Schedule

TUTION CHARGES	
Cosmetology	
Cosmetology Tuition	\$19,900.00
Cosmetology Application Fee	\$150.00
Cosmetology Kit & Textbooks	\$2,700.00
Cosmetology Hourly Fee	\$11.06/hour
Cosmetology Over Contract Fee (charged per hour)	\$25.00/hour
Cosmetology + MUD (1884)	
Cosmetology + MUD (1884) Tuition	\$21,580.00
Cosmetology + MUD (1884) Application Fee	\$150.00
Cosmetology + MUD (1884) Kit and Textbooks	\$4,140.00
Cosmetology + MUD (1884) Hourly Fee	\$11.45/hour
Cosmetology + MUD (1884) Over Contract Fee (charged per hour)	\$25.00
Massage Therapy	
Massage Therapy Tuition	\$11,250.00
Massage Therapy Application Fee	\$100.00
Massage Therapy Kit & Textbooks	\$2,200.00
Massage Therapy Hourly Fee	\$15.00/hour
Massage Therapy Over Contract Fee (charged per hour)	\$50.00/hour
Esthetics	
Esthetics Tuition	\$9,200.00

Esthetics Application Fee	\$150.00
Esthetics Kit & Textbooks	\$2,600.00
Esthetics Hourly Fee	\$15.33/hour
Esthetics Over Contract Fee (charged per hour)	\$32.00/hour

All Programs

Late tuition payment fee	\$10.00
Drop/Withdrawal Fee	\$150.00

REPLACEMENT ITEMS: ALL PROGRAMS

New Name Tag	\$10.00	American Business Diversity
TSPA Tote Bag	\$10.00	

REPLACEMENT ITEMS: COSMETOLOGY

<i>Textbooks:</i>		
Salon Fundamentals Cosmetology Textbook Set: Text Book: ISBN 0-615-11288-9 Preparation for Licensure Exam: ISBN 0-9724338-1-3 Study Guide: ISBN 00-9701177-0-1	\$142.80	Pivot Point
Jump Journal	\$26.25	Salon Development Corporation
<i>Additional Items:</i>		
Sam Villa Kit (includes: Sleekr (Flat Iron), Razor, 10 Pack blades, Blow dryer, SV 6 pack clips, Thermal Round Brush 1", Thermal Round Brush 1.5", Thermal Round Brush 2", Paddle Brush, Styling Brush, 9 Row Brush, 8 Piece Comb set, Brush cleaner)	\$1,221.05	Salon Centric
3/4" Curling Iron	\$30.40	Salon Centric

1" Curling Iron	\$30.40	Salon Centric
Clippers (Essential Combo)	\$54.08	Salon Centric
Shears (Silk Cut Combo)	\$57.23	Salon Centric
Bioelements Student Kit	\$48.30	Salon Centric
Redken Travel Products	\$72.56	Salon Centric
Mani/Pedi Set	\$9.96	Salon Centric
Large Nail Clipper	\$0.69	Salon Centric
MUD Makeup Kit	\$79.59	MUD
Noel Asmar Uniform/Embroidered	\$94.50	Noel Asmar
Two t-shirts and clips	\$21.00	
Bag	\$15.50	

REPLACEMENT ITEMS: MANNEQUINS

Mannequins	\$238.88 (five)	Salon Centric
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REPLACEMENT ITEMS: COSMETOLOGY + MUD (1884)

<i>Textbooks:</i>		
Salon Fundamentals Cosmetology Textbook Set: Text Book: ISBN 0-615-11288-9 Preparation for Licensure Exam: ISBN 0-9724338-1-3 Study Guide: ISBN 00-9701177-0-1	\$142.80	Pivot Point
Jump Journal	\$26.26	Salon Development Corporation
<i>Additional Items:</i>		
Sam Villa Kit (includes: Sleekr (Flat Iron), Razor, 10 Pack blades, Blow dryer, SV 6 pack clips, Thermal Round Brush 1", Thermal Round Brush 1.5", Thermal Round Brush 2", Paddle Brush, Styling Brush, 9 Row Brush, 8 Piece Comb set, Brush cleaner)	\$1,221.05	Salon Centric
3/4" Curling Iron	\$30.40	Salon Centric
1" Curling Iron	\$30.40	Salon Centric
Clippers (Essential Combo)	\$54.08	Salon Centric
Shears (Silk Cut Combo)	\$57.23	Salon Centric
Bioelements Student Kit	\$48.30	Salon Centric

Redken Travel Products	\$72.56	Salon Centric
Mani/Pedi Set	\$9.96	Salon Centric
Large Nail Clipper	\$0.69	Salon Centric
MUD Makeup Kit	\$79.59	MUD
MUD Makeup Kit	\$1363.95	MUD
Mannequins	191.10 (four)	
Noel Asmar Uniform/Embroidered	\$94.50	Noel Asmar
2 t-shirts and clips	\$21.00	
Bag	\$15.75	

REPLACEMENT ITEMS: ESTHETICS

<i>Textbooks:</i>		
Salon Fundamentals Esthetician Textbook Set: Textbook: ISBN 978-0-9742723-1-3 Study Guide: ISBN 978-0-9742723-7-5 Exam Preparation: ISBN 978-0-9742723-6-8	\$190.79	Pivot Point
Jump Journal	\$26.25	Salon Development Corporation
<i>Additional Items:</i>		
Bioelements Esthetician Student Kit	\$346.50	Salon Centric
MUD Makeup kit	\$1363.95	MUD
Mannequin	30.08	Salon Centric
Noel Asmar Uniform/Embroidered	\$94.50	Noel Asmar
2 t-shirts	\$21.00	

REPLACEMENT ITEMS: MASSAGE THERAPY

<i>Textbooks:</i>		
Mosby's Essential Sciences for Therapeutic Massage ISBN: 978-0323077439	\$81.92	
Textbook: Mosby's Fundamentals of Therapeutic Massage ISBN: 978-0323077408	\$100.75	

Textbook Set: Trail Guide to the Body (Textbook, Workbook and Flash Cards) Set: ISBN 978-0-9826634-8-6 Textbook: ISBN 978-0-9826634-0-0 Student Workbook: ISBN: 978-0-9826634-1-7	\$127.31	
Mosby's Pathology for Massage Therapists ISBN 978-0323084727	\$88.56	
Review of Therapeutic Massage and Bodywork Exams ISBN 978-1605477121	\$60.87	
Over the Top and Massage Therapist Tracker	\$27.69	
<i>Additional Items:</i>		
Ultimate Business Starter Package	\$840.67	Massage Warehouse
Earthlite Flannel Sheet Set	\$172.76 (four)	Massage Warehouse
Oils/Lotions/Creams	\$110.78	Massage Warehouse
Bolster Black #220119202	\$32.78	Massage Warehouse
Blanket	\$17.05	Massage Warehouse
Uniform	\$99.70	Noel Asmar
ROOM & BOARD & OTHER EXPENSES		
Room & Board- dependent student (lives at home)	\$438/ month	
Room & Board for all others	\$866/month	
Personal Expenses	\$259/month	
Transportation	\$167/month	
Student may be responsible for tax and required shipping charges. Item prices are subject to change without notice.		

Programs of Study

Cosmetology Course Information & Program Disclosures

Program Length: 1800 hours, 34 hours/week, approximately 57 weeks or 13 months

Please note that Wisconsin requires 1550 hours of training. Our training is 1800 hours.

Type of Charge	Cost
Application Fee	\$150.00
Tuition	\$19,900.00
Total Estimated cost for books and supplies	\$2,700.00
Total Annual Room and Board Charges for Living on Campus	N/A- Campus Housing is Not Available
Total Cost of Tuition and Required fees for Program to be completed in Normal Time	\$22,750.00

If the Student is not eligible or will not receive funds from the federal government and/or any third party financial institution or grant or scholarship agency, the Student must make a down payment of \$4,520.00 at least 30 days before classes begin. Thereafter, the Student must pay \$1,390.77 per month, beginning on the first day of classes, with remaining payments due on the first day of each subsequent month, until the Unpaid Total Cost of Tuition and Fees is satisfied in full.

The Student must sign a Retail Installment Agreement setting forth the Truth-in-Lending provisions required by law.

We accept cash, check or Visa, MasterCard, Discover or money order for any payment.

Gainful Employment Program Disclosure Information

OPE ID#	041577
U.S. Department of Labor's Standard Occupational Classification (SOC) Code:	39-5012.00
U.S. Department of Education CIP for Program:	12.0401
O*Net Link to Access SOC Codes:	http://www.onetonline.org/link/summary/39-5012.00
Credential Level	Undergraduate Certificate
Time Frame	July 1, 2014 to June 30, 2015

Program Completion in normal time:

Total number of students who began enrollment between July 1, 2014 and June 30, 2015	47
Total number of students who began enrollment between July 1, 2014 and June 30, 2015 who received Title IV aid at any point for attendance in the program	44
Number of students who began enrollment between July 1, 2014 and June 30, 2015 who completed the program in normal time	23
Percentage of Title IV students who completed the program in 13 months	52%

Debt at program completion:

The median cumulative amount of debt (private, institutional, and federal student debt) for all Title IV students based on the 23 completers noted above	\$15,770
Applicable Interest Rate	4.45%
Based on the above information, the typical graduate pays	\$163/month in student loans

The total number of students enrolled in the program (both Title IV recipients and non-Title IV recipients) between July 1, 2016 and June 30, 2017	33
Of the 33 individuals noted above, the number who received Title IV or a private loan for enrollment in the program	30
Based on the above information, percentage of students who borrow money to attend this program	91%

Job Placement

This information is based on audit requirements of the reporting time frame which is 09/01/2014 to 08/31/2015. 81%, 29 of the 36 students who graduated reported finding jobs in the cosmetology field.

Earnings:

The median earnings most recently provided by the U.S. Department of Education for this program	\$18,121
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An alternate earnings appeal to the Department has not been submitted for this program.

Gainful Employment Disclosures

To help students make informed decisions regarding their programs of interest, The Salon Professional Academy is required by the U.S. Department of Education to provide additional information beyond a program description of an academic program that leads to gainful employment. The Salon Professional Academy offers information about the estimated cost of a program, median loan debt of students who completed the program, the completion rate and job placement. For more information about our Gainful Employment Disclosures, please go to our website at www.salonproacademy.com/program-disclosures.

Cosmetology Training

Our students are trained to find entry-level employment and be successful in a professional environment. We prepare students with the technical skills necessary to successfully gain licensure. Critical skills such as goal setting, communication, guest handling, and professionalism are also an integral part of the training program.

Cosmetology training at The Salon Professional Academy includes theory and practical instruction that prepares the student to perform hair, skin and nail services on the public. The school offers an 1800-hour training program in cosmetology that meets and exceeds Wisconsin state standards including the following:

Topic	Required Hours (State of WI)	Our Requirements (Exceed WI minimum)
Hygiene, grooming and personal development	10	10
Bacteriology, sterilization and sanitation	40	40
Haircutting, hair tapering (clipper cuts), razor cutting, hairstyling, curling, thermal waving, fingerwaving, roller setting, pincurl placement, blow drying, shampoos, scalp and hair treatments, conditioning, reconditioning, hair analysis, and care of hairpieces, wigs and wefts. Tools, equipment and implements	580	612
Hair straightening, hair relaxing, thermal hair straightening, blow outs, permanents, hair coloring, tinting, bleaching and chemistry	577	590
Shaving, beard and mustache shaping, trimming, superfluous hair removal, waxing, facials, facial massages, facial makeup, eyelashes, light therapy, basic principles of electricity and introduction to electrology	95	95
Manicuring, including artificial nails	35	35
Anatomy and physiology of the hair, skin, scalp and nails	50	50
Product knowledge, product use and sales, preparing and consulting with customer for services	30	45
Laws, rules, professional ethics and history of barbing and cosmetology	18	18
Individual student needs, industry trends and electives (e.g., recordkeeping, mathematics, communications, human relations, public relations, first aid, etc.)	115	305
TOTAL	1550	1800

Cosmetology Course Descriptions

- Hygiene/Grooming: The study of personal and public hygiene, visual poise and personality development.
- Bacteriology, Sterilization and Sanitation: The study of the different types of bacteria, as well as the infections that they cause. Different methods of sanitation and sterilization are discussed.
- Anatomy/Physiology: The study of the structure and science of the human body, including its systems.
- Chemistry: The study of the chemical properties of the substances involved in cosmetology, which includes the study of atoms, hair and skin structure and chemical substances applied to the hair.
- Electricity: The study of rays and currents in the field of cosmetology and their therapeutic use on the skin and scalp.
- Skin and Scalp Care: The study of basic dermatology and disorders of the skin and scalp. Trichology (the study of hair) is also covered.
- Hair Shaping: The study of techniques involved in hair design. Includes a working knowledge of cutting implements and trends, and cutting principles.
- Chemical Waving/Relaxing: The study of the chemistry involved in waving and relaxing, as well as its reaction on the different types of hair. The physical applications and manipulations involved in these procedures are also covered.
- Chromotology/Hair Coloring: The study of the chemistry involved in hair coloring, including types of tints and lighteners as well as their application.
- Wigs and Hairpieces: The study of the various classifications of wigs and hairpieces, such as their care, styling and maintenance.
- Manicures and Pedicures: The study of nail structure and growth along with the diseases of nails. This includes the study nail enhancements. Also included is creative artistry as well as the techniques of a manicure and pedicure.
- Facials and Cosmetic Use: The study of facial manipulation masks and packs make-up use and application, and superfluous hair removal.
- Laws: The study of Wisconsin state laws regarding all aspects of the field of cosmetology, including licensing, salon ownership and salon management.
- Hair Products: The study of current products on the market for skin and scalp care.
- Business Principles of Salon Management: The study of salon operations, ownership, inventory control, advertising and other practices involved in managing a salon.

1800 Hour Cosmetology Schedule: (Subject to change)

Foundations weeks 1 – 10 / Average 34 Hours per Week

E/O Monday	8:00 a.m. – 4:30 p.m.
Tuesday – Thursday	8:00 a.m. – 4:30 p.m.
Friday	8:30 p.m.—3:00 p.m.

After Foundations, your education will move to the salon floor. We offer a variety of schedules allowing you to experience training in this dynamic and ever changing atmosphere. We will try to accommodate your request, but schedules are created by availability. No classes are held on Sunday.

Schedule A 341 – 1800 or 1884 hrs. / Average 34 Hours per Week

E/O Monday	8:00 a.m. – 4:30 p.m.
Tuesday – Thursday	8:00 a.m. – 4:30 p.m.
Saturday	8:30 a.m. – 2:30 p.m.

Schedule B 341 – 1800 or 1884 hrs. / Average 34 Hours per Week

E/O Monday	8:00 a.m. – 4:30 p.m.
Tuesday	8:00 a.m. – 4:30 p.m.
Wednesday & Thursday	11:30 a.m. – 8:00 p.m.
Friday	8:30 a.m. – 3:00 p.m. OR
E/O Friday & Saturday	8:30 a.m. – 3:00 p.m./8:30 a.m. – 2:30 p.m.

Schedule C 341 – 1800 or 1884 hrs. / Average 34 Hours per Week

***Must choose 1 evening schedule 11:30 p.m. - 8:00 p.m. on either Wednesday or Thursday**

E/O Monday	8:00 a.m. – 4:30 p.m.
Tuesday	8:00 a.m. – 4:30 p.m.
Wednesday	8:00 a.m. – 4:30 p.m. OR 11:30 a.m. – 8:00 p.m.
Thursday	8:00 a.m. – 4:30 p.m. OR 11:30 a.m. – 8:00 p.m.
E/O Friday & Saturday	8:30 a.m. – 3:00 p.m./8:30 a.m. – 2:30 p.m.

A student will be able to take vacation only if they are at least at 85 % of attendance and student academic progress.

1800 Hour Program Class Start date:	1800 Hour Program Graduation date: (Full Time)
July 16, 2018	August 17, 2019
September 10, 2018	October 12, 2019
November 12, 2018	December 16, 2019

Cosmetology + MUD Course Information & Program Disclosures

Program Length: **1884 hours**, 34 hours/week, approximately 60 weeks or 14 months

Please note that Wisconsin requires 1550 hours of training, and MUD requires 84 hours of training. Our training is 1884 hours.

Type of Charge	Cost
Application Fee	\$150.00
Tuition	\$21,580.00
Total Estimated cost for books and supplies	\$4,140.00
Total Annual Room and Board Charges for Living on Campus	N/A- Campus Housing is Not Available
Total Cost of Tuition and Required fees for Program to be completed in Normal Time	\$25,870.00

If the Student is not eligible or will not receive funds from the federal government and/or any third party financial institution or grant or scholarship agency, the Student must make a down payment of \$5,144.00 at least 30 days before classes begin. Thereafter, the Student must pay \$1,469.71 per month, beginning on the first day of classes, with remaining payments due on the first day of each subsequent month, until the Unpaid Total Cost of Tuition and Fees is satisfied in full.

The Student must sign a Retail Installment Agreement setting forth the Truth-in-Lending provisions required by law.

We accept cash, check or Visa, MasterCard, Discover or money order for any payment.

Gainful Employment Program Disclosure Information

OPE ID#	041577
U.S. Department of Labor's Standard Occupational Classification (SOC) Code:	39-5012.00
U.S. Department of Education CIP for Program:	12.0401
O*Net Link to Access SOC Codes:	http://www.onetonline.org/link/summary/39-5012.00
Credential Level	Undergraduate Certificate
Time Frame	July 1, 2014 to June 30, 2015

Program Completion in Normal Time:

Normal time in months to complete the program: 14 months

Less than 10 students completed this program between July 1, 2014, and June 30, 2015.

