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Reflections Academy of Beauty

School Contact Information

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 Decatur, IL 62526
 Phone: 217-425-9117
 Fax: 217-425-9203
 Email: info@reflectionsacademyofbeauty.com
 Website: www.reflectionsacademyofbeauty.com

Licensing Board

Illinois Department of Financial and Professional Regulations
 9th
 W. Randolph, 9 Floor
 Chicago, IL 60601
 Phone: 312-81-4500
 Fax: 312-814-3145
www.idfpr.com

Illinois Department of Financial and Professional Regulations
 320 W. Washington
 Springfield, IL 62786
 Phone: 217-785-0800
 Fax 217-782-7645
www.idfpr.com

Accrediting Agency

NACCAS
 3015 Colvin Street,
 Alexandria, VA 22314
 703.600.7600 (phone)
 703.379.2200 (fax)
<http://www.naccas.org>
webinfo@naccas.org

To obtain documents describing our accreditation, approval, or licensing please contact: Rebecca Wright at 217-425-9117 or riki@reflectionsacademyofbeauty.com

About Our School

Reflections Academy of Beauty is located on the North side of Town. Our central location provides convenient access and ample parking for students and patrons. Our modern facility and state-of-the-art equipment make us one of Decatur's finest facilities in addition to the clinic area consists of working stations where the students work on customers under the direct supervision of an instructor. The theory classrooms consist of visual aids such as charts, video library, and chalkboards. All facilities and programs have been designed for the accommodation of all our employees, students, and patrons.

The educational format at Reflections Academy of Beauty is comprised of daily sessions Monday through Friday. Creative classroom instruction paired with hands-on training in technique guarantee the most skilled graduates poised for immediate employment.

Owner and Staff

Owner/Admissions, Cosmetology Instructor – Rebecca Wright

riki@reflectionsacademyofbeauty.com

Financial Aid Administrator - Hannah Walker

Administrative Assistant - Jamie Horve

jamie@reflectionsacademyofbeauty.com

Cosmetology Instructor- Shelby Stadler shelby@reflectionsacademyofbeauty.com

Cosmetology Instructor- Carrie Ewing

Substitute Cosmetology Instructor-Lashawn Franklin

Reception -Tanica Cotton

Our Mission Statement

Reflections Academy of Beauty is dedicated to positive student success by grooming able-bodied, professional, self-confident, and career-orientated graduates. Graduates will be prepared with the knowledge and a hands-on skill set to meet the prerequisites of business and customer service of the beauty industry, including passing state licensure and attaining gainful employment.

We strive daily to accommodate the needs of our student salon clients, bringing high quality and multi-cultural talents to serve their needs, making our clientele feel beautiful from the inside out.

Philosophy

Career and vocation/technical education must be responsive to the economic needs of the workplace and the individual. By being engaged with employers and business, the management and staff of Reflections Academy of Beauty recognizes that attainment of skills needed for succeeding in the field of cosmetology is best accomplished through an understanding of the unique learning styles that lead to performance and individual student success.

Non-Discrimination Policy

Reflections Academy of Beauty practices no discrimination in its practices of admission, grading, graduation, hiring, placement or services, as it pertains to students, staff and clientele, on the bases of race, religion, sex, age, color, ethnic origin. This institution will not tolerate said discrimination from said students, staff or clientele.

Non-Recruitment Policy

Reflections Academy of Beauty will not knowingly, through their own actions, try to recruit students who are currently enrolled in another academy offering a similar program of study.

Our Courses

***All courses are taught in English. All published documents, including financial aid, are in English.**

Cosmetology

Course Description: The State of Illinois requires 1500 hours of training which takes approximately eleven and a half (11 1/2) months, or 46 weeks, to complete. These hours are broken up into three different skill levels: Freshman, Intermediate and Senior level. All work is monitored by a licensed instructor. The skills learned throughout the program will prepare students to take the State Board Exam and to obtain an entry-level position.

Cosmetology Instructor (500 Clock hours)

Course Description: The State of Illinois requires Cosmetologists, with two years' experience, wishing to obtain the Instructor license to take 500 hours of training which takes approximately five (5) months, or 16 weeks, to complete on a full-time schedule. This course is designed to teach the methods and principles of teaching. Upon completion students, will be prepared to take the State Board training, if they do not have a least two years' experience, which takes approximately seven (7) months, or 32 weeks, to complete. The course is designed to teach the methods and principles of teaching. Upon completion students will be prepared to take the State Board Exam to acquire the Instructor license.

Esthetics

Course Description: The State of Illinois requires 750 hours of training which takes approximately eleven and a half (11 1/2) months, or 47 weeks, to complete. These hours are broken up into three different skill levels: Freshman, Intermediate and Senior level. All work is monitored by a licensed instructor. The skills learned throughout the program will prepare students to take the State Board Exam and to obtain an entry-level position.

Cosmetology, Cosmetology Instructor (500 Clock Hours), Cosmetology Instructor (1000 Clock Hours), & Esthetics Course Start Dates. Classes Start every five weeks, on a Monday, unless a break in the holiday schedule causes the date to be pushed to the next business day or following Monday.

2022 – Cosmetology, Esthetics, Cosmetology Instructor

January 18, 2022
February 22, 2022
March 28, 2022
May 2, 2022
June 6, 2022
July 11, 2022
August 15, 2022
September 19, 2022
October 24, 2022
November 28, 2022

School Holidays/ Closures

Holidays are based on the federal closing schedule. We have Easter break, summer break, and Christmas/New Year's break. School closing due to weather or any other even will be decided by the Administrator as soon as all information has been considered. Students should check the Reflections Student Forum on Facebook for information due to weather. If school is not listed as closed, then we will be at school that day. Students will be contacted for any other event other than weather that might close the school. Please check school forum for update by 6:30 AM for possible closure.

Career Opportunities in the fields of Cosmetology, Instructor, & Esthetician

These are just a few of the career options available:

Cosmetology, Cosmetology Instructor, or Esthetician
Stylist
Make-up Technician
Platform Artist
Salon Owner or Manager Skin Care Specialist
Nail Technician
Product Representative
State Board Member
State Board Examiner Instructor

Admission Requirements:

Cosmetology Student

- Must be at least 16 years of age
- Must have obtained a high school diploma, GED certificate, or a home school certificate demonstrating that the student has passed a state authorized examination that the state recognizes as the equivalent of a high school diploma
- Copy of driver's license or state ID
- Copy of one of the following: high school diploma, high school transcripts showing high school completion, or GED certificate
- Copy of your social security card
- An essay stating why you would like to join the program and pursue a career in this industry and where you see yourself in five years
- Two letters of recommendation

Esthetic Student

- Must be at least 16 years of age
- Must have obtained a high school diploma, GED certificate, or a home school certificate demonstrating that the student has passed a state authorized examination that the state recognizes as the equivalent of a high school diploma
- Copy of driver's license or state ID
- Copy of one of the following: high school diploma, high school transcripts showing high school completion, or GED certificate
- Copy of your social security card
- An essay stating why you would like to join the program and pursue a career in this industry and where you see yourself in five years
- Two letters of recommendation

(500 Clock Hours) & Cosmetology Instructor (1000 clock hours)

- Student Must be at least 18 years of age
- Must have a valid Cosmetologist license (500 Hour Course Only)
- Must have obtained a high school diploma, or GED certificate, or a home school certificate demonstrating that the student has passed a state authorized examination that the state recognizes as the equivalent of a high school diploma
- Copy of driver's license or state ID
- Copy of one of the following: high school diploma, high school transcripts showing high school completion, or GED certificate
- Copy of your social security card
- An essay stating why you would like to join the program and pursue a career in this industry and where you see yourself in five years
- Two letters of recommendation

Application Process

The application process starts with making an initial appointment. During this initial appointment, prospective students must do the following:

- Turn in application. The following items must accompany the application before it will be accepted and processed
 - Copy of driver's license or state id;
 - Copy of one of the following: high school diploma, transcript (showing high school completion) or GED certificate;
 - Copy of Social Security card
 - An essay stating why you would like to pursue a career in this industry and where you see yourself in five years
 - Resume
 - Two letters of recommendation

- Valid Cosmetologist license (if applicable);
After application, has been reviewed and processed a staff member will contact the prospective student to schedule a follow-up interview.
Once all application requirements are met prospective students will be notified if they are accepted into their desired program or not. Prospective students that are accepted will be scheduled for an enrollment appointment.

**Prospective students are not considered enrolled until an Enrollment Contract has been completed.

****Students may be allowed to re-enroll in a program once they have withdrawn****

Re-Entry Policy (Applicable to Students who have withdrawn but would like to re-enroll)

Re-entry is when a student has withdrawn themselves or been terminated from the program by the administration and would like to re-enroll in the program. Students must re-enter in the same status as which they left, and that status must remain until the next scheduled evaluation.

- Once withdrawn or terminated from the program, the student cannot apply for re-entry until 60 days have passed but the student must apply for re-entry after 180 days of leaving the program.
- The student must pay a \$100 re-entry fee; student ledger must also be at a zero balance.
- The student must write an essay explaining why the student has dropped or been withdrawn and reasons why it will not be an issue moving forward.
- The student will be placed on automatic *cautionary status* until the next evaluation period (student's attendance and academic achievement will be closely monitored).

