

Student Consumer Information Handbook

The Salon Professional Academy

4619 JFK Boulevard, North Little Rock, AR 72116
501-753-2400

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PURPOSE

This Student Consumer Handbook is published by the Financial Aid Office of The Salon Professional Academy. Its purpose is to describe the services available to students through this office as well as provide important information about policies and procedures that may not be covered in the student catalog. It is imperative for students to understand all aspects of this Consumer Information document including: Satisfactory Academic Progress Policy (SAP) and the relation to any federal student aid that the student may apply for and / or consequences that could result from early withdrawal due to unsatisfactory progress. Federal aid students must carefully read the information in this document to understand the rights and responsibilities as a recipient of federal student aid. In the case of conflicting information between this publication and the student catalog, the student catalog supersedes.

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

MISSION STATEMENT

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

STATEMENT OF PRINCIPAL

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

GENERAL SCHOOL INFORMATION

Students and prospective students can obtain additional information about The Salon Professional Academy by contacting the school directly.

General Contact Information

General information on the school can be obtained on the website at: LittleRockBeautySchool.com or by calling (501)753-2400.

Financial Aid Information

Information relating to financial aid can be obtained by contacting our Financial Aid Office at (501)753-2400 ext. 3. The financial aid office can also be contacted by email at: financialaid@littlerockbeautyschool.com. Financial aid office hours are Monday – Friday from 9:00am – 4:30pm.

Admissions Information

Information relating to admissions can be obtained by contacting our Admissions Office at (501)753-2400 ext. 2. The admissions office can also be contacted by

email at: admissions@littlerockbeautyschool.com. The Admissions office hours are Tuesday – Saturday from 9:00am – 4:30pm.

ADMINISTRATION AND STAFF

The Salon Professional Academy's faculty consists of the Owner, Admissions Director, Financial Aid Director, School Coordinator, and a minimum of one educator per 20 students including a Classroom Lead Educator and an Esthetics Lead Educator. List of staff can be found in our current catalog insert #4.

LICENSURE, ACCREDITATION & ORGANIZATIONS

The Academy is licensed by the Arkansas Department of Health, Cosmetology Section, 4815 West Markham, Slot 8 Little Rock, AR 72205. Phone: (501)682-2168; fax (501)682-5640. The Academy is accredited by National Accrediting Commission of Career Arts and Sciences (NACCAS) 4401 Ford Avenue, Suite 1300, Alexandria, VA 22302. Phone: (703)600-7600. The Academy is approved for Title IV Funding through the US Department of Education, 1999 Bryan St Suite 1410, Dallas, TX 75201-6817. Phone: (214)661-9484.

FACILITIES AND EQUIPMENT

The Academy is a beautiful 7,600 square foot educational facility with up to date equipment and 36 spacious styling stations, 6 manicure tables, 6 pedicure thrones, skin care room with 4 facial beds, student lounge, 3 classrooms and office areas located in North Park strip mall at 4619 JFK Blvd., North Little Rock, AR 72116.

HOW TO APPLY FOR ADMISSION - Schedule an interview and tour with our Admissions Director (text 501.891.2321 or call 501.753.2400 ext. 2). Complete enrollment application and submit to The Salon Professional Academy. Have high school and post-high school transcripts sent to The Academy. Meet staff and students. Learn about curriculum, books, kits, apparel code, and financial assistance. Sign enrollment agreement and pay enrollment fee.

EDUCATIONAL REQUIREMENTS - A student must have a high school diploma or G.E.D. certificate. Students are admitted on the basis of educational background, aptitude and commitment. The Academy does not admit ability-to-benefit students.

ADMISSIONS REQUIREMENTS - The following are required for admission to all programs at The Academy:

- 1) Enrollment application
- 2) Copy of student's high school diploma or equivalent (G.E.D.; a state-issued credential for secondary school completion; high school or college transcript with the graduation date).
- 3) Copy of the student's driver's license, photo I.D. or social security card
- 4) Sign completed enrollment agreement
- 5) Required enrollment fee
- 6) State permit form
- 7) State permit fee

TRANSFER POLICIES

A transfer student may be accepted after careful evaluation of the student's academic records. No more than 500 hours of the program can be credited from another institution. Each transfer must be evaluated on an individual basis. Transfer students must begin at the beginning. All

transfer hours accepted are applied at the end of training. We do not recruit students already attending or admitted to other schools offering similar programs. We do not guarantee the transferability of our credits to any other institution.

EVALUATING THE VALIDITY OF HIGH SCHOOL DIPLOMAS

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

The Salon Professional Academy may require further documentation in the form of a certified copy of final high school transcripts for the high school in question or information from a company that evaluates foreign diplomas (in the case of a foreign diploma). Student self certification is not considered sufficient proof of validity.

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

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

The school makes every reasonable effort to verify the validity of questionable high school diplomas.

NON-DISCRIMINATION- The Academy does not discriminate on the basis of sex, age, race, color, religion, financial status, ethnic origin, or handicap as required by Section 504, 34 Code of Federal Regulations in admitting students. The school owner is designated to coordinate the school compliance with the requirements of Section 504, as required by 34 Code of the C.F.R. 104.7 (a).

GRADUATION REQUIREMENTS - A grade average of 85% is required for graduation from any program at The Academy. Both theory and practical work are considered important. Students are evaluated on a level system that prepares them for salon performance levels. All work must be completed to graduate.

The following are required for graduation from all programs:

- 1) completion of state required number of hours
- 2) completion of all assignments and tests
- 3) completion of monthly project sheets and weekly grade sheets
- 4) an 85% attendance and 85% grade average
- 5) payment of all tuition, fees and over-contract charges per the terms of the enrollment agreement.
- 6) Completion of an exit interview with both Admissions and Financial Aid.

THE SALON PROFESSIONAL ACADEMY

PLACEMENT - The Academy maintains contacts in the cosmetology profession to assist students in job placement. Employers are encouraged to interview students, and every effort is made to secure a job opportunity for each graduate. Students are prepared in the latter part of training to seek employment. Job opportunities are announced and posted. The Academy cannot guarantee every student will be placed. However, we do follow-up on graduates to help us prepare new students for future job placement.

CAREER OPPORTUNITIES

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

Additional licenses are usually required to become an educator in a school of cosmetology arts and sciences.

OUTCOME RATES 2013

Completion Rate	Licensure Pass Rate	Placement Rate
71.23%	100%	70.59%

LICENSING REQUIREMENTS - To become licensed in **cosmetology** in Arkansas, students must complete 1500 hours of approved training, graduate from an approved school, and pass the written and practical state exams.

To become licensed in **esthetics** in Arkansas, a student must complete 600 hours of approved training, graduate from an approved school, and pass written and practical state exams.

To become licensed in **manicuring** in Arkansas, a student must complete 600 hours of approved training, graduate from an approved school, and pass the written and practical state exams. Nail technology classes will be offered as needed at The Salon Professional Academy.

To become licensed as an **instructor** in Arkansas, a student must complete 600 hours of approved training, graduate from an approved school, and pass the written and practical state exams.

STUDENT RIGHT TO KNOW (PRE-ENROLLMENT INFORMATION)

The most current pre-enrollment information is given upon enrollment. This will include the graduation, placement, and licensure rates for the most recent award year. This information may also be found on the website LittleRockBeautySchool.com under program disclosure.

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 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 stand for long periods of time, it is suggested that you wear proper fitting, supportive shoes, and support hose. These are not a requirement but will help to increase your chances of longevity in the profession.

SAFETY REQUIREMENTS OF COSMETOLOGY

Safety suggestions with this profession would include wearing shoes that would not be slippery when walking on a damp floor. Because you will always be working with water, there is a risk of water spills. Damp hair lying on the floor can also pose a chance of slipping. All hair needs to be swept up following each haircut to minimize accidents. All water spilled should also be wiped up as quickly as possible. It is the responsibility of each stylist to promote a safe work environment.

Gloves should be worn during chemical services to reduce any allergic reaction that an individual may have to certain chemicals.

Any product that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

RESEARCH OCCUPATIONS at: www.onetonline.org

CHARGES AND FEES

TUITION

Cosmetology Tuition (includes books and kit)	\$18,390
Cosmetology Hourly Fee	\$11/hour
Cosmetology Over Contract Fee (Charged per hour over contract)	\$11/hour
Esthetics Tuition (includes books and kit)	\$7,990
Esthetics Hourly Fee	\$13/hour
Esthetics Over Contract Fee (Charged per hour over contract)	\$13/hour
Enrollment Fee all programs	\$100
Student Permit Fee all programs	\$20
Drop/Withdrawal Fee	\$150

The Academy purchases all textbooks and kit items used in training from professional suppliers. All students are required to have the same textbooks and kits. Books and Kit items are non-refundable. Textbooks are disbursed the first day of class to all students. Kit items are given in foundation classes as the subjects relevant to the kit items are taught. Students provide their own stationary supplies.

COSMETOLOGY			
Salon Fundamentals	Coursebook	ISBN#0-615-11288-9	\$73.00
Salon Fundamentals	Study Guide	ISBN#978-1-93436-77-0	\$59.75
Salon Fundamentals	Exam Prep	ISBN#0-9724338-1-3	\$54.30
ESTHETICS			
Salon Fundamentals	Coursebook	ISBN#978-0-9742723-1-3	\$66.95
Salon Fundamentals	Study Guide	ISBN#978-0-9742723-7-5	\$56.00
Salon Fundamentals	Exam Prep	ISBN#978-0-974-2723-6-8	\$41.40
MANICURIST			
Salon Fundamentals	Coursebook	ISBN#978-0-9779961-8-6	\$63.60
Salon Fundamentals	Study Guide	ISBN#978-0-9789765-0-7	\$45.00
Salon Fundamentals	Exam Prep	ISBN#978-0-9789765-1-4	\$40.20

**THE
SALON
PROFESSIONAL
ACADEMY**

REPLACEMENT KIT ITEMS: ALL PROGRAMS

New Name Tag	\$10.00
TSPA Shirt	\$10.00
TSPA Tote Bag	\$20.00
Fast Track Planner	\$55.00
Over the Top	\$55.00

REPLACEMENT ITEMS: COSMETOLOGY

Aluminum Beauty Case on Wheels	\$70.00
Salon Fundamentals Cosmetology Textbook Set (Textbook, Study Guide, and Exam Review)	\$153.00
Blow Dryer	\$225.00
¾" Curling Iron	\$44.00
1" Curling Iron	\$44.00
Flat Iron	\$185.00
Shears & Thinning Shears	\$450.00
Razor	\$59.95
10 Blades for razor	\$13.95
Clippers (Essential Combo)	\$96.00
Clips	\$15.00
Paddle Brush	\$30.00
Small, Medium, & Large Thermal Round Brush	\$90.00
8 Piece comb set with case	\$45.00
Styling Brush	\$33.00
9 Row Finishing	\$27.00
Ms. Kim Mannequin	\$30.00 x 3 = \$90.00
Ms. Kim Mannequin and clamp	\$40.00
Ms. Michelle Mannequin	\$39.95
4 Quad Mannequin	\$40.00
Duckbills Clips	\$3.78
Butterfly Clips	\$6.00
Black tail comb	\$1.50
Pintail Comb	\$3.60
Salon Timer	\$6.50
Standard Cutting Combs	\$1.95
Andi's Clipper Comb	\$2.25
Water Bottle	\$2.00
Nylon Cutting Cape	\$8.90
Fluff Comb	\$2.00
Make up Brushes	\$65.00
Nail Brush	\$.58
Mani/Pedi Set	\$15.00
Bobology Video	\$60.00
The Convertible	\$60.00
The V	\$60.00
Curlicious	\$60.00
Artificial Texture	\$100.00

REPLACEMENT ITEMS: ESTHETICS

Salon Fundamentals Cosmetology Textbook Set (Textbook, Study Guide, and Exam Review)	\$120.00
Make-up Brushes	\$65.00

**Student may be responsible for required shipping charges.
Item prices are subject to change without notice.**

FINANCIAL AID PROFESSIONAL CODE OF CONDUCT

The Salon Professional Academy is committed to ensuring the integrity of its employees and students with respect to all aspects of its school and operations. Compliance with all applicable laws, regulations, and Company policies, procedures and performance of duties according to the highest standards of honesty and integrity is expected of all.

If financial aid employees violate provisions of this Code of Conduct, they subject themselves to discipline up to including termination of employment.

If an employee doesn't understand or has questions about TSPA policies and procedures, a school Catalog, Consumer Information, or this Code of Conduct, they should contact the owner, Andi Wilson who is in charge of compliance.

Employees do not receive bonuses for student enrollment or any aspect of Financial Aid.

Financial Aid Employees understand that they **MUST**:

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

Financial Aid Employees **MUST NOT**:

1. **ASK** prospective, enrolled or former students for their FAFSA PIN
2. **MAKE** statements that contradict information in the school catalog or enrollment agreement.
3. **DISCUSS** financial information of a prospective, enrolled, or former student with anyone except the student unless he or she provided a release in compliance with FERPA.
4. **COMPLETE** or sign any document on behalf of a prospective, enrolled, or former student, including:
 - a. Initialing any document on behalf of the student
 - b. Using white-out or erasure material of any kind on a document and
 - c. Modifying or altering information provided by a student
5. **PROVIDE** inaccurate information, such as information about:
 - a. The school's programs, facilities, student services and jobs.
 - b. The school's graduation and placement rates
 - c. Criteria for financial aid eligibility
 - d. Amount of financial aid funding
 - e. Interest rates for student loans

- f. Availability of financial aid funding
 - g. Transfer of credits to or from other colleges or universities
 - h. Credentials or licensing a student may obtain
 - i. Potential income levels upon graduation
6. **PAY** the enrollment/application fees of a prospective or enrolled student, or LOAN or give money to a prospective or enrolled student.
 7. **DISCUSS** credit history, credit ratings or credit standings with a student.
 8. **DISCUSS** their own personal financial situation or engage in any conversations unrelated to financial aid.