In order to protect the privacy of students in this program, this information will not be disclosed.

Debt at Program Completion:

Less than 10 students completed this program between July 1, 2014, and June 30, 2015.

In order to protect the privacy of students in this program, this information will not be disclosed.

Job Placement:

Less than 10 students completed this program between July 1, 2014, and June 30, 2015.

In order to protect the privacy of students in this program, this information will not be disclosed.

Gainful Employment Disclosures

To help students make informed decisions regarding their programs of interest, The Salon Professional Academy is required by the U.S. Department of Education to provide additional information beyond a program description of an academic program that leads to gainful employment. The Salon Professional Academy offers information about the estimated cost of a program, median loan debt of students who completed the program, the completion rate and job placement. For more information about our Gainful Employment Disclosures, please go to our website at www.salonproacademy.com/program-disclosures.

Cosmetology Training + MUD Beauty Essentials (1884 Hours)

Our students are trained to find entry-level employment and be successful in a professional environment. We prepare students with the technical skills necessary to successfully gain licensure. Critical skills such as goal setting, communication, guest handling, and professionalism are also an integral part of the training program.

Program Length: 1884 hours, 34 hours/week, approximately 60 weeks or 14 months

Cosmetology training at The Salon Professional Academy includes theory and practical instruction that prepares the student to perform hair, skin and nail services on the public. The school offers an 1800-hour training program in cosmetology that meets and exceeds Wisconsin state standards plus 84 hours of the MUD Beauty Essentials course which includes the following:

Topic	Required Hours(State Of WI)	Our Requirements (Exceed WI minimum)
Hygiene, grooming and personal development	10	10
Bacteriology, sterilization and sanitation	40	40
Haircutting, hair tapering (clipper cuts), razor cutting, hairstyling, curling, thermal waving, fingerwaving, roller setting, pincurl placement, blow drying, shampoos, scalp and hair treatments, conditioning, reconditioning, hair analysis, and care of hairpieces, wigs and wefts	580	612
Hair straightening, hair relaxing, thermal hair straightening, blow outs, permanents, hair coloring, tinting, bleaching and chemistry	577	590
Shaving, beard and mustache shaping, trimming, superfluous hair removal, waxing, facials, facial massages, facial makeup, eyelashes, light therapy, basic principles of electricity and introduction to electrology	95	95
Manicuring, including artificial nails	35	35
Anatomy and physiology of the hair, skin, scalp and nails	50	50
Product knowledge, product use and sales, preparing and consulting with customer for services	30	45
Laws, rules, professional ethics and history of barbing and cosmetology	18	18
Individual student needs, industry trends and electives (e.g., recordkeeping, mathematics, communications, human relations, public relations, first aid, etc.)	115	305
MUD Beauty Essentials	0	84
TOTAL	1550	1884

Cosmetology + MUD Course Descriptions

- Hygiene/Grooming: The study of personal and public hygiene, visual poise and personality development.
- Bacteriology, Sterilization and Sanitation: The study of the different types of bacteria, as well as the infections that they cause. Different methods of sanitation and sterilization are discussed.
- Anatomy/Physiology: The study of the structure and science of the human body, including its systems.
- Chemistry: The study of the chemical properties of the substances involved in cosmetology, which includes the study of atoms, hair and skin structure and chemical substances applied to the hair.
- Electricity: The study of rays and currents in the field of cosmetology and their therapeutic use on the skin and scalp.
- Skin and Scalp Care: The study of basic dermatology and disorders of the skin and scalp. Trichology (the study of hair) is also covered.
- Hair Shaping: The study of techniques involved in hair design. Includes a working knowledge of cutting implements and trends, and cutting principles.
- Chemical Waving/Relaxing: The study of the chemistry involved in waving and relaxing, as well as its reaction on the different types of hair. The physical applications and manipulations involved in these procedures are also covered.
- Chromotology/Hair Coloring: The study of the chemistry involved in hair coloring, including types of tints and lighteners as well as their application.
- Wigs and Hairpieces: The study of the various classifications of wigs and hairpieces, such as their care, styling and maintenance.
- Manicures and Pedicures: The study of nail structure and growth along with the diseases of nails. This includes the study of the application of sculptured nails and tips. Also included is creative artistry as well as the techniques of a manicure and pedicure.
- Facials and Cosmetic Use: The study of facial manipulation masks and packs make-up use and application, and superfluous hair removal.
- Laws: The study of Wisconsin state laws regarding all aspects of the field of cosmetology, including licensing, salon ownership and salon management.
- Hair Products: The study of current products on the market for skin and scalp care.
- Business Principles of Salon Management: The study of salon operations, ownership, inventory control, advertising and other practices involved in managing a salon.
- The MUD Beauty Essentials course is designed as an introduction to beauty make-up. The study of facial analysis, base matching and application, correction, contours, and highlights, and focus on eyes and lips. The course finishes with complete make-up applications ranging from one hundred percent corrective to natural make-up.

1884 Hour Cosmetology + MUD Schedule: (Subject to change)

Foundations weeks 1 – 10 / Average 34 Hours per Week

E/O Monday	8:00 a.m. – 4:30 p.m.
Tuesday – Thursday	8:00 a.m. – 4:30 p.m.
Friday	8:30 p.m.—3:00 p.m.

After Foundations, your education will move to the salon floor. We offer a variety of schedules allowing you to experience training in this dynamic and ever changing atmosphere. We will try to accommodate your request, but schedules are created by availability. No classes are held on Sunday.

Schedule A 341 – 1800 or 1884 hrs. / Average 34 Hours per Week

E/O Monday	8:00 a.m. – 4:30 p.m.
Tuesday – Thursday	8:00 a.m. – 4:30 p.m.
Saturday	8:30 a.m. – 2:30 p.m.

Schedule B 341 – 1800 or 1884 hrs. / Average 34 Hours per Week

E/O Monday	8:00 a.m. – 4:30 p.m.
Tuesday	8:00 a.m. – 4:30 p.m.
Wednesday & Thursday	11:30 a.m. – 8:00 p.m.
Friday	8:30 a.m. – 3:00 p.m. OR
E/O Friday & Saturday	8:30 a.m. – 3:00 p.m./8:30 a.m. – 2:30 p.m.

Schedule C 341 – 1800 or 1884 hrs. / Average 34 Hours per Week

***Must choose 1 evening schedule 11:30 p.m. - 8:00 p.m. on either Wednesday or Thursday**

E/O Monday	8:00 a.m. – 4:30 p.m.
Tuesday	8:00 a.m. – 4:30 p.m.
Wednesday	8:00 a.m. – 4:30 p.m. OR 11:30 a.m. – 8:00 p.m.
Thursday	8:00 a.m. – 4:30 p.m. OR 11:30 a.m. – 8:00 p.m.
E/O Friday & Saturday	8:30 a.m. – 3:00 p.m./8:30 a.m. – 2:30 p.m.

A student will be able to take vacation only if they are at least at 85 % of attendance and student academic progress.

1884 Hour Program Class Start date:	1884 Hour Program Graduation date: (Full Time)
July 16, 2018	September 7, 2019
September 10, 2018	November 2, 2019
November 12, 2018	January 9, 2020

Esthetics Course & Program Disclosures

Program Length: **600 hours**, 33.5 hours/week, approximately 18 weeks or 4.5 months

Please note that Wisconsin requires 450 hours. Our training is 600 hours.

Type of Charge	Cost
Application Fee	\$150.00
Tuition	\$9,200.00
Total Estimated cost for books and supplies	\$2,600.00
Total Annual Room and Board Charges for Living on Campus	N/A- Campus Housing is Not Available
Total Cost of Tuition and Required fees for Program to be completed in Normal Time	\$11,950.00

If the Student is not eligible or will not receive funds from the federal government and/or any third party financial institution or grant or scholarship agency, the Student must make a down payment of \$2,360.00 at least 30 days before classes begin. Thereafter, the Student must pay \$1,888.00 per month, beginning on the first day of classes, with remaining payments due on the first day of each subsequent month, until the Unpaid Total Cost of Tuition and Fees is satisfied in full.

The Student must sign a Retail Installment Agreement setting forth the Truth-in-Lending provisions required by law.

We accept cash, check or Visa, MasterCard, Discover or money order for any payment.

Gainful Employment Program Disclosure Information

OPE ID#	041577
U.S. Department of Labor's Standard Occupational Classification (SOC) Code:	39-5090.00
U.S. Department of Education CIP for Program:	12.0409
O*Net Link to Access SOC Codes:	http://www.onetonline.org/link/summary/39-5090.00
Credential Level	Undergraduate Certificate
Time Frame	July 1, 2015 to June 30, 2016

Program Completion in normal time:

Total number of students who began enrollment between July 1, 2015, and June 30, 2016	11
Total number of students who began enrollment between July 1, 2015, and June 30, 2016, who received Title IV aid at any point for attendance in the program	10
Number of students who began enrollment between July 1, 2015, and June 30, 2016, who completed the program in normal time	11
Percentage of Title IV students who completed the program in 5 months	100%

Debt at program completion:

The median cumulative amount of debt (private, institutional, and federal student debt) for all Title IV students based on the 10 completers noted above	\$8,121
Applicable Interest Rate	4.45%
Based on the above information, the typical graduate pays	\$83/month in student loans

The total number of students enrolled in the program (both Title IV recipients and non-Title IV recipients) between July 1, 2016 and June 30, 2017	10
Of the 10 individuals noted above, the number who received Title IV or a private loan for enrollment in the program	9
Based on the above information, percentage of students who borrow money to attend this program	91%

Job Placement

This information is based on audit requirements of the reporting time frame which is 09/01/2015 to 08/31/2016. 55%, six of the eleven students who graduated reported finding jobs in the esthetics field.

Earnings:

The median earnings most recently provided by the U.S. Department of Education for this program	\$21,984
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An alternate earnings appeal to the Department has not been submitted for this program.

Gainful Employment Disclosures

To help students make informed decisions regarding their programs of interest, The Salon Professional Academy is required by the U.S. Department of Education to provide additional information beyond a program description of an academic program that leads to gainful employment. The Salon Professional Academy offers information about the estimated cost of a program, median loan debt of students who completed the program, the completion rate and job placement. For more information about our Gainful Employment Disclosures, please go to our website at www.salonproacademy.com/program-disclosures.

Esthetics Schedule: (Subject to change)

Weeks 1 – 7

Monday & Tuesday	8:00 a.m. – 3:30 p.m.
Wednesday & Thursday	8:00 a.m. – 3:15 p.m.
Friday	8:30 a.m. – 3:00 p.m.

Weeks 8 – 18

Monday & Tuesday	8:00 a.m. – 3:30 p.m.
Wednesday & Thursday	12:45 p.m. – 8:00 p.m.
E/O Friday	8:30 a.m. – 3:00 p.m.
E/O Saturday	8:30 a.m. – 2:30 p.m.

Esthetics Class Start Dates	Esthetics Class Graduation Dates
July 16, 2018	November 20, 2018
December 10, 2018	April 18, 2019

Esthetics Training

Our students are trained to find entry-level employment and be successful in a professional environment. We prepare students with the technical skills necessary to successfully gain licensure. Critical skills such as goal setting, communication, guest handling, and professionalism are also an integral part of the training program.

Esthetics training at The Salon Professional Academy includes theory and practical instruction that prepares the student to perform Esthetics (skin care and makeup) services on the public. The school offers a 600-hour training program in Esthetics that meets and exceeds Wisconsin state standards including the following:

Topic	Required Hours (State of WI)	Our Requirements (Exceed WI minimums)
Introduction, law and code, bookkeeping, business management, history and ethics	26	26
Safety, sanitation and sterilization	50	60
Anatomy and physiology	30	40
Chemistry, treatments and process	24	24
Treatment – product and techniques	128	148
Electricity, machines and equipment	45	55
Makeup and color analysis	32	32
Individual student needs and electives	115	215
TOTAL	450	600

Esthetics Course Descriptions

- Skin Care History & Opportunities: An introduction to Skin Care History as well as an introduction to Skin Care Career Opportunities.
- Professional Image: An introduction to Professional Image, Personal Hygiene, Physical Presentation, Ethics and Time Management.
- Sanitation & Disinfection: The study of bacteria types and classifications as well as blood related diseases. The study of types of disinfectants and universal precautions.
- Anatomy & Physiology: An introduction to anatomy, physiology, cell growth, tissues, and main body systems.
- Chemistry for Estheticians: An introduction to chemistry, properties of matter and its structure as well as the pH scale.
- Basics of Electricity: The study and nature of electricity, electrotherapy and light therapy.
- Physiology & Histology of the Skin: An introduction to functions, structure, and anatomy of layers and glands of the skin, skin color, collagen, elasticity, aging, and sun damage and protection.
- Skin Disorders and Diseases: Common skin conditions and disorders, types of lesions and acne.
- Skin Analysis: Skin types and conditions, performing a skin analysis, treatment contra indicators.
- Product Selection & Ingredients: An introduction to basic products, product formulation and home care, including retail sales.
- The Treatment Room: Professional presentation, equipment, supplies, products and sanitation procedures.
- Massage: An introduction to the benefits of massage, different types of massage, contraindication for massage, and massage movements.
- Basic Facial & Treatments: An introduction to the benefits of facial, key elements of a facial, facial products, philosophies & methods. Also includes procedures, mini facials, treatments and men's facials.
- Machines: An introduction to electrotherapy, skin care machines and other electrical tools and machine contraindications.
- Hair Removal: Methods of temporary and permanent hair removal, hair growth and characteristics
- Advanced Esthetics: Topics include advanced ingredients, antioxidants, peels, aromatherapy, spa body treatments and clinical skin care procedures.
- Make-up: An introduction to product chemistry and assessing the client's needs and preferences to include color theory, basic makeup application, corrective makeup, false eyelashes, corrective techniques, and retail sales.
- Laws: The study of Wisconsin state laws regarding all aspects of the field of cosmetology, including licensing, salon ownership and salon management.

Massage Therapy Course

Program Length: **750 hours**, 30 hours/week, approximately 25 weeks or 6 months

Please note that Wisconsin requires 600 hours. Our training is 750 hours.

Type of Charge	Cost
Application Fee	\$100.00
Tuition	\$11,250.00
Total Estimated cost for books and supplies	\$2,200.00
Total Annual Room and Board Charges for Living on Campus	N/A- Campus Housing is Not Available
Total Cost of Tuition and Required fees for Program to be completed in Normal Time	\$13,550.00

If the Student is not eligible or will not receive funds from the federal government and/or any third party financial institution or grant or scholarship agency, the Student must make a down payment of \$2,690.00 at least 30 days before classes begin. Thereafter, the Student must pay \$1,793.33 per month, beginning on the first day of classes, with remaining payments due on the first day of each subsequent month, until the Unpaid Total Cost of Tuition and Fees is satisfied in full.

The Student must sign a Retail Installment Agreement setting forth the Truth-in-Lending provisions required by law.

We accept cash, check or Visa, MasterCard, Discover or money order for any payment.

Additional Program Disclosure Information

Gainful Employment Program Disclosure Information

OPE ID#	041577
U.S. Department of Labor's Standard Occupational Classification (SOC) Code:	31-9011.00
U.S. Department of Education CIP for Program:	51.3501
O*Net Link to Access SOC Codes:	http://www.onetonline.org/link/summary/31-9011.00
Credential Level	Undergraduate Certificate
Time Frame	July 1, 2015 to June 30, 2016

Debt at Program Completion:

Less than 10 students completed this program between July 1, 2015, and June 30, 2016. In order to protect the privacy of students in this program, this information will not be disclosed.

Program Completion in Normal Time:

Normal time in months to complete the program: 6 months

Less than 10 students completed this program between July 1, 2015 and June 30, 2016. In order to protect the privacy of students in this program, this information will not be disclosed.

Job Placement:

This information is based on audit requirements of the reporting time frame which is 07/01/2015 to 06/30/2016. 100%, three of the three students who graduated reported finding jobs in the massage therapy field.

Gainful Employment Disclosures

To help students make informed decisions regarding their programs of interest, The Salon Professional Academy is required by the U.S. Department of Education to provide additional information beyond a program description of an academic program that leads to gainful employment. The Salon Professional Academy offers information about the estimated cost of a program, median loan debt of students who completed the program, the completion rate and job placement. For more information about our Gainful Employment Disclosures, please go to our website at www.salonproacademy.com/program-disclosures.

Massage Therapy Schedule: (Subject to change)

Monday - Friday 8:00 a.m. - 3:30 p.m.

Massage Class Start Date	Massage Contract Graduation Date
November 5, 2018	May 6, 2019

Massage Therapy Training

Our students are trained to find entry-level employment and be successful in a professional environment. We prepare students with the technical skills necessary to successfully gain licensure. Critical skills such as goal setting, communication, guest handling, and professionalism are also an integral part of the training program.