Transfer Hours

Prospective students who have hours from an academy and wish to transfer those hours will need to provide the school with the following along with their application:

- An official transcript from previous school
- A breakdown of all grades received

Prospective students must allow 1-2 weeks before a decision is made on transfer hours. The number of transfer hours accepted by Reflections Academy of Beauty is based on students passed grades, progress reports, what classes were taken and the length of time since the student was enrolled in school. Reflections Academy of Beauty does not guarantee that all transfer hours will be accepted. The student will need to be in good standing with the previous school attended or they may not be allowed to receive their transcripts.

Graduation Requirements

Students are eligible for the Illinois State Licensing Exam for their chosen profession after successful completion of the required hours and the required theory and practical exams as described in the curriculum for the course. All work must be passed with a 75% or better before graduation. Students must also pass a final written exam and a final practical exam with a 75% or better. Students have two (2) tries to pass both final exams; at the time that these exams are not completed with passing grades, re-taking the courses will be required. All tuition and fees must be paid in full. Ledger must be at a zero balance or an acceptable financial arrangement be made with the institution. Upon completion of graduation requirements, the student will receive a diploma documentation the completion of the course.

Felony Convictions and Licensure

Due to the Illinois Standards set by the IDFPR (Illinois Department of Financial & Professional Regulation) some students will not be allowed to receive their Cosmetology license because of certain felony convictions. The type of felonies denied will be solely decided by IDFPR and any questions can be referred to their website for information.

Financial and Profession Regulations

100 West Randolph, 9th Floor

Chicago, IL 60601

320 West Washington, 3rd Floor

Springfield, IL 62786

<http://www.idfpr.com/DPR.asp>

Phone: 1-888-473-4858

Certificate of Completion

Graduates of Reflections Academy of Beauty will receive a Certificate of Completion upon successful completion of their chosen course. This qualifies the student to file to take the State Board Exam.

Employment Assistance/Career Guidance

Our staff prides itself on offering our students career guidance through our curriculum. All students will be provided with career guidance as well as help creating a marketable resume and professional portfolio.

While Reflections Academy of Beauty is prohibited, by law, from guaranteeing employment for graduates, we will provide assistance by giving all students information on job opportunities in the area, along with helping to arrange for students to meet with other potential employers.

State Illinois Licensing Exam (State Board Exam)

Upon successful completion of the program, Reflections Academy of Beauty, will file for the graduate to take the State Board Exam. To file for the Exam, the school will submit, on behalf of the graduate, the application form and transcript. The school will pay for the testing ONE TIME ONLY. Should the graduate not pass the test the first time and need to take the test again, they will be responsible for paying for the testing. The student's ledger must have a zero balance before the school will pay for the testing. Graduates must also pay a filing fee that is payable to the testing service by credit card or cashier's check. Graduates will then receive an email from the testing company instructing them on how to schedule the test. *The test must be scheduled and taken within 60 days from when graduate receives email, or they will forfeit their testing fee.* Once the testing service has confirmed that the test has been scheduled, graduates are able to work until they take their test. When graduate passes Exam they will have to apply for their license which requires paying the licensing fee. If graduate fails to pass the exam they may reschedule a retake Exam but will not be able to work until the Exam is passed.

Attendance Policy

1. Students must maintain a 75% attendance average to be considered making progress in the program.
2. Students will attend school Monday through Thursday 8:30am to 4:00pm and Friday 8:30am to 12:30pm.
3. Students must be CLOCKED IN AND IN ASSIGNED AREA AT 8:30AM on Monday through Friday.
4. Students will be allowed one (2) late entries during SAP periods (0-450, 451-900, 901-1200, 1201-1500 for Cosmetology students; 0-450, 451-900, 901-1000 for Cosmetology Instructor (1000 clock hours) students; 0-250, 251-500 for Cosmetology Instructor (500 clock hours) students). Students MUST call and speak to a staff member if they are going to be late and must be CLOCKED IN AND IN CLASS BY 8:45AM.
5. All absences *must* be called into the school. If it before school hours leave a message, during school hours you must speak with a staff member. Students have until 11am Monday through Friday to call themselves in before it is considered a no call/no show. Absences not called in will be considered a no call/noshow.
6. Students who must arrive late or leave early for a *medical appointment* must let administration know they will be late or leaving early and must provide the school with a physician's excuse. Arriving late or leaving early for a medical appointment does not count against the students allowed late entry/early out times as long as the student provides a physician's excuse. The missed time still counts as missed time. There is no excused/unexcused time.

Make-up Classwork, Assignments, Tests and Hours Policy

When a student is absent, they are responsible for making up any classwork, assignments or test that have been missed.

1. It is the student's responsibility to get any notes or assignments that were taken in class.
2. Students are required to make up any test that was missed during an absence upon return to school. Test Retakes only offered during designated study hall.
3. Students will have a zero recorded for that test on the day of absence.
4. Students are responsible for making up the mark-offs that were missed during an absence. Mark-offs are considered assignments and therefore need to be made up before the end of the following week the absence occurred.
5. Make Up hours are offered Monday-Thursday evening until 5pm and until 4pm on Friday. Please schedule on the signup sheet by 10am the day before. Must sign up by 10am on Friday to stay on the following Monday.
6. Reflections Academy of Beauty does not recognize absences as excused/unexcused time; any missed hours will go against the student's contract time.
7. Fridays *are not* study days.
8. Once a Cosmetology student reaches 1200 hours, they will receive a senior book and can study in the mornings only, before lunch UNLESS there is a request OR if we need them to do a client because of lack of available students. The same applies for Cosmetology Instructor (1000 clock hours) at 800 hours; the same applies for Cosmetology Instructor (500 clock hours) at the 400-hour mark and the same applies for Esthetics (750 clock hours) at the 600-hour mark.
9. Once a Cosmetology student reaches 1350 hours, they are marked out for the whole day until all test requirements are met. The same exceptions apply.

Advance Retakes

In Class—

1. Take test ✎ Failure
2. Retake ✎ Failure
 - a. Retake class on second rotationLet receptionist know of second failure to be signed out of the book.

Basic Retakes

In Class—

1. Take test ✎ Failure
2. Retake ✎ Failure
 - a. Retake class in next rotation.

Leave of Absence Policy

Shear Learning Academy of Cosmetology, Inc DBA Reflections Academy of Beauty understands that life events may require a student to modify class enrollment. The leave of absence policy is designed to allow the student flexibility in his/her program enrollment to adjust to these life events. The leave of absence policy also extends to students the ability to make up any courses missed during the approved leave.

A student on an approved leave of absence will be considered enrolled at Shear Learning Academy of Cosmetology, Inc DBA Reflections Academy of Beauty and would be eligible for an in-school deferment for student aid loans. Federal financial aid and in-school deferment may be negatively impacted if a student fails to apply for the leave of absence or if the application is denied. *This impacts students who receive Title IV federal financial aid (Federal Pell Grants, Federal Stafford Subsidized or Unsubsidized Loans, Federal Parent Loans) or who want to have a federal student loan deferred from payment while in school.* A student granted a LOA that meets these criteria is not considered to have withdrawn, and no refund calculation is required at that time.

Who needs to request a leave of absence? Students who will be out of attendance for a period of one month (30 days) or more consecutive days should request a leave of absence. Students out of class for scheduled class breaks do not need to apply for a leave of absence. Students out of class for less than one week are not eligible for a leave of absence, and a recalculation on current financial aid will be done. Leave of Absence cannot be requested because of poor attendance or academics.

How does a student request the leave? Students needing to make a change in their enrollment status should speak to Financial Aid Advisor/School Coordinator to fill out a leave of absence request. The request must be *submitted in writing*, and the student must sign. There must be reasonable expectation that the student will return from leave.

When should the leave be requested? The request should be made prior to the date the leave is to start, unless unforeseen circumstances prevent the student from doing so. For example, if a student were injured in a car accident and needed a few weeks to recover before returning to institution, the student would not have been able to request the LOA in advance. The student will be asked to provide documentation later. In this case, the beginning date of the approved LOA would be determined by the school to be the first date the student was unable to attend school due to the unforeseen circumstance.

What are the criteria for a request to be approved? An approved leave of absence must meet the following criteria: the request cannot be made during the first ten weeks or while student is still considered in basic level; the request must be made prior to the start of the leave; the reason for the request must be one approved by Shear Learning Academy of Cosmetology's DBA Reflections Academy of Beauty Administrator (military, medical, jury duty, loss of job, family emergency, employment emergency, or other reasons as approved by the Administrator); appropriate documentation must be submitted if applicable; and, the student has not accrued 180 days of leave during current enrollment.

When or what kind of documentation is required? Documentation is required for all leave of absence requests and needs to address the nature of the reason for the request. Documentation for each circumstance will vary; the student is required to provide whatever paperwork from a third party will attest to the circumstance outlined on the application form, if applicable; Examples would include physicians' statements, letters from employers, letters from pastors or counselors, court documents, etc.

How long may a leave be? The leave of absence must not exceed 180 days during enrollment. Time more than 180 days will not be approved. *Exception* Military Personnel and Reservists may be granted temporary Leave of Absence for Active Duty or training. This means the student may take more than one Leave of Absence, as long as it is Military related, and they do not exceed more than 180 days in a 12-month period.

What if the leave needs to be extended? A student may request an extension to a leave providing the request is made before the end of the leave, there are unforeseen circumstances which prevent the return from the leave, and the total number of days of

approved leave do not exceed 180 during enrollment.