Financial Aid Employees must also commit that they **WILL**:

1. Frequently re-read TSPA's policies and procedures, school Catalog, Consumer Information, student loan code of conduct, and this Professional Code of Conduct to ensure that they are familiar with all of their requirements and or contents.
2. Immediately contact the owner if they have any questions about the School Catalog, Consumer Information or Codes of Conduct.
3. Immediately notify the owner if they believe any Employee is violating this Code of Conduct, the School Catalog, Consumer Information, School policies, procedures, or any code of conduct.

FINANCIAL AID CODE OF CONDUCT

(Based on Federal Regulations and the Higher Education Opportunity Act)

Personnel Affected

This code of conduct applies to all financial aid employees and all other employees and agents who have responsibilities with respect to educational loans or who have contact with guaranty agencies or lenders (either federal or private loan lenders). All decisions and actions must be consistent with the following principles:

1. **Student Choice** - All students must be given an equal and fair opportunity to choose from all lenders and loans, federal and private. These choices will not be limited to lenders or loans that are available through or recommended by The Salon Professional Academy. The Academy does not have a preferred lenders list.
2. **Student Interests** - The Salon Professional Academy will seek relationships with lenders which can provide the best benefits for students such as interest rates, fees, payment terms, and services.
3. **Avoidance of Conflict of Interest** – The Academy prohibits: Revenue-sharing arrangements with any lender; Receiving gifts from a lender, a guarantor, or loan services; Contracting arrangement providing financial benefit from any lender or affiliate of a lender; Directing borrowers to particular lenders, or refusing or delaying loan certifications; Offers of funds for private loans; Call center or financial aid office staffing assistance; Advisory board compensation.

The Salon Professional Academy will not accept any service or anything of value from any lender or guaranty agency with exception of the following services: loan processing materials

and financial literacy materials, training or financial aid staff related to loan processing, entrance and exit counseling services conducted under the supervision of a financial aid officer from The Salon Professional Academy, emergency staffing services, and/or reimbursement of reasonable costs for domestic travel and training conferences hosted by lenders and/or guaranty agencies.

Student Privacy

It is the policy of The 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 rights to the privacy of that file. Information from a student's file will only be released upon written permission from the student. Written permission is required for each and every request prior to the release of information. Parents/guardians of a minor student, accrediting agencies, and government officials may gain access to a student's files without the expressed permission of that student. This policy will be given at orientation, and is available at any time through the Admissions, Financial Aid, or Education offices at The Salon Professional Academy.

Financial Aid Student Loan Code of Conduct

All financial aid employees and all other employees and agents are required to comply with all of the following rules (prohibited relationships) in this Code of Conduct regarding lender relationships and loans. In addition, they are required to notify the director/owner if they become aware of facts indicating that there may have been a violation of the Code of Conduct regarding lender relationships and loans.

- No financial aid employee or any other employee or agent, shall act as an employee, consultant or sales representative or officer for any lender or guaranty agency.
- No financial aid employee or other employee shall serve on the Board of Directors (compensated or uncompensated) for any lender or guarantee agency.
- No financial aid employee or any other employee shall serve on any lender or guaranty agency's advisory board.
- No agent of The Salon Professional Academy will be allowed to serve on a lender or guaranty agency's advisory board without written approval from the director/owner to ensure the agent will comply with this policy.

FOR ALL STUDENTS PARTICIPATING IN CONSUMER LOANS OR FEDERAL FINANCIAL AID

ALL students attending The Salon Professional Academy may choose to use any federal or private lender of the student's choice. The Academy is required to process loan documents for any eligible lender selected by the students.

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

- Making every effort to assist students and families with their financial needs
- Inform students and remove financial barriers for those desiring to further their education
- Educating students and families concerning all consumer information and aid available for those who qualify
- Protecting and respecting the privacy of students
- Ensuring the confidentiality of student records and personal circumstances
- Performing a needs analysis for each student desiring to apply for financial assistance with all needs analysis performed in a consistent manner

- Providing services that do not discriminate on the basis of race, gender, religion, age, economic status, ethnicity or sexual orientation.
- Attending training seminars after approved for Title IV funding to stay current with all Department of Education regulations.
- Remaining at the highest level of ethical behavior
- No Co-branding or sharing of logos with the lender(s)

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

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

TITLE IV FUNDING – GENERAL INFORMATION

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

WHO RECEIVES FEDERAL STUDENT AID? (ELIGIBILITY)

Our most basic eligibility requirements are that you must:

- Complete the FAFSA for each financial aid year the student is eligible for aid
- Not be in default on previous student loans
- Not owe repayment on an adjusted Pell Grant
- Not exceed the annual and aggregate loan limits
- Have remaining eligibility if the student is a transfer student
- Have ISIR Social Security mat successful or comment code indicates successful INS match
- Be enrolled in an eligible program
- Be enrolled at least half time
- Have resolved any drug convictions
- Demonstrate financial need
- Be a US citizen or an eligible noncitizen
- Have a valid Social Security number
- Register with Selective Service (if you haven't already and are male between the ages of 18 and 25)
- Maintain satisfactory academic progress in a postsecondary school, and show you are qualified to obtain a postsecondary education by
 - having a high school diploma or General Educational Development (GED) certificate
 - completing a high school education in a home school setting approved under state law

TYPES OF FINANCIAL AID AVAILABLE

FEDERAL PELL GRANT

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

WILLIAM D. FORD DIRECT STAFFORD LOANS

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

Direct Stafford Loans

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

G.I. BILL

If you've spent time in the military, you are eligible to use your G.I. Bill toward your cosmetology education. The G.I. Bill was specifically designed for college or vocational education. Certified by State Approving Agency for Veterans' Educational Benefits. **These approvals are state and school specific and may not apply to all schools.* For updates and more information on federal financing, go to studentaid.ed.gov to learn more.

ARKANSAS STATE GRANTS

The Academy participates in the Arkansas Rehabilitation Grant.

HOW FINANCIAL NEED IS CALCULATED

1. Apply for federal student aid – Complete the Free Application for Federal Student Aid (FAFSA). For FAFSA on the web go to www.fafsa.gov. Using FAFSA on the web is faster and easier than using paper. (Hint: be sure to have your tax forms from the previous year available to use in filling out the FAFSA). Our school code is 041834.
2. The school will receive your Institutional Student Information Record (ISIR). The Financial Aid Officer will review your ISIR and your Expected Family Contribution (EFC) calculated on your FAFSA application. The Financial Aid Officer will then figure out how much aid you can expect to receive through grants and loans. The Financial Aid Officer will discuss with each student what aid they will receive because each student has different personal information and financial circumstances.

DEPENDENCY STATUS

Dependency status is determined by the information that is filled out on the students FAFSA.

VERIFICATION POLICY

Verification is the process of checking the accuracy of the data supplied by the any applicant for Federal Financial Aid. The Department of Education may select a student's FAFSA for verification. The student must provide information to the school in order to complete the verification process.

The Salon Professional Academy verifies student financial aid documents that are selected by the Central Processing System (CPS) for verification. The Salon Professional Academy may select a student for verification if there is conflicting information.

Students selected for verification must submit all documents to the Academy 30 days prior to class start date, unless for some extenuating circumstances documentation cannot be provided within that time frame (i.e. student enrolled after the 30 day cut off. At this point in time, a student would have 7 days to submit documentation).

If a student does not submit the documentation as requested and it hinders the first payment period's tuition, the student will be asked to make cash payment towards the first payment period's tuition due to the delay in processing. If the verification is due for the Grade Level 2 loan and the student does not respond with documents within 30 days before the start of the student's Grade Level 2 loan period, the student will be asked to pay a portion of their Grade Level 2, first payment period's tuition due to the delay in processing.

When the above information is received the financial aid officer will check all items for accuracy. The financial aid office reserves the right to make exceptions to the policy on a case by case basis for extenuating circumstances.

The financial aid office will notify the student of any changes to their financial aid award resulting from corrections made due to the verification process. An adjustment will be made to the student's financial aid award as required by federal regulations and an addendum to the existing award letter or a new award letter will be issued.

DEFERMENT

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

SPECIAL CIRCUMSTANCES – DEPENDENCY OVERRIDE & PROFESSIONAL JUDGEMENT

Dependency Override

If a dependency override decision is made for a student, The Salon Professional Academy does NOT make the decision using any of these four examples:

1. Parents refuse to contribute to the student's education.
2. Parents are unwilling to provide information on the FAFSA for verification.
3. Parents do not claim the student as a dependent for income tax purposes.
4. Student demonstrates total self-sufficiency.

None of the conditions above singly or in combination, qualify as unusual circumstances meriting a dependency override.

(There must be some documented unusual circumstances that establishes a student as one where an expectation of parental tie is not appropriate).

All dependency overrides are evaluated on a case by case basis and are documented. Documentation is kept in the student's file.

The Salon Professional Academy only exercises Professional Judgment to make a dependent student an independent student (cannot make independent student a dependent student).

If a student is verified as an unaccompanied youth who is homeless, documentation is provided by either a director, or designee, of an emergency shelter or a transitional housing program funded by HUD, a director, or designee, of a homeless youth basic center or transitional living program; or a high school or school district homeless liaison; or financial aid administrator.

If a student is verified as an unaccompanied youth who is at risk of homelessness and is self-reporting, documentation is provided by either a director or designee of a homeless youth basic center or transitional living program, or financial aid administrator.

Homeless (or at risk) students who are 22 or 23 years old are processed as Dependency Overrides. Note: In order to be considered a homeless youth, the student must be under the age of 22 or still in high school. If the school encounters students who fit all of the parameters of being homeless or at risk of being homeless but are age 22 or 23, and the student is not independent for some other reason, he or she would be a dependent student since he or she no longer fits the definition of "youth". In this case, TSPA may decide to do a dependency override. If so, TSPA will follow all appropriate procedures for documented Dependency Overrides.

Professional Judgment

The Salon Professional Academy will consider Professional Judgment issues on a case by case basis, and the PJ will be documented in the same way.

The Salon Professional Academy will collect and use data that best represents the current student and family circumstances.

If a student is selected for verification, the verification will be complete before Professional Judgment is executed.

Decisions will be award year specific. If a professional judgment decision relates to need analysis, The Salon Professional Academy will only change the data elements reported on the FAFSA such as AGI, taxes paid, number in the family, household size of asset data.

The Salon Professional Academy does NOT establish classes of student for which professional judgment is routinely exercised. TSPA does NOT use PJ to circumvent the regulations or law. TSPA does NOT use PJ to make an otherwise independent student dependent. TSPA does NOT make PJ decisions without documentation. TSPA does NOT use generally prevailing conditions (i.e. a factory closing) as a basis for PJ decisions (a generally prevailing condition in the community might lead the school to reach out to families of the community, but documentation collect by TSPA and used for PJ action must relate to the specific family's circumstances).

The Salon Professional Academy will verify that a parent(s) has ended financial support and refuses to file the FAFSA if the school offers a dependent student an unsubsidized loan under the Direct Loan program without requiring the parents to file a FAFSA. Providing financial support includes not only payment by the parent of educational costs, but also providing other cash and non-cash support to the student such as room and/or board. The school documents both the parent's refusal to file a FAFSA and to provide financial support to the student.

If The Salon Professional Academy uses PJ to refuse to certify/originate a loan for a student, it is done on a case by case basis. The student's file is documented with action and reason for the action, the student is given the reason for the action in writing and the decision will not be discriminatory.

The Salon Professional Academy does NOT project PJ actions beyond the award year for which they are done.

Professional Judgment documentation will be done on a case by case basis that relates to the student's special circumstances. These special circumstances will differentiate the individual student (not to conditions that may exist for a whole class of

students). Some examples of special circumstances include: loss of employment of an independent student, cases where a family member is a dislocated worker, or cases where a change in the student's housing status results in homelessness, nursing home expenses not covered by insurance, dependent care, and a student who is a dislocated worker. The HEOA also addresses the special treatment for recipients of unemployment benefits.

All documentation will be placed in the student's file.

The Salon Professional Academy will prepare a written statement of the PJ determination including the identification of the specific unusual circumstances in which the PJ decision was based and retain the statement with the supporting documentation used to make the determination.

The Salon Professional Academy will only change data that affects the EFC. The EFC itself will not be changed for PJ.

The Salon Professional Academy will make its own determination of Professional Judgment, and will not base its decision on a decision made by a previously attended school by the student or that the student applied for aid.