Massage Therapy training at The Salon Professional Academy includes theory and practical instruction that prepares the student to perform Massage Therapy services on the public. The school offers a 750-hour training program in Massage Therapy that meets and exceeds Wisconsin state standards including the following:

Topic	Required Hours (State of WI)	Our Requirements (Exceed WI minimums)
Anatomy, physiology, pathology and kinesiology	125	175
Business, laws and ethics	50	50
Massage therapy theory, technique and practice	300	375
Student clinic	20	20
Adult cardiopulmonary resuscitation (CPR) and first aid	5	5
Individual student needs, industry trends and electives	100	125
TOTAL	600	750

Massage Therapy Course Descriptions

- Massage Therapy History & Opportunities: An introduction to Massage Therapy History as well as an introduction to Massage Therapy career opportunities.
- Professional Image: An introduction to Professional Image, Personal Hygiene, Physical Presentation, Ethics and Time Management.
- Swedish Massage: Hands-on training in knowledge and skills necessary to perform a full body Swedish massage.
- Deep Tissue Massage: Hands-on training in knowledge and skills necessary to perform a deep tissue massage.
- CPR & First Aid: An introduction to performing adult cardiopulmonary resuscitation and first aid.
- Pregnancy & Special Needs Massage: Hands-on training in knowledge and skills necessary to perform a pregnancy massage or massage on a special needs population.
- The Body as a Whole: An introduction to the Importance of understanding the relationships among the structures and functions of the body as a whole. An introduction to Anatomy and Physiology
- Medical Terminology: Introduction to terminology essential for the practice of therapeutic massage.
- Mechanisms of Health and Disease: An introduction to homeostasis in relation to adaptive capacity, yin and Yang, Traditional Chinese Medicine theories.
- Biomechanics: Introduction to the science of movement of a living body including how muscles, bones, tendons, and ligaments work together to produce movement. The mechanical principles and actions applied to living bodies. This may involve looking at the static (nonmoving) or dynamic (moving) systems associated with various activities.
- Therapeutic Message as a Profession: An Introduction to the history of therapeutic massage. Personal interpretations of touch and their influence on professional interactions.
- Pathology: An introduction to postural analysis and disease conditions for the body systems.
- Sanitation & Disinfection: The study of bacteria types and classifications as well as blood related diseases. The study of types of disinfectants and universal precautions.
- Anatomy & Physiology: The study of mechanisms by which the human body functions, including relationships between structure and function in cellular environment, processes of the skeletal, muscular, endocrine, special senses and nervous system. Also includes the lymphatic, respiratory, cardiovascular, urinary, digestive and reproductive systems. Nutrition, acid-base balance, metabolism and electrolyte balance are also discussed.
- Product Selection & Ingredients: An introduction to basic products, product formulation and home care, including retail sales.

- The Treatment Room: Professional presentation, equipment, supplies, products and sanitation procedures.
- Massage: An introduction to the benefits of massage, different types of massage, contraindication for massage, and massage movements.
- Laws: The study of Wisconsin state laws regarding all aspects of the field of massage therapy and bodywork.

Student Policies

Apparel Code

All students must wear a TSPA smock (initial smock provided by TSPA) along with black dress pants, non-faded black jeans, leggings, or skirt/dress and a black top. Leggings must be worn under skirts that are shorter than knee length. No shorts are allowed. Additional smocks may be ordered at the student's expense.

For all programs, no hats or baseball caps are allowed. Shoes must be clean. No flip flops are allowed. Be creative-add jewelry and accessories!

Time Record Policy

It is a State requirement that the school provide an accurate system for recording all students time. Students record their hours daily by using the electronic time clock finger print scanner. Students are ultimately responsible for tracking hours on a daily basis.

Always scan in and out at the beginning and end of each day and also for lunch. A student may not scan in prior to 15 minutes of the scheduled day.

Attendance Policy

A cosmetology student is allowed five (5) days absence during the training period. These days are included in the Contract End Date in the student's Enrollment Agreement.

This does not apply to the Esthetics or Massage Therapy program.

Any missed work or exams will be rescheduled at the discretion of the educator. Regardless of excused or unexcused, all missed time must be made up prior to graduation.

No Call/No Show Policy

Students are provided with a list of phone numbers when they start their program. These are the numbers that can be used if an absence is unavoidable. Students must call a minimum of 30 minutes before their scheduled arrival time. Proper notice is required in order for an absence not to be considered a no call/no show. In all circumstances, students are required to talk to an educator. Leaving a message is not considered proper notice and will be considered a no call/no show.

In the case that a student does not attend and does not notify the school that he/she will be absent for three consecutive scheduled days, on the fourth day of absence without notification, the student will be withdrawn.

Failure to follow this policy, even once, could result in suspension.

Unexcused Friday/Saturday Absence Policy

Students are required to attend all scheduled hours including Friday and Saturday shifts. More than three unexcused absences on Friday or Saturday shifts could result in suspension.

Excused Absence Policy

Students may be excused for absences which are out of their control if proper documentation is provided to the Academy. Examples of excused absences include: illness of the student or student's child with a doctor's excuse stating the illness and that absence is required from school, a funeral with a program from the service, a car accident with a police report, doctor visits, including medical, dental, vision or pregnancy, for non-illness appointments, and maternity leave or complications of pregnancy. Additional scenarios could result in an excused absence as approved by the Director of Education.

Other absences may be excused if absences are requested at least two weeks in advance. These absences can be requested by using the Absence Request Form.

Please remember that taking time off may put you over your contracted graduation date, resulting in over contract fees. It may also affect your ability to receive financial aid if you are not making Satisfactory Academic Progress or meeting the terms set forth by the Department of Education.

In the real world, following policies such as this allows you to keep your job.

Tardiness Policy

Excessive tardiness may result in disciplinary action. All tardy time counts against attendance for Satisfactory Academic Progress in the program.

Make Up Policy

Students are responsible for scheduling make up days. Any make up work must be handed in or it will result in a zero. If a make-up day is scheduled and the student fails to come to school on that day, the student may not be able to make up time again for a month.

Leave of Absence Policy

If a cosmetology student faces extenuating circumstances which requires a Leave of Absence (e.g. medical reasons affecting the student or a member of student's immediate family, military service requirements, or jury duty), a leave of absence may be granted by completing/signing a leave of absence form supported by appropriate documentation (e.g. a doctor's note on official letterhead, military orders, or a jury duty summons). Failure to sign the leave of absence form could result in being withdrawn from the program.

The leave of absence shall not exceed one hundred and eighty (180) days, and this time will not affect the student's Satisfactory Academic Progress standing. Upon approval of a leave of absence, the student will be approved for the maximum time allowed, or

remaining, depending on if the student has taken prior leaves of absence or not. The student may return early at any time from a leave, without penalty, also allowing remaining time to be put towards a future leave of absence, if needed. Upon returning from a leave of absence, the student must meet with a Director to complete the “Return from Leave of Absence” section on the bottom of the Leave of Absence Form.

A leave of absence may extend the student’s contract period and a minimum time frame by the same number of days in the leave of absence. A student taking a leave of absence that is not in Satisfactory Academic Progress and has been put on Probation may return to school but will remain on Probation. An approved leave of absence is not considered a withdrawal. If a student does not return after the leave of absence, that student is considered withdrawn. A refund calculation would then be performed. Any required refund would be paid within 30 days. Any exceptions to this policy must be approved through the Director.

Students should be advised that your 6-month grace period for Title IV Loans will be reduced for the period of time they were on a leave of absence.

Esthetics and Massage Therapy students are not eligible for Leaves of Absence.

Conduct

Swearing and other improper language will not be tolerated. Destruction of school supplies or property will not be tolerated. Students will be under the supervision of educators at all times. Always get an educator’s consultation before you proceed with guest services. You will not be allowed to refuse any services an educator asks you to perform. Failure to comply with conduct policy could result in termination from the program.

Care of Textbooks, Kits, and Equipment

Your textbooks and kits are important. Have them in school every day. If an item is lost or broken, replace it promptly. The Director of Education will order replacements for you at cost. Borrowing is not allowed. Lock up your professional tools. Your texts are your personal, professional library. Write notes in them to aid your learning. Keep your work area (classroom or styling area) clean and neat at all times. Clean up all work spaces after using them. You will be responsible for sanitation duties daily. These duties must be checked by an educator before leaving each day. School equipment is not to leave the school at any time.

Library

A library is provided for your use. You may check out books and other materials during the day and take them home overnight. They must be returned the next day. You are required to have a staff member sign when an item is checked out and when it is returned. Failure to do so may result in you being charged replacement fees for lost books and other materials. Access to materials in the library outside of posted hours is available with an educator’s approval.

Lockers

Each student will use the locker provided by the Academy to store personal items. Students are provided with a lock that must be returned in working condition or a fee will be charged. Do not put anything that does not belong to you in your locker. Nothing should be stored on top of lockers; this includes sodas, towels, etc. Lockers must be cleaned out seven (7) days from the day you graduate, drop, or are terminated from the program.

Parking Area

Please park away from the building. This leaves room for our guests to park and walk into the school.

Three Step Resolution Policy

In the case of any situation that may require conflict resolution, a student must first discuss the issue directly with the educator involved in an attempt to resolve the issue. The educator and student should document the discussion and the outcome including the date and time the discussion took place. This documentation should then be placed in the student's file.

If a resolution cannot be reached in the first step of the process, the issue will be referred to the Director of Education for review. The Director of Education will review the documentation that was placed in the student's file and then will set up a time to meet with the student and educator, if necessary. During the meeting, the Director of Education, the educator involved, and the student should document the discussion and the outcome including the date and time the discussion took place. This documentation should then be placed in the student's file.

If a resolution still has not been reached, the issue will be referred to The Academy's Owner/Director for review. The Director will review the documentation from the first two steps, and meet with the Director of Education for further information, if necessary. The Owner/Director will then meet with the student and any other parties, as necessary, to resolve the issue. During the meeting, the Owner/Director and the student should document the discussion and the final outcome including the date and time of the discussion. The documentation will then be placed in the student's file.

Resolutions to all cases should meet the standards set forth in the school policies of The Academy.

Regardless of whether it's excused or unexcused, all missed time must be made up prior to graduation.

Disciplinary Action

If any behavior of a student is subject to disciplinary action, it will be administered fairly and equally. It is not possible to list every conceivable infraction which may subject a student to disciplinary action; however, the infractions listed below provide a guideline as to when disciplinary actions may be administered:

- Violation of State Licensing Regulations
- Refusal to perform a service on a client
- Leaving school without permission
- Failure to punch in or out
- Taking school merchandise without paying for it
- Theft
- Dishonesty
- Discourteous treatment of clients
- Falsifying records or information
- Insubordination
- Failure to follow instructions
- Fighting, immoral conduct, threats or intimidation of others
- Sleeping while clocked in
- Failure to report an accident or injury immediately
- Being absent without notice or excuse
- Attending school while under the influence of drugs or alcoholic beverages
- Possession of drugs or alcoholic beverages on school premises
- Inappropriate appearance
- Improper language
- Improper use of phone or cell phone
- Excessive tardiness
- Unauthorized solicitation
- Possession of weapons on school property will result in immediate termination.

Students are required and expected to act in a professional manner. Inappropriate behavior which could distract other people and/or disrupt classroom procedures will not be tolerated. The Academy may suspend any student for immoral or illegal conduct. In the case of the use or possession of alcohol or drugs, weapons, cheating or plagiarism, the school shall be the sole judge of such conduct.

Disciplinary Procedure

When an infraction of the policies in this catalog occurs, the disciplinary procedure will be as follows unless the action can potentially cause harm to the health and safety of the students or staff in which case the school reserves the right to indefinitely suspend the student immediately.

- First and all subsequent infractions will result in a written reprimand.
- Three (3) written reprimands will result in a three (3) day suspension from school.
- If a student receives two (2) three (3) day suspensions, the third suspension will result in indefinite suspension.

During a student suspension, student prices do not apply and vouchers for services will not be honored. Regular prices must be paid for all services.

Indefinite suspension may result in the student being required to appear before the Review Board. If the student is asked to appear he or she will be notified by mail or may also be required to sign a form specifying the date and the time of the Review Board.

- Review Board members may consist of the Director, the Director of Education, Financial Aid Administrator, and an educator.
- When the Review Board occurs, the student will state the situation, give alternate solutions and answer any questions asked by Board members. Minutes will be taken, and the meeting will be recorded. Following the meeting, the Board will decide upon the action to be taken. The Board will send its written decision to the individual by return receipt mail within ten (10) business days following the meeting.
- The Review Board may expel the student, impose a set term of suspension, end the suspension, or take other appropriate action at its discretion.

Each case will be considered on an individual basis, and minor offenses may be viewed as major in light of recent history or habitual offenses of other school rules. Expelled students must show cause in writing why they should be allowed to return to school.

Upon being allowed to return to school by the Review Board, a student will be terminated for three minor infractions or any major violation of policies including but not limited to:

- Violation of State Licensing Regulations
- Refusal to perform a service on a client
- Leaving school without permission
- Failure to punch in or out
- Taking school merchandise without paying for it
- Theft
- Dishonesty
- Discourteous treatment of clients
- Falsifying records or information
- Insubordination
- Failure to follow instructions
- Fighting, immoral conduct, threats or intimidation of others

- Sleeping while clocked in
- Failure to report an accident or injury immediately
- Being absent without notice or excuse
- Attending school while under the influence of drugs or alcoholic beverages
- Possession of drugs or alcoholic beverages on school premises
- Inappropriate appearance
- Improper language
- Improper use of phone or cell phone
- Excessive tardiness
- Unauthorized solicitation
- Possession of weapons on school property will result in immediate termination

Any student that is allowed to return to school by the Review Board is allowed only one unexcused absence per evaluation period.

Keep in mind that any tardies and absences may put you over your contracted graduation date resulting in over contract fees and possibly having an adverse effect on any financial assistance which you are receiving.

School Policies

High School Diploma Review Policy

Students are required to have a valid high school diploma, transcripts with graduation date, or a G.E.D. in order to be accepted into the programs at The Salon Professional Academy. This information must be provided prior to acceptance at the school.

If we have a reason to believe that a diploma provided by a student is not valid, the administration will take measures to verify the validity. The Salon Professional Academy maintains a list of schools which have been identified as not providing valid high school diplomas. In order to verify the validity, the administration will first check this list to see if the diploma in question is from one of these schools. If the high school which issued the diploma is not on the list, the administration will research information on the school through the best measures available (internet, phone, contacting other schools that may have dealt with the school in question, etc). After further information has been gathered, the administration will meet and make a decision as to the validity of the diploma. If no further information can be obtained or if the validity is questionable, the administration will deny admission to the student. The student will be informed by mail that he or she could not be accepted because the administration could not verify the validity of the diploma.

Transfer Policies

Transfers

Interested students providing satisfactory transcripts from another cosmetology, esthetics, or massage therapy school may enter The Salon Professional Academy and receive credit for up to 75% of the Salon Professional Academy's program. A placement test, for a fee of \$200.00, may be required to determine placement of the transfer student.

After careful examination of the student's academic records and placement test results, the Director of Education will determine, at her discretion, how many transfer hours The Salon Professional Academy will accept and where to place the student in the program.

Hours of training required to attain a diploma from The Salon Professional Academy are based on acquired knowledge in comparison to The Salon Professional Academy's curriculum. Transfer students will be charged per hour or a percentage according to the current rate of tuition for hours required.

Transfers to other schools

Every institution has its own policy regarding transferring credits. The Salon Professional Academy cannot guarantee the transferability of any particular courses.

Rights & Privacy- FERPA Policy

It is the policy of The Salon Professional Academy to abide by the Family Educational Rights and Privacy Act of 1974. This act guarantees a student's right of access to the student's personal file and the student's right to the privacy of that file. Information from a student's file will only be released upon written permission from the student.

Parents/guardians of a minor (or tax dependent) student, accrediting agencies, and government officials may gain access to a student's files without the express permission of that student.

Family Educational Rights and Privacy Act of 1974 (FERPA) Policy

The FERPA is a federal law designed to protect the privacy of a student's educational records. The law applies to all schools which receive funds under an applicable program from the U.S. Department of Education.

The FERPA gives certain rights to parents regarding their children's education records. These rights transfer to the student or former student who has reached the age of 18 or is attending any school beyond the high school level. Students and former students to whom the rights have transferred are called eligible students.

Parents or eligible students have the right to request that a school change current records believed to be inaccurate or misleading. If the school refuses to change the records, the parent or eligible student then has the right to a formal hearing. After the hearing, if the

school still refuses to make the changes, the parent or eligible student has the right to place a statement in the records commenting on the contested information in the records.

Generally, the school must have written permission from the parent or eligible student before releasing any information from a student's record. However, the law allows schools to disclose records without any consent to the following parties:

- School employees who have a need-to-know
- Other schools to which a student is transferring
- Parents when a student over 18 is still dependent
- Certain government officials in order to carry out lawful functions
- Appropriate parties in connection with financial aid to a student
- Organizations doing certain studies for the school
- Accrediting organizations
- Individuals who have obtained court orders or subpoenas
- Persons who need to know in cases of health and safety emergencies
- State and local authorities to whom disclosure is required by state adopted laws before November 19, 1974

Schools may also disclose, without consent, "directory" type information such as student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, the school must tell parents and students of the information that is designated as directory information and provide a reasonable amount of time to allow the parent or eligible student to request the school not disclose that information about them. Schools must notify parents and eligible students of their rights under this law. The actual means of notification is left to each school. If you wish to see your records, you should contact the administration and a time will be scheduled to allow access to your records.

Any questions or concerns under this act should be directed to: Family Policy Compliance Office, Department of Education, 400 Maryland Ave SW, Room 3017, Washington D.C. 20202-4605 or you may call (202) 401-2057.

Cosmetology Satisfactory Progress Policy

All students attending The Salon Professional Academy must maintain Satisfactory Academic Progress (SAP) which is defined as reaching each checkpoint of training with an average theory and practical grade of 85% and 85% attendance.