What if a student fails to return from a leave of absence? Failure to return from an approved leave of absence may have an impact on student loan repayment terms as well as the grace period. The first day of the leave will be reported as the beginning of the grace period. Any student who does not return from the LOA will be dropped from the program immediately.

What if a student returns early from a leave of absence? Students may return early from an approved leave of absence prior to the leave end date. The leave will be shortened per the student's return date.

What about disbursements and payments during the leave of absence? Students will not receive disbursements of Title IV student loan financial aid funds during the leave. Students are not deferred from making regularly scheduled payments (your portion of tuition) to Shear Learning Academy of Cosmetology DBA Reflections Academy of Beauty, Inc for normal fees incurred. While on an approved Leave of Absence, student's enrollment status will be reported to their lender(s) as Leave of Absence. If a lender contacts a student on Leave of Absence, it is their responsibility to request a Hardship Forbearance or Economic Hardship Deferment.

Will I be charged extra if I am on a Leave of Absence? Hours elapsed during a leave of absence will extend the student's contract period by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. The school will not assess the student any additional institutional charges as a result of the LOA. (revised 02/19/2020)

The withdrawal date for the purpose of calculating a refund is always student's last day of attendance.

Changes to the contract period on the enrollment agreement must be initialed by all parties or an addendum must be signed and dated by all parties

Appearance Policy

1. All students must wear their stylist jacket/smock/apron/name tags when on the clinic floor.
2. Hair and make-up must be done every day before the start of class. Make-up must tastefully define features; professional look is required.
3. Students should wear sensible shoes every day. Shoes must have a closed toe. Shoes must be clean on top and bottom.
4. Clothing guidelines:
 - a. Uniform shirt and black pants/bottoms must be worn at all times.
 - b. Undergarments must remain hidden.
 - c. Clothing must fit properly. This means that private parts must be covered. Student's complete bottom remains hidden.
 - d. Clothing must be laundered and pressed.
 - e. No offensive sayings or pictures on clothing are allowed.
 - f. No tank tops.
 - g. Skirts and dress shorts must be at the knee, including splits. If you wear leggings, they must be black, and shirt must cover bottom fully.
 - h. Jeans are allowed to be worn on Fridays only, tops must be uniform or black.
5. Appropriate hygiene must be followed daily. Hair and body washed. No offensive odors (body odor, smoke, heavy perfume, etc.).
6. Jewelry is to be tasteful and not hampering to the student's ability to work in theory or clinic.
7. Body art that is offensive must be covered up.

ALLOWED: cardigans, sweaters, thermal under uniform shirt (black only)

NOT ALLOWED: yoga pants, track pants, sweat pants, joggers, puffer vest, colored pin striping, hoodies, sweatshirts, head coverings

Safety Requirements

Students in the cosmetology program and cosmetology instructor programs will be taught the ways to protect both themselves and their clients/students through proper sanitation and sterilization practices. Students will be responsible for proper sanitation of all tools and implements. Gloves must be worn during any chemical services and when there is possible contact with bodily fluids. All students will share the responsibility of keeping all areas of the school neat and clean and keeping it clear of safety and health hazards.

Vaccinations

Currently, Reflections Academy of Beauty does not require students to have vaccinations.

Cosmetology Program Outline 1500 Hours

Description: The Cosmetology Course is designed to train the student in the basic hands on skills, safety requirements and judgements, professional work habits, business building skills, and professional attitudes necessary to obtain licensure and for competency in job entry-level positions in Cosmetology or a related career field.

Objectives: Upon completion of the course requirements, the determined graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism, visual poise and proper grooming.
3. Communicate effectively and interact appropriately with colleagues, supervisors and clients.
4. Respect the need to deliver worthy service for value received in an employment environment.
5. Perform the basic manipulative skills in the areas of hair styling, hair shaping, hair coloring, texture services, scalp and hair conditioning, skin and makeup, and nail care.
6. Perform the basic analytical skills to advise clients in the total look concept.
7. Apply academic learning, technical information and related matter to assure sound judgements, decisions, and procedures.

To ensure continued career success, the graduate will continue to learn new and current information related to skills, trends, and methods for career development in cosmetology and related fields.

References: A well maintained library of references, beauty industry magazines, books, texts, DVD's, and web-based materials are available to support the program of study and supplement the program of study. The library is available to the students anytime the school is open.

Teaching and Learning Methods: The clock hour education is provided through a sequential set of learning steps which address specific tasks necessary for state board preparation, graduation and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative, and productive career-oriented activities. The course is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student salon activities, and student participation. Audio-visual aids, guest speakers, field trips, projects, activities, and other related learning methods are used in the course.

Grading Procedures: The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted, and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 75% and pass a Pre-final and a Final written exam and a practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

100-93	Excellent
92-85	Very Good
84-75	Satisfactory
74 and below	Unsatisfactory

Units of Instruction and Hours: The contents of the units of instruction in each program along with the applicable hours devoted to

each unit are listed in the following section of this Program Outline. Health, sanitation, infection control, chemistry, electricity, anatomy, and physiology, the use and safety of products, and the use and safety of tools and equipment are included in both theory and practical study within the applicable units of study. In addition, students learn career and employment information, including professional ethics, effective communications and human relations, compensation packages and payroll deductions, and the fundamentals of business management applicable to the program.

<u>HOURS</u>	<u>SUBJECT-UNIT</u>
175	Manicuring, Pedicuring, Nail Extensions Nail structure and growth, Nail diseases and disorders, Tools and Products, Principles and Techniques of Manicuring, Pedicuring and Advanced Nail Techniques, Aromatherapy, Nail Art, Procedures
50	Salon Business, Retail Sales Fundamentals of Business Management, Opening a Salon, Business Plan, Written Agreements, Licensing Requirements and Regulations, Laws, Salon Operations, Policies, Practices, Compensation Packages, Payroll Deductions, Telephone Use, Advertising, Sales, Communications, Public/Human Relations, Insurance, Seeking Employment, Job Skills, Salon Safety, Building Your Business
200	Instructor Discretion To be applied by the instructor to strengthen student performance, supervised field trips, or other related training.
1075	Theory/Salon Floor
1500	Total Hours

The above hour requirements must be met by each student in each category in order for the earned hours to be accepted by the applicable regulatory agency for examination. The generous portion of miscellaneous hours is to be applied as needed in curriculum-related areas or if the student desires to specialize in a specific area.

Cosmetology Instructor Program 500 Hours

Description: The primary purpose of the instructor course is to train the student in the basic teaching skills, educational judgements, proper work habits, and desirable attitudes necessary to pass the applicable licensing examination and for competency in entry-level employment as an instructor or a related position.

Objectives: Upon completion of the course requirements, the determined graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Practice proper grooming, effective communication skills, and visible poise.
3. Understand employer-employee relationships and respect the need to deliver worthy service for value received.
4. Perform the basic skills necessary for teaching, including writing lesson plans, performing lectures and demonstrations, directing student projects, using library resources and audiovisual aids, conducting theory class instruction and measuring student achievement, supervising clinic operations, and maintaining student records.
5. Apply the theory, technical information, and related matter to ensure sound judgements, decisions, and procedures.
To ensure continued career success, the graduate will continue to learn new and current information related techniques, communication skills, and teaching methodologies to improve teaching skills.

Grading Procedures: Students are assigned theory study and minimum number of practical experiences. Theory is evaluated after each unit of study. Practical performance is evaluated as assigned and counted toward the program completion only when rated as satisfactory or better. If the performance does not meet satisfactory requirements, it is not counted, and the performance must be repeated. At least two comprehensive practical skills performance evaluations using detailed criteria will be conducted during the program of study and rated on a 100% scale. Students must maintain a theory grade average of 75% and pass a final written and teacher performance evaluation prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are assigned according to the following scale:

100-93	Excellent
92-85	Very Good
84-75	Satisfactory
74 and below	Unsatisfactory

Instructional Methods: The clock-hour education is provided through a sequential set of learning steps that address specific tasks necessary for state board preparation, graduation, and entry-level job skills. Clinic equipment, implements, and products are

comparable to those used in the industry. The program is presented through comprehensive lesson plans that reflect effective educational methods. Subjects are presented by means of lecture, demonstration, and interactive student participation. Audiovisual aids, projects, activities, and other related learning methods are used for program delivery.

References: A comprehensive library of references, periodicals, books, texts, and DVDs is available to support the program of study and supplement student training. The library is available to the students during school hours.

Units of Instruction and Hours: The contents of the units of instruction in each program along with the applicable hours devoted to each unit are listed in the following section of this Program Outline. Health, sanitation, infection control, chemistry, electricity, anatomy, and physiology, the use and safety of products, and the use and safety of tools and equipment are included in both theory and practical study within the applicable units of study. In addition, students learn career and employment information, including professional ethics, effective communications and human relations, compensation packages and payroll deductions, and the fundamentals of business management applicable to the program.