STEPS TO APPLY FOR TITLE IV AID

1. The student must complete the Free Application for Federal Student Aid (FAFSA) for each financial aid year in which the student is eligible to receive aid. The Department of Education prefers students complete a web FAFSA at www.fafsa.gov. To complete a web FAFSA, the student will need an FSA ID. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents. If you do not already have an FSA ID, you can create one when logging in to www.fafsa.gov. The FSA ID — a username and password — must be used to log in to certain U.S. Department of Education websites.
2. Once your FSA ID has successfully been created, a web FAFSA can now be completed. Be sure to follow all instructions when completing the FAFSA. Enter the Academy's school code **041834**, for The Salon Professional Academy, North Little Rock, AR. This will allow disclosure of information from the FAFSA to the Academy chosen by entering the school code. In the case of a dependent student, both the student and one parent will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant. Dependency status is determined by the information that is filled out on the students FAFSA.

3. If the parents of a dependent student refuse to provide information on the FAFSA; the student will not be eligible for Pell Grants and will only be eligible for unsubsidized funding.
4. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The Academy will be sent an ISIR (Institutional Student Information Record) for all students who list their school code. All verification and/or corrections must be completed prior to qualifying for aid.
5. If a student's FAFSA is selected for verification, the student will receive the Academy's verification policy and verification worksheet. The student is required to return the documents requested for verification. If parent's information is entered in the FAFSA, or the student is a dependent, parents may need to provide additional requested documents. If selected, this verification process must be completed before a student can receive federal aid. The verification process could result in a corrected ISIR and new Expected Family Contribution (EFC) number which could affect the student's unmet need and eligible need based aid, Stafford Subsidized Loans and Pell Grants.
6. The Primary EFC provided on the student's ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet. The Primary EFC number corresponds with the number of months in each academic year. The Cost of Attendance Budget for each academic year includes the student's tuition costs per academic year. These costs include tuition, applicable fees, kit and books (per academic year in which the cost is incurred), room and board, personal expenses, and transportation costs.
7. The Salon Professional Academy utilizes the information in the student's ISIR and the NSLDS (National Student Loan Data System) to determine the student's eligibility and to calculate the student's unmet need for the student's grade level. This is done in compliance with the Cost of Attendance Budget grade level limits based on hours in the academic year.
8. Students who desire low interest Stafford Federal Student Loans must complete a Master Promissory Note or Electronic Master Promissory Note (E-MPN) at www.studentloans.gov.
9. Parents desiring to take out a low interest Federal Parent PLUS Loan on behalf of their dependent son/daughter must complete Consent to Credit Check document that is made available by the Financial Aid office. This form must be returned completed along with a readable copy of the parent's Driver's License or State ID.
10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal Loans. For Direct Loans, students may access Entrance Loan Counseling at www.studentloans.gov.
11. Students will need to accept or decline eligible aid with the Financial Aid Director.
12. Accepted aid will be listed on the student's award letter.
13. Students are required to notify the Academy's Financial Aid Director if they receive any additional financial assistance before or after an award letter has been issued. Scholarships or other types of financial aid could be reported throughout the year. If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.
14. Students will complete this process for the 1st academic year (1-900 hours) and 2nd academic year (901-1500 hours).

COST OF ATTENDANCE BUDGETS (COA)

In order to determine a student's level of loan funding, the US Department of Education requires us to develop annual cost of attendance budgets. These budgets include an average allowance for room & board, transportation, miscellaneous, loan fees and, if applicable, child care and expenses related to disability. The following are standard monthly allowances that make up the cost of attendance budgets.

Dependent Student

Room & Board	Transportation	Miscellaneous	Total
\$412	\$156	\$241	\$809

Independent Student

Room & Board	Transportation	Miscellaneous	Total
\$804	\$156	\$241	\$1201

HOW FUNDS ARE DISBURSED

In order to receive their Pell Grant/Direct Loan disbursements, students are required to have a Satisfactory Academic Progress (SAP) average of 85%. This figure is arrived at by averaging grades from the following areas: classroom work, projects, and styling area performance, as well as an 85% or higher attendance requirement. The Salon Professional Academy uses a 100-point grading scale: 95%-100% is an A, 90% - 94% is a B, 85% - 89% is a C, and 0%-84% is not passing.

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

1. First disbursement is scheduled for the first day for Pell and thirty days after class begins for direct loans.
2. Second disbursement after successful completion of 450 clock hours and 13 weeks.
3. Third disbursement after successful completion of 900 clock hours and 26 weeks.
4. Fourth disbursement after successful completion of 1200 clock hours and 35 weeks.

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

1. First disbursement is scheduled for the first day of class for Pell and 30 days for direct loans.
2. Second disbursement after completion of 300 hours.

Disbursement of Credit Balance Refund Summary

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

A Credit Balance refund will be given to the parent if:

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

EFFECTS OF STUDENT LOANS

- If the student receives other forms of financial assistance such as scholarships it may reduce the student or the student's parent eligibility for Federal Aid.
- Loan information will be submitted to the National Student Loan Data System (NSLDS) and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.
- Loans must be repaid, even if the student does not finish their education. Loan repayment begins 6 months from the date of graduation or withdrawal.
- If a student does not return from a maximum 6 month Leave of Absence, the student's loans immediately enter repayment.
- Failure to repay a student loan will leave a negative mark on the borrower's credit.
- Over borrowing of student loans may cause a borrower to pay more than their earning potential can handle, especially during the early years of repayment.

LOAN DISCLOSURES

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

ANNUAL & AGGREGATE LOAN LIMITS for Direct Stafford Loans

(3rd year and beyond and maximum total debt from direct Stafford loans when you graduate can be found in the "Your Federal Student Loans" guide in the FA office)

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

Terms and conditions

Loan Program	Eligibility	Fixed annual interest rate	Annual loan limit	Maximum loan amount allowed when you graduate	Details
Direct Subsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Must demonstrate financial need	For loans first disbursed on or after July 1, 2011 and before July 1, 2013: 3.4% For loans first disbursed on or after July 1, 2013 and before July 1, 2014: 3.86% For loans first disbursed on or after July 1, 2014 and before July 1, 2015: 4.66%	\$3,500 - \$8,500, depending on year in school	Undergraduate students: \$23,000	The US Department of Education is the lender and pays the interest on the loan while you are in school at least half time and during grace and deferment periods.
Direct Unsubsidized Stafford Loans	Undergraduate and graduate students enrolled at	For loans first disbursed on or after	\$5,500 - \$20,500 (less any subsidized	Dependent undergraduate students: \$31,000 (no	The US Department of Education is the lender.

	least half time. Financial Need is not required.	July 1, 2014 and before July 1, 2015: 4.66%	amount received for the same period) depending on year in school and dependency status.	more than \$23,000 of this amount may be in subsidized loans) independent undergraduate students: \$57,500 (no more than \$23,000 of this amount may be subsidized loans)	You are responsible for paying all interest on the loan starting on the date the loan is first disbursed.
Direct PLUS Loans	Graduate and professional students and parents of dependent undergraduate students. Students must be enrolled at least half time. Financial need is not required. Those qualifying must not have adverse credit history.	7.21%	The Student's cost of attendance (determined by the school) minus any other financial aid received.	No aggregate limit for PLUS loans.	The US Department of Education is the lender. The loan is unsubsidized. (i.e. You are responsible for paying all interest).

STUDENT (BORROWER) RIGHTS

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

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

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

- A current description of your loans, including average anticipated monthly payments.

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

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

- You will receive a grace period before your repayment period begins on a Stafford Loan
- Your grace period will be six months
- PLUS Loans do not have a grace period
- If you are active military duty for more than 30 days, the grace period will be delayed

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

- When your first payment is due;
- The number and frequency of payments; and
- The amount of each payment

STUDENT (BORROWER) RESPONSIBILITIES

1. Borrower - It is the responsibility of the student to:
 - Think about how much you are borrowing: how the amount of the loan will affect your future finances, and what your repayment obligation means before you take out a student loan.
 - Sign a Master promissory note: you are agreeing to repay the loan according to the terms of the note even if you do not complete your education, can't get a job after you complete the program, or you didn't like the education that you received. You can do this online at www.studentloans.gov. The promissory note can be signed electronically or hard copy before any loan funds can be disbursed.
 - Make payments on time: you are required to make payments on time even if you don't receive a bill, repayment notice, or a reminder. You also must make monthly payments in the full amount required by your repayment plan. Partial payments do not fulfill your obligation to repay your student loan on time.
 - Continue to pay your loans while waiting for deferment or forbearance approval.
 - Keep in touch with your loan servicer: Notify your servicer when you graduate; withdraw from school, drop below half time status, change your name, address, or Social Security number; or transfer to another school.

2. **Entrance Counseling:** First-time borrowers must complete an entrance counseling session before your first loan disbursement for useful tips and tools to help you develop a budget for managing your education expenses and help you to understand your loan responsibilities. Each student will complete the Department of Education's entrance counseling online at www.studentloans.gov.
3. **Exit Counseling:** You also must receive exit counseling before you leave school to make sure you understand your rights and responsibilities as a borrower. Each student will complete the Department of Education's exit counseling online at www.nsls.ed.gov and www.studentloans.gov.

Repayment of Loans: There is a set time period after a student graduates, leaves the school, or drops below half-time status before the student must begin repayment of loan(s). This period of time is called a grace period and gives the student the time to get financially settled and select a repayment plan. The grace period for a Direct Stafford loan is six months. PLUS Loans do not have a grace period. Depending on the type of loan a student receives and the repayment plan chosen, the student may have from 10 – 25 years to repay the loans. Monthly repayment amount will depend on the type of loan, size of debt, length of repayment period, and repayment plan chosen. For more information, go online to www.studentaid.ed.gov/repaying

PROCEDURES FOR EARLY WITHDRAWAL

Official Withdrawal Process: If a student wishes to withdraw from school, they must notify the Academy's Admissions/Financial Aid office. The notification may be in writing or orally. The Admissions/Financial Aid office must begin the withdrawal process. For official withdrawals a student's withdrawal date is the date the school received notice from the student that they are withdrawing. For unofficial withdrawals a student's withdrawal date is their last day of physical attendance. The school's determination that a student is no longer in school for unofficial withdrawals is determined after 14 days of non attendance.

An unofficial withdrawal with regard to a student that has taken an approved leave of absence, and does not return will have a withdrawal date of the last day that the student attended before beginning the Leave of Absence.

The student must then set up an exit interview with the admissions/financial aid office to complete the withdrawal. At the exit interview the student's file will be checked for

correct documentation. Exit loan counseling, concerning loans and financial aid, must be read through by any student taking financial aid loans. A tuition refund will be calculated using the formula listed on the student's contract, and any required refund would be paid within 45 days.

Dependent upon the student's hours, a withdrawal may result in the student owing The Academy tuition funds. After a student has dropped or terminated, any awarded financial aid disbursements can only be requested/applied to a student's balance if the student has satisfactory progress at the time of the exit and if the Return of Title IV Funds Calculation worksheet indicates the school can be paid. If the calculation shows that the student owes The Academy, all funds must be paid before the student's transcripts can be released. If the calculation shows a refund to the student, a refund check will be issued to the student/guarantee agency within 45 days of the date of the determination of the withdrawal from school.

All students are required to attend the exit interview. However, if for some extenuating circumstances a student fails to attend the exit interview, all exit documents will be mailed to the

last known address of the student. It will include the responsibilities of repaying the loan and where to get information concerning their loan. A student can contact the Admissions/Financial Aid office at any time if they have questions concerning their loan or need information concerning loan consolidation.

RETURN TO TITLE IV POLICY

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law and offered by our Academy are: Federal Pell Grants, Stafford Subsidized Loans, Stafford Unsubsidized Loans, and PLUS loans.

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

The amount of assistance that you have earned is determined on a pro-rata basis. For example, if you completed 30% of the scheduled hours in your payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the scheduled hours in your payment period, you earn all the assistance that you were scheduled to receive for that period.

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

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

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you

received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

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

Return of Title IV Funds by the School

The school must return the unearned aid for which the school is responsible by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

Title IV Programs

1. Unsubsidized Direct Stafford Loan
2. Subsidized Direct Stafford Loan
3. Direct PLUS Loan (Parent)
4. Pell Grant

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

SAMPLE OF SCHEDULE OF REPAYMENT

Total Monthly Payments at various Interest Rates

Amount Owed	6%	6.8%	7.5%	8.25%
\$1,000	\$50	\$50	\$50	\$50
\$2,000	\$50	\$50	\$50	\$50
\$3,000	\$50	\$50	\$50	\$50
\$4,000	\$50	\$50	\$50	\$50
\$5,000	\$56	\$58	\$59	\$61
\$6,000	\$67	\$69	\$71	\$74
\$7,000	\$78	\$81	\$83	\$86
\$8,000	\$89	\$92	\$95	\$98
\$9,000	\$100	\$104	\$107	\$110
\$10,000	\$111	\$115	\$119	\$123
\$15,000	\$167	\$173	\$178	\$184
\$20,000	\$222	\$230	\$237	\$245
\$25,000	\$278	\$288	\$297	\$307
\$30,000	\$333	\$345	\$356	\$368
\$35,000	\$389	\$403	\$415	\$429
\$40,000	\$444	\$460	\$475	\$491
\$45,000	\$500	\$518	\$534	\$552
\$50,000	\$555	\$575	\$594	\$613

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

REFUND POLICY

**THE
SALON
PROFESSIONAL
ACADEMY**

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 enrollment 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 after three business days of contract signing but 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 enrollment fee of \$100. The cost of the student kit is also non-refundable. In the event the Student begins but does not complete the course, the Student is charged according to the Academy Refund Policy. The Academy will receive or retain tuition as follows:

Percentage of total program represented by hours scheduled	Maximum amount of total tuition school shall receive or retain
0.01 to 4.9 percent	20 percent
5 to 9.9 percent	30 percent
10 to 14.9 percent	40 percent
15 to 24.9 percent	45 percent
25 to 49.9 percent	70 percent

If the Student has completed 50% of the course hours, no refund is due and all tuition is due. If the Student terminates prior to course completion, the Student is assessed a \$150 termination/withdrawal fee. If mitigating circumstances are evident, the Owner/Director of The Academy can make a determination to exceed the minimum cancellation and settlement policy.