SAP checkpoints are as follows: 450 hours (25%), 900 hours (50%), and 1350 (75%) hours

At these checkpoints, the student must have attended at least 85% of all scheduled hours, and maintained an 85% grade point average to make SAP. The maximum time frame in which any student can complete his or her program is 117.6% of the normal duration of the program -or- 62 weeks for a Cosmetology student. However, any student who attends beyond the contract end date will pay additional fees as stated in the student's contract. If, at one of the above checkpoints, the student is not making SAP, the student will be advised by the financial aid and/or education office that (s)he will be placed on Academic Warning. The student will be eligible for financial aid disbursements during the payment period without the need for an appeal. Documentation will be placed in the student's file. The student will be informed that (s)he is on Academic Warning until the end of the current checkpoint (payment period)

If the student is on Academic Warning and has not met the minimum requirements for Satisfactory Academic Progress by the end of the current checkpoint (payment period), the student will be ineligible for Title IV aid and/or Veterans benefits for subsequent payment periods or until Satisfactory Academic Progress is reestablished. The only way a student may still be eligible for benefits during this time period is by completing a successful appeal as detailed below.

In the absence of an appeal, the student will be notified by the financial aid office and/or education office that (s)he will only be allowed to continue in his/her program if the student demonstrates willingness and/or is attempting to comply with Satisfactory Academic Progress standards and pays privately for that payment period.

A student who is ineligible for Title IV aid and/or Veterans benefits may appeal the unsatisfactory progress determination on the basis of death of a relative, injury or illness of the student, or other special circumstances which prevented the student from being able to achieve Satisfactory Academic Progress during that payment period. The student may appeal by submitting a request to the Owner/Director in writing within fourteen days of being notified of his or her ineligibility. The letter should include an explanation of why the student was not able to achieve Satisfactory Academic Progress and any documentation that supports the student's appeal (e.g. a doctor's note). The student must also submit a written plan detailing how (s)he will regain Satisfactory Academic Progress and the timeframe in which (s)he will do so.

The Owner/Director will review the individual's case privately and then hear the Director of Education's evaluation with the student present. The student will then have an opportunity respond to the Director of Education's evaluation and provide any additional

documentation before a determination is made. The Owner/Director will make a determination and notify the student and the Director of Education before placing documentation in the student's file. Each student is an individual as are his/her circumstances. Student files will be documented as to the specific circumstances of his/her probation. A student making unsatisfactory progress may be reinstated for academic and financial aid purposes after a successful appeal but will remain on Academic Probation until the student has completed the written plan and regained Satisfactory Academic Progress.

If the student does not appeal or fails to demonstrate a willingness and/or is not attempting to comply with Satisfactory Academic Progress standards, or if the student fails to make payments during this period, the student may be withdrawn from the Academy for unsatisfactory progress. Any Title IV aid and/or Veterans benefits will be terminated, and the appropriate agencies will be notified that the student has been withdrawn.

If a student withdraws while on Academic Warning or Academic Probation and chooses to re-enroll, the student will still be on Warning or Probation upon re-entry. The student must attain Satisfactory Academic Progress by the next payment period (or adhere to his or her written plan if on Probation) in order to maintain eligibility for Title IV aid and/or VA benefits. A student who must take an approved leave of absence or must withdraw from training for non-academic reasons may return to the program with no loss of Satisfactory Academic Progress if the student was making Satisfactory Academic Progress when the student left.

In the case of a temporary interruption of attendance, a Cosmetology student can take up to one hundred and eighty (180) days. This time will not affect his/her satisfactory progress standing. A leave of absence may extend the student's contract period and minimum time frame by the same number of days in the leave of absence. A student taking a leave of absence that is not in satisfactory progress and has been put on Academic Warning or Academic Probation may return to school but will remain on Academic Warning or Academic Probation.

There are no incomplete, remedial, or non-credit courses offered at the Academy. A withdrawal from the program has no impact on Satisfactory Academic Progress determinations.

Cosmetology + MUD (1884) Satisfactory Progress Policy

All students attending The Salon Professional Academy must maintain satisfactory academic progress (SAP) which is defined as reaching each checkpoint of training with an average theory and practical grade of 85% and 85% attendance.

SAP checkpoints are as follows: 450 hours (23.9%), 900 hours (47.8%), 1350 (71.7%) hours, and 1800 (95.5%) hours.

At these checkpoints, the student must have attended at least 85% all scheduled hours and maintained an 85% grade point average to be make SAP. The maximum time frame in which any student can complete his or her program is 117.6% of the normal duration of the program -or- 65 weeks for a Cosmetology + MUD student. However, any student who attends beyond the contract end date will pay additional fees as stated in the student's contract.

If at one of the above checkpoints, the student is not making SAP, the student will be advised by the financial aid and/or education office that (s)he will be placed on Academic Warning. The student will be eligible for financial aid disbursements during the payment period without the need for an appeal. Documentation will be placed in the student's file. The student will be informed that (s)he is on Academic Warning until the end of the current checkpoint (payment period).

If the student is on Academic Warning and has not met the minimum requirements for Satisfactory Academic Progress by the end of the current checkpoint (payment period), the student will be ineligible for Title IV aid and/or Veterans benefits for subsequent payment periods or until Satisfactory Academic Progress is reestablished. The only way a student may still be eligible for benefits during this time period is by completing a successful appeal as detailed below.

In the absence of an appeal, the student will be notified by the financial aid office and/or education office that (s)he will only be allowed to continue in his/her program if the student demonstrates willingness and/or is attempting to comply with Satisfactory Academic Progress standards and pays privately for that payment period.

A student who is ineligible for Title IV aid and/or Veterans benefits may appeal the unsatisfactory progress determination on the basis of death of a relative, injury or illness of the student, or other special circumstances which prevented the student from being able to achieve Satisfactory Academic Progress during that payment period. The student may appeal by submitting a request to the Owner/Director in writing within fourteen days of being notified of his or her ineligibility. The letter should include an explanation of why the student was not able to achieve Satisfactory Academic Progress and any documentation that supports the student's appeal (e.g. a doctor's note). The student must also submit a written plan detailing how (s)he will regain Satisfactory Academic Progress and the timeframe in which (s)he will do so.

The Owner/Director will review the individual's case privately and then hear the Director of Education's evaluation with the student present. The student will then have an opportunity respond to the Director of Education's evaluation and provide any additional documentation before a determination is made. The Owner/Director will make a determination and notify the student and the Director of Education before placing documentation in the student's file. Each student is an individual as are his/her circumstances. Student files will be documented as to the specific circumstances of his/her probation. A student making unsatisfactory progress may be reinstated for academic and financial aid purposes after a successful appeal but will remain on Academic Probation until the student has completed the written plan and regained Satisfactory Academic Progress.

If the student does not appeal or fails to demonstrate a willingness and/or is not attempting to comply with Satisfactory Academic Progress standards, or if the student fails to make payments during this period, the student may be withdrawn from the Academy for unsatisfactory progress. Any Title IV aid and/or Veterans benefits will be terminated, and the appropriate agencies will be notified that the student has been withdrawn.

If a student withdraws while on Academic Warning or Academic Probation and chooses to re-enroll, the student will still be on warning or probation upon re-entry. The student must attain Satisfactory Academic Progress by the next payment period (or adhere to his or her written plan if on probation) in order to maintain eligibility for Title IV aid and/or VA benefits. A student who must take an approved leave of absence or must withdraw from training for non-academic reasons may return to the program with no loss of Satisfactory Academic Progress if the student was making Satisfactory Academic Progress when the student left.

In the case of a temporary interruption of attendance, a Cosmetology + MUD student can take up to one hundred and eighty (180) days, and this time will not affect his/her Satisfactory Academic Progress standing. A leave of absence may extend the student's contract period and minimum time frame by the same number of days in the leave of absence. A student taking a leave of absence that is not in Satisfactory Academic Progress and has been put on Academic Warning or Academic Probation may return to school but will remain on Academic Warning or Academic Probation.

There are no incomplete, remedial, or non-credit courses offered at the Academy. A withdrawal from the program has no impact on Satisfactory Academic Progress determinations.

Esthetics Satisfactory Progress Policy

All students attending The Salon Professional Academy must maintain Satisfactory Academic Progress (SAP) which is defined as reaching each checkpoint of training with an average theory and practical grade of 85% and 85% attendance.

SAP checkpoint is 300 hours (50%).

At this checkpoint, the student must have attended at least 85% of all scheduled hours and maintained an 85% grade point average to make SAP. The maximum time frame in which any student can complete their program is 117.6% of the normal duration (contract end date) of the program -or- 21 weeks for an Esthetics student. However, any student who attends beyond the contract end date will pay additional fees as stated in the student's contract.

If, at the checkpoint, the student has not met the minimum requirements for Satisfactory Academic Progress, the student will be advised by the financial aid and/or education office that (s)he is ineligible for Title IV aid and/or Veterans benefits for the current payment period. The only way a student may still eligible for benefits during this time period is by completing a successful appeal as detailed below.

In the absence of an appeal, the student will be notified by the financial aid office and/or education office that (s)he will only be allowed to continue in his/her program if the student demonstrates willingness and/or is attempting to comply with Satisfactory Academic Progress standards and pays privately for that payment period.

A student who is ineligible for Title IV aid and/or Veterans benefits may appeal the unsatisfactory progress determination on the basis of death of a relative, injury or illness of the student, or other special circumstances which prevented the student from being able to achieve Satisfactory Academic Progress during that payment period. The student may appeal by submitting a request to the Owner/Director in writing within fourteen days of being notified of his or her ineligibility. The letter should include an explanation of why the student was not able to achieve Satisfactory Academic Progress and any documentation that supports the student's appeal (e.g. a doctor's note). The student must also submit a written plan detailing how (s)he will regain Satisfactory Academic Progress and the timeframe in which (s)he will do so.

The Owner/Director will review the individual's case privately and then hear the Director of Education's evaluation with the student present. The student will then have an opportunity respond to the Director of Education's evaluation and provide any additional documentation before a determination is made. The Owner/Director will make a determination and notify the student and the Director of Education before placing documentation in the student's file. Each student is an individual, as are his/her circumstances. Student files will be documented as to the specific circumstances of his/her Probation. A student making unsatisfactory progress may be reinstated for academic and financial aid purposes after a successful appeal, but will remain on Academic Probation until the student has completed the written plan and regained Satisfactory Academic Progress.

If the student does not appeal or fails to demonstrate a willingness and/or is not attempting to comply with Satisfactory Academic Progress standards, or if the student fails to make payments during this period, the student may be withdrawn from the Academy for unsatisfactory progress. Any Title IV aid and/or Veterans benefits will be terminated, and the appropriate agencies will be notified that the student has been withdrawn.

If a student withdraws while on Academic Probation and chooses to re-enroll, the student will still be on probation upon re-entry. The student must attain adhere to his or her written plan in order to maintain eligibility for Title IV aid and/or VA benefits.

Esthetics students are not allowed to take a leave of absence. There are no incomplete, remedial, or non-credit courses offered at the Academy. A withdrawal from the program has no impact on Satisfactory Academic Progress determinations.

Massage Therapy Satisfactory Progress Policy

All students attending The Salon Professional Academy must maintain Satisfactory Academic Progress (SAP) which is defined as reaching each checkpoint of training with an average theory and practical grade of 75% and 85% attendance.

SAP checkpoint is 375 hours (50%).

At this checkpoint, the student must have attended at least 85% of all scheduled hours and maintained a 75% grade point average to make SAP. The maximum time frame in which any student can complete his or her program is 117.6% of the normal duration (contract end date) of the program -or- 29.4 weeks for a Massage Therapy student. However, any student who attends beyond the contract end date will pay additional fees as stated in the student's contract.

If, at the checkpoint, the student has not met the minimum requirements for satisfactory progress, the student will be advised by the financial aid and/or education office that (s)he is ineligible for Title IV aid and/or Veterans benefits for the current payment period. The only way a student may still be eligible for benefits during this time period is by completing a successful appeal as detailed below.

In the absence of an appeal, the student will be notified by the financial aid office and/or education office that (s)he will only be allowed to continue in his/her program if the student demonstrates willingness and/or is attempting to comply with Satisfactory Academic Progress standards and pays privately for that payment period.

A student who is ineligible for Title IV aid and/or Veterans benefits may appeal the unsatisfactory progress determination on the basis of death of a relative, injury or illness of the student, or other special circumstances which prevented the student from being able to achieve Satisfactory Academic Progress during that payment period. The student may appeal by submitting a request to the Owner/Director in writing within fourteen days of being notified of his or her ineligibility. The letter should include an explanation of why the student was not able to achieve Satisfactory Academic Progress and any documentation that supports the student's appeal (e.g. a doctor's note). The student must also submit a written plan detailing how (s)he will regain Satisfactory Academic Progress and the timeframe in which (s)he will do so.

The Owner/Director will review the individual's case privately and then hear the Director of Education's evaluation with the student present. The student will then have an opportunity respond to the Director of Education's evaluation and provide any additional documentation before a determination is made. The Owner/Director will make a determination and notify the student and the Director of Education before placing documentation in the student's file. Each student is an individual as are his/her circumstances. Student files will be documented as to the specific circumstances of his/her probation. A student making unsatisfactory progress may be reinstated for academic and financial aid purposes after a successful appeal but will remain on Academic Probation until the student has completed the written plan and regained Satisfactory Academic Progress.

If the student does not appeal or fails to demonstrate a willingness and/or is not attempting to comply with Satisfactory Academic Progress standards, or if the student fails to make payments during this period, the student may be withdrawn from the Academy for unsatisfactory progress. Any Title IV aid and/or Veterans benefits will be terminated and the appropriate agencies will be notified that the student has been withdrawn.

If a student withdraws while on Academic Probation and chooses to re-enroll, the student will still be on Probation upon re-entry. The student must attain adhere to his or her written plan, in order to maintain eligibility for Title IV aid and/or VA benefits.

Massage Therapy students are not allowed to take a leave of absence. There are no incomplete, remedial, or non-credit courses offered at the Academy. A withdrawal from the program has no impact on Satisfactory Academic Progress determinations.

Whistleblower Protection (Anti-Retaliation) Policy

The Salon Professional Academy (hereinafter “Academy”) complies with all federal, state and local laws. This includes laws which require that nothing in the law shall be construed to permit a school to take retaliatory action against anyone with respect to the implementation of the Clery Act.

Purpose

This policy is designed to protect any Academy employee, student or other member of the Academy (hereinafter “Individuals”) who make a good faith disclosure of suspected wrongful conduct. Further, it allows Individuals to meet their obligations to disclose violations of the law and serious breaches of conduct covered under Academy policy. It also informs Individuals of disclosure requirements, and protects Individuals from adverse academic or employment action as a result of having disclosed the wrongful conduct. Finally, it provides Individuals who believe they have been subject to adverse actions to seek relief from retaliatory acts.

Definitions

Wrongful Conduct is defined as a violation of applicable state and/or federal laws or regulations, or a serious violation of Academy policy. Also included in this definition is the use of Academy property, resources or authority for personal gain or other non-Academy related purpose except as provided under Academy policy.

Good Faith Reporting is defined as an allegation of Wrongful Conduct made by an Individual who believes that Wrongful Conduct may have occurred. An allegation made with reckless disregard for or willful ignorance of facts that would disprove the allegation is not considered to be a report in Good Faith.

Statement of Policy

Individuals are required to follow state and federal laws and regulations as well as Academy policies. Furthermore, Individuals cannot be compelled by a supervisor or Academy official to violate a law or Academy policy. In the best interest of the Academy, Individuals who have knowledge of specific acts which that Individual believes violates the law or Academy policy, must disclose those acts to an appropriate Academy official.

The Academy has created procedures for handling a Good Faith Report of Wrongful Conduct, as well as procedures for responding to complaints of retaliation against Individuals making these reports. The procedure is detailed below, and will be published in employee and student handbooks.

Procedures for Handling Good Faith Reporting of Wrongful Conduct

Making Disclosures

Disclosures of Wrongful Conduct should be reported to a Director. If the Individual has reason to believe that a Director may be involved, the conduct must be reported directly to the owner. Nothing in this policy is intended to interfere with an Individual’s right to make a disclosure under applicable law.

Complaints of Reprisal

Individuals who have received adverse academic or employment action based on their Good Faith Report of alleged Wrongful Conduct may contest the action taken by filing a written complaint of reprisal to the owner. Nothing in this policy is intended to interfere with legitimate employment decisions. In addition, nothing in this policy is intended to interfere with an Individual's rights to reprisal under applicable law.

Reasonable Attempt for Correctness of Information

An Individual must make a reasonable attempt to ascertain the correctness of any information that Individual reports. Individuals may be subject to disciplinary actions for knowingly falsifying any information that the Individual reports.

Protection of Employees Reporting Conduct Violations

Subject to applicable law, an employee who makes a Good Faith Effort to Disclose Wrongful Conduct may not have their employment terminated, have a salary increase or employment related benefit withheld, be transferred or reassigned, be denied a promotion that the employee would have otherwise received, be demoted or be demoted.