<u>HOURS</u>	<u>SUBJECT-UNIT</u>
50	Orientation: School Rules and Regulations; Qualities of the Professional educator; Code of Ethics; Familiarization with School Facilities and Supplies; Licensing Requirements and Regulations; Laws; Fundamentals of Business Management; Professional Ethics; Business Plan; Written Agreements; School Operations, Policies, and Practices; Compensation Packages; Payroll Deductions; Telephone Use; Advertising; Sales; Communications; Public/Human Relations; Insurance; Salon Safety; Seeking Employment
200	Methods of Teaching and Classroom Management: Principles of Teaching; Learning and Lesson Plan Development: Outlines, Examples of Lesson Plans, Components of Effective Lesson Plans, Preparation, Teaching Methods; Presentation Techniques: Application, Testing, Lecture and Workbooks, Demonstrations, Return Demonstrations, Discussion, Question, Question and Answer, Projects, Field Trips, Developing and Using Educational Aids, Films or Videos, Charts, Mannequins, Reference Materials, Chalkboard, Overhead Projectors and Transparencies; Program Development and Review; Program Review
150	Student Salon Management: Independent Clinic Supervision; Client Communications; Reception Desk; Inventory Control; Effective Dispensary Procedures; Supervision of Clinic Sanitation and Client Safety; Technical Skills Ability; Independent Classroom Instructing; Administrative Responsibilities; Records and Reports Management; Safety Measures, Classroom Conditions, and Maintenance; Class Supervision and Control; Classroom Problems and Solutions; Organizational and Regulatory Requirements
100	Instruction and Academic Assessment: Planning; Analysis; Implementation; Benefits; Assessment or Measurement of Student Ability/Achievement/Learning; Diagnosis of Student Weaknesses and Overall Progress; Student Motivation for Study and Learning; Oral and Written Testing; Evaluation of Overall Progress; Development and Use of Testing/Measurement Instruments; Academic Advising
500	TOTAL HOURS

Cosmetology Instructor Program 1000 Hours

Description: The primary purpose of the instructor course is to train the student in the basic teaching skills, educational judgements, proper work habits, and desirable attitudes necessary to pass the applicable licensing examination and for competency in entry-level employment as an instructor or a related position.

Objectives: Upon completion of the course requirements, the determined graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.

2. Practice proper grooming, effective communication skills, and visible poise.

3. Understand employer-employee relationships and respect the need to deliver worthy service for value received.
4. Perform the basic skills necessary for teaching, including writing lesson plans, performing lectures and demonstrations, directing student projects, using library resources and audiovisual aids, conducting theory class instruction and measuring student achievement, supervising clinic operations, and maintaining requires student records.
5. Apply the theory, technical information, and related matter to ensure sound judgements, decisions, and procedures.
To ensure continued career success, the graduate will continue to learn new and current information related techniques, communication skills, and teaching methodologies to improve teaching skills.

Grading Procedures: Students are assigned theory study and minimum number of practical experiences. Theory is evaluated after each unit of study. Practical performance is evaluated as assigned and counted toward the program completion only when rated as satisfactory or better. If the performance does not meet satisfactory requirements, it is not counted, and the performance must be repeated. At least two comprehensive practical skills performance evaluations using detailed criteria will be conducted during the program of study and rated on a 100% scale. Students must maintain a theory grade average of 75% and pass a final written and teacher performance evaluation prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are assigned according to the following scale:

100-93	Excellent
92-85	Very Good
84-75	Satisfactory
74 and below	Unsatisfactory

Instructional Methods: The clock-hour education is provided through a sequential set of learning steps that address specific tasks necessary for state board preparation, graduation, and entry-level job skills. Clinic equipment, implements, and products are comparable to those used in the industry. The program is presented through comprehensive lesson plans that reflect effective educational methods. Subjects are presented by means of lecture, demonstration, and interactive student participation. Audiovisual aids, projects, activities, and other related learning methods are used for program delivery.

References: A comprehensive library of references, periodicals, books, texts, and DVDs is available to support the program of study and supplement student training. The library is available to the students during school hours.

Units of Instruction and Hours: The contents of the units of instruction in each program along with the applicable hours devoted to each unit are listed in the following section of this Program Outline. Health, sanitation, infection control, chemistry, electricity, anatomy, and physiology, the use and safety of products, and the use and safety of tools and equipment are included in both theory and practical study within the applicable units of study. In addition, students learn career and employment information, including professional ethics, effective communications and human relations, compensation packages and payroll deductions, and the fundamentals of business management applicable to the program.

HOURS

SUBJECT-UNIT

50	<p>Orientation: School Rules and Regulations; Qualities of the Professional educator; Code of Ethics; Familiarization with School Facilities and Supplies; Licensing Requirements and Regulations; Laws; Fundamentals of Business Management; Professional Ethics; Business Plan; Written Agreements; School Operations, Policies, and Practices; Compensation Packages; Payroll Deductions; Telephone Use; Advertising; Sales; Communications; Public/Human Relations; Insurance; Salon Safety; Seeking Employment</p>
200	<p>Methods of Teaching and Classroom Management:</p> <p>Principles of Teaching; Learning and Lesson Plan Development: Outlines, Examples of Lesson Plans, Components of Effective Lesson Plans, Preparation, Teaching Methods; Presentation Techniques: Application, Testing, Lecture and Workbooks, Demonstrations, Return Demonstrations, Discussion, Question, Question and Answer, Projects, Field Trips, Developing and Using Educational Aids, Films or Videos, Charts, Mannequins, Reference Materials, Chalkboard, Overhead Projectors and Transparencies; Program Development and Review; Program Review</p>
650	<p>Student Salon Management: Independent Clinic Supervision; Client Communications; Reception Desk; Inventory Control; Effective Dispensary Procedures; Supervision of Clinic Sanitation and Client Safety; Technical Skills Ability; Independent Classroom Instructing; Administrative</p>

	Responsibilities; Records and Reports Management; Safety Measures, Classroom Conditions, and Maintenance; Class Supervision and Control; Classroom Problems and Solutions; Organizational and Regulatory Requirements
100	Instruction and Academic Assessment: Planning; Analysis; Implementation; Benefits; Assessment or Measurement of Student Ability/Achievement/Learning; Diagnosis of Student Weaknesses and Overall Progress; Student Motivation for Study and Learning; Oral and Written Testing; Evaluation of Overall Progress; Development and Use Of Testing/ Measurement Instruments; Academic Advising
1000	TOTAL HOURS

Esthetic Program Outline 750 Hours

Description: The Esthetic Course is designed to train the student in the basic hands on skills, safety requirements and judgements, professional work habits, business building skills, and professional attitudes necessary to obtain licensure and for competency in job entry-level positions in Esthetics or a related career field.

Objectives: Upon completion of the course requirements, the determined graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism, visual poise and proper grooming.
3. Communicate effectively and interact appropriately with colleagues, supervisors and clients.
4. Respect the need to deliver worthy service for value received in an employment environment.
5. Perform the basic manipulative skills in the areas of skin care, facials, eyelash extensions, makeup, hair removal, and business techniques.
6. Perform the basic analytical skills to advise clients in the total look concept.
7. Apply academic learning, technical information and related matter to assure sound judgements, decisions, and procedures. To ensure continued career success, the graduate will continue to learn new and current information related to skills, trends, and methods for career development in cosmetology and related fields.

References: A well maintained library of references, beauty industry magazines, books, texts, DVD's, and web-based materials are available to support the program of study and supplement the program of study. The library is available to the students anytime the school is open.

Teaching and Learning Methods: The clock hour education is provided through a sequential set of learning steps which address specific tasks necessary for state board preparation, graduation and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative, and productive career-oriented activities. The course is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student salon activities, and student participation. Audio-visual aids, guest speakers, field trips, projects, activities, and other related learning methods are used in the course.

Grading Procedures: The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted, and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 75% and pass a Pre-final and a Final written exam and a practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

100-93	Excellent
92-85	Very Good
84-75	Satisfactory
74 and below	Unsatisfactory

Units of Instruction and Hours: The contents of the units of instruction in each program along with the applicable hours devoted to each unit are listed in the following section of this Program Outline. Health, sanitation, infection control, chemistry, electricity, anatomy, and physiology, the use and safety of products, and the use and safety of tools and equipment are included in both theory and practical study within the applicable units of study. In addition, students learn career and employment information, including professional ethics, effective communications and human relations, compensation packages and payroll deductions, and the fundamentals of business management applicable to the program.

Basic Training – 75 hours:

History of skin care, personal hygiene and public health, professional ethics, sterilization and sanitation, introduction to skin analysis and skin care and facial treatments, eyelash extensions, tabs and strips.

Scientific Concepts – 150 hours:

Cells, metabolism and body systems; bacteriology; physiology and histology of the skin; human anatomy; chemistry – understanding chemicals and their use; disorders of the skin and special esthetics procedure

Practices and Procedures – 500 hours:

Non-therapeutic massage, excluding the scalp; nutrition and health of skin; skin analysis; cleansing the skin; mask therapy and facial treatments; facial treatments without the aid of machines; electricity, machines and apparatus; facial treatments with the aid of machines; hair removal; including tweezer method, depilators, waxing and their use; professional makeup techniques, including the application of eyelash extensions, tab and strips; product knowledge as it relates to esthetics.

Business Practices – 25 hours:

The Act and this Part, including sanitary standards; management; OSHA standards relating to chemical use; Workers' Compensation Act.

Tuition

Cosmetology Program

Registration Fee	\$100.00
Uniforms	\$300.00
Equipment and Books	\$1750.00
<u>Tuition</u>	<u>\$16,500.00</u>
Total Education Expense	\$18,900.00

Cosmetology Instructor 500 hour Program

Registration Fee	\$100.00
Instructor's Books	\$250.00
<u>Tuition</u>	<u>\$3,400.00</u>
Total Education Expense	\$3,750.00

Cosmetology Instructor 1000 hour Program

Registration Fee	\$100.00
Instructor's Books	\$250.00
<u>Tuition</u>	<u>\$6,400.00</u>
Total Education Expense	\$6,750.00

Esthetic 750 hour Program

Registration Fee	\$100.00
Uniforms	\$300.00
<u>Tuition</u>	<u>\$8,250.00</u>
<u>Equipment and Books</u>	<u>\$1600.00</u>

Total Education Expense **\$10,250.00**

Payment Methods

Reflections Academy of Beauty accepts payment for tuition and fees, cash, Visa, Master Card, Discover Card, Money Order, Cashiers' Check, personal check and Title IV. The school currently does not offer scholarships.