A student must notify the Academy if they choose to withdrawal from school. In a case of withdrawal or cancellation, the date will be determined by the postmark on written notification or the date the information is delivered to the school. If a student withdrawals or is expelled from the Academy, the refund policy applies.

Any 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 determination 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. The actual withdrawal date will be the last day of physical attendance.

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

- Students using Title IV funds will follow the above refund policy AFTER 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 Family Education Loan Program.

- If the enrollment is terminated during the first 60% of any payment period (450 hours), the Federal return of Title IV funds calculation will apply. If the Student has completed 60% of the payment period, no refund is due. However, if the Student must terminate due to physical incapacity or the transfer of a spouse's employment, the Student will receive a refund based on the formula(s) above.

DRUG AND ALCOHOL ABUSE PREVENTION

The Salon Professional Academy

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

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

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

As a condition of employment, employees must notify The Academy of any criminal drug statute conviction for a violation occurring in the workplace not later than five days after such conviction.

There are serious legal sanctions for illegal use of drugs and/or alcohol. There are serious health risks associated with drug and/or alcohol use. Health risks associated with the use of illicit drugs and the abuse of alcohol include: impaired mental and physical health, neurological disease/damage, memory and intellectual performance interference, mental and physical depression, uncontrollable violence, impulsive behavior, convulsive seizures, homicide, suicide, cardiac disease or damage, cardiovascular collapse or heart failure, gastrointestinal disease or damage, ulcers or erosive gastritis, anemia, liver and pancreatic disease, liver failure or pancreatitis, deteriorating relationships, and death.

All students and/or staff at the Academy must understand the Academy's policies as stated above and recognize their impact if the law is broken in relation to drug and/or alcohol use.

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

- The dismissal that may occur following a final determination of the said proceedings regarding The Academy Drug Policy prohibits the possession, use and sale of alcoholic beverages to anyone on our property or as part of any of our activities.
- The Academy policy also prohibits the possession, use and sale of illegal drugs.
- The Academy supports and enforces state underage drinking laws. Students caught in any of the above situations will be dismissed from the program and will be reported to the authorities.

- In some cases, conviction of drug-related offenses could result in the student's ineligibility of Title IV funding or other forms of financial assistance.

DRUG TRAFFICKING PENALTIES

Federal penalties and sanctions for illegal possession of a controlled substance

U. S. C. 844 (a)

- 1st conviction: Up to 1 year imprisonment and fined at least \$1000 but not more than \$100,000, or both.
- After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined at least \$2500 but not more than \$250,000 or both.
- After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5000 but not more than \$250,000 or both.
- Special sentencing provisions for possession of crack cocaine: Mandatory at least 5 years in prison, not to exceed 20 years and fined up to \$250,000 or both, if:
 - (a) 1st conviction and the amount of crack possessed exceeds 5 grams.
 - (b) 2nd crack conviction and the amount of crack possessed exceeds 3 grams.
 - (c) 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram.

U. S. C. 853(a) (2) and 881 (a) (7)

- Forfeiture of personal and real property used to possess or to facilitate possessions of a controlled substance if that offense is punishable by more than 1 year imprisonment. (See special sentencing provisions re: crack).

U. S. C. 881 (a) (4)

- Forfeiture of vehicles, boats, aircraft or any other conveyance used to transport or conceal a controlled substance.

U. S. C. 844a

- Civil fine of up to \$10,000 (pending adoption of final regulations).

U. S. C. 853a

- Denial of Federal benefits, such as student loans, grants, contracts, and professional and commercial licenses, up to 1 year for first offense, up to 5 years for second and subsequent offences.

U. S. C. 922 (g)

- Ineligible to receive or purchase firearm.

Miscellaneous

- Revocation of certain Federal licenses and benefits, e.g., pilot licenses, public housing tenancy, etc., are vested within the authorities of individual Federal agencies.

Note: These are only Federal penalties and sanctions. Additional state penalties and sanctions may apply.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 (FERPA)POLICY

[Family Policy Compliance Office \(FPCO\) Home](#)

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

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

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

For additional information, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800-437-0833.

Or you may contact us at the following address:

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

SAFEGUARDING CUSTOMER INFORMATION

Procedure for Maintaining and Safeguarding Student Records

- All student financial records are kept in a locked cabinet which is located in the financial aid office.
- The financial aid office is locked when unoccupied.
- The financial aid officer and the school owners are the only persons who have keys to the student files. No other employees have keys to the file cabinets containing financial files in the financial aid office.
- The building in which the financial aid office is located is protected by a security system.
- Student records are maintained on a computer software system called SMART. This is a live, on line system with a daily back up. All data is stored off site at their Phoenix Arizona location.

SATISFACTORY ACADEMIC PROGRESS POLICY (SAP Policy)

The satisfactory progress policies apply to all students whether receiving Federal Title IV funds, partial funding assistance, or self-pay. Satisfactory Progress in attendance and academic work is a requirement. Students must maintain Satisfactory Progress to continue eligibility for funding. To determine Satisfactory Progress, all students are evaluated in academics and attendance at the end of each payment period. Students are advised of their academic and attendance status via a progress report. Students are given the SAP policy prior to enrollment. The SAP policy is applied consistently to all students enrolled in a specific program and scheduled for a particular category of attendance (full time or part time).

ATTENDANCE PROGRESS

Students are expected to attend classes as per their enrollment agreement. Students are responsible to clock in and out appropriately to document their hours; the only documentation accepted for student hours is the time clock system. Late arrivals must check in with the educator in their class or the salon area when they arrive. Continued tardiness may result in disciplinary action up to and including termination. Students who are going to be absent are expected to call the school prior to the beginning of their scheduled time. All absences are recorded and made a part of the school permanent record. The student is responsible for class material and/or tests missed while absent. Students are encouraged not to miss any days during their scheduled foundation period. Students who miss 14 calendar days without communicating with the School may be terminated on the 15th calendar day. Students who persist in repeating patterns of absenteeism will be advised and will be subject to appropriate disciplinary action. Students who have excessive absences may be terminated; re-enrollment is at the discretion of the school.

Students must attend a minimum of **85%** of the cumulative scheduled hours to maintain Satisfactory Progress and complete the course within the maximum allowed time frame. The maximum time frame is equal to **117%** of the contract hours of the course. The maximum time frame in which students have to complete the program is not more than 1765 scheduled hours and 8 weeks for the day cosmetology program or 20 weeks for the night cosmetology program beyond the contract end date. The maximum time frame an Esthetics student and a Nail Technology student can complete the program is no more than 706 scheduled hours and 8 weeks beyond the contract end date. The maximum time frame an Instructor student can complete the program is no more than 706 scheduled hours and 4 weeks beyond the contract end date. However, any student who attends beyond the contract end date will pay additional fees as stated in the enrollment agreement. Authorized leaves of absences will not be considered in the maximum time frame evaluation; LOAs will extend the student's contract period and max time frame by the same number of days taken in the LOA.

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ACADEMIC PROGRESS

The Academy utilizes a 100-point grading scale of which 100-95% is equivalent to an "A", 94-90% is equivalent to a "B", 89-85% is equivalent to a "C", and 84-0% is not passing. Grades are given for classroom theory and practical work, projects, and salon area performance. A student must be at an 85% or higher GPA to graduate.

The Salon Area Grading scale is based on an 10 criteria per guest and 4 step process per day.

All criteria are graded Complete=C or incomplete = I based on the grading criteria. Each of the 10 criteria per guest are worth 10 points with 100 total points possible. The 4 step process per day are worth 25 points each with 100 total points possible. Refused guest is 0%. Salon Area grade sheets are calculated and entered weekly.

Course incompletes, repetitions, and non-credit remedial courses have no effect on The Academy's Satisfactory Progress Policy. Inadequate grades may indicate a lack of student inability or motivation. When a student is struggling in one or more areas of study or skill level, the educator will advise the student on how the deficiency can be successfully completed and determine a deadline for the work to be completed satisfactorily. The student will be notified immediately after a grading period of how the deficiency can be successfully completed. Students may receive an incomplete from an educator when the student is attempting to learn a skill or subject but needs additional time to complete the work successfully. Students will be given timelines to complete the work and a description of the work yet to be completed.

DETERMINATION OF PROGRESS

Students meeting minimum requirements for academic performance at the end of each payment period will be considered making Satisfactory Academic Progress until the next scheduled evaluation. The school monitors the progress of students at the midpoint of each term. In order for a student to be considered making Satisfactory Progress, the student must meet both 85% attendance and 85% academic minimum requirements. Students who meet the minimum requirements for attendance and academic performance are considered to be making satisfactory academic progress until the next scheduled evaluation. Students who do not achieve the minimum standards are no longer eligible for Title IV, HEA program funds, if applicable, unless the student is on warning or has prevailed upon appeal of the determination that has resulted in status of probation. Students will be evaluated at the following checkpoints as well as graduation and the results are discussed with the student. Students will be notified of any evaluation that impacts the student's eligibility for financial aid.

Course / Program	Attended Hours
Cosmetology	450,900,1200
Esthetics	300
Nail Technology	300
Instructor	300

WARNING

Students failing to meet requirements for attendance or academic progress at a checkpoint will be placed on Warning Status with documentation placed in the student's file. Students on Warning Status may continue to receive Title IV funding for one payment period. Students are required to be SAP at the next checkpoint to continue to receive Title IV funding following the warning period. Students are not required to appeal a Warning Status.

PROBATION

The institution may elect to place the student on satisfactory academic progress probation without first placing the student on warning. The institution may allow for the status of probation for students

who are not considered meeting minimum standards for SAP if: 1. The institution evaluates the student's progress and determines that the student did not make satisfactory academic progress during the warning or previous evaluation period; and the student prevails upon appeal of a negative progress determination prior to being placed on probation; and the institution determines that satisfactory academic progress standards can be met by the end of the subsequent evaluation period.

Students on Warning Status who do not meet requirements at the next checkpoint will lose eligibility for Title IV funding and will be placed on probation with documentation placed in the student's file. The student and/or parent (if applicable) must pay privately for that payment period's tuition. The school will determine if satisfactory academic progress standards can be met by the end of the subsequent evaluation period, and will develop an academic plan for the student that, if followed, will ensure that the student is able to meet the SAP requirements by a specific point within the maximum timeframe established for the individual student. This process allows students to re-establish satisfactory academic progress and/or financial aid eligibility. Students who wish to appeal the school's determination (for reasons such as death of a relative, injury/illness of the student, or other special circumstances) must appeal at the beginning of the probationary period and on the school required form (see Appeals). If the school grants the student's appeal, the student will be placed on Probation Status until the next checkpoint and the student's eligibility for Title IV funding will be reinstated. A student may be placed on Probation Status for one payment period.

APPEAL PROCEDURE

If a student is determined as NOT making Satisfactory Progress, the student may appeal the negative determination. The student must submit a written appeal on the school's form to the school administration within 5 days of the determination, with supporting documentation regarding why the student failed to make SAP and what has changed in the student's situation that will allow the achievement of SAP at the next evaluation. An appeal hearing will take place within five (5) business days of receipt of this written appeal. This hearing will be attended by the student, parent/guardian if applicable, and appropriate school staff. A decision on the appeal will be made within three (3) business days after this hearing, and will be communicated in writing. This decision will be final and documentation will be placed in the student's file. Students who prevail upon appeal will have eligibility for Title IV funds reinstated.

DETERMINATION DATE / WITHDRAWAL DATE (OFFICIAL / UNOFFICIAL WITHDRAWAL)

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

REESTABLISHMENT OF STATUS

A student determined NOT to be making Satisfactory Progress may reestablish Satisfactory Progress by: 1) Making up missed tests and assignments and increasing grade average to **85%** or better, and/or 2) Increasing cumulative attendance to **85%**.

REINSTATEMENT OF FINANCIAL AID

Title IV aid will be reinstated to students who have prevailed upon appeal regarding the status of Satisfactory Progress or who have reestablished Satisfactory Progress. Students on suspension of funds will be monitored daily via an electronic Satisfactory Progress report to determine when they reestablish Satisfactory Progress.

COURSE INCOMPLETES, REPETITIONS AND NON-CREDIT REMEDIAL COURSES

Course incomplete, repetitions and non-credit remedial courses are not offered at The Salon Professional Academy, therefore they have no effect upon the school's SAP standards.

LEAVE OF ABSENCE (LOA)

A student who must take an approved Leave of Absence (LOA) or must withdraw from training for nonacademic reasons may return to the program with no loss of SAP if the student was making SAP when the student left. A student may be granted a LOA for any of the following reasons: 1) Financial Hardship 2) Medical Issues 3) Personal or Family Related Issues 4) Recommendation of Staff 5) Military Deployment. The day the student returns from a LOA the student is required to inform the financial aid /education office of their return. The student's contract will be extended for the same number of days the student was on LOA without any penalty to the student.