Copyright Policy

Title 17 of the United States Code governs the photocopying and other reproduction of copyrighted material. This law provides that under certain conditions, libraries and educational institutions are authorized to provide photocopies or other reproduction of copyrighted material. One of these conditions of fair use states that copyrighted materials cannot be “used for any purpose other than private study, scholarship or research.” If a person obtains copyrighted material under this condition and later uses it in excess of the fair use, that person may be liable for copyright infringement. The Salon Professional Academy reserves the right to refuse to provide copyrighted materials if in our judgment, providing these materials would result in a copyright infringement. This policy applies to all forms of copyrighted material, including unauthorized peer-to-peer file sharing. Plagiarism or other unlawful use of copyrighted materials will not be tolerated at The Salon Professional Academy. If an infringement occurs, disciplinary action will be taken to the extent seen fit by the owners or administrators of The Salon Professional Academy. Legal consequences of infringement could range from injunctions to criminal penalties depending on the type of infringement.

For additional information on copyright laws and penalties, please visit the U.S. Copyright Office at <http://www.copyright.gov/>

Vaccination Policy

The Salon Professional Academy does not require vaccinations for admission into any of our programs. Anyone who is interested in obtaining more information on vaccinations should contact his or her local public health department or consult with a healthcare provider. The La Crosse County Health Department is located on the second floor of the Health and Human Services Building at 300 4th Street North, La Crosse, WI 54601. They are open from 8:30 am – 5:00 pm Monday through Friday, and can be reached by phone at (608) 785-9872.

Disability Policy

The Owner/Director is hereby responsible for performing the duties of the Disabilities and Compliance Coordinator. In the case of a prospective or current student states that they have a disability including an intellectual disability, that person will be immediately referred to the Disability and Compliance Coordinator to continue the discussion. In the case that the Disability and Compliance Coordinator is not available for the interview, employees must schedule a meeting with the Disability and Compliance Coordinator to complete the admissions process/discussion with the student or prospective student. Documentation of a prospective student's disability will ONLY be accepted after the student has been enrolled and accepted into the program. Documentation should not be accepted by employees, and should be taken only by the Disabilities and Compliance Coordinator.

The Academy believes that all persons are entitled to equal opportunity and does not discriminate against its students or applicants because of race, gender, color, religion, sexual orientation, age, national origin, disability, medical condition, marital status, veteran status or on any other basis protected by law.

The Academy is committed to providing "reasonable accommodations" in keeping with the Americans with Disabilities Act of 1990. Students must provide an appropriate documentation of the disability which should include appropriate diagnostic testing and a recommendation form prepared by a qualified person outside of the Academy. "Reasonable accommodations" will be determined by the Academy in consultation with the student, faculty and/or staff member. Accommodations are not retroactive.

Students seeking accommodations should contact Sue Kolve-Feehan, Owner/Director at (608) 783-7400 or (608) 386-7111.

Student Services

A Student Support Services Manual will be distributed at orientation. This manual includes detailed information on the following services. If you need a manual, please see the Director of Education.

Purchases

Students are allowed to purchase Academy apparel at discounted rates.

Personal Coaching

Students are encouraged to confer with their coaches on progress, concerns, and suggestions for improvement. If additional assistance is needed, students are encouraged to meet with the Director of Education regarding their concerns.

Housing

Contact the admissions staff for assistance in locating housing.

Career Planning

The Salon Professional Academy will assist in career planning to interested students.

Placement Assistance

The Salon Professional Academy maintains contacts in the Cosmetology, Esthetics, and Massage Therapy professions to assist students in job placement. Employers are encouraged to interview students, and efforts are made to connect students to employers as requested by the individual students. Several times a year the Academy holds salon events at the school for current students. This gives students the opportunity to meet with salons and spas and ask questions. Students are prepared in the latter part of training to seek employment. Job opportunities are posted at the school in the student break room and on our website. The Salon Professional Academy cannot guarantee every student will be placed. However, the Academy does follow-up with graduates to help us prepare new students for future job placement.

Reciprocity

Licensed cosmetologists, estheticians, and massage therapists from Wisconsin may apply for licenses in their field of expertise in other states and must comply with each state's laws and rules for licensure.

Career Opportunities

There are many opportunities for licensed cosmetologists, estheticians, and massage therapists. The Salon Professional Academy prepares all graduates for the licensing exam and entry-level positions.

Statistics

Student Body Diversity Information

The diversity of the student population on campus is based on the categories of gender and ethnicity of enrolled full time, first time students who receive Federal Pell Grants. This information is reported every year to the National Center for Education Statistics (NCES), which is the primary federal entity responsible for collecting and analyzing data related to education in the United States and other nations. NCES is located within the U.S. Department of Education and Institute of Education Sciences. The diversity of our student population for the 2016-2017 cohort year is listed below. Information on student body diversity can also be found on NCES's College Navigator website at <http://nces.ed.gov collegenavigator>.

Sex	
Males	5%
Females	95%

Race or Ethnic Groups	Percentage
Hispanic/Latino	0%
American Indian or Alaska Native	2%
Native Hawaiian or Pacific Islander	2%
Black or African American	4%
Asian	4%
Caucasian	85%
Two or More Races	4%
Race Unknown	0%
Non-Resident Alien	0%

Federal Pell Grant Recipients	
Did not receive Pell Grants	56%
Received Pell Grants	44%

Retention Information

The retention information provided is based on first time, full time undergraduates. Information on these rates is reported every year to the National Center for Education Statistics (NCES), which is the primary federal entity responsible for collecting and analyzing data related to education in the United States and other nations. NCES is located within the U.S. Department of Education and Institute of Education Sciences. The Salon Professional Academy has a retention rate of 77% based on the information reported to NCES for full time, first time undergraduates in the 2014-2015 cohort year. Information on retention of first time, full time students can also be found on NCES's College Navigator website at <http://nces.ed.gov collegenavigator>.

Graduation/Completion Rates

Current Graduation and Completion information is provided to each student prior to enrollment. This information can also be found in the Graduation, Completion and Placement Rates section on the website, and also can be requested at any time from the Admissions Department. This information is also annually provided to the National Center for Education Statistics (NCES).

Disaggregated Completion/Graduation Rates are as follows:

Sex	
Male	100%
Female	76%

Overall Graduation Rate for the 2014 Cohort	77%
Four Year Average Graduation Rate	68%
Four Year Transfer Out Rate	0%

Major Racial and Ethnic Subgroups	
Hispanic/Latino	N/A
American Indian or Alaska Native	N/A
Native Hawaiian or Pacific Islander	N/A
Black or African American	33%
Asian	N/A
Caucasian	79%
Two or More Races	N/A
Race Unknown	N/A
Non-Resident Alien	N/A

Federal Financial Aid Information	
Federal Pell Grant Recipients	81%
Students who Received Subsidized Stafford Loans but not Pell Grants	15%
Students who did not Receive a Pell Grant or Subsidized Stafford Loan	4%

Placement Information

The Salon Professional Academy provides each student with graduation and placement information prior to enrollment. The graduation rates are based on the requirements set forth by the Department of Education, whereas the placement rates are based on the information that we provide to our accrediting body annually. These placement statistics will include details regarding the source of the information, the timeframe used in calculating the rates, and the methodology used to compile the rates. Additional information on placement or types of employment obtained by graduates of The Salon Professional Academy can be obtained at any time by contacting the Admissions Coordinator.

Pre-Enrollment Information: Cosmetology

Graduation, Licensure and Placement Rates

The Salon Professional Academy provides each student with graduation and placement information prior to enrollment. The graduation rates are based on the requirements set forth by both the Department of Education and information that we provide to our accrediting body annually. These placement statistics will include details regarding the source of the information, the timeframe used in calculating the rates, and the methodology used to compile the rates. Additional information on placement or types of employment obtained by graduates of The Salon Professional Academy can be obtained at any time by contacting a member of the administration.

Graduation Rate: This information is based on the Department of Education's auditing requirements in the IPEDS Graduation Rates Survey for the reporting time frame which is 09/01/2014 to 08/31/2015. 77%, or 20 of the 26 first-time, full time students scheduled to graduate between 09/01/2014 to 08/31/2015, graduated within 150% of normal time.

Accreditation auditing requirements: The following information is based on the auditing requirements of our accreditation agency which are calculated and reported annually in October.

Graduation Rate: This information is based on audit requirements of the reporting time frame which is 09/01/2014 to 08/31/2015. 80%, or 36 of the 45 total students in the cosmetology program who started their program between 09/01/2014 to 08/31/2015, graduated within 150% of the program length. Of the remaining eleven students, five dropped for personal reasons, and six were terminated by The Academy.

Licensure Rate: This information is based on audit requirements of the reporting time frame which is 09/01/2014 to 08/31/2015. Of the 36 graduates, 32 reported back with exam results. 100%, or 32 of the 32 reporting graduates, passed the exam. No further information has been gained from the remaining four graduates.

Placement Rate: This information is based on audit requirements of the reporting time frame which is 09/01/2014 to 08/31/2015. 81%, 29 of the 36 students who graduated reported finding jobs in the cosmetology field. No information was obtained on the remaining seven graduates. Placement information is obtained by contacting graduates to identify place of employment and following up with the employer through use of an employer survey. If the employer is unavailable for verification, the graduate may verify his or her own employment.

Compensation Expected

Cosmetologists could expect to make a national median wage of \$24,850 in 2017. In the state of Wisconsin, cosmetologists could expect to make a median wage of \$25,200 in 2017. Cosmetologists may receive tips from customers. High quality work and customer service usually contribute to greater tip totals.

The compensation information is based on the information from the Bureau of Labor Statistics O*NET, the Occupational Information Network, which is a comprehensive database of job information including wage information, job characteristics, and worker attributes. O*NET was developed by the U.S. Department of Labor and the Employment and Training Administration (USDOL/ETA).

The information provided is based on the SOC code 39-5012.00, Hairdressers, Hairstylists and Cosmetologists.

Physical Demands of Cosmetology

There are physical demands placed on the body in any career. In cosmetology, care must be taken to protect your back, legs and feet.

- One way to do this is strength training to enhance your back, abdomen and leg muscles. Regular weight lifting exercises will benefit individuals in this profession. Regular exercise will help to promote all over body conditioning, and will improve circulation in your legs and feet. We recommend consulting your doctor before beginning any exercise program.
- This job requires that you stand for long periods of time so it is suggested that you wear proper fitting, supportive shoes. These are not a requirement, but will help increase your chances of longevity in the profession.
-

Safety Requirements of Cosmetology

Safety suggestions for this profession include:

- Wearing shoes that would not be slippery when walking on a damp floor. You will be working with water which means there is always a risk of water spills. All water spilled should be wiped up as quickly as possible after a spill.
- Damp hair lying on the floor can also pose a chance of slipping. All hair needs to be swept up immediately following each haircut to minimize accidents. It is the responsibility of each stylist to promote a safe working environment.
- Gloves are to be worn during chemical services to reduce the risk of any allergic reaction that an individual may have to certain chemicals.
- Anytime a product accidentally gets in your eyes, flush your eyes thoroughly with water. (It is recommended that this is done for at least 15 minutes.) Seek medical attention if irritation continues.

Licensing Requirements for Cosmetology in Wisconsin

To become licensed in cosmetology in Wisconsin, students must complete 1,550 hours of approved training, graduate from an approved school, and pass the state board exams.

Pre-Enrollment Information: Esthetics

Graduation, Licensure and Placement Rates

The Salon Professional Academy provides each student with graduation and placement information prior to enrollment. The graduation rates are based on the requirements set forth by both the Department of Education and information that we provide to our accrediting body annually. These placement statistics will include details regarding the source of the information, the timeframe used in calculating the rates, and the methodology used to compile the rates. Additional information on placement or types of employment obtained by graduates of The Salon Professional Academy can be obtained at any time by contacting a member of the administration.

Graduation Rate: This information is based on the Department of Education's auditing requirements in the IPEDS Graduation Rates Survey for the reporting time frame which is 09/01/2014 to 08/31/2015. 77%, or 20 of the 26 first-time, full time students scheduled to graduate between 09/01/2014 to 08/31/2015, graduated within 150% of normal time.

Accreditation auditing requirements: The following information is based on the auditing requirements of our accreditation agency, which are calculated and reported annually.

Graduation Rate: This information is based on audit requirements of the reporting time frame which is 09/01/2015 to 08/31/2016. 100% or 11 of the 11 students who started the program between 09/01/2015 to 08/31/2016 graduated.

Licensure Rate: This information is based on audit requirements of the reporting time frame which is 09/01/2015 to 08/31/2016. Of the eleven graduates, eight reported back with exam results. 100%, or eight of the eight reporting graduates, passed the exam. No further information was gained from the remaining three graduates.

Placement Rate: This information is based on audit requirements of the reporting time frame which is 09/01/2015 to 08/31/2016. 55% or six of the eleven students who graduated from the program also reported finding jobs in the esthetics field. No information was obtained on the remaining five graduates. Placement information is obtained by contacting graduates to identify place of employment and following up with the employer through use of an employer survey. If the employer is unavailable for verification, the graduate may verify his or her own employment.

Compensation Expected

Estheticians could expect to make a national median wage of \$30,080 in 2017. In the state of Wisconsin, estheticians could expect to make a median wage of \$35,260 in 2017.

The compensation information is based on the information from O*NET, the Occupational Information Network, which is a comprehensive database of job information including wage information, job characteristics, and worker attributes. O*NET was developed by the U.S. Department of Labor and the Employment and Training Administration (USDOL/ETA). The information provided is based on the SOC code 39-5094.00, Skin Care Specialists.

Physical Demands of Esthetics

There are physical demands placed on the body in any career. In esthetics, care must be taken to protect your back, legs and feet.

- One way to do this is strength training to enhance your back, abdomen and leg muscles. Regular weight lifting exercises will benefit individuals in this profession. Regular exercise will help to promote all over body conditioning, and will improve circulation in your legs and feet. We recommend consulting your doctor before beginning any exercise program.
- Because this job requires that you work for long periods of time, it is suggested that you wear proper fitting, supportive shoes. These are not a requirement but will help to increase your chances of longevity in the profession.

Safety Requirements of Esthetics

Safety suggestions for this profession include:

- Wearing shoes that would not be slippery when walking on a damp floor. You will be working with water which means there is always a risk of water spills. All water spilled should be wiped up as quickly as possible after a spill.
- Gloves are to be worn during chemical services to reduce the risk of any allergic reaction that an individual may have to certain chemicals.
- Anytime a product accidentally gets in your eyes, flush your eyes thoroughly with water. (It is recommended that this is done for at least 15 minutes.) Seek medical attention if irritation continues.

Licensing Requirements for Esthetics in Wisconsin

To become licensed in esthetics in Wisconsin, students must complete 450 hours of approved training, graduate from an approved school and pass the state board exams.

Pre-Enrollment Information: Massage Therapy

Graduation, Licensure and Placement Rates

The Salon Professional Academy provides each student with graduation and placement information prior to enrollment. The graduation rates are based on the requirements set forth by both the Department of Education and information that we provide to our accrediting body annually. These placement statistics will include details regarding the source of the information, the timeframe used in calculating the rates, and the methodology used to compile the rates. Additional information on placement or types of employment obtained by graduates of The Salon Professional Academy can be obtained at any time by contacting a member of the administration.

Graduation Rate: This information is based on the Department of Education's auditing requirements in the IPEDS Graduation Rates Survey for the reporting time frame which is 09/01/2014 to 08/31/2015. 77%, or 20 of the 26 first-time, full time students scheduled to graduate between 09/01/2014 to 08/31/2015, graduated within 150% of normal time.

Accreditation auditing requirements: The following information is based on the auditing requirements of our accreditation agency, which are calculated and reported annually.

Graduation Rate: This information is based on audit requirements of the reporting time frame which is 07/01/2015 to 06/30/2016. 100% or three of the three students who started the program between 07/01/2015 to 06/30/2016 graduated.

Licensure Rate: This information is based on audit requirements of the reporting time frame which is 07/01/2015 to 06/30/2016. Of the three graduates, three reported back with exam results. 100%, or three of the three reporting graduates, passed the exam.

Placement Rate: This information is based on audit requirements of the reporting time frame which is 07/01/2015 to 06/30/2016. 100% or three of the three students who graduated from the program also reported finding jobs in the massage therapy field.

Placement information is obtained by contacting graduates to identify place of employment and following up with the employer through use of an employer survey. If the employer is unavailable for verification, the graduate may verify his or her own employment.

Compensation Expected

Massage therapists could expect to make a national median wage of \$39,990 in 2017. In the state of Wisconsin, massage therapists could expect to make a median wage of \$37,490 in 2017. Most massage therapists earn a combination of wages and tips and may receive free or discounted massages as a benefit

The compensation information is based on the information from the Bureau of Labor Statistics and O*NET, the Occupational Information Network, which is a comprehensive database of job information including wage information, job characteristics, and worker attributes. O*NET was developed by the U.S. Department of Labor and the Employment and Training Administration (USDOL/ETA). The information provided is based on the SOC code 31-9100.00, Massage Therapists.

Physical Demands for a Massage Therapist

There are physical demands placed on the body in any career. In massage therapy, care must be taken to protect your back, legs and feet.

- One way to do this is strength training to enhance your back, abdomen and leg muscles. Regular weight lifting exercises will benefit individuals in this profession. Regular exercise will help to promote all over body conditioning, and will improve circulation in your legs and feet. We recommend consulting your doctor before beginning any exercise program.
- Because this job requires that you work for long periods of time, it is suggested that you wear proper fitting, supportive shoes. These are not a requirement but will help to increase your chances of longevity in the profession.

Safety Requirements of Massage Therapy

Safety suggestions for this profession include:

- Wearing shoes that would not be slippery when walking on a damp floor. You will be working with water which means there is always a risk of water spills. All water spilled should be wiped up as quickly as possible after a spill.
- Anytime a product accidentally gets in your eyes, flush your eyes thoroughly with water. (It is recommended that this is done for at least 15 minutes.) Seek medical attention if irritation continues.