Late Payment Policy

All payments are due on the 1st of every month. Late payments will be assessed a fee of \$5.00 for every day payment is late. If payment has not been received one week after due date students will be put on suspension until payment is received. For extenuating circumstances please call to make an appointment with the Administrator.

Overtime Policy

- 1. Overtime is based on student’s enrollment agreement, charging additional monies if a student goes beyond the time allowed on their agreement which is 10% of contracted hours.
- 2. The cost of overtime is \$175 per week. No postdated checks are acceptable.
- 3. A student may not receive a certificate of completion or transcript of hours until all tuition and fees, including overtime charges, are paid in full or an acceptable payment plan in made with the institution.

Refund and Withdrawal Settlement Policy

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure. The policy is based on Section 3B-14 of Illinois Cosmetology School Laws and Rules.

Grounds for termination are including, but not limited to: assault on staff or other students, battery, bullying, fighting, hazing, extortion, theft, willful damage to school or other’s property, weapon or firearms possession, bomb threats, arson, cheating, vulgarity, discriminatory practices, possession of drugs and/or alcohol.

- 1) When notice of cancellation is given within 5 days after the date of enrollment, all application and registration fees, tuition, and any other charges shall be refunded to the student.
- 2) *When notice of cancellation is given after the fifth day following enrollment but before the completion of the student's first day of class attendance, the school may retain the registration fee, and the cost of any books or materials that have been provided by the school and retained by the student. Fees, kit, books, uniform and computer charges are according to payment periods on the student ledger.*
- 3) *When notice of cancellation is given after the student's completion of the first day of class attendance but prior to the student's completion of 5% of the course of instruction, the school may retain the registration fee, 10% of the tuition, other instructional charges or \$300, whichever is less, and the cost of any books or materials that have been provided by the school and retained by the student. Fees, kit, books, uniform and computer charges are according to payment periods on the student ledger.*
- 4) *When a student has completed 5% or more of the course of instruction, the school may retain the registration fee and the cost of any books or materials provided by the school, Fees, kit, books, uniform and computer charges are according to payment periods on the student ledger. The school shall refund a part of the tuition and other instructional charges in accordance with subsection (b). (Section 3B-13(1) of the Act) of Illinois State Cosmetology School Laws.*

For students who enroll in and begin classes, the following schedule of tuition adjustment will be considered to meet the Division standards for refunds:

Percentage of a Scheduled Course completed.	Amount Of tuition owed to the school
0.01% to 4.9%.	10%
5% to 9.9%.	30%
10% to 14.9 %.	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over.	100%

•All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If permanently closed or no longer offering instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If the course is canceled subsequent to a student's enrollment, the school

will either provide a full refund of all monies paid or completion of the course at a later time. If the course is cancelled after students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.

• This refund policy applies to tuition charged in the enrollment agreement. Fees, kit, books, uniform and computer charges are according to payment periods on the student ledger.

Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement.

**Failure to pay money owed to the school will result in the account being turned over to a collection agency, and the student will be responsible for any fees associated with collection.

** For Title IV student aid award recipient students, a Return of Title IV calculation will be performed . Any required refunds due to the Federal Student Aid Programs will be returned and posted on the final student ledger.

Withdrawal Procedures

Students wishing to officially withdraw from Reflections Academy of Beauty must provide the office with notification of their intent to withdraw. Initial notification can be made in person, writing, fax or telephone. Any student who withdraws from his or her contracted course or fails to complete his or her training will have a notice placed in his or her student file as to the progress as of the official withdrawal date. For information on the Student's Withdrawal Date, please see the information provided below. The student will also be required to complete Exit Counseling if the student received any student loans. Please see "Exit Counseling" later in this catalog.

Determining the Student's Withdrawal Date

A student's withdrawal date is determined based on the following:

- For official withdrawal a student's withdrawal 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 withdrawal is determined after 14 days of non-attendance.
- For students on official leave of absence who notify the school they will not be returning from leave, the date of withdrawal shall be the earlier of the scheduled date of return from leave or the date the student notifies the school they will not be returning.

Return of Title IV Policy

Withdrawal Procedures

Students wishing to officially withdraw from Reflections Academy of Beauty must provide the office with notification of their intent to withdraw. Initial notification can be made in person, writing, fax or telephone. Any student who withdraws from his or her contracted course or fails to complete his or her training will have a notice placed in his or her student file as to the progress as of the official withdrawal date. For information on the Student's Withdrawal Date, please see the information provided below. The student will also be required to complete Exit Counseling if the student received any student loans. Please see "Exit Counseling" later in this catalog.

Title IV Refunds

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the aid is awarded. When a student withdraws, or is terminated, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive or may have received. Therefore, the amount of federal funds earned by the student must be determined.

Amount Earned by Student

The amount of Title IV funds earned by the student is based upon the length of time the student is scheduled to complete in the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before 60% of the payment period has been completed. The percentage of the payment period completed is calculated by the number of clock hours the student was scheduled to complete in the payment period as of the

withdrawal date divided by the total number of clock hours in the payment period.

Therefore, if a student was scheduled to complete 30% of the hours in that payment period, then the student has earned 30% of those funds. After 60% of the payment period has been scheduled to be completed, 100% of the Title IV funds are earned.

Calculation for Title IV Funds earned:

$$\frac{\text{Clock hours' student is scheduled to complete in payment period}}{\text{Total number of clock hours in the payment period}}$$

The percentage of aid that has not been earned is calculated by subtracting the percentage of Title IV aid earned from 100%.

Calculation for funds not earned: 100% minus Percentage (%) of Title IV aid earned = Percentage of aid no earned

Return of Title IV Refund

Unearned Title IV funds are returned to Title IV programs based on a federally mandated formula. Under this formula, Reflections Academy of Beauty is obligated to return unearned funds collected for institutional charges to the US Department of Education and/or the student loan lender within 45 days of the determination that the student withdrew. **Students** are obligated to return unearned funds beyond the institutional charges to the Department of Education.

If Reflections Academy of Beauty must return unearned Title IV funds from institutional charges, the money is returned to programs in the following order: Unsubsidized Stafford Loan, Subsidized Stafford Loan, PLUS Loans, Pell Grant.

The student also will be billed for any amount due to Reflections Academy of Beauty resulting from the return of federal aid funds that were used to cover tuition and fees. For example, if Reflections Academy of Beauty is required to pay back to the government federal funds used to pay a portion of a student's tuition, the student then must pay Reflections Academy of Beauty for that unpaid portion of their tuition.

It is important to note that the Return of IV Funds policy is separated from Reflections Academy of Beauty refund policy.

Please see Reflections Academy of Beauty Institution Refund Policy listed in this catalog.

Post Withdrawal Disbursement

If a student has earned more Title IV funds than have been disbursed, Reflections Academy of Beauty must offer the amount of earned funds as a post-withdrawal disbursement. Post-withdrawal disbursement may be offered from Pell Grant funds first if eligible. If there are current educational costs due to Reflections Academy of Beauty at the time of withdrawal, a Pell Grant post-withdrawal disbursement will be credited to the student's account. Any Pell Grant funds in excess of current educational costs may be offered to the student if eligible. Any federal loan program funds due in post-withdrawal disbursement must be offered to the student. Reflections Academy of Beauty must receive the student's permission before crediting their account. Reflections Academy of Beauty must disburse any Title IV grant funds a student is due as part of post-withdrawal disbursement with 45 days of the date the school determined the student withdrew and disburse any loan funds a student accepts within 180 days of that date.

Re-Entry Policy (All Programs)

Re-entry is when a student has withdrawn themselves or been terminated from the program by the administration and would like to re-enroll in the program.

- Once withdrawn or terminated from the program, the student cannot apply for re-entry until 60 days have passed but the student must apply for re-entry within 180 days of leaving the program.
- The student must pay a \$100 re-entry fee; student ledger must also be at a zero balance.
- The student must write an essay explaining why the student has dropped or been withdrawn and reasons why it will not be an issue moving forward.
- Student will automatically be placed on *cautionary* status (attendance and academics will be closely monitored).

Please note that elapsed time does not change the student's Satisfactory Academic Progress standing. Therefore, students who re-enter the institution, regardless of the amount of time that has elapsed, must re-enter in the same status as which they left, and that status must last until the next scheduled evaluation.

Financial Aid and Consumer Information

Satisfactory Academic Progress Policy

The Satisfactory Academic Progress Policy is a requirement for all students of Reflections Academy of Beauty and is consistently applied to all enrolled students. It is printed in our catalog to ensure that all students receive a copy prior to enrollment and another copy is given to students during orientation. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

Evaluation Periods

Evaluations will be conducted at 450 clock hours and 14 weeks, 900 clock hours and 28 weeks, 1200 clock hours and 38 weeks, 1500 clock hours and 48 weeks Based on Actual Hours (Cosmetology Students - 1500 Clock hours)

450 clock hours and 14 weeks, 900 clock hours and 28 weeks, 1000 hours and 32 weeks - Based on Actual Hours (Cosmetology Instructor-1000 Clock hours)

250 clock hours and 8 weeks, 500 hours and 16 weeks - Based on Actual Hours (Cosmetology Instructor-500 Clock Hours)

376 clock hours and 12 weeks, 750 clock hours and 24 weeks - Based on Actual Hours (Esthetic Students - 750 clock hours)

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

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course.