The LOA must be requested and approved in writing prior to LOA occurring. In addition the student is required to list the reason for the LOA. Emergency LOA, without prior written request, may be granted provided the student completes the LOA form and returns it to The Salon Professional Academy via mail or in person within reasonable resolution of the emergency. The maximum time frame for a LOA is 180 calendar days. The Salon Professional Academy permits more than one LOA provided the total number of days of all LOA does not exceed 180 calendar days in a 12 month period. If the student does not return from the LOA within the 180 calendar days, the student will be dropped from The Salon Professional Academy. If the student is receiving federal funds, no federal aid payments will be disbursed during the LOA. If the student does not return from the LOA within the 180 days, the student will be dropped from The Salon Professional Academy and the student's loans will go into immediate repayment.

REENTRY STUDENTS/INTERRUPTIONS

Students who have been terminated or withdrew from school may re-enroll (if determined eligible) will be responsible to pay any remaining balance from the previous enrollment that cannot be covered with reinstated federal funds, plus any increase in tuition rates if applicable. Students who have been terminated or withdrew from school and re-enroll (if determined eligible) will pay a \$100 re-enrollment fee and will be charged for contracted hours at the current tuition rate. All re-enrolling students will be provided the school's Re-enrollment Policy and will be evaluated by the school Director for placement in the curriculum and kit needs. Re-enrolling students may be required to purchase the current school kit. Students applying for re-entry or transfer-in from other schools may be required, as a condition of enrollment, to bring delinquent prior student loans to a current status. A determination of Satisfactory Progress will be made and documented at the time of withdrawal or beginning of a Leave of Absence. That determination of status will apply to students at the time they return to school. The student may appeal a negative Satisfactory Progress determination according to the appeal policy. Elapsed time during a Leave of Absence does not affect Satisfactory Progress and will extend the contract period by the same number of days as the Leave of Absence. Students re-entering after exiting the school will not be evaluated as new students and consideration will be given to the student's progress status at the time of previous withdrawal. Students re-entering the academy will re-enter in the same progress status as when the student left. Re-enrollment is at the discretion of the school administration.

TRANSFER HOURS

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

contracted hours at The Salon Professional Academy.

All satisfactory academic progress evaluation results are available through the financial aid office.

PLANS FOR IMPROVING AN ACADEMIC PROGRAM

The Salon Professional Academy will make readily available any plan for improvement of any academic program upon the determination by the institution that such a plan exists.

MISREPRESENTATION

The Salon Professional Academy strives to represent itself transparently. The Academy does not misrepresent the Nature of the Educational Programs, Financial Charges, Employability of graduates, or any other information. All questions regarding information about facilities and curriculum can be directed to the education office.

Questions about enrollment and placement should be directed to the admissions office, and any questions concerning financial aid should be directed to the Financial Aid office. All offices have an open door policy.

COMPLAINT PROCEDURE

If the student has a complaint that needs to be addressed, the student needs to pursue the following procedure: Discuss the situation or concern with an educator. If further action is desired, the student should submit a signed complaint in writing to the educator outlining the allegation or nature of the complaint. Upon receipt of the complaint, the educator will review the complaint and will notify the student within 10 days of receipt of the written complaint of how the issue can be resolved. The Academy will document the meeting between the educator and student in writing and the student will be provided a copy of this written record at the time of the meeting.

If the problem cannot be resolved through discussion, the student will be referred to The Academy's complaint committee consisting of the owner(s), an educator, and an administrative office staff member. The complaint committee will meet within 21 calendar days of the receipt of the complaint and review the allegations. If more information from the student is needed, a letter will be written outlining the additional information. If no further information is needed, the committee will send a letter to the student within 15 calendar days stating the steps taken to correct the problem, or information to show that the allegations were not warranted or based on fact. If the student has tried to resolve the issues through the Academy's complaint process and is unsuccessful, the student may contact the Arkansas State Board at 4815 W Markham Street Slot 8, Little Rock, AR 72205. Phone: 501-682-2168

The student is required to try to resolve the problem through The Academy's complaint procedure, prior to filing a complaint with The Academy's accrediting agency. To download a Complaint Form from the Academy's accreditation website go to: www.naccas.org under "Member Resources", "Applications and Forms", and select "Complaint Form" or contact NACCAS at 4401 Ford Avenue, Suite 1300, Alexandria, VA 22302. Phone number: 703-600-7600.

If an educator or employee has a complaint that needs to be addressed, the complainant should address the complaint using the same procedure, with the exception of the educator or employee will go directly to the complaint committee with the issue.

The Academy will retain written records of all complaints filed through two complete accreditation cycles.

COPYRIGHT MATERIALS AND INFRINGEMENT

The purpose of the Copyright Infringement Policy is to comply with copyright law for the use of copyrighted material. In addition, this policy seeks to make aware to all users the seriousness as well as possible consequences for unauthorized use of copyrighted material. The Salon Professional Academy strictly prohibits any and all of the following: copyright, trademark, patent, trade secret or other intellectual property infringement, including but not limited to using any copyrighted names, text or images, offering pirated computer programs or links to such programs, serial or registration numbers for software programs, copyrighted music, etc., as policy on the use of copyrighted material on the Institution's computer system and network.

The Salon Professional Academy respects the copyrights of those involved in creating and distributing copyrighted material, including music, movies, software, and other literary and artistic works. It is the policy of The Salon Professional Academy to comply with copyright law. If users utilize copyrighted materials for educational, instructional, research, scholarship and like areas, the Academy will follow the legal doctrine of fair use currently a part of the copyright law. The Academy's students and staff will not make unauthorized copies of copyrighted material on or using The Salon Professional

Academy's computer system, network or storage media. Also, the Academy's staff and students will not store unauthorized copies of copyrighted works using The Academy's system, network and/or storage media. The Academy's staff and students should not download, upload, transmit, make available or otherwise distribute copyrighted material without authorization using the Academy's computer system, network, Internet access or storage media. This is inclusive of utilizing unlicensed/unauthorized peer-to-peer file services that would promote copyright infringement. The Salon Professional Academy reserves the right to monitor its computer systems, networks and storage media for compliance with this policy, at any time, without notice, and with or without cause. Additionally, the Academy reserves the right to delete from its computer systems and storage media, or restrict access to, any seemingly unauthorized copies of copyrighted materials it may find, at any time and without notice. Users who violate this policy are subject to disciplinary action as appropriate under the circumstances. Such disciplinary action may include termination, expulsion and other legal actions. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the Web site of the U.S. Copyright Office at www.copyright.gov, especially their FAQ's at www.copyright.gov/help/faq.

CAMPUS SECURITY:

Updated and distributed to all students and staff by October 1st each year via website at www.LittleRockBeautySchool.com.

Crime Log

The Salon Professional Academy maintains a written crime log. The log details the time and date the crime was reported, the nature of the crime, the general location of each crime and the disposition of the complaint, if known. Any and all crimes that are reported to The Salon

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Professional Academy Staff that occurred on campus will be recorded in this log. This log is part of the school's Operations Manual.

The Salon Professional Academy will make an entry to the log within 2 business days (Monday – Saturday, except days when the school is closed) of the report of the information to TSPA staff, unless that disclosure is prohibited by law or would jeopardize the confidentiality of the victim.

The Salon Professional Academy may withhold one or more of the required pieces of information if there is clear and convincing evidence that the release of the information would-

- Jeopardize an ongoing criminal investigation or the safety of an individual
- Cause a suspect to flee or evade detection, or
- Result in the destruction of evidence

The school will disclose any information that is initially withheld for any of these reasons, once the adverse effect is no longer likely to occur.

The Salon Professional Academy will make the crime log for the most recent 60-day period open to the public inspection during normal business hours. The school will make any portion of the log older than 60 days available within two business days of a request for public inspection.

Policies on timely reporting of crimes

The Salon Professional Academy requires students and staff to report a crime the local law enforcement (North Little Rock Police Department 501-771-7108) and to the owner immediately after learning of the crime.

TIMELY EMERGENCY WARNINGS

In addition to the required annual campus security report, The Salon Professional Academy will provide a timely warning to students of any occurrences of the following crimes that are reported to local police agencies and are considered to represent a serious or continuing threat to students and employees. As soon as the school becomes aware of the crimes, students and employees will be notified via SMS notification. The Salon Professional Academy will, in a manner that is timely and will aid in the prevention of similar crimes, report to the student body on crimes that are:

- Included in campus crime statistics, such as: Criminal homicide (murder, non-negligent manslaughter, and negligent manslaughter), Sex offenses (forcible sex offenses and non-forcible sex offenses), Robbery, Aggravated assault, burglary, fondling, incest, statutory rape, motor vehicle theft, arson, hate crimes including crimes involving bodily injury reported to local police agencies that show evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity or disability. Dating violence, domestic violence, and stalking. Arrests for violations of liquor and drug law violations, and illegal weapons possession. Also, persons not included in this section who were referred for campus disciplinary action for liquor law violations, drug law violations, and illegal weapons possession.
- Reported to local police agencies or to TSPA staff (as identified under the school's statement of current campus policies), and
- Considered by the school to represent a threat to students and employees.
- Current campus policies - The Salon Professional Academy will report by category of prejudice, the following crimes reported to local police agencies or to TSPA staff that manifest evidence that the victim was intentionally selected because of the victim's actual or perceived race, gender, religion, sexual orientation, ethnicity, or disability. The

crimes to include, but are not limited to: larceny-theft, simple assault, intimidation, and destruction/damage/vandalism of property and any other crime involving bodily injury.

The school is not required to provide a timely warning with respect to crimes reported to a pastoral or professional counselor.

If there is an immediate threat to the health or safety of students or employees occurring on campus, The Salon Professional Academy will follow its emergency notification procedures. The school will not be required to issue a timely warning based on the same circumstances, however the school will provide adequate follow-up information to the community as needed.

If a student wishes to report crimes on a voluntary, confidential basis for inclusion in the annual disclosure of crime statistics, contact The Salon Professional Academy owner, Andi Wilson.

- The facilities are open Monday through Saturday according to assigned class/salon area schedules. The building may also be open for educational classes for licensed professionals in cosmetology or to groups securing the use of the facilities through the owner. Only owners and staff members have keys to the building thus preventing internal crimes as minimal as possible.
- We encourage students and employees to be responsible for their own security and the security of others.
- The Salon Professional Academy does not provide any programs on campus regarding security or prevention of crimes. If students wish to learn more about personal security or prevention of crimes, contact the local Police Department.
- The Salon Professional Academy does not have any off-campus locations and therefore all monitoring and recording of any criminal activity is conducted on campus and the surrounding accessible areas.

Emergency Notification Procedures

A student or educator reporting an immediate threat should call 911 immediately. A student should let the educator in charge of them know about the situation as soon as possible. The educator/student should do what they can to handle the situation and notify as many students, staff, and guests as possible until law enforcement arrives. The educator should let the lead educator or owner know about the situation as soon as possible. For any and all unforeseen combination of circumstances that calls for immediate action. Emergency Notification will be in written form, posted on the front and back door of the Academy as well as distributed by SMS depending on the nature and severity of the circumstances.

Current Campus Security

The most current campus security statement is available in the Financial Aid and Admissions office. Notice of Campus Security report is also signed by each student upon enrollment.

EMERGENCY RESPONSE/EVACUATION

At the time of an urgent unanticipated event, staff members will assess the situation to determine the significance of an emergency. In the event of an emergency, staff and students will be notified by either verbal communication (for students currently in the building), or written communication/SMS (for students not in attendance) to notify them of the particular situation. A count for all staff, students and guests will be taken as soon as reasonably possible to ensure all are accounted for at the time of the emergency. Without delay, all students will receive

notification of the emergency by written communication in the form of text message from the Command Decision Team CDT. Emergency procedures regarding safety, fire, and tornadoes are presented to the students in orientation. These procedures are also available at any time from the Admissions or Financial aid office. Tornado and Fire Drills are performed annually.

The responsible members of the Command Decision Team (CDT) consist of:

1. The Academy Owner
2. Admissions Director
3. School Coordinator
4. Financial Aid Director

The verbal/written communication will include the type of emergency, and what steps need to be taken for the emergency situation.

SEXUAL MISCONDUCT POLICY – VIOLENCE AGAINST WOMEN'S ACT (VAWA)

The Academy is committed to providing a working and educational environment for all students faculty and staff that is free from sex discrimination, including sexual misconduct. Every member of the school community should be aware that the Academy is strongly opposed to sexual misconduct, and that such behavior is prohibited by state and federal laws.

The Academy's Sexual Misconduct Policy describes the school's programs to prevent sexual misconduct, and the procedures that the school will follow once an incident of sexual misconduct has been reported. This Policy is disseminated widely to the Academy community through publications, the school website, new employee orientations, student orientations and other appropriate channels of communication. Copies of the Policy can be obtained from the owner on-site or by calling 501.753.2400, or from the school's website at www.LittleRockBeautySchool.com. The Academy provides training to key staff members to enable the school to handle any allegations of sexual misconduct promptly and effectively. The Academy will respond quickly to all reports of sexual misconduct, and will take appropriate action to prevent, to correct, and if necessary, to discipline behavior that violates this policy.