Licensing Requirements for Massage Therapist in Wisconsin

The Wisconsin Massage Therapy and Bodywork Therapy State Law Exam is an on-line open book examination on the Wisconsin Statutes and Administrative Codes that govern Massage Therapists and Bodywork Therapists. Candidates will be assigned an ID#, test name and password after submitting an application. **Important: (for graduates from WI State schools on or after 1/1/12)** You are required to take and pass this exam as a prerequisite to graduation. Your Massage Therapy or Bodywork Therapy school should notify students when and where to complete the exam; it is recommended that the applicant complete the exam as soon as reasonable. Upon completion of the exam, the applicant will be presented with the option to “Print test feedback report.” **The applicant must choose this option (“Print test feedback report”) to have the exam score available for review by the school (do not submit to DSPS).**

DSPS does not have the ability to recall a score. If the applicant fails to print the test feedback report when given option, the applicant will be required to retake the exam and pay an additional fee.

To become licensed in massage therapy in Wisconsin, students must complete 600 hours of approved training, graduate from an approved school and pass the state board exams.

Pre-Enrollment Information: Cosmetology + MUD (1884)

Graduation, Licensure and Placement Rates

The Salon Professional Academy provides each student with graduation and placement information prior to enrollment. The graduation rates are based on the requirements set forth by both the Department of Education and information that we provide to our accrediting body annually. These placement statistics will include details regarding the source of the information, the timeframe used in calculating the rates, and the methodology used to compile the rates. Additional information on placement or types of employment obtained by graduates of The Salon Professional Academy can be obtained at any time by contacting a member of the administration.

Graduation Rate: This information is based on the Department of Education's auditing requirements in the IPEDS Graduation Rates Survey of the reporting time frame which is 09/01/2014 to 08/31/2015. 77%, or 20 of the 26 first-time, full time students scheduled to graduate between 09/01/2014 to 08/31/2015, graduated within 150% of normal time.

Accreditation auditing requirements: The following information is based on the auditing requirements of our accreditation agency, which are calculated and reported annually.

Graduation Rate: This information is based on audit requirements of the reporting time frame which is 07/01/2014 to 06/30/2015. This is a new program, and no graduation rates are currently available.

Licensure Rate: This information is based on audit requirements of the reporting time frame which is 07/01/2014 to 06/30/2015. This is a new program, and no licensure rates are currently available.

Placement Rate: This information is based on audit requirements of the reporting time frame which is 07/01/2014 to 06/30/2015. This is a new program, and no placement rates are currently available.

Compensation Expected

Cosmetologists could expect to make a national median wage of \$24,850 in 2017. In the state of Wisconsin, cosmetologists could expect to make a median wage of \$25,200 in 2017. Cosmetologists may receive tips from customers. High quality work and customer service usually contribute to greater tip totals.

The compensation information is based on the information from the Bureau of Labor Statistics and O*NET, the Occupational Information Network, which is a comprehensive database of job information including wage information, job characteristics, and worker attributes.

O*NET was developed by the U.S. Department of Labor and the Employment and Training Administration (USDOL/ETA). The information provided is based on the SOC code 39-5012.00, Hairdressers, Hairstylists and Cosmetologists.

Physical Demands of Cosmetology

There are physical demands placed on the body in any career. In cosmetology, care must be taken to protect your back, legs and feet.

- One way to do this is strength training to enhance your back, abdomen and leg muscles. Regular weight lifting exercises will benefit individuals in this profession. Regular exercise will help to promote all over body conditioning, and will improve circulation in your legs and feet. We recommend consulting your doctor before beginning any exercise program.
- This job requires that you stand for long periods of time so it is suggested that you wear proper fitting, supportive shoes. These are not a requirement, but will help increase your chances of longevity in the profession.

Safety Requirements of Cosmetology

Safety suggestions for this profession include:

- Wearing shoes that would not be slippery when walking on a damp floor. You will be working with water which means there is always a risk of water spills. All water spilled should be wiped up as quickly as possible after a spill.
- Damp hair lying on the floor can also pose a chance of slipping. All hair needs to be swept up immediately following each haircut to minimize accidents. It is the responsibility of each stylist to promote a safe working environment.
- Gloves are to be worn during chemical services to reduce the risk of any allergic reaction that an individual may have to certain chemicals.
- Anytime a product accidentally gets in your eyes, flush your eyes thoroughly with water. (It is recommended that this is done for at least 15 minutes.) Seek medical attention if irritation continues.

Licensing Requirements for Cosmetology in Wisconsin

To become licensed in cosmetology in Wisconsin, students must complete 1,550 hours of approved training, graduate from an approved school and pass the state board exams. A MUD certificate requires 84 hours of successfully completed training.

Financial Aid Policies, Procedures, and Information

Financial Aid Policies, Procedures, and Information

General Policies

Failure to Meet Deadlines

Failure to meet a deadline for submitting financial documentation could result in a delay in financial aid disbursements.

Personally Identifiable Information (PII)

Personally Identifiable Information (PII) is defined as: "Information that can be used to distinguish a person's identity, e.g. name, social security number, biometric data, etc., alone or when combined with other personal data, linked or linkable to a specific person such as date and place of birth, mother's maiden name, etc."

The Salon Professional Academy requires ALL employees to ensure PII is secure and confidential. All PII must be clearly labeled at the top of the page in the following format.

Personally Identifiable Information

In order to avoid possible breaches of PII, employees should take extra care when printing/scanning, sending e-mails without encryption or to the wrong recipient, and protecting key equipment on which PII may be stored (laptops, USB drives, etc.)

Additionally, The Salon Professional Academy will only collect information that is absolutely necessary and share this information only with those who absolutely need the information. If a breach of PII occurs, employees must immediately notify the Owner/Director who will notify the proper parties.

Completing the FAFSA

TSPA recommends completing and submitting your FAFSA for Federal financial aid. All financial assistance is determined by eligibility. Then, a student should review the information below and meet with the Financial Aid Administrator to determine any additional assistance for which you may be eligible.

FAFSA

Filling out the Free Application for Federal Student Aid (FAFSA) is the first step in securing financial aid. All students must complete the FAFSA in order to obtain any federal aid regardless of the financial

status of the family. This will determine your eligibility for financial aid.

There is a year-end deadline of June 30th to complete the FAFSA. We encourage all students to apply early in order to ensure they receive disbursements within a reasonable time.

To ensure that we are able to properly process your FAFSA, make sure your completed FAFSA includes the following:

The Salon Professional Academy's School Code: 041577

This code will be used by the federal processor to ensure TSPA receives your FAFSA results which will determine your federal aid eligibility. To ensure accuracy, whenever possible, use income and other information from your completed tax return rather than estimated figures.

You can find more information or apply for financial aid by visiting the FAFSA website at <https://fafsa.ed.gov>

Types of Financial Aid

Grants

Grants are aid that you do not have to repay and are based on financial need.

Loans

Unlike grants and scholarships, loans are a type of financial aid that must be repaid. Loans come with interest that must also be repaid so it is important to research and weigh your options carefully before borrowing and to borrow conservatively. TSPA strongly encourages students to maximize federal loan eligibility before considering private loan options.

Veterans' Benefits

Veterans or children of Veterans may be eligible for educational benefits based on U.S. military service. You can find more information, or apply for these benefits at: <https://va.gov/> or by calling (888) 442-4551.

Native American Tribe Benefits

Many Native American tribes offer education benefits to members of its tribe. The benefits often vary by tribe and each tribe has separate requirements for eligibility. If you are a member of a Native American tribe, contact the Higher Education Department of your tribe to obtain more information on the requirements and the benefits available.

Dislocated Workers Benefits

Displaced or dislocated workers may be eligible for educational benefits through the Wisconsin Department of Workforce Development. Benefits and eligibility vary depending on individual circumstances. You can find more information on eligibility and benefits available at: <http://dwd.wisconsin.gov/dislocatedworker> or by visiting your local Wisconsin Job Center. The local Wisconsin Job Center for the La Crosse area is located at Workforce Connections at 2615 East Ave S, La Crosse or by phone at (608) 789-5627.

Scholarships

There are a variety of scholarships available to assist students with educational needs. Information on most scholarships is available online, and students are encouraged to search for applicable scholarships. The Financial Aid Administrator also has a list of scholarships for which students may be eligible. If students need assistance in locating scholarships they can schedule an appointment with the Financial Aid Administrator.

Financial Aid Programs Available at TSPA

Federal Pell Grants

This grant is need based and awarded to undergraduate students. The Pell amount may change annually and varies depending on enrollment status (full-time/part-time).

If a student withdraws while receiving a Pell grant, the award may be adjusted or repaid.

You can learn more about the Federal Pell Grant by scheduling a meeting with the Financial Aid Administrator or visiting the federal website at: <https://studentaid.ed.gov/sa/types/grants-scholarships/pell>.

Federal Direct Loan Program

The William D. Ford Federal Direct Loan is a fixed interest loan. Students cannot borrow more than the estimated cost of attendance meaning the loan cannot exceed the standard budget of the institution. In addition, to these need and budget limitations, a federal maximum also applies.

To be eligible for a Federal Direct Loan, a student must meet the following requirements:

- Be enrolled at least half time,
- Meet institutional Satisfactory Academic Progress standards, and
- Complete the financial aid process

There are two types of Federal Direct Loans:

- Subsidized
- Unsubsidized

Subsidized

Subsidized loans are available to students who demonstrate financial need after applying for grants, scholarships, and other applicable resources.

If a student receives a subsidized loan, no interest will accrue on the subsidized loan while the student is in school or for the first six months after they graduate. Recipients of these loans may also apply for periods of deferment after leaving school if low income or hardships prevent repayment.

150% Direct Subsidized Loan Limit

The Moving Ahead for Progress of the 21st Century Act was enacted on July 6, 2012 and adds a new provision to the Direct Loan statutory requirements. This provision limits first-time borrowers eligibility for Subsidized Loans to a time period that cannot exceed 150% of the published program length. It applies only to first-time borrowers on or after July 1, 2013.

Unsubsidized

Unsubsidized loans are also available through the Federal Direct Loan program. These loans are not need based. Unlike the subsidized loans, the student is responsible for interest that accrues while the student is attending school. Students have the option of paying the interest while in school or letting it capitalize until they begin making payments on the principal. Choosing to let it capitalize will increase the total amount that must be repaid.

Obtaining a Federal Direct Loan

Upon completion of the FAFSA and any other paperwork that may be required, the financial aid office will mail each student a letter informing the student of the award amount available. A student can request a portion or all of the amount awarded but is not able to request more than what was awarded. A federal loan fee will be deducted from each disbursement.

The student will be informed of any additional steps that must be completed prior to obtaining any disbursements.

If a student needs assistance completing any of these steps, the student can schedule an appointment with the Financial Aid Administrator.

Entrance Loan Counseling

First time borrowers must complete required entrance loan counseling prior to receiving any disbursements. This is a one-time requirement and must be completed in advance by clicking the Federal Direct Loan Entrance Counseling link on the Direct Loan website at <https://studentloans.gov>.

Students will need their Federal Student Aid username and password to complete counseling.

Master Promissory Note

The student must complete a Master Promissory Note prior to receiving any disbursements. This must be completed in advance and can be complete through the Master Promissory Note link on the Direct Loan website at: <https://studentloans.gov>. (It is recommended that all pop-up blockers are turned off)

In order to complete the Master Promissory Note, the student will need the following:

- Federal Student Aid username and password
- Driver's license (or state ID) number
- Names and addresses of two personal references from two households other than the student's own.

Students are asked to read the Borrower's Rights and Responsibilities Statement provided by the Federal Direct Loan Program. This statement details the terms of the student's loan and can be found in the Master Promissory Note.

Upon completion of all these steps, the student will receive a "Disclosure Statement" from the Direct Loan Servicing Center. This statement will list the disbursements to be made to the student. It is important that the student keeps these for his or her records.

Exit Loan Counseling

If a student who was awarded a Direct Loan withdraws, drops below half-time enrollment, or graduates, the student must complete exit loan counseling. Exit counseling can be completed online through the Direct Loan website at: <https://studentloans.gov>.

The exit counseling will provide the student important information about repaying his or her loan(s), average monthly repayment amount, deferment, loan cancellation, and consequences that may occur due to student loan default.

Please contact the Financial Aid Office if you have questions about Exit Loan Counseling.

Loan Reporting Requirements

Subsidized and Unsubsidized Federal Loan information will be submitted to the National Student Loan Database System (NSLDS). This system is accessible by guaranty agencies, lenders, borrowers, and institutions that are authorized users of the data system.

Federal Direct Parent PLUS Loans

The Federal Direct Parent PLUS Loan for Undergraduate Students, often called PLUS, is non-need based. It is a fixed interest rate loan for the parents of dependent students (discussed later). Amounts of the loan are limited by the institutional budget less other financial aid the student has received.

The repayment on this loan begins once the loan is fully disbursed. The loan cannot be transferred into the student's name; the parent borrower must repay the loan.

For parents to be eligible for a PLUS loan, their dependent student must meet the following requirements:

- maintain at least half-time enrollment and
- meet Satisfactory Academic Progress.

Obtaining a Parent PLUS Loan

After completing the FAFSA, if a parent wants to take out a PLUS loan, the parent must apply. The parent can apply by contacting the Financial Aid Administrator and obtaining a Consent to Obtain Credit form. Once approved for the PLUS loan, the parent will be required to complete his or her own Master Promissory Note (separate from the one completed by the student).

This must be completed in advance and can be completed through the Master Promissory Note link on the Direct Loan website at: <https://studentloans.gov>. It is recommended that all pop-up blockers are turned off.

To complete the Master Promissory Note, the parent will need the following:

- His or her Federal Student Aid Username and password,
- driver's license (or state ID) number, and
- The names and addresses of two personal references from two households other than his or her own.

Parents are not required to complete Entrance or Exit Counseling when taking out PLUS loans.

After deducting any funds necessary for tuition or fees owed to the institution overage checks are disbursed directly to the parent.

Big Dreams Scholarship

The Salon Professional Academy sponsors a quarterly scholarship for \$100.00. In order to be eligible to apply for this scholarship, interested students must be five percent above Satisfactory Academic Progress for their program. Cosmetology, Cosmetology + MUD, and Esthetics students must have a 90% grade average and 90% attendance at

their most recent checkpoint. Massage Therapy students must be at an 80% grade average and 90% attendance at their most recent checkpoint. Additionally, qualified students must submit a letter explaining why they are a good choice to receive the scholarship.

This scholarship is funded by proceeds from Continuing Education classes held at The Salon Professional Academy. The Scholarship recipient is picked by independent, outside, parties. The recipient will be notified after selection.

How Financial Need is Calculated

Student Eligibility Criteria

(Source: Department of Education: *Funding Your Education*; and <http://studentaid.ed.gov/eligible>)

To receive aid from federal student aid programs, one must meet certain criteria.

Financial Need

Except for some loan programs, you must show that you have financial need according to the Department of Education requirements. (See "Financial need and Expected Family Contribution".)

Education Requirements

You must demonstrate by one of the following means that you are qualified to enroll in postsecondary education:

- Have high school diploma or General Educational Development (GED) certificate.
- Meet other standards your state established and that the Department of Education has approved.
- Complete a high school education in a home school setting approved under state law.

You must be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program.

You must meet Satisfactory Academic Progress standards set by the postsecondary school you are or will be attending.

Intellectual Disabilities

Students with intellectual disabilities can receive federal student aid under the Federal Pell Grant Program, FSEOG Program and Federal Work-Study Program. To be eligible, you must:

- Be enrolled or accepted for enrollment in a comprehensive transition and postsecondary program for students with intellectual disabilities at an institution of higher education;
- Maintain Satisfactory Academic Progress; and
- Meet other student eligibility criteria

For more information on comprehensive transition and post-secondary programs for students with intellectual disabilities, please contact the Financial Aid Administrator or go to <https://studentaid.ed.gov/eligible>.

Legal and Other Requirements

- You must be a U.S. citizen or eligible noncitizen.
- You must have a valid social security number. You can find out more about applying for one at www.ssa.gov or by calling 1-800-772-1213. (TTY users can call 1-800-325-0778.)
- When you apply for federal student aid, you sign a statement that certifies that you will use federal student aid for educational purposes only.
- You also certify that you are not in default on a federal student loan and do not owe money on a federal student grant (which could happen if you withdraw from school, for example).
- You must comply with Selective Service registration. If you're a male aged 18 through 25 and you have not registered, you can, at the same time you complete your FAFSA, give the Selective Service System permission to register you by means of the FAFSA. You can also register online at www.sss.gov

or call 1-847-688-6888. (TTY users can call 1-847-688-2567.)

- Generally, if you have been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student grants, loans and/or work study, you will be ineligible for a period of time based on the type and number of convictions. If you answer "Yes" to this question, it is very important that you complete and submit the FAFSA to determine your eligibility. If you are submitting a paper FAFSA, you will be mailed a worksheet to assist you in determining whether your conviction affects your eligibility for federal student aid. If you are applying using *FAFSA on the Web* at www.fafsa.ed.gov, you will be provided the electronic version of the same worksheet during your online session. If you need assistance or have any questions on how to answer this question, call 1-800-4-FED-AID (1-800-433-3243) for help from the Federal Student Aid Information Center.