Attendance Progress Evaluations

Students are required to attend a minimum of 75% of the hour's possible attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least a 75% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

Academic Advising

Student academic progress is monitored through SAP midpoints, as well as monthly progress reports. Students sign SAP forms and monthly progress reports are provided a copy of each. Students are then advised of their status and what actions needed for improvement, if applicable.

Pace of Progression/Attendance

What does this mean? It means that all students must maintain at least a 75% attendance average in order to be considered making satisfactory progress.

The maximum time frame is 133% of the length of the course.

Cosmetology (1500 Clock Hours): 133% 1995 Clock Hours

Cosmetology Instructor (500 Clock Hours): 133% 665 Clock Hours

Cosmetology Instructor (1000 Clock Hours): 133% 1335 Clock Hours

Esthetics (750 Clock Hours): 133% 998 Clock Hours

Students who exceed the maximum time frame may continue as a student at the institution on a *cash pay basis*.

Student Academic Progress

Theory and Practical work will be graded according to the following scale:

A	Excellent	100-93%
B	Good	92-85%

C	Satisfactory	84-75%
D	Unsatisfactory	74 and below

Students must maintain an average grade of 75% in theory and practical work in order to be considered making satisfactory progress. Theory work includes homework, quizzes, tests and a Final Written Test. Practical work is all work students perform on manikins, other students or clients and is based on criteria that is converted into a percentage. Practical work is factored into the GPA via the mark-off sheets. The student is required to complete a set amount of skills each day. If all skills are completed, the grade is 100%. If any skills are missed, the percentage is converted based on how many skills completed versus how many were required. Students are also required to pass a Manicure/Pedicure Practical, Freshman Practical and Senior Practical.

Determination of Progress Status

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Report at the time of each evaluation. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

NON-COMPLIANCE WITH SATISFACTORY ACADEMIC PROGRESS POLICY

Warning

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she may be placed on probation and, if applicable, students may be deemed ineligible to receive Title IV funds.

Probation

Students who continue to fail to meet minimum requirements for attendance or academic progress **MAY** be put on probation under the following conditions:

- a. 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
- b. The student prevails upon appeal of a negative progress determination prior to being placed on probation; and
- c. The institution determines that satisfactory academic progress standards can be met by the end of the subsequent evaluation period; or
- d. The institution develops an academic plan for the student that, if followed, will ensure that the student is able to meet the institution's satisfactory academic progress requirements by a specific point within the maximum timeframe established for the individual student.

Re-establishment of Satisfactory Academic Progress

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

Appeal Procedure

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student or a special or mitigating circumstance. The student must submit a written appeal to the school on the designated form describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed.

This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed, and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed, and federal financial aid will be reinstated, if applicable.

Termination

Students who do not meet Satisfactory Academic Progress requirements after exhausting the warning/probation/appeal process will be terminated from the program and lose financial aid, if applicable. In addition, a student who fails to meet the Satisfactory Academic Progress requirements for 3 non-consecutive evaluation periods will be terminated from the program.

Interruptions, Course Incompletes, Withdrawals

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

Noncredit, Remedial Courses, Repetitions

Noncredit, remedial courses and repetitions do not apply to this institution. Therefore, these items have no effect upon the school's satisfactory academic progress standards.

Transfer Hours

Regarding Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted.

Academic Year Definition

All Reflections Academy of Beauty Courses are clock hour-based programs and based on 900 clock hour academic year.

Cosmetology is a 1500-hour clock hour program. The first academic year is considered the student's first 900 hours and 28 weeks and the second academic year consists of the remaining 600 hours and 22 weeks until course completion.

There are two Cosmetology Instructor Programs. One is a 1000-hour clock hour program. The first academic year is considered the student's first 900 hours and 28 weeks, and the second academic year consists of the remaining 100 hours and remaining 4 weeks. The other Cosmetology Instructor program is 500 hours, and therefore only has 1 academic year.

Contact Information for Financial Aid Assistance

Reflections Academy of Beauty makes institutional information readily available upon request to prospective and current students in electronic or hard copy format. Institutional information includes, but is not limited to:

- Cost of Attendance
- Tuition and Fees
- Institutional Refund Policy
- Withdrawal Information
- Academic Programs
- Accreditation and Licensure Information

To request additional copies or if you have questions concerning Financial Aid assistance please contact Rachel Benedict 217-425-9117.

How to Apply for Financial Aid

Step 1: Go to www.FAFSA.ed.gov to complete your Free Application for Federal Student Aid (FAFSA)

Step 2: **Make any necessary corrections to the Student Aid Report (SAR).** Once you have filed your FAFSA, your information will be processed by Federal Student Aid, and a Student Aid Report (SAR) will be generated – typically within one week of your online FAFSA having been submitted. The SAR is a summary of the information you entered on the FAFSA; be sure to review the SAR for any errors. You can make any necessary corrections online via the FAFSA website. If no corrections are needed, keep a printed copy of your SAR for reference.

Step 3: **Submit any additional documentation requested.** Once you have filed your FAFSA, you will be notified if you are selected for a process called “Verification.” For more information on Verification, please see “Title IV Verification Policy” later in this catalog.

Step 5: **Review your Financial Aid Award Notice.** During the first initial appointment with the Financial Aid Advisor, you will be provided a Financial Aid Award Letter. This letter provides the **estimated** amount of financial aid you are eligible for. The financial aid advisor will meet with you and discuss any questionable items from for FAFSA.

Step 6: **Accept/Decline your awards.** A student must sign their award letter verifying the amount of financial aid they wish to receive.

Documents needed to complete FAFSA

To correctly fill out the application, you may need certain records. The most important record is your base year (usually the prior year) tax return. You will need your tax return, your parents' tax return (if you are dependent), and your spouse's tax return (if you are married). You may also need copies of your W - 2's, mortgage information, social security benefits statements and other agency benefit records.

IRS Retrieval Tool

The IRS Data Retrieval Tool is available for online FAFSA submittals and is accessible through the FAFSA web site www.fafsa.gov. The retrieval tool allows FAFSA applicants and parents with the ability to transfer their income information from the IRS to the FAFSA. Therefore, the student and/or parents may not need to collect tax records but can automatically transfer their tax information to their FAFSA.

Who is ineligible to use the IRS Retrieval Tool

Most students and parents can use the DRT. However, those that are ineligible to use the IRS Retrieval tool are students and parents who are married but filed separate tax returns, those that filed within 2 weeks of filling out the FAFSA, those filing as Head of Household, filing an amended return; and if you are filing a Puerto Rican or foreign returns.

Title IV Verification Policy

If a student's Free Application for Federal Student Aid (FAFSA) is selected for review in a process called verification, the school is required to collect certain documents and adhere to deadlines for processing the application. If a student/parent was unable or chooses not to use the IRS Direct Retrieval Tool, then additional documents must be collected. Once the student has submitted the required documentation to the Financial Aid department, the financial aid counselor will advise the student of appropriate corrections needed to be made to their FAFSA. If, as a result of verification, the applicant's Title IV eligibility changes, the financial aid counselor will notify the student via a new award letter.

A student's FAFSA record can be selected based on:

- verification selection criteria determined by Reflections Academy of Beauty
- irregularities of data
- random selection

Reflections Academy of Beauty may require the following items from an applicant selected for verification:

Dependent applicants:

- Dependent Verification Worksheet
- Parent's tax transcript*
- Student's tax transcript*
- W-2 forms (if separation of income is necessary)
- Other information may be required, based on student's FAFSA

Independent applicants:

- Independent Verification Worksheet
- Student's (and spouse's) tax transcript*
- W-2 forms (if separation of income is necessary)
- Other information may be required, based on student's FAFSA

*Tax Transcripts can be obtained at www.irs.gov and are free of charge. Online transcripts take 5-10 days to receive.

General Student Eligibility Requirements for Financial Aid. Students must:

- Not been convicted of a drug-related offense that occurred while enrolled in school and receiving Title IV aid.
- Be a U.S. citizen or an *eligible noncitizen*

- Have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- Be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25);
- Be enrolled or accepted for enrollment as a **regular student** in an eligible degree or certificate program;
- Be enrolled at least half-time to be eligible for **Direct Loan** Program funds
- Maintain **satisfactory academic progress** 1
- Have a high school diploma or a recognized equivalent such as a GED certificate or have completed a high school education in a **homeschool** setting approved under state law.
- Not be in default on a Title IV loan, does not owe an overpayment on a Title IV grant or loan, has not borrowed in excess of annual or aggregate loan limits.
- Verification must have been completed, if required.
- Neither is not incarcerated (loans) nor incarcerated in a Federal or state penal institution (all programs).

Drug Law Violations for Financial Aid Students

A federal or state drug conviction can disqualify a student from federal financial aid funds. Convictions apply if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV federal financial aid. The Higher Education Opportunity Act (HEOA) established the requirement for schools to provide each student who becomes ineligible for Title IV aid due to a drug conviction a clear and conspicuous written notice of his loss of eligibility and the methods whereby he/she can become eligible again. At the time of enrollment, all financial aid students will receive a written notice with information associated with the drug-related offenses and ways to regain eligibility.