The Academy's Sexual Misconduct Policy governs sexual misconduct involving students that occurs on any school property or in connection with any Academy-sponsored program or event. This Policy applies to all students, employees, and third parties conducting business with the Academy, regardless of the person's gender, gender identity, sexual orientation, age, race, nationality, class status, ability, religion or other protected status. The Academy encourages victims of sexual violence to talk to somebody about what happened – so victims can get the support they need, and so the school can respond appropriately. As further described in the Policy, the Academy will seek to respect a victim's request for confidentiality to the extent possible, while remaining ever mindful of the victim's well-being.

BASIC SAFETY PROCEDURES

The Salon Professional Academy

First Aid

A first aid kit is located in the dispensary and the educators' office.

Cut finger: Educator should immediately check the wound to see how deep the cut is. Small cuts should be washed, dried, and then covered with a bandage. Bandages and first aid kits are kept in the dispensary.

Cut requiring stitches: If possible, a staff member should take the student to the doctor.
Fainting: Do not move the person; call 911. Give facts as much as possible. Keep calm and notify other staff members for help, if necessary. Make the person comfortable.

Fire Exit Procedure

If you smell smoke or see fire, report it immediately to an educator. Warning will then be given by the educators. DO NOT PANIC!!!

Proceed as follows:

1. Students in salon area and spa room will exit single file out the front doors. If you have a guest at the time, the guest is your responsibility. After exiting The Academy, proceed to safety away from building.
2. Support staff at the front desk will help guests in reception area out the front doors. Proceed into the parking lot.
3. Students in the classrooms, student lounge, and conference room should exit through the nearest door single file. Locate and join the students and guests from the salon area.

Tornado Warning Procedure

All students, staff and guests will walk to the areas without windows. The concrete support walls are the black walls in the classrooms and the wall behind the pedicure thrones. The opposite wall in the salon area is also concrete, but not as safe because of all the glass mirrors at all the stations.

Remain there until instructed to return to your previous activity.

In case of a serious accident or illness:

- Call 9-1-1
- Do not move sick or injured person(s)
- Be careful to avoid personal contact with any body fluids such as blood, vomit, or saliva.
- Stay with the victim and reassure him/her that help is on the way.

VACCINATION POLICY

The Salon Professional Academy does not require any vaccinations or records for attendance or admission.

VOTER REGISTRATION

In compliance with the US Department of Education, The Salon Professional Academy gives voter registrations to every student enrolled at orientation the week before classes begin.

SERVICES TO STUDENTS WITH DISABILITIES

The Salon Professional Academy will provide reasonable accommodations to any student with a disability. The student should discuss the disability with the owner or education team. The student should explain in writing what accommodations are required, and the educator and owner will develop and implement a plan to accommodate the student. All facilities at The Salon Professional Academy are handicap accessible.

NATIONAL AND STATE MEDIAN WAGE INFORMATION

The US Department of Labor provides current (2013) job information at <http://www.careerinfonet.org>. This website includes information by job position to include state

and national wages, occupation profiles/descriptions, state & national trends, knowledge, skills, and abilities needed for each position. As reported by the US Department of Labor, state & national median wages for cosmetology related positions are as follows:

Job Position / SOC Code	National Median Hourly/Yearly Wage	Arkansas Median Hourly/Yearly Wage
Cosmetologists / 39-5012	\$13.24/\$27,530	\$9.85/ \$20,500
Estheticians / 39-5094	\$15.86/\$32,990	\$17.44 / \$36,300
Manicurists / Pedicurists / 39-5092	\$10.48/\$21,790	\$8.72 / \$18,100
Instructors (Vocational Edu) / 25-1194	\$25.33/\$52,680	\$49,600

IPED STATISTICS

The College Navigator website (<http://nces.ed.gov/collegenavigator/>) provides current and prospective students information about student body diversity, including the percentage of prospective students information about student body diversity, including the percentage of enrolled, full-time students in the following categories:

- Male / Female
- Self-identified members of a major racial or ethnic group
- Federal Pell Grant recipients

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

Student Body Diversity

Full Time active students during academic year 2013-2014 (June 1 – July 30)

- Females 97%
- Males 3%
- African American 12%
- Hispanic 3%
- Caucasian 76%
- Other 9%
- Pell Grant Recipients 35 out of all undergraduate students

CONSTITUTION DAY

Constitution Day is September 17th of every year commemorating the September 17, 1787 signing of the Constitution. As a school that students receive federal funds, we hold a program each year to recognize this day. If September 17th falls on Saturday, Sunday, or holiday, we will hold our program during the preceding or following week.

The Salon Professional Academy Little Rock Drug and Alcohol Abuse Prevention Policy (DAAPP) Annual Information 2016

The Drug Free Schools and Campuses Regulations (34 CFR Part 86) of the Drug-Free Schools and Communities Act (DFSCA) require an institution of higher education (IHE) such as The Salon Professional Academy (TSPA) to certify it has implemented programs to prevent the abuse of alcohol and use or distribution of illicit drugs both by TSPA students and employees both on its premises and as a part of any of its activities. At a minimum each institution of higher education must annually distribute the following in writing to all students and employees:

- Standards of conduct that clearly prohibit the unlawful possession, use or distribution of illicit drugs and alcohol by students and employees;
- A description of the legal sanctions under local, state, or federal law for the unlawful possession or distribution of illicit drugs and alcohol;
- A description of any drug or alcohol counseling, treatment, or rehabilitation or reentry programs that are available to employees or students; and
- A clear statement that the institution will impose sanctions on students and employees and a description of those sanctions, up to and including expulsion or termination of employment and referral for prosecution, for violations of the standards of conduct.

The law further requires that the institution conduct a biennial review of its program with the following objectives:

- Determining the effectiveness of the policy and implementing changes to the alcohol and other drug programs if they are needed; and
- To ensure that the sanctions developed are enforced consistently.

The biennial review must also include a determination as to:

- The number of drug- and alcohol-related violations and fatalities occurring on the campus or as part of their activities that are reported to campus officials; and
- The number and types of sanctions the IHEs impose on students or employees as a result of such violations or fatalities.

TSPA will conduct a biennial review in the following manner:

- A biennial review will be conducted on even-numbered calendar year by the financial aid officer and admissions officer.
- The biennial review will describe the research methods and data analysis tools used to determine the effectiveness of the program.
- The biennial review report will be submitted to the owners and approved by the end of each even-numbered calendar year.

Standards of Conduct for Employees and Currently Enrolled Students

TSPA seeks to foster a positive environment by maintaining a drug and alcohol free campus by implementing policies that are in compliance with local, state, and federal law. The unlawful possession, use and/or distribution of any controlled substance and the unauthorized and/or illegal use of alcohol by students, employees, and guests are prohibited within the confines of the properties owned or leased by TSPA and at all activities attended by TSPA students and employees. The following information is provided in compliance with the Drug-Free Workplace Act of 1988 (Public Law 100-690 Title V Subtitle D) and the Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226).

Students and Employees of TSPA

Students and employees of TSPA are prohibited from the unlawful possession, use and/or distribution of any controlled substance and the use of alcohol by students and employees within the confines of TSPA properties.

“Violations of TSPA community standards, this Code of Conduct, regulations, and laws are subject to appropriate disciplinary action, including expulsion, and if necessary, to notify civil authorities.

The following behaviors are explicitly prohibited:

- Falsification of information to the Academy through forgery, alteration, or intentional misuse of academy documents, records or identification;
- Theft of, or damage to, property;
- Gambling in any form;
- Possession, consumption, or under the influence of alcoholic beverages, or narcotics and illegal drugs, or the unauthorized possession and/or sale of alcoholic beverages, narcotics or illegal drugs on TSPA premises or TSPA sponsored events and activities
- Smoking in any TSPA facility except outdoors in designated areas

Penalties:

Any student in violation of any aspect of the TSPA community standards is subject to any or all of the following penalties depending on the seriousness of the offense:

1. Probation
2. Suspension
3. Expulsion

Employees

TSPA maintains a Drug and Alcohol Abuse Prevention Program as defined by federal regulations. The unlawful possession, use or distribution of illicit drugs and alcohol by all students and employees is prohibited at all times on TSPA property, in TSPA vehicles, or as part of any TSPA event or activities. Any violation of this program will subject the violating student or employee to disciplinary actions up to and including suspension, expulsion or termination of employment and referral to the authorities for prosecution. TSPA reserves the right to implement a formal drug testing program for applicants and employees of TSPA. TSPA's policy statement on compliance with Drug-Free Workplace and is part of the staff and student handbook.

Legal Sanctions

Local and State Law

<http://humanservices.arkansas.gov/dbhs/pages/oadap.aspx>

Federal Laws and Penalties for Illegal Possession of a Controlled Substance

Federal law provides criminal and civil penalties for unlawful possession or distribution of a controlled substance. Under the Controlled Substance Act, as well as other related federal laws, the penalties for controlled substance violations include, but are not limited to, incarceration, fines, potential for the forfeiture of property used in possession or to facilitate possession of a controlled substance (which may include homes, vehicles, boats, aircrafts and any other personal or real property), ineligibility to possess a firearm, and potential ineligibility to receive federal benefits (such as student loans and grants).

Federal Sanctions

www.justice.gov/dea/druginfo/ftp_chart1.pdf

Drug Convictions and Student Financial Aid

The Higher Education Act of 1965 as amended (HEA) suspends aid eligibility for students who have been convicted under federal or state law of the sale or possession of drugs, if the offense occurred during a period of enrollment for which the student was receiving federal student aid (grants, loans, and/or work-study).

<http://studentaid.ed.gov>

Health Risks

According to the National Institute of Drug Abuse (NIDA), the following are risks associated with drugs and alcohol abuse:

A. Drug Abuse

The following is a list of the most frequently used drugs and the risks associated with their use.

1. Cannabinoids (marijuana & hashish)

Known risks are “cough, frequent respiratory infections, possible mental health decline, and addiction.”

2. Opioids (heroin & opium)

Known risks are “constipation, endocarditis, hepatitis, HIV, addiction, and fatal overdose.”

3. Stimulants (cocaine, amphetamine & methamphetamine)

Known risks are “weight loss, insomnia, cardiac or cardiovascular complications, stroke, seizures, and addiction.” Specific risks associated with cocaine use include “nasal damage from snorting.” Specific risks associated with methamphetamine use include “severe dental problems.”

4. Club Drugs (MDMA-methylene-dioxy-methamph-etamine [also known as: Ecstasy, Adam, clarity, Eve, lover's speed, peace, uppers]; Flunitrazepam [also known as: Rohypnol: forget-me pill, Mexican Valium, R2, roach, Roche, roofies, roofinol, rope,

rophies]; GHB [also known as: Gamma- hydroxybutyrate: G, Georgia home boy, grievous bodily harm, liquid ecstasy, soap, scoop, goop, liquid X])

Known risks are “sleep disturbances, depression, impaired memory, hyperthermia, addiction.” Risks specific to GHB are “unconsciousness, seizures, and coma.”

5. Dissociative Drugs (Ketamine [also known as: Ketalar SV: cat Valium, K, Special K, vitamin K]; PCP and analogs [also known as: Phencyclidine: angel dust, boat, hog, love boat, peace pill]; Salvia divinorum [also known as:

Salvia, Shepherdess's Herb, Maria Pastora, magic mint, Sally-D]; Dextrometh- orphan (DXM) [also known as: cough and cold medications: Robotripping, Robo, Triple C]).

Known risks are “anxiety, tremors, numbness, memory loss, and nausea.”

6. Hallucinogens (LSD [also known as: Lysergic acid diethylamide: acid, blotter, cubes, microdot yellow sunshine, blue heaven]; Mescaline [also known as: buttons, cactus, mesc, peyote]; Psilocybin [also known as: Magic mushrooms, purple passion, shrooms, little smoke])

Known risks are “flashbacks and Hallucinogen Persisting Perception Disorder.”

7. Other Compounds (Anabolic steroids [also known as: Anadrol, Oxandrin, Durabolin, Depo-Testosterone, Equipoise: roids, juice, gym candy, pumpers]; Inhalants [also known as: Solvents (paint thinners, gasoline, glues); gases (butane, propane, aerosol propellants, nitrous oxide); nitrites (isoamyl, isobutyl, cyclohexyl): laughing gas, poppers, snappers, whippets])

Known risks for anabolic steroids are “hypertension, blood clotting and cholesterol changes, liver cysts, hostility and aggression, acne, (in adolescents) premature stoppage of growth, (in males) prostate cancer, reduced sperm production, shrunken testicles, breast enlargement, (in females) menstrual irregularities, and development of beard and other masculine characteristics.” For inhalants, the known risks are “cramps, muscle weakness, depression, and memory impairment, damage to cardiovascular and nervous systems, unconsciousness, and sudden death.”

Information regarding health risks associated with drug abuse was obtained from the National Institute of Drug Abuse (NIDA) website at:

<http://www.drugabuse.gov/drugs-abuse/commonly-abused-drugs/commonly-abused-drugs-chart>

B. Prescription Drug Abuse

Commonly abused classes of prescription drugs include opioids (for pain), central nervous system (CNS) depressants (for anxiety and sleep disorders), and stimulants (for ADHD and narcolepsy).

C. Nicotine Abuse

Nicotine can be found in cigarettes, cigars, bidis, and smokeless tobacco (snuff, spit tobacco, chew). Known health risks include chronic lung disease, cardiovascular disease, stroke, cancers of the mouth, pharynx, larynx, esophagus, stomach, pancreas, cervix, kidney, bladder, and acute myeloid leukemia; adverse pregnancy outcomes, and addiction.