Even if you're ineligible for federal student aid because of a drug conviction, you should still complete the FAFSA because most schools and states use FAFSA information to award nonfederal aid. If you have lost federal student aid eligibility due to a drug conviction, you can regain eligibility if you pass two unannounced drug tests conducted by a drug rehabilitation program that complies with criteria established by the U.S. Department of Education

- You have limited eligibility for federal student aid while you're incarcerated. Generally, you're only eligible for a Pell Grant and then only if you're NOT incarcerated in a federal or state penal institution. Check with the financial aid office at the school you plan on attending.
- Maintain Satisfactory Academic Progress while in school.

Match Requirements

When you apply for federal student aid, the Department of Education verifies some of your information with certain federal agencies, including the Social Security Administration (for verification of Social Security numbers and U.S. citizenship status) and the Department of Homeland Security (to verify Alien Registration numbers).

If the information doesn't match, the discrepancy must be resolved before you can receive federal student aid. They also check your information against the National Student Loan Data System (NSLDS) to verify that you haven't defaulted on your federal student loan, haven't received an overpayment on a federal grant or a Federal Perkins Loan, and haven't borrowed more than the total limit allowed.

They also check your information against Veterans Affairs if you answer that you are a veteran. Most males between the ages of 18 and 25 must register with Selective Services in order to be eligible for federal student aid so we check with this agency as well.

Financial Need and Expected Family Contribution (EFC)

Aid for most of the Department of Education's programs is awarded based on financial need (except for unsubsidized Stafford Loans, PLUS Loans and TEACH Grants). The EFC is a measure of your family's financial strength and resources that should be available to help pay for your education.

The EFC is calculated from the information you report on the FAFSA and according to a formula established by law. Your family's income (taxable and untaxed) and assets are considered in determining your EFC. Your family size and the number of family members who will be attending a college or career school are also considered.

Your EFC will appear on the *Student Aid Report* (SAR) you receive from the Department of Education after you file your FAFSA. To determine your financial need for federal student aid programs (except for a Direct Unsubsidized Stafford Loan),

your school subtracts the Expected Family Contribution (EFC) from your cost of attendance.

The school uses federal grants and other financial aid to meet your financial need. Because the EFC formula must be applied to each family's financial information, we cannot tell you here whether you will be eligible for federal student aid or estimate how much aid you might receive. If you'd like to get an estimate of your financial aid award, use *FAFSA4caster* at <https://fafsa4caster.ed.gov>. The information you submit with *FAFSA4caster* can be used to populate some of your *FAFSA on the Web* when you're ready to apply for aid. To find out exactly what you will be eligible to receive, you must apply for financial aid.

If you want to see how the EFC formula works, you can call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

After you receive your SAR, you will also receive an award letter from the school(s) listed on your FAFSA that offers you admission. Contact the Financial Aid Office at the school(s) that sent you an award letter if you have any questions about your student financial aid award.

Unusual Family Circumstances

The EFC formula is basically the same for all applicants, but there is some flexibility. The Financial Aid Administer (FAA) can adjust the cost of attendance or the information used to calculate your EFC to take into account your unusual circumstances. These circumstances could include your family's unusual medical expenses, tuition expenses, or unemployment.

The FAA must have good reasons to use Professional Judgment to make adjustments because of unusual circumstances. You will have to provide documentation to support any adjustments. For example, Financial Aid Administrators may use a letter from the state unemployment agency or other evidence that a student is receiving unemployment benefits to document the loss of income from work. The FAA's decision as to whether to make changes is final and cannot be appealed to the Department of Education.

The following are several additional examples of unusual circumstances that the FAAs may consider as factors in making adjustments in the expected family contribution calculation or to the cost of attendance. These examples include the following:

- Nursing home expenses not covered by insurance,
- Dependent care costs,
- A student or family member who is a dislocated worker, and
- A change in housing status that results in homelessness.

Dependency Status

(Source: Application and Verification Guide 2018-2019)

The law governing the FSA programs is based on the premise that the family is the first source of the student's support, and the law provides several criteria that indicate if the student is considered independent of his or her parents for aid eligibility.

Note that a student reaching the age of 18 or 21 or living apart from his parents does not affect his or her dependency status.

For the 2018–2019 year, a student who meets any of the following criteria from HEA Sec. 480(d) is independent; he or she

- Was born before January 1, 1995;
- Is married as of the date he applies;
- Was an orphan , foster child, or ward/dependent of the court at any time since the age of 13;
- is currently serving on active duty for purposes other than training;
- is a veteran of the Armed Forces of the United States (as defined in subsection (c)(1));
- will be a graduate or professional student when the award year starts;
- has legal dependents other than a spouse; or
- is an emancipated minor or in legal guardianship or was when he reached the age of majority in his state; or
- was determined at any time since July 1, 2017, to be an unaccompanied youth who was homeless or self-supporting and at risk of being homeless.

If none of these criteria apply to you, you are a dependent student.

In unusual cases an aid administrator can determine that a student who doesn't meet any of the independence criteria should still be treated as an independent student.

Entrance Counseling for the Federal Direct Loan Program

(Source: Department of Education: September 2016 Entrance Counseling Guide for Direct Loan Borrowers)

If you're borrowing for the first time under the William D. Ford Federal Direct Loan (Direct Loan) Program and have not previously received the same type of loan through the Direct Loan Program or Federal Family Education Loan (FFEL) Program, you must complete entrance counseling before you can receive the proceeds of your first Direct Loan. Entrance counseling covers the following topics:

- **Student rights to the following:**
 - Written information on loan obligations and information on rights and responsibilities as a borrower.
 - A grace period and an explanation of what this means.
 - Notification if you are in your grace period or repayment, no later than 45 days after a lender assigns, sells, or transfers your loan to another lender.
 - A disclosure statement, received before the student begins to repay his or her loan, which includes information about interest rates, fees, the balance owed, and the loan repayment schedule.
 - Deferment of repayment or forbearance for certain defined periods, if student qualifies and if student requests deferment or forbearance.
 - Prepayment of student loan in whole or in part anytime without an early-repayment penalty.
 - A copy of student's MPN either before or at the time the student's loan is disbursed.
 - Documentation that the student's loan has been paid in full.

- ***Student responsibilities include the following:***
 - Completing exit counseling before the student leaves school or drops below half-time enrollment.
 - Repaying the loan even if the student does not complete the academic program, student is dissatisfied with the education received, or student is unable to find employment after graduation.
 - Notifying the lender or loan servicer and the school if the student:
 - Moves or changes his/her address
 - Changes his/her name
 - Changes his/her phone number
 - Changes his/her Social Security Number
 - Changes his/her employer or employer's address or phone number change
 - Making monthly payments on the loan after the grace period ends unless there is a deferment or forbearance.
 - Notifying the lender or loan servicer of anything that might alter eligibility for an existing deferment or forbearance.

All Entrance Counseling can be completed at the following website: <https://studentloans.gov>

Exit Counseling for the Federal Direct Loan Program

(Source: Department of Education: December 2010 Exit Counseling Guide for Direct Loan Borrowers)

As a Direct Loan borrower, you are required to complete exit counseling which covers the following topics:

- ***Student rights to the following:***
 - Written information on loan obligations and information on rights and responsibilities as a borrower.
 - A grace period and an explanation of what this means.
 - Notification if you are in your grace period or repayment, no later than 45 days after a lender assigns,

- sells, or transfers your loan to another lender.
- A disclosure statement, received before the student begins to repay his or her loan that includes information about interest rates, fees, the balance owed, and the loan repayment schedule.
- Deferment of repayment or forbearance for certain defined periods, if student qualifies and if the student requests it.
- Prepayment of student loan in whole or in part anytime without an early-repayment penalty.
- A copy of student's MPN either before or at the time the student's loan is disbursed.
- Documentation that the student's loan has been paid in full.
- ***Student responsibilities include the following:***
 - Completing exit counseling before the student leaves school or drops below half-time enrollment.
 - Repaying the loan even if the student does not complete the academic program, student is dissatisfied with the education received, or student is unable to find employment after graduation.
 - Notifying the school and the lender or loan servicer if the student:
 - Moves or changes his/her address
 - Changes his/her phone number
 - Changes his/her Social Security Number
 - Changes his/her name
 - Changes in employer or employer's address or telephone number
 - Making monthly payments on the loan after the grace period ends unless there is a deferment or forbearance, and repayment options will be provided during exit counseling.
 - Notifying the lender or loan servicer of anything that might alter eligibility for an existing deferment or forbearance.

All Exit Counseling can be completed at the following website: <https://studentloans.gov>

Repayment of Loans

(Sources: Department of Education: <https://studentaid.ed.gov/sa/repay-loans/understand/plans>)

Repayment Plan Options

There are eight repayment plans available to borrowers. They are as follows:

Standard Repayment

A standard repayment plan allows the borrower to repay the loan in fixed monthly payments. With this option, the borrower is given up to 10 years to repay the loan. Borrowers pay less interest for their loan over time under this plan.

Graduated Repayment

A graduated repayment plan allows the borrower to pay lower payments initially which gradually increases every 2 years. With this option, the borrower is given up to 10 years to repay the loan.

Extended Repayment

An extended repayment plan payments will be an amount that ensures that your loan will be paid in full in 25 years. You can choose to make either fixed or graduated payments. This plan is available for Direct Loan borrowers who have no outstanding balance on a direct loan as of October 7, 1998 or on the date the borrower obtained the direct loan after October 7, 1998. In order to qualify for this option, the total loan amount must be greater than \$30,000. This option allows the borrower up to 25 years to repay the loan.

Income Driven Repayment Plans: Your monthly payment amount is recalculated annually based on your income.

Pay As You Earn Repayment(PAYE)

To be eligible, a Direct Loan Borrower, must be a new borrower on or after October 1, 2007, you must have received a disbursement of a Direct Loan on or after October 1, 2011, and the required payment amount under this plan must be less than what you would pay under the 10 year standard

repayment plan. Payments will generally be 10% of your discretionary income, but never more than the 10 year standard repayment plan amount. If you have not repaid your loan in full after having made the equivalent of 20 years of qualifying monthly payments, any outstanding balance on your loan will be forgiven. You may have to pay income tax on any amount that is forgiven. The borrower is given up to 20 years to repay the loan.

Income-Based Repayment (IBR)

To be an eligible Direct Loan Borrower, the required payment amount under this plan must be less than what you would pay under the 10 year standard repayment plan. Your payments will generally be 10% (for new borrowers on or after July 1, 2014) or 15% (for all other borrowers) of your discretionary income, but never more than the 10 year standard repayment plan amount. If you have not paid your loan in full after making the equivalent of 20-25 years of qualifying monthly payments, any outstanding balance on your loans will be forgiven. You may have to pay income tax on any amount that is forgiven. A borrower is given up to 20 years for new borrowers on or after July 1, 2014, and up to 25 years for all other borrowers.

Income-Contingent Repayment (ICR)

For Direct Loan borrowers, your payments will be the lesser of 20% of your discretionary income or the amount you would pay on a 12 year standard repayment plan multiplied by a percentage based on your income. If you do not repay your loan after making the equivalent of 25 years of qualifying monthly payments, the unpaid portion will be forgiven. You may have to pay income tax on the amount that is forgiven. With this option, the borrower is given up to 25 years to repay.

Revised Pay as You Earn Repayment Plan (REPAYE)

For Direct Loan borrowers, your monthly payments will be 10% of your discretionary income. Your monthly loan payment can be more than the 10 year Standard Plan amount. Payments are calculated each year and based on your updated income and family size. If you're married, both your and your spouse's income or loan debt will be considered whether taxes are filed jointly or separately (limited exceptions). Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 to 25 years. You may have to pay income tax on the amount that is forgiven.

Income Sensitive Repayment Plan

For direct loan borrowers, your monthly payment is based on annual income for up to 15 years. Under this plan, you'll pay more over time than the 10-year Standard Plan. The formula for determining the monthly payment amount can vary from lender to lender.

Debt Management Strategies

Borrowers are encouraged to use the grace period to carefully consider debt management strategies. This includes creating a budget to determine the affordability of repayment and using that budget to determine their repayment goal.

Borrowers should consider whether it is better for them to have a lower monthly payment, pay off the loan in the quickest amount of time, or defer payment. It is important to consider all of the available repayment plans before making a choice. Calculators are available on <https://studentloan.gov> to assist borrowers in finding the repayment plan which best meets their goals.

Borrowers are encouraged to use NSLDS or their credit report to identify all loans. It is also recommended that they take advantage of automatic payment options to avoid missing payments. Borrowers can also ask the servicer to reset the

payment dates so that payment is due at a different time of the month.

Finally, if borrowers are having difficulties making payments, they are strongly encouraged to contact their servicer and discuss the problems. There are many options available which the servicer can provide additional information on based on individual circumstances.

Direct Consolidation Loan

A Direct Consolidation Loan allows for borrowers to combine all federal loans into one single loan. Private loans may not be included in a Direct Consolidation Loan.

Through this process, the existing loans are considered paid in full and are replaced with a new loan. This option creates a new interest rate, repayment schedule and terms which are based on the weighted average of the underlying loans rounded up to the nearest one-eighth of 1%. In order to be eligible for this consolidation, the borrower must complete a Direct Consolidation Loan Application and Promissory Note.

The consolidation process takes between 30-60 days, and repayment begins approximately 60 days or sooner after the consolidation process is completed.

In order to qualify for consolidation, borrowers must be in a grace period or in repayment. Repayment options are available for Consolidation loans. Using this option may cause the borrower to lose previous benefits. These loans are eligible for some, but not all, deferments. Borrowers with Subsidized Stafford loans retain the interest subsidy during deferments. Forbearance provisions for these loans are the same as for Stafford and PLUS loans. See StudentAid.gov/consolidation for more information.

Tax Benefits

The federal government provides several tax incentives that can help defray the cost of higher education. These incentives come in the form of tax credits (directly reduce the amount of tax owed) or tax deductions (reduce the amount of income that you pay taxes on). Students and/or parents may qualify for one or more of the benefits, but there are some restrictions. Taxpayers cannot take both an education credit and a deduction for tuition and fees for the same student in the same year so it is recommended that you figure your taxes multiple ways in order to

determine the maximum benefit available to you. Additional information on tax benefits for higher education can be found at IRS.gov in IRS Publication 970, Tax Benefits of Education.

Tax Credits

Taxpayers cannot claim more than one of the following credits for the same student in the same year. If the taxpayer paid qualified expenses for more than one student, the taxpayer can choose to take credits on a per-student, per year basis. (For example, the taxpayer could take the American Opportunity Credit for his or her education while still taking the Lifetime Learning Credit for his or her child who is also claimed as an exemption for the taxpayer.) Education credits are claimed on IRS Form 8863, Education Credits.

American Opportunity Credit

American Opportunity Tax Credit is a credit for qualified education expenses paid for an eligible student for the first four years of higher education. You can get a maximum annual credit of \$2,500 per eligible student. If the credit brings the amount of tax you owe to zero, you can have 40 percent of any remaining amount of the credit (up to \$1,000) refunded to you. For more information visit: <https://irs.gov/Individuals/AOTC>

Lifetime Learning Credit

The Lifetime Learning credit assists parents and students in paying for post-secondary education. It allows for a maximum credit of \$2,000 for qualified education expenses paid for all students enrolled in eligible educational institutions. Unlike other credits, there is no limit on the number of years which this credit can be claimed for each student. For more information visit: <https://irs.gov/Individuals/LLC>

Tax Deductions

Tuition and Fees Deduction

Deductions for qualified education expenses paid during the year may be available to the taxpayer, the taxpayer's spouse, or dependents of the taxpayer. The qualified expenses must be for higher education in order to utilize this deduction. Student-

activity fees and expenses for course-related books, supplies and equipment must be paid to the institution as a condition of enrollment or attendance.

This deduction can reduce the amount of the taxpayer's income subject to tax by up to \$4000. This deduction is reported on IRS Form 8917, Tuition and Fees Deduction, and is taken as an adjustment to the taxpayer's income. (This means that the taxpayer can take this deduction even if (s)he did not itemize deductions.) This deduction may be beneficial to taxpayers who are not eligible for other tax benefits because their income is too high.

Normally, a taxpayer can claim the Lifetime Learning credit if they meet all three of the following requirements:

- The taxpayer paid qualified education expenses for higher education.
- The taxpayer paid the education expenses for an eligible student.
- The eligible student is the taxpayer, the taxpayer's spouse, or a dependent that is being claimed as an exemption on the tax return.

A taxpayer cannot claim this deduction if any of the following applies:

- The taxpayer's filing status is married filing separately.
- Another person can claim an exemption for the taxpayer as a dependent on his or her tax return. The taxpayer cannot take this deduction even if the other person does not actually claim that exemption.
- The taxpayer was a nonresident alien for any part of the year and did not elect to be treated as a resident alien for tax purposes. (More information on nonresident aliens can be found in IRS Publication 519, U.S. Tax Guide for Aliens.)
- The taxpayer or anyone else claims an education credit for expenses of the student for whom the qualified education expenses were paid.

Student Loan Interest Deduction

Generally, any personal interest paid by the taxpayer (other than certain mortgage interest) is not deductible on the taxpayer's return. An exception being if the taxpayer's modified adjusted gross income (MAGI) is less than \$80,000 (\$160,000 if filing jointly), a special deduction may be allowed for paying interest on a student loan (also known as an education loan) used for higher education. Student loan interest is interest paid by the taxpayer on a qualified student loan during the tax year, and includes both voluntary and required interest payments.