Financial Aid Options

Federal Pell Grant

Federal Pell Grants are awarded to students based on financial need. Unlike a loan, does not have to be repaid. Generally, Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree. For many students, Pell Grants provide a foundation of financial aid to which other aid may be added.

Direct Subsidized Loans

A subsidized loan is awarded on the basis of financial need. You will not be charged interest while you are enrolled as a full-time student. The federal government "subsidizes" the interest during this period. Subsidized Federal Direct Loans carry a fixed interest rate of 3.86%. Repayment on subsidized loans begins six months after graduation or withdrawal.

Direct Unsubsidized Loans

An unsubsidized loan is not awarded on the basis of need. You will be charged interest from the time the loan is disbursed until it is paid in full. If you allow the interest to accumulate, it will be capitalized – that is, the interest will be added to the principal amount of your loan and additional interest will be based upon the higher amount. Unsubsidized Federal Direct Loans carry a fixed interest rate of 3.86%. Repayment on unsubsidized loans begins six months after graduation or withdrawal.

Federal Parent Plus Loans

Parents of dependent students can borrow from the PLUS Loan program. A parent may borrow up to the cost of education minus any estimated financial aid per year. The repayment period that begins on the date of the last disbursement of the loan and a fixed interest rate of 6.41% for the Direct Loan.

Generally, your loan will be paid out in two disbursements payable to your parents, for example, at the beginning of your academic year for payment period (0-450 Hours) and halfway through the student's academic year (451-900 hours). Eligibility Requirements for the Parent Plus Loan include:

- Parent must be the student's biological or adoptive parent or
- Be the student's stepparent, if the biological or adoptive parent has remarried at the time of application
- Student must be a dependent of the parent. For financial aid purposes, a student is considered "dependent" if he or she is under 24, unmarried, and has no legal
- dependents at the time the Free Application for Federal Student Aid (FAFSA) is submitted
- Student must enroll in and maintain at least half-time at a school that participates in the Direct Loan Program
- Parent must have a favorable credit history (a credit check will be done)
- Both parent & student must be U.S. citizens or be eligible non-citizens
- Both parent & student must not be in default on any federal education loans and/or owe an overpayment on a federal education grant

PELL Disbursements and Books and Supplies

Students who are PELL eligible may request to delay payment on books and fees until the first PELL disbursement is made at 0 hours. Once the first payment is received, the money will be allocated accordingly.

Expected Family Contribution (EFC)

The Department of Education uses a standard formula, revised and approved every year by Congress, to evaluate the information you report when you apply for a Pell Grant. The formula produces an Expected Family Contribution (EFC). Your Student Aid Report (SAR) contains this number and will tell you whether you are eligible for a Federal Pell Grant. The award for a full academic year ranges up to \$6,085 for 2018-2019 Award Year.

Eligibility is determined in accordance with information provided by student and/or parents if student is dependent. The combination of what parents can contribute and what the student can contribute is called the expected family contribution (EFC). School officials do NOT play a role in making a student eligible for federal funds. Eligibility is determined in accordance with information provided by student and/or parents if student is dependent. The EFC does not represent the amount of money you will need to pay the school. It determines the aid programs and amount of aid for which a student is eligible.

How Aid is Determined

To determine the amount of aid you will receive, the amount of money that your family can be expected to contribute towards education needs to be estimated. It is necessary to request confidential financial facts about your family's income and assets, the size of your family, the number of persons attending postsecondary education, and any unusual circumstances or expenses in order to estimate this amount of family contribution.

This "needs analysis" is conducted through the completion of the Free Application for Federal Student Aid (FAFSA). Eligibility is determined in accordance with information provided by student and/or parents if student is dependent.

The goal of financial aid programs is to bridge the gap between the amount you and your family are reasonably able to contribute and your educational expenses. It is very important to realize that aid is available to make education accessible, not to make it free of cost to you or your family.

You do not have to be from a low - income family to qualify for financial aid, but you do have to have "financial need." Your "need" is the difference between what it costs to attend a particular school and what you and your family can contribute.

Here's how it works:

COST OF GOING TO SCHOOL (Tuition, fees, books, supplies, room and board, personal expenses, transportation) (-)
YOUR EXPECTED FAMILY CONTRIBUTION AND GRANT FUNDS AWARDED (The amount that you and your parents should be able to contribute)
(=) YOUR FINANCIAL NEED

It is important to note that your aid is determined by the concrete values listed above. The aid offered at this institution is not calculated by any other means. You are not in competition with any other student for funds. **Your financial situation determines your financial assistance.**

In House Payment Plan after Financial Aid

There are cases when Title IV Financial Aid will not cover the entire cost of education. If this should occur, students will have the opportunity to apply for a payment plan to satisfy the remaining balance. The terms of the payment plan depend on the length of program. Remaining balances can be spread evenly amongst the months within the program length. All remaining balance must be paid in full on the contracted graduation date.

Financial Aid Disbursements

A student's financial aid disbursement **will be released directly to** Reflections Academy of Beauty and will be credited to your school account to pay (tuition and fees and other authorized charges).

Financial aid is disbursed in four increments for a 1500-hour clock program and in three

disbursements for the 1000 Hour Instructor Course. Disbursements are made once the student reaches the following clock hours:

Cosmetology 0

Hours/30 days
451 Hours
901 Hours
1201 Hours

Cosmetology Instructor 1000 Hr. Course

0 Hours/30 days
451 Hours
901 Hours

Esthetic

0 Hours/30 days
376 Hours

Cosmetology Instructor 500 Clock hour Course

0 hours/30 days
250 hours

All Federal financial aid funds will be drawn down in payment periods, which are linked to the student's progression through his/her course. Four hundred fifty (450) hours represents one payment period for all courses at or above 900 hours in length.

For courses greater than 900 hours (Cosmetology), if the remaining portion exceeds 450 hours (one pay period), funds will be

disbursed in two equal payments. If less than 450 hours (Cosmetology 1000-hour program), it will be disbursed in one payment.

The number of financial aid disbursements a student receives is based on the course length, start date, and attendance. Award years run from July 1 to June 30. Therefore, a student's attendance -must cross over July 1st in order to cross over into the next award year. If there is a break in attendance, the remaining proceeds are not received by the college.

Financial Aid Refunds/ Loan money for Living Expenses

Reflections Academy of Beauty will disburse your loan money by crediting it to your school account to pay (tuition and fees and other authorized charges). If the loan disbursement amount exceeds your school charges, the school will pay you the remaining balance of the disbursement directly by check. **However, a student will not receive a refund until their ledger shows a balance of 0.**

You may use the loan money you receive only to pay for your education expenses at the school that is giving you the loan. Education expenses include school charges such as tuition, room and board, fees and indirect expenses such as books, supplies, equipment, dependent child care expenses, transportation and rental or purchase of a personal computer.

Master Promissory Note

All loans require that you sign a promissory note. This note is signed by the borrower when taking out a loan. By signing the promissory note, the borrower promises to repay the loan. The promissory note also includes important language about your rights and responsibilities as a borrower. You sign the MPN once, the first time you borrow. This will allow you to borrow more from the same loan source while you are in school, without having to sign a promissory note each year. The Master Promissory Note can be completed at www.studentloans.gov

Entrance Counseling

If you decide to take out a Federal Direct Loan as a part of your educational investment, managing the debt you incur is a major responsibility. To ensure that you understand this responsibility and the obligation you are assuming, the Federal Government requires you to participate in loan counseling, called "Entrance Counseling."

You will conduct your Entrance Counseling session online at www.studentloans.gov. You must have a student FSA ID to complete the process. Entrance counseling is required before your loan can be disbursed.

Exit Counseling

All student loan borrowers are required to complete Exit Counseling regarding their student loans. A student must complete Exit Counseling when they graduate, drop below half-time enrollment, or withdraw from of Reflections Academy of Beauty. The exit counseling provides information regarding the rights and responsibilities of the student. It is quite important that students who have borrowed student loans know what to do if there are problems with making payments and what will happen if payments are not made

on the student loans. Specific elements that will be included in the Exit Counseling are as follows:

- the terms and conditions of the loan
- an example or actual monthly payments available repayment plans
- deferment and forbearance options
- loan forgiveness and cancellation provisions
- the ability to accelerate repayment without a prepayment penalty
- the pros and cons of consolidation, such as the impact on minimum monthly payments, loan terms and loan benefits (e.g., the loss of the grace period and forgiveness options)
- the consequences of default, including ruined credit, litigation, referral to collection agency, wage garnishment, offset of income tax refunds, the deduction of collection charges of up to 25% from payments, nonrenewal of professional licenses, and the loss of deferment and forbearance options
- availability of tax benefits, such as the student loan interest deduction
- The following information will be collected during this time: Name, Address, Social Security Number, References, Driver's license number and state, Expected permanent address, Name and address of next-of-kin.