D. Alcohol Abuse

Alcohol consumption causes a number of marked changes in behavior. Even low doses significantly impair the judgment and coordination required to drive a car safely, increasing the likelihood that the driver will be involved in an accident. Moreover, it is illegal to drive while under the influence of alcohol. An individual under the influence may be more likely to engage in acts of aggression, including spousal and child abuse. Moderate to high doses of alcohol cause marked impairments in higher mental functions, severely altering a person's ability to learn and remember information. Very high doses cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce the effects just described.

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms, including severe anxiety, tremors, hallucinations, and convulsions. Alcohol withdrawal can be life threatening. Low term consumption of large quantities of alcohol, particularly when combined with poor nutrition, can also lead to permanent damage to vital organs such as the brain and the liver.

Mothers who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome these infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risk than other youngsters of becoming alcoholics.

Drug and Alcohol Program

Part of drug and alcohol abuse prevention is being aware of how drugs affect our health. TSPA recommends students become informed. TSPA provides drug-free awareness and prevention literature published by the National Institute on Drug Abuse and other organizations and offer prevention programs for students through the financial aid office all students and employees of TSPA.

TSPA has adopted and implemented programs to prevent the abuse of alcohol and use or distribution of illicit drugs both by students and employees both on its premises and as a part of any of TSPA's activities. TSPA has a written policy on alcohol and other drugs and distributes this to students during orientation, through access **at the academy's webpage** (www.littlerockbeautyschool.com) **in the consumer information and campus security**, and through signage in the student lounge. The student and employee handbook also contains the Drug and Alcohol Abuse Prevention Policy. The written materials annually distributed contain the following:

- Standards of conduct that prohibit unlawful possession, use or distribution of illicit drugs and alcohol on its property or as a part of its activities;
- A description of the health risks associated with the use of illicit drugs and abuse of alcohol;
- A description of applicable legal sanctions under local, state or federal law;
- A description of counseling or treatment programs.
- A clear statement and description of the disciplinary sanctions the institution will impose on students and employees.

Drug Free Workplace Policy

TSPA is committed to providing students, staff, and guests a safe campus and workplace. TSPA recognizes the health risks associated with controlled substance use and alcohol misuse and is committed to supporting students and employees who seek treatment for these conditions. TSPA also recognizes that controlled substance use and alcohol misuse diminish workplace and

campus safety and undermine TSPA's ability to fulfill its mission of providing quality education for all students in an atmosphere that promotes intellectual pursuit, spiritual growth, and social and personal responsibility. Compliance with this policy is considered a condition of employment and attendance at TSPA and is monitored by the Financial Aid Office. All employees and students have been notified of this policy by print publication and electronic delivery.

Any student or employee must notify the institution of any criminal drug and alcohol statute conviction for a violation occurring in the learning environment no later than five days after such conviction in compliance with the Drug Free Workplace Act of 1988, the institution "workplace" consists of the following locations:

The Salon Professional Academy
4619 JFK Blvd, NLR AR 72116

Disciplinary Procedures

Consistent with federal, state, and local laws, TSPA will impose sanctions on students and employees for violation of the policies and standards of conduct of TSPA, up to and including expulsion, termination, and referral for prosecution. Possible sanctions are described in more detail below.

Disciplinary Sanctions

Sanctions are administered on a case by case basis, taking into consideration the unique facts and/or mitigating or aggravating circumstances presented. The ultimate goal of the sanctions is to reinforce TSPA's commitment to a positive and safe learning environment consistent with acceptable social standards, TSPA's Community Standards, and in accordance with federal, state and local laws. To achieve this goal, one or more of the sanctions listed below, may be assigned.

- The student or employee may be placed on a warning and or disciplinary probation status for enrollment and or employment, as applicable

- Referral to an alcohol and drug education program. The student or employee would be required to actively participate in a drug or alcohol abuse assistance or rehabilitation program by federal, state or local health, law enforcement or other appropriate agency.
- Requirement to participate in counseling services
- The student or employee may be placed on disciplinary suspension status for enrollment and or employment, as applicable
- The student or employment may be expelled from TSPA as a student and an employee may be terminated from employment.

Furthermore, when applicable, TSPA works closely with the city of North Little Rock and North Little Rock Police departments when a student or employee has violated the law. The city of North Little Rock and North Little Rock police department, as applicable, will seek prosecution of drug and alcohol related offenses that occur on TSPA's campuses or its facilities that involve current employees and currently enrolled students as warranted.

Intervention:

TSPA has several options available for students and staff members who need to address alcohol and other drug abuse issues.

Students and employees who seek or are advised to pursue counseling are referred to a local facility that can offer them the assistance they need. The following are the services that each campus refers students to for counseling:

24 Hour Drug and Alcohol Helpline
888.653.8166

Springhill Baptist Hospital
3333 Springhill Dr, NLR AR 72117
(501) 202-3000

Recovery Centers of Arkansas
1201 River Road
(501) 372-4611

Oasis Renewal Center
14913 Cooper Orbit Road
(501) 376-2747

Recovery Centers of Arkansas
6301 Father Tribou St
(844) 221-2276

Alcohol & Drug Abuse Prevention
4800 W 7th St
(501) 686-9866

Treatment Center of Little Rock
300 S Rodney Parham Road
(501) 204-0022

Oversight and Responsibility

The owners of TSPA, Andrea and Paul Wilson, and the Financial Aid Director, serve as the main contacts that will have oversight and responsibility of the DAAAP including, but not limited to: updates, coordination of information required in the DAAPP, and coordination of the annual notification to employees and students and the biennial review.

TSPA reviews all documented infractions of the student conduct policy, that include the Alcohol-Drug Possession, Usage, and Distribution Policy infractions, biennially. The assessment includes reviewing the incident(s) and the outcome(s) to insure that TSPA's policy was followed and to evaluate the effectiveness and implement changes to the program if needed.

APPENDIX A

DRUG TRAFFICKING PENALTIES

Federal penalties and sanctions for illegal possession of a controlled substance

U. S. C. 844 (a)

1st conviction: Up to 1 year imprisonment and fined at least \$1000 but not more than \$100,000, or both

After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined at least \$2500 but not more than \$250,000 or both

After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5000 but not more than \$250,000 or both

Special sentencing provisions for possession of crack cocaine: Mandatory at least 5 years in prison, not to exceed 20 years and fined up to \$250,000 or both, if:

- (d) 1st conviction and the amount of crack possessed exceeds 5 grams
- (e) 2nd crack conviction and the amount of crack possessed exceeds 3 grams
- (f) 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram

U. S. C. 853(a) (2) and 881 (a) (7)

Forfeiture of personal and real property used to possess or to facilitate possessions of a controlled substance if that offense is punishable by more than 1 year imprisonment. (See special sentencing provisions re: crack)

U. S. C. 881 (a) (4)

Forfeiture of vehicles, boats, aircraft or any other conveyance used to transport or conceal a controlled substance

U. S. C. 844a

Civil fine of up to \$10,000 (pending adoption of final regulations)

U. S. C. 853a

Denial of Federal benefits, such as student loans, grants, contracts, and professional and commercial licenses, up to 1 year for first offense, up to 5 years for second and subsequent offences

U. S. C. 922 (g)

Ineligible to receive or purchase firearm

Miscellaneous

Revocation of certain Federal licenses and benefits, e.g., pilot licenses, public housing tenancy, etc., are vested within the authorities of individual Federal agencies.

Note: These are only Federal penalties and sanctions. Additional state penalties and sanctions may apply.

Federal Trafficking Penalties

DRUG/SCHEDULE	QUANTITY	PENALTIES	QUANTITY	PENALTIES
Cocaine (Schedule II)	500 - 4999 gms mixture	First Offense: Not less than 5 yrs, and not more than 40 yrs. If death or serious injury, not less than 20 or more than life. Fine of not more than \$2 million if an individual, \$5 million if not an individual Second Offense: Not less than 10 yrs, and not more than life. If death or serious injury, life imprisonment. Fine of not more than \$4 million if an individual, \$10 million if not an individual	5 kgs or more mixture	First Offense: Not less than 10 yrs, and not more than life. If death or serious injury, not less than 20 or more than life. Fine of not more than \$4 million if an individual, \$10 million if not an individual. Second Offense: Not less than 20 yrs, and not more than life. If death or serious injury, life imprisonment. Fine of not more than \$8 million if an individual, \$20 million if not an individual. 2 or More Prior Offenses: Life imprisonment
Cocaine Base (Schedule II)	28-278 gms mixture		279 gms or more mixture	
Fentanyl (Schedule II)	40 - 399 gms mixture		400 gms or more mixture	
Fentanyl Analogue (Schedule I)	10 - 99 gms mixture		100 gms or more mixture	
Heroin (Schedule I)	100 - 999 gms mixture		1 kg or more mixture	
LSD (Schedule I)	1 - 9 gms mixture		10 gms or more mixture	
Methamphetamine (Schedule II)	5 - 49 gms pure or 50 - 499 gms mixture		50 gms or more pure or 500 gms or more mixture	

PCP (Schedule II)	10 - 99 gms pure or 100 - 999 gms mixture		100 gm or more pure or 1 kg or more mixture	
PENALTIES				
Other Schedule I & II drugs (and any drug product containing Gamma Hydroxybutyric Acid)	Any amount	First Offense: Not more than 20 yrs. If death or serious injury, not less than 20 yrs, or more than life. Fine \$1 million if an individual, \$5 million if not an individual.		
Flunitrazepam (Schedule IV)	1 gm or more	Second Offense: Not more than 30 yrs. If death or serious injury, not less than life. Fine \$2 million if an individual, \$10 million if not an individual		
Other Schedule III drugs	Any amount	First Offense: Not more than 5 years. Fine not more than \$250,000 if an individual, \$1 million if not an individual.		
Flunitrazepam (Schedule IV)	30 to 999 mgs	Second Offense: Not more 10 yrs. Fine not more than \$500,000 if an individual, \$2 million if not an individual		
All other Schedule IV drugs	Any amount	First Offense: Not more than 3 years. Fine not more than \$250,000 if an individual, \$1 million if not an individual.		
Flunitrazepam (Schedule IV)	Less than 30 mgs	Second Offense: Not more than 6 yrs. Fine not more than \$500,000 if an individual, \$2 million if not an individual.		
All Schedule V drugs	Any amount	First Offense: Not more than 1 yr. Fine not more than \$100,000 if an individual, \$250,000 if not an individual.		
		Second Offense: Not more than 2 yrs. Fine not more than \$200,000 if an individual, \$500,000 if not an individual.		

Federal Trafficking Penalties - Marijuana

DRUG	QUANTITY	1 st OFFENSE	2 nd OFFENSE
Marijuana	1,000 kg or more mixture; or 1,000 or more plants	<ul style="list-style-type: none"> • Not less than 10 years, not more than life • If death or serious injury, not less than 20 years, not more than life • Fine not more than \$4 million if an individual, \$10 million if other than an individual 	<ul style="list-style-type: none"> • Not less than 20 years, not more than life • If death or serious injury, mandatory life • Fine not more than \$8 million if an individual, \$20 million if other than an individual
Marijuana	100 kg to 999 kg mixture; or 100 to 999 plants	<ul style="list-style-type: none"> • Not less than 5 years, not more than 40 years • If death or serious injury, not less than 20 years, not more than life 	<ul style="list-style-type: none"> • Not less than 10 years, not more than life • If death or serious injury, mandatory life

		<ul style="list-style-type: none"> • Fine not more than \$2 million if an individual, \$5 million if other than an individual 	<ul style="list-style-type: none"> • Fine not more than \$4 million if an individual, \$10 million if other than an individual
Marijuana	<p>more than 10 kgs hashish; 50 to 99 kg mixture</p> <p>more than 1 kg of hashish oil; 50 to 99 plants</p>	<ul style="list-style-type: none"> • Not more than 20 years • If death or serious injury, not less than 20 years, not more than life • Fine \$1 million if an individual, \$5 million if other than an individual 	<ul style="list-style-type: none"> • Not more than 30 years • If death or serious injury, mandatory life • Fine \$2 million if an individual, \$10 million if other than individual
Marijuana	1 to 49 plants; less than 50 kg mixture	<ul style="list-style-type: none"> • Not more than 5 years • Fine not more than \$250,000, \$1 million other than individual 	<ul style="list-style-type: none"> • Not more than 10 years • Fine \$500,000 if an individual, \$2 million if other than individual
Hashish	10 kg or less		
Hashish Oil	1 kg or less		

Drug Possession Penalties in Arkansas

How Arkansas Classifies Controlled Dangerous Substances

Arkansas divides its CDS into six "schedules," according to their potential for abuse:

- Schedule I drugs (such as opiates and hallucinogenics) have the highest likelihood of abuse
- Schedule II drugs (such as raw opium and amphetamines) have a high likelihood of abuse, have an accepted medical use, and can result in severe psychological and physical dependence if abused.
- Schedule III drugs (such as pentobarbital and anabolic steroids) have a lower likelihood of abuse than Schedule I or II drugs, have an accepted medical use, and can lead to low or moderate physical dependence and high psychological dependence.
- Schedule IV drugs (such as diazepam and tramadol) have a lower likelihood of abuse than Schedule III drugs, have an acceptable medical use, and may lead to limited psychological and physical dependence compared to Schedule III drugs.
- Schedule V drugs (such as pseudoephedrine) have a lower likelihood of abuse than Schedule IV drugs, are the least dangerous, a currently accepted medical use, and likely to lead to only limited physical or psychological dependence compared to Schedule IV drugs.
- Schedule VI drugs (marijuana) are substances that have been determined not to fit into Schedules I-V, have no acceptable medical use, are unsafe even under direct medical supervision, have a high likelihood of physical and/or psychological dependence, and their use poses a significant risk to public health.