A *qualified student loan* is a loan which the taxpayer took out solely to pay for qualified education expenses (defined next) that were:

- For the taxpayer, the taxpayer's spouse, or a person who was a dependent when the loan was taken out.
- Paid or incurred within a reasonable timeframe before or after the loan was taken.
- For education provided during an eligible student's academic period.

Loans from the following sources are not considered qualified student loans:

- A relative of the taxpayer.
- A qualified employer plan.

A *qualified education expense* is the total cost of attending an eligible educational institution and include the following amounts paid for:

- Tuition and fees.
- Room and board.
- Books, supplies and equipment.
- Other necessities (i.e. transportation).

The cost of room and board qualifies only to the extent that it is not more than the greater of the following:

- Room and board allowance, as determined by the eligible educational institution, that was included in the cost of attendance (for federal financial aid purposes) for a particular academic period and the living arrangement of the student, or
- The actual amount charged if the student is residing in housing which is owned or operated by the eligible educational institution.

This deduction can reduce the amount of a taxpayer's income subject to tax by up to \$2,500, and is taken as an adjustment to income. This allows for the taxpayer to claim this deduction even if (s)he does not itemize deductions on IRS Form 1040, Schedule A.

Obtaining Information on the Status of Loans through NSLDS

The National Student Loan Data System (NSLDS) was created in 1996 and is the U.S. Department of Education's central database for student aid. It provides a centralized, integrated point of reference for Title IV loans and grants which contains regularly updated data collected from a variety of sources. These sources include schools, guarantors, Federal loan services, and other Department of Education programs. It can be used to determine student eligibility, monitor borrower aggregate totals, and track changes to a student's financial aid history.

This system tracks the enrollment of all student loan borrowers and contains records of recipients of federal grants and people who owe an overpayment on a federal grant. It contains information on Federal Student Loans (Federal Direct loans) and Federal Grants (Pell Grants) as well as enrollment information.

It is important that students understand the loan status codes used by the system, which provide insight to the borrower's Title IV eligibility. All of the codes can be found on the website, but some of the more common codes are as follows: IG (in grace period), FB (forbearance), and PC (paid in full through consolidation).

Students can access NSLDS through the website nslds.ed.gov. Through this website they will be able to track their loans until they are paid in full. In order to access their loan information, students will need their social security number, date of birth, first two letters of their last name, and their Federal Student Aid Username and Password. Students are only allowed to access their own information, and will not have access to any of their parent's PLUS loan information. Parents are able to use this site to access their PLUS loan information by using their social security number and their Federal Student Aid Username and Password.

Verification Policy

Verification is a process required by the federal government in which the Financial Aid Office compares information on financial aid documents to source documents which are provided by the student. This process allows the Financial Aid Administrator to compare the documents for accuracy and confirm students' eligibility to receive financial aid.

The Salon Professional Academy only requires students who are selected for verification to complete this step in the financial aid process.

Please do not provide this information unless the Financial Aid Office requests it. Not all students selected for verification will have to provide the same information; it may vary depending on what information needs to be confirmed. If a student is selected for verification, funds will not be disbursed until the process is complete.

The selection of which students will need to complete verification is random and cannot be overruled by The Salon Professional Academy or the Financial Aid Office. In some circumstances, the Financial Aid Office may select a student for verification to resolve any confusing or conflicting information.

If a student is selected for verification, the Financial Aid Office will notify the student via mail/phone. The Financial Aid Administrator will explain what information will need to be verified and the supporting documentation that will be needed to verify this information. If the student is a dependent, this information may be required from either or both the student and the parent(s). Once notified that verification will be required, the student will have 30 days to provide the supporting documentation. Failure to provide this information in a timely manner may cause a delay in disbursements or possibly a loss of disbursement.

If a student drops or is terminated from The Salon Professional Academy before the verification process is complete, the student will have 60 days from the drop date to complete the verification process.

Below are some examples of supporting documentation that may be required for the student to provide for the verification process. This list is not all inclusive.

- Proof of citizenship
- Tax information including tax transcript or IRS Data Retrieval Tool information.
The Salon Professional Academy cannot accept Tax Returns.

- Documentation of independent status
- Veterans status
- Selective Service registration—Males born after July 1960 must register with Selective Services in order to be eligible for financial aid.
- Social security number verification—if your name has changed and you have not yet notified the Social Security Administration, aid cannot be disbursed until you have done so.
- Transcripts from previous post-secondary schools—Students who have received Pell grants (from schools other than The Salon Professional Academy, Onalaska) in the previous four award years are considered to have an Unusual Enrollment History and transcripts from previous schools must be provided.
- Students who have been convicted of a drug offense may be ineligible for financial aid. For more information, please contact the federal government at (800) 433-3243.

How Funds Are Disbursed

Applying for Financial Aid

Filling out the Free Application for Federal Student Aid (FAFSA) is the first step in securing financial aid. This will determine your eligibility for a wide range of financial aid. To ensure we are able to properly process your FAFSA, make sure your completed FAFSA includes **The Salon Professional Academy's School Code: 041577**. You can find out more information, or apply for financial aid by visiting the FAFSA website at: <https://fafsa.ed.gov/>.

Student Aid Report (SAR)/Institutional Student Information Report (ISIR)

Once the FAFSA is complete, the student will receive a Student Aid Report (SAR) via email or regular mail, depending on the method of communication provided by the student. If the student provided the School Code on the FAFSA, the school will receive an Institutional Student Information Report (ISIR). These reports will detail the information provided by the student on the FAFSA.

Verification

Additional information may be needed from the student in order to complete the financial aid process.

The Financial Aid Administrator will contact the student and inform him/her of any additional information that has been requested. More information is available by contacting the Financial Aid Office.

Award Letter

Once all the necessary information is processed, the school will receive a copy of the student's Award Letter. The Financial Aid Administrator will contact the student by phone or mail a copy to the student. An appointment to discuss the financial aid award with the student may then be scheduled. At that meeting, the Financial Aid Administrator will explain to the student what aid (s)he is eligible for and any additional steps that must be taken prior to the student being able to receive a disbursement. The student will be also be given a chance to accept a portion or all of the aid provided.

Counseling and Master Promissory Note

If the student is eligible and accepts Direct Loan assistance, first time borrowers must also complete Entrance Counseling and a Master Promissory Note prior to being able to receive any disbursements. If the parent of a dependent child is eligible, and accepts Parent PLUS Loan, the parent must also complete a Master Promissory Note prior to being able to receive any disbursements. More information on these processes can be requested through the Financial Aid Office.

Financial Aid Disbursements

Cosmetology students abiding by the Satisfactory Academic Progress (SAP) Policy are eligible for financial aid disbursements (up to their maximum eligibility) every 450 hours.

Esthetics students abiding by the SAP Policy are eligible for financial aid disbursements (up to their maximum eligibility) every 300 hours.

Massage Therapy students abiding by the SAP Policy are eligible for financial aid disbursements (up to their maximum eligibility) every 375 hours.

Each time a disbursement is requested, the student will be required to meet with the Financial Aid Administrator to sign a Disbursement Acknowledgement Form. The student's transcripts will be attached to the form, which will be signed by the student, the Financial Aid Administrator, and the

Director of Education before being filed in the student's permanent file.

When the disbursement is received by the school, the percentage of tuition and fees owed to the school for that disbursement period will be credited toward the cost of the student's tuition. If there is additional funds available after this credit, an overage check will be prepared for and given to the student within fourteen days.

- Pell Grant: If the student is eligible for and chooses to take a Pell Grant, the Financial Aid Administrator will request the first disbursement during the first week the student begins school.
- Direct Loans: If the student is eligible for and chooses to take a Direct Loan, the Financial Aid Administrator will request the first disbursement thirty (30) days after the start of their program.
- Parent PLUS Loans: If the parent is eligible for and chooses to take a Parent PLUS Loan, the Financial Aid Administrator will request the first disbursement thirty (30) days after the start of the program. Unlike the other types of financial assistance, if there is an overage after tuition and fees have been credited, the overage check will be sent directly to the parent within fourteen days.

Default Management

Default Management is required by the Department of Education for institutions who participate in the Direct Loan program. This is used as a tool to promote student success and to reduce student loan defaults in this program. There are nine activities which make this successful including the following: Entrance Counseling, Financial Literacy for Borrowers, Communication Across Campus, Exit Counseling, Timely and Accurate Enrollment Reporting, NSLDS Date Entered Repayment (DER) Report, Late State Delinquency Assistance (LSDA), Loan Record Detail Report (LRDR) Data Review and Analyzing Defaulted Loan Data to Identify Defaulter Characteristics.

The Salon Professional Academy has adopted the Department of Education's Default Management Plan. We work with Wright International Student Services (WISS) in order to successfully follow this plan in an effort to reduce student loan default rates in the Direct Loan program.

Student Rights and Responsibilities

It is expected that students are actively involved in their education. This begins with understanding the Admissions process, determining the best option to pay for school, and striving to always maintain Satisfactory Academic Progress. The staff at The Salon Professional Academy is here to assist students in all aspects of this process, but in the end, each student is responsible for his/her own education.

Students are expected to pay for their tuition by one of the methods outlined in the enrollment agreement which is signed prior to beginning classes. Failure to make these payments could result in termination from the school. The Salon Professional Academy will not penalize students for delays in aid due to regulations, timing of financial aid awards, or other circumstances which are out of the student's control. However, if a student fails to take action on items required for aid to be processed, the student will be responsible, and it may jeopardize that student's ability to continue in the program. It is essential that students watch for correspondence from the school or other agencies which may send notices about financial aid.

Verification is a common item which may lead to delays or cancellation in financial aid. If a student is selected for verification, it is essential that student provide the information requested, or the student's financial aid package cannot be processed. For more information on verification, see the Verification Policy located in this handbook.

Students must maintain Satisfactory Academic Progress to remain enrolled at The Salon Professional Academy. This is important not only to ensure academic success, but it also may impact eligibility for financial aid. Students who are not progressing according to the requirements of this policy may not be able to receive financial aid funds until Satisfactory Academic Progress is reestablished.

For more information on Satisfactory Academic Progress, please refer to the Satisfactory Academic Progress (SAP) Policy which can be found under the policies section of this handbook.

Refund Processing

Withdrawal/Termination Paperwork

Once it is determined that a student will be withdrawn or terminated from the program, the

Financial Aid Administrator will attempt to contact the student to meet with him/her to complete the withdrawal/termination paperwork. The following processes are all a part of the refund processing portion of the withdrawal/termination paperwork.

Return to Title IV (R2T4) Paperwork

This form is used to determine the amount of federal student funds that must be returned to the Title IV program on the school's behalf. The Financial Aid Administrator will complete this form and send it to the third party processor. The third party processor will review the form and inform the school of the results.

Returning Funds to the Department of Education

If the R2T4 form determines that the school must return federal money, the Accountant transfers the money back into the school's federal account within 45 days of the school's date of determination. The third party processor is informed of the amount and date that the money was transferred back into the federal account.

State Refund Worksheet

This form is used to determine the amount of tuition that is owed for the portion of the program that the student completed. This will determine if the student receives a refund for overpayment or an invoice for the amount due. The amount that may be due is based on scheduled hours.

Returning Funds to the Student

If it is determined that the student has overpaid for the portion of the program completed, the student will be issued a refund check. The refund will be mailed to the student's current address unless other arrangements have been made with the Financial Aid Office

Institutional Refund policies

Cosmetology, Cosmetology + MUD, and Esthetics Refund Policy

ENROLLEE'S RIGHT TO CANCEL

You may cancel this agreement by mailing or delivering a notice to The Salon Professional Academy, 566 Theater Road, Onalaska, WI 54650

**before midnight of the third business day after
you signed this agreement.**

“Business day” means any calendar day except Saturday or Sunday, and except the following business holidays: New Year’s Day, Martin Luther King Jr.’s Birthday, Washington’s Birthday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran’s Day, Thanksgiving and Christmas. If you wish, you may use this page as that written notice by writing “I hereby cancel” and adding your name and address. A duplicate of this page is provided to you by the school for your records.

If the Student (or the Student's parent or guardian if the Student is a minor) cancels the enrollment in person or in writing within three business days of the execution of this agreement, all monies paid herein, including the application fee shall be refunded by the Academy to the Student. This policy applies regardless of whether or not the student has actually started training.

If the Student cancels enrollment prior to the commencement of classes for which the Student is enrolled, the Student shall be entitled to a refund of all monies paid to the Academy, less the application fee of \$150.

In the event the Student begins but does not complete the course, the Student is charged according to Wisconsin law. The Academy will receive or retain tuition as follows:

5 to 9.9 %	20 %
10 to 14.9 %	30 %
15 to 24.9 %	40 %
25 to 49.9 %	45 %
Percentage of scheduled enrollment time	Percentage of total cost of program charged
0 to 4.9 %	
50 %	70 %
	100 %

If the Student has completed 50% of the scheduled course hours, no refund is given and all tuition is due.

Students using Title IV funds will follow the above refund policy AFTER the Return to Title IV

Policy has been applied and the return of unearned Title IV funds calculation has been made. This calculation often results in the Student owing tuition and fees to the Academy. The Federal return of Title IV funds calculation will be used for Students who have received financial assistance under the Higher Education Act, i.e. Federal Pell Grants or Stafford Student Loans, or Federal PLUS Loans awarded under the Federal Direct Loan Program.

If the enrollment is terminated during the first 60% of any payment period, the Federal return of Title IV funds calculation will apply. If the Student has completed 60% of the payment period, no refund is due, but the calculation documentation will still be completed and placed into the student's permanent file.

Any refund due to the Department of Education shall be returned within 45 days after the student's official termination/withdrawal date.

In the case of a leave of absence, the date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the Academy that the student will not be returning. In the case that a student does not attend and does not notify the school that he/she will be absent for three consecutive scheduled days, on the fourth day of absence without notification, the student will be considered withdrawn.

If the Student terminates prior to course completion, the Student is assessed a \$150.00 termination /withdrawal fee. The student must meet with the Director or the Director of Education in order to withdraw. This meeting must be requested in writing.

Any Title IV monies due to the Student shall be refunded within 45 days after the Student's last day of attendance or, in the case of a leave of absence, the date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the Academy that the student will not be returning. Any other monies will be refunded to the student within 30 days. In the case that a student does not attend and does not notify the school that he/she will be absent for three consecutive scheduled days, on the fourth day of absence without notification, the student will be considered withdrawn.

If a student withdraws or is terminated from the program on or before the fifteenth day of classes the

student will be considered a “non-start” and no tuition charges or additional fees will be assessed. If a student withdraws or is terminated from the program after the fifteenth day of classes, the percentage of program completed will be calculated based on the student’s scheduled hours.

An applicant not accepted by the Academy shall receive a refund of all monies paid including tuition and enrollment fee.

If the Academy is permanently closed and is no longer offering training after a Student has enrolled and begun training, the Student shall be entitled to a pro-rata refund of tuition.

If the course is canceled after the Student’s enrollment, the Academy shall provide a full refund of all monies or provide for completion of the course.

Massage Therapy Refund Policy

The Student will receive a full refund of all money paid if the Student:

- Cancels within the three-business day cancellation period under SPS 406.04;
- Accepted was unqualified and the Academy did not secure a disclaimer under SPS 409.04;
- Enrollment was procured as a result of any misrepresentation in the written materials used by the school or in oral representations made by or on behalf of the school.

Refunds will be made within 10 business days of cancellation.

A Student who withdraws or is dismissed after attending at least one class, but before completing 60% of the scheduled instruction in the current enrollment period, is entitled to a pro rata refund as follows:

As part of this policy, the Academy may retain a one-time application fee of no more than \$100. The Academy will make every effort to refund prepaid amounts for books, supplies and other charges. A Student will receive the refund within 40 days of termination date. If a Student withdraws after completing 60% of the scheduled instruction, and withdrawal is due to mitigating circumstances beyond the Student’s control, the Academy may refund a pro rata amount.

A written notice of withdrawal is not required.

Students using Title IV funds will follow the above refund policy AFTER the Return to Title IV Policy has been applied and the return of unearned Title IV funds calculation has been made. This calculation often results in the Student owing tuition and fees to the Academy.

The Federal return of Title IV funds calculation will be used for Students who have received financial assistance under the Higher Education Act, i.e. Federal Pell Grants or Stafford Student Loans, or Federal PLUS Loans awarded under the Federal Direct Loan Program.

If the enrollment is terminated during the first 60% of any payment period, the Federal return of Title IV funds calculation will apply. If the Student has completed 60% of the payment period, no refund is due, but the calculation documentation will still be completed and placed into the student’s permanent file. Any refund due to the Department of Education shall be returned within 45 days after the student’s official termination/withdrawal date.

If the Student terminates prior to course completion, the Student is assessed a \$150.00 termination /withdrawal fee.

If a student withdraws or is terminated from the program on or before the fifteenth day of classes the student will be considered a “non-start” and no tuition charges or additional fees will be assessed. If the student withdraws or is terminated from the program after the fifteenth day of classes, the percentage of the program completed will be calculated based on the student’s scheduled hours.

An applicant not accepted by the Academy shall receive a refund of all monies paid including tuition and application fee.

At Least	But Less Than	Refund of Tuition
1 unit/class	10%	90%
10%	20%	80%
20%	30%	70%
30%	40%	60%
40%	50%	50%
50%	60%	40%
60%	no	No refund

If the Academy is permanently closed and is no longer offering training after a Student has enrolled and begun training, the Student shall be entitled to a pro-rata refund of tuition.

If the course is canceled after the Student's enrollment, the Academy shall provide a full refund of all monies or provide for completion of the course.