For more on marijuana possession, see [Possession of Marijuana in Arkansas](#).

If you've been arrested for possession of CDS, you'll need to consult the Arkansas Code that list precisely which drugs, and in what amounts, fit into each group. Those statutes are [Arkansas Code Sections 5-64-203 through 5-64-216.](#)

Some CDS, like codeine, a common painkiller, may be possessed legally so long as the holder has a valid prescription.

How Arkansas classifies possession of CDS crimes

Arkansas treats its CDS crimes as either felonies or misdemeanors (which result in less jail time and lower fines than felonies).

- Felonies are divided among six classes (unclassified, Y, A, B, C, and D), with the most serious crimes placed in Class Y and unclassified. CDS possession crimes fall into Classes A, B, C, and D.
- Misdemeanors are divided among three classes. Possession of certain CDS is a Class A misdemeanor. Each of the felony and misdemeanor classes has a punishment range of incarceration and fines. Below, each of the CDS possession offenses is explained and placed in a felony or misdemeanor class. The punishment ranges are explained first.

Felony and misdemeanor penalties

Felony convictions incur heavy fines and lengthy incarceration depending on the Class of felony committed:

- A Class Y felony is punishable by ten to 40 years and the amount of the fine is decided by the court.
- A Class A felony is punishable by six to 30 years of incarceration and a fine of up to \$15,000.
- A Class B felony is punishable by five to 20 years of incarceration and a fine of up to \$15,000.
- A Class C felony is punishable by three to ten years of incarceration and a fine of up to \$10,000.
- A Class D felony is punishable by up to six years of incarceration and a fine of up to \$10,000.
- Class A misdemeanors are punishable by up to one year of incarceration and a fine of up to \$2,500.

Possession of Schedule I or II CDS, narcotics and methamphetamine only

The punishment for possession of Schedules I or II CDS (narcotics or methamphetamine only) depends on the amount of the substance in the defendant's possession.

- Possession of less than two grams is a Class D felony.
- Possession of two grams or more, but less than ten grams, is a Class C felony.
- Possession of ten grams or more, but less than 200 grams, is a Class B felony.

Possession of Schedule I or II CDS that is not methamphetamine or cocaine

The punishment for possession of Schedules I or II CDS (not cocaine or methamphetamine) depends on the amount of the substance in the defendant's possession.

- Possession of less than two grams is a Class D felony.
- Possession of two grams or more, but less than 28 grams, is a Class C felony.
- Possession of 28 grams or more, but less than 100 grams, is a Class B felony.

Possession of Schedule III CDS

The punishment for possession of Schedule III CDS depends on the amount of the substance in the defendant's possession.

- Possession of less than two grams is a Class A misdemeanor.
- Possession of two grams or more, but less than 28 grams, is a Class D felony.
- Possession of 28 grams or more, but less than 200 grams, is a Class C felony.
- Possession of 200 grams or more, but less than 400 grams, is a Class B felony.

Possession of Schedule IV or V CDS

The punishment for possession of Schedules IV or V CDS depends on the amount of the substance in the defendant's possession.

- Possession of less than 28 grams is a Class A misdemeanor.
- Possession of 28 grams or more, but less than 200 grams, is a Class D felony.
- Possession of 200 grams or more, but less than 400 grams, is a Class C felony.
- Possession of 400 grams or more, but less than 800 grams, is a Class B felony.

Possession of Schedule VI CDS

The punishment for possession of Schedules VI CDS depends on the amount of the substance in the defendant's possession and whether the defendant has any prior convictions for possession of Schedule VI CDS.

- Possession of less than four ounces is a Class A misdemeanor
- Possession of one ounce or more, but less than four ounces, when the defendant has two previous convictions for possession of Schedule VI CDS, is a Class D felony.
- Possession of four ounces or more, but less than ten pounds, is a Class D felony.
- Possession of ten pounds or more, but less than 25 pounds, is a Class C felony.
- Possession of 25 pounds or more, but less than 100 pounds, is a Class B felony.
- Possession of 100 pounds or more, but less than 500 pounds, is a Class A felony.

Possession of nitrous oxide

Even though nitrous oxide is not a scheduled CDS, Arkansas still punishes people who possess nitrous oxide for the purpose of intoxication. The unlawful possession of nitrous oxide is a Class A misdemeanor.

Enhanced penalties for possession of CDS in a detention facility

A defendant convicted of possession of CDS in a state, county, city, or juvenile detention facility will be punished under the next higher criminal classification.

Enhanced penalties for possession of CDS near certain facilities

A defendant convicted of a Class C felony possession or higher within 1,000 feet of these facilities will be punished by an additional ten years incarceration:

- city or state park
- public or private school, college, or university campus
- school bus stop
- skating rink, Boys Club, Girls Club, YMCA, YWCA, community center, recreation center, or video arcade
- public housing project
- drug or alcohol treatment center
- day care center
- place of worship, or
- shelter as defined.

Repeat Offenders

Like every state, Arkansas imposes harsher penalties on defendants with multiple prior felony convictions. (Arkansas Code Section 5-4-501.)

One to four prior felony convictions:

- A Class Y felony is punishable by ten years to life

- A Class A felony is punishable by six to 50 years.
- A Class B felony is punishable by five to 30 years.
- A Class C felony is punishable by three to 20 years.
- A Class D felony is punishable by up to 12 years.

More than four prior felony convictions:

- A Class Y felony is punishable by ten years to life.
- Class A felony is punishable by six to 60 years.
- Class B felony is punishable by five to 40 years.
- Class C felony is punishable by three to 30 years.
- Class D felony is punishable by up to 15 years.

If a past conviction is for a violent crime, the additional penalties are higher. You should review the [Arkansas code](#) to see how your past violent crime convictions can affect you.

The Salon Professional Academy
Drug Free Schools and Campuses Regulations
Education Department General Administrative Regulations
(EDGAR) Part 86

2016 Biennial Review Report

INTRODUCTION

In compliance with Drug Free Schools and Campuses Regulations [EDGAR Part 86], a meeting was held on **April 12th, 2016** at the Admission's Office at The Salon Professional Academy to conduct a Biennial Review of the effectiveness of TSPA's Drug and Alcohol Prevention Program (DAAPP) and the consistency of policy enforcement.

The Biennial Review meeting was chaired by **Paul Wilson**, owner of The Salon Professional Academy, and included **Andrea Wilson**, owner of the Salon Professional Academy, and the Financial Aid Director of The Salon Professional Academy. This group will be referred to herein as the Biennial Review Committee (BRC).

The BRC utilized the "Complying with the Drug-Free Schools and Campuses Regulations" manual was utilized for reference. Meeting notes were taken and final report was prepared by **Paul Wilson**.

OBJECTIVES

The tasks of the Biennial Review Committee, as outlined by the U.S. Department of Education's Complying with the Drug-Free Schools and Campuses Regulations manual, are:

1. To determine the effectiveness of, and to implement any needed changes to, the campus Drug and Alcohol Prevention Program, including current policy, enforcement measures, prevention and intervention programming; and
2. To ensure that the disciplinary sanctions for violating standards of conduct are enforced consistently.

To facilitate these tasks, the Biennial Review Committee utilized the Part 86, Drug-Free Schools and Campuses Regulations Compliance Checklist. The results of the checklist review and discussion are provided in this report.

PART 86, DRUG-FREE SCHOOLS AND CAMPUSES REGULATIONS COMPLIANCE CHECKLIST

1. Does the institution maintain a copy of its drug prevention program? If yes, where is it located?

Yes. An electronic copy of the institution's Drug and Alcohol Prevention Program is available on the **Consumer Information and campus security** section of the academy's website (www.littlerockbeautyschool.com) . A hard copy of the document is also available in the Financial Aid Office

2. Does the institution provide annually to each employee and each student, who is taking one or more written materials that adequately describe and contain the following:

- Standards of conduct that prohibit unlawful possession, use, or distribution of illicit drugs and alcohol on its property or as a part of its activities
Students: Yes Staff: Yes
- A description of the health risks associated with the use of illicit drugs and the abuse of alcohol
Students: Yes Staff: Yes
- A description of applicable legal sanctions under local, state, or federal law
Students: Yes Staff: Yes
- A description of applicable counseling, treatment, or rehabilitation or re-entry programs
Students: Yes Staff: Yes
- A clear statement of the disciplinary sanctions the institution will impose on students and employees, and a description of those sanctions
Students: Yes Staff : Yes

COMMENTS: **The above information is included on the Drug and Alcohol Prevention Program and 2016 Annual Security Report (Campus Security)**. Both documents are distributed to all active students and employees. Information on disciplinary sanctions and standards of student conduct are available in the **Financial Aid Office**.

3. Are the above materials distributed to students in one of the following ways?

- Provided at enrollment - Yes
- Provided at orientation – Yes
- Provided at each academic checkpoint – Yes
- During re-orientation – Yes
- In another manner (describe) – Posted in the Student Lounge

4. Does the method of distribution provide adequate assurance that each student receives the materials annually? Yes

COMMENTS: The academy distributes the information at orientation, re-orientation, and at each academic checkpoint.

5. Does the institution's distribution plan make provisions for providing these materials to students who enroll at some date after the initial distribution?

COMMENTS: Students who enroll in-between scheduled class start dates are provided the information during enrollment and at each academic checkpoint.

6. Are the above materials distributed to staff in one of the following ways?

- E-mail

Staff: Yes

- During new employee orientation

Staff: Yes

- In another manner (describe) – The campus makes the information available in the 'Educator's Office'.

7. Does the method of distribution provide adequate assurance that each staff and faculty member receives the materials annually?

Staff: Yes

8. Does the institution's distribution plan make provisions for providing these materials to staff and faculty who are hired after the initial distribution?

Staff: Yes

9. In what ways does the institution conduct Biennial Reviews of its drug prevention program to determine effectiveness, implement necessary changes, and ensure that disciplinary sanctions are enforced?

- Conduct student alcohol and drug use survey:

Students: Yes Staff: Yes

- Conduct opinion survey of its students, staff, and faculty

Students: Yes Staff: Yes

- Evaluate comments obtained from a suggestion box

Students: N/A Staff: N/A

- Conduct focus groups

Students: N/A Staff: N/A

- Conduct intercept interviews

Students: N/A Staff: N/A

- Assess effectiveness of documented mandatory drug treatment referrals for students and employees

• Students: Yes Staff: Yes

- Assess effectiveness of documented cases of disciplinary sanctions imposed on students and employees

Students: Yes Staff: Yes

- Other (please list) — * May be limited due to the protection of individual rights to privacy and confidentiality.

10. Who is responsible for conducting these Biennial Reviews?

Paul Wilson, Owner of The Salon Professional Academy

11. If requested, has the institution made available, to the Secretary and the public, a copy of each requested item in the drug prevention program and the results of the Biennial Review?

Yes, a copy of the Drug and Alcohol Prevention Program and 2016 Biennial Review Report has been forwarded to the federal compliance officer to satisfy the requirements of a recent Program Review Report.

12. Where is the Biennial Review documentation located?

Name: Paul Wilson

Title: Owner

E-mail: owner@littlerockbeautyschool.com

A copy of the 2016 Biennial Review Report will also be made available on-line at the Consumer Information & Student Disclosure section of the academy's website.

COMMITTEE DISCUSSION

In addition to completing the Part 86, Drug-Free Schools and Campuses Regulations Compliance Checklist, committee members addressed each of the discussion questions below and provided information pertinent to these items.

1. What are the current alcohol and other drug programs (policy, enforcement measures, prevention, and intervention activities) in place at TSPA, and are they effective in preventing and reducing the illegal use of alcohol and other drugs on campus?

The current campus drug and alcohol policies, enforcement measures, prevention, and intervention activities are described in [the 2016 TSPA Annual Security Report \(Campus Security\)](#), which was last updated on [September 30, 2015](#). [The 2015 TSPA Annual Security Report \(Campus Security\) has been disseminated to students and employees by making a digital copy of the document available on the academy's website.](#)

2. Are the current disciplinary sanctions in place for conduct violations with regard to alcohol and other drug use at TSPA consistently enforced?

TSPA consistently enforces disciplinary sanctions to address conduct violations with regard to alcohol and drug abuse in compliance with TSPA's student handbook. The process is well documented in the academy's Drug and Alcohol Prevention Program document.

3. Looking to the future, what new ideas, strategies and/or partnerships could TSPA pursue in order to improve the academy's Drug and Alcohol Prevention Program?

The outcomes from the 2016 TSPA Climate survey provide the necessary data to guide the BRC in assessing the current practices and improve its drug and alcohol prevention program.

To date, there have been no instances of drug or alcohol related violates by any student or staff member at the academy.

THE BIENNIAL REVIEW COMMITTEE MEETING CONCLUDED ON 4-13-16.

Paul Wilson
Owner, The Salon Professional Academy