Also, understanding the payment options, interest rates and other terms of the student loans will allow students to maintain their loans in good standing for future credit purposes. You can complete the exit counseling at www.nsls.ed.gov

Students receiving aid have the right to know:

1. The names of the organizations which accredit and authorize the school to operate;
2. about the programs, the faculty, and the physical facilities at the school;
3. The cost of attending the school;
4. The school's policy on refunds for students who drop prior to completion of the programs;
5. About the financial aid available from federal, state, local, private, and institutional financial aid programs;
6. The procedures and deadlines for submitting applications for each available financial aid program;
7. The criteria used to select financial aid recipients;
8. How your financial need is determined;
9. The type and amount of assistance in your financial aid package;
10. How and when the aid will be disbursed;
11. How the school determines whether you are making satisfactory progress and what happens if you are not;
12. The school's policy regarding your right to:
 - a. Review and inspect your education records;
 - b. Seek amendment of your educational record that you or your parent believes to be inaccurate, misleading, or otherwise in violation of your privacy rights;
 - c. Your consent, under certain, for the disclosure of personally identifiable information contained in your educational records; and
 - d. File a complaint with the Education Department concerning alleged failures by the school to comply with statutory and regulatory student and family privacy rights.

Student Responsibilities for Financial Aid:

1. You must complete all application forms accurately and submit them on time to the right place;
2. You must provide correct information;
3. You must provide all additional documentation, verifications, corrections and/or other information requested by either the student financial aid officer or the agency to which you submitted your application;
4. You are responsible for reading and understanding all forms that you are asked to sign and for retaining your copies;
5. You must accept responsibility for all agreements that you sign;
6. You must be aware of and comply with the deadlines for application or re - application for student financial aid;
7. You should be aware of your school's refund policies and procedures;
8. You are responsible for reporting name and address changes directly to the financial aid office;
9. You are responsible to bring or send any supporting documentation that is necessary to verify information in time to complete the verification process; you will be responsible to pay any overpayment that is discovered during verification.

NSLDS (National Student Loan Data System)

All federal student loans obtained by a student or parent are reported to and tracked on the National Student Loan Data System (NSLDS). NSLDS loan records are accessible to all authorized NSLDS users, including schools, student loan guaranty agencies, lenders, federal agencies, and other authorized users. Alternative and private education loan information is not reported to NSLDS. Student and parent loan borrowers may view their federal loan information at NSLDS.ed.gov. Borrowers access the system using

their federal PIN. Students can also access prior federal grant information at NSLDS.ed.gov.

Sample Loan Repayment Schedules (Based on 3.9% Interest)

	Standard			Graduated			Pay as You Earn			Income Based Repayment		
	Months	Monthly Payment	Total Repaid	Months	Monthly Payment	Total Repaid	Months	Monthly Payment	Total Repaid	Months	Monthly Payment	Total Repaid
\$3,500	80	\$50	\$3,978	120	\$20-\$59	\$4,413	N/A			N/A		
\$5,500	120	\$55	\$6,651	120	\$31-\$93	\$6,935	N/A			N/A		
\$9,500	120	\$96	\$11,488	120	\$54-\$161	\$11,979	137	\$65-\$96	\$11,957	190	\$57-\$82	\$12,998
\$16,500	120	\$166	\$19,953	120	\$93-\$279	\$20,806	197	\$97-\$166	\$23,643	149	\$97-\$166	\$21,340

Consequences of Loan Default

1. You will be required to immediately repay the entire unpaid amount of your loan.
2. You may be sued, have all or part of your federal and state tax refunds and other federal or state payments taken, and/or garnish your wages so that your employer is required to send part of your salary to pay off your loan.
3. You may be required to pay reasonable collection fees and costs, plus court costs and attorney fees.
4. You may be denied a professional license.
5. You will lose eligibility for other federal student aid and assistance under most federal benefit programs.
6. You will lose eligibility for loan deferments.
7. Your default will be given to national consumer reporting agencies (credit bureaus).

Loan Deferment

If you won't be able to repay your loan for a while for, for instance, because you are going back to school or have a very low income, a deferment lets you postpone paying your loan. The conditions for deferment are listed on your Master Promissory Note (MPN).

If you have an unsubsidized loan, you will be responsible for paying the interest that accrues during a period of deferment. You can continue to make interest payments during the deferment period, or you can ask your lender to capitalize the interest.

It is important to note that you cannot be granted a deferment on a loan that is already in default.

Students Right to Privacy

Reflections Academy of Beauty has adopted The Family Educational Rights and Privacy Act (FERPA) as it pertains to student records and information. FERPA gives parents of dependent students' 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 within 45 days of the request. Parents or eligible students should submit to the school a written request that identifies the record(s) they wish to inspect. The administration will make arrangements for access and review and notify the parent or eligible student of the time and place where the records may be inspected. 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. Reflections Academy of Beauty may charge a fee for copies.
- Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
 - School officials with legitimate educational interest (A school official is defined as a person employed by Shear Learning Academy of Cosmetology, Inc DBA Reflections Academy of Beauty in an administrative, supervisory, academic or support staff position)
 - Other schools to which a student is transferring;
 - Specified officials for audit or evaluation purposes;
 - Appropriate parties in connection with financial aid to a student;
 - Organizations conducting certain studies for or on behalf of the school;
 - Accrediting organizations;
 - To comply with a judicial order or lawfully issued subpoena;
 - Appropriate officials in cases of health and safety emergencies; and
 - State and local authorities, within a juvenile justice system, pursuant to specific State law

Reflections Academy of Beauty does not disclose “directory” information such as a student’s name, address, telephone number, date and place of birth, honors and awards and dates of attendance without the written consent of the students’ legal guardian or the eligible student.

Voter Registration

Reflections Academy of Beauty encourages its students to be registered voters and to exercise their right to vote. Students can register to vote at <http://www.elections.il.gov/>. You may also register to vote at local public libraries, city and village offices, and the County Clerk’s Office. The state of Illinois also implements the Motor Voter Law, and therefore you may register to vote at the local State Driver’s License Facility.

Students with Disabilities

Reflections Academy of Beauty far exceeds the minimum space requirements as set forth by the governing rules of the State Board. The facility consists of a reception area, clinic floor, offices, classrooms, restroom, and break room.

The clinic area consists of working stations where the students work on customers under the direct supervision of an instructor. The theory classrooms consist of visual aids such as charts, video library, and chalkboards.

All facilities and programs have been designed for the accommodation of all our employees, students, and patrons. Reflections Academy of Beauty has restroom and classroom facilities to accommodate handicapped persons. Entrance into the facility is also handicapped accessible. We do realize, however, that all needs may not be met for those who are disabled. If there is an unmet need that we can remedy, please contact the Administrator during regular business hours to discuss measures to make our schools a more comfortable environment for all people.

Students with learning disabilities are responsible for contacting admissions at the school to request assistance. Prior planning is the key to insuring the proper delivery of training. On your visit an office staff member will meet with you to discuss the services you may need and the procedures for setting up those services. Your disability information is maintained separate from your academic record in compliance with federal and state data practice laws. You are responsible for providing the admission office with current documentation, such as an IEP (Individual Education Plan), as it relates to your disability and the services you are requesting.

Schools are restricted from seeking out students with disabilities due to privacy laws. Therefore, please make a request for the services you believe you need.

Copyright Infringement and Computer Use Policy

Reflections Academy of Beauty does not allow the unauthorized use of copyrighted material. Peer-to-peer (P2P) file sharing programs are not permitted on premises for users of Shear Learning Academy of Cosmetology DBA Reflections Academy of Beauty's computer network. A peer-to-peer file sharing program is any computer application that alters a personal computer into a storage server that can distribute data to other computers simultaneously. Copyrighted materials cannot be shared by any means, including network file shares, the internet, illegal upload/download, and is not limited to just peer-to-peer programs. Copyright infringement, according to the U.S. Copyright Office, is when "a copyrighted work is reproduced, performed, publicly displayed, or made without the permission of the copyright owner." This pertains to a portion or all of a copyright work. Unauthorized peer-to-peer file sharing and unauthorized distribution of any copyrighted material may be subject to civil and criminal liabilities.

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.

Internet access is prohibited for students on Reflections Academy of Beauty computer systems. If an individual is found to be illegally distributing copyrighted material (Peer-to-peer sharing) using any university computing resources disciplinary action will be taken as outlined below.

1st Offense: Students will be put on Continuous Probation. This means the student will be put on probation for the remainder of their program. If the student violates any rules again they will be terminated from the program.

Fire Safety Report

Reflections Academy of Beauty does not provide on - campus housing therefore no fire safety report is necessary.

Drug and Alcohol Policy and Abuse Prevention Program

Reflections Academy of Beauty has developed a program to prevent the illicit use of drugs and abuse of alcohol by students and employees. The program provides services related to drug use and alcohol abuse including referrals to local service providers and facilities, the annual distribution to students and employees of the policy Reflections Academy of Beauty standards of conduct regarding drugs and alcohol, health risks associated with the use of drugs and abuse of alcohol, and school disciplinary actions. The admission staff will provide an overall coordination of the drug- free school policies during orientation.

The Annual Disclosure of Crime Statistics

The CSA's at Reflections Academy of Beauty prepares this report to comply with the Jeanne Cleary Disclosure of Campus Security and Crime Statistics Act. The full report is located in our administrative offices and will be distributed to anyone who may make a request at any time. The students and staff of Shear Learning Academy of Cosmetology DBA Reflections Academy of Beauty will be notified annually of the availability of an updated report via email or memo. This report is prepared in cooperation with the local law enforcement agency surrounding our campus as well as the Campus Security Authorities. These statistics are also submitted to the Department of Ed through their web-based data collection site. All requests for the report can be emailed or in person to: Rebecca Wright riki@reflectionsacademyofbeauty.com

Search and Seizure Policy

Reflections Academy of Beauty respects the privacy of its students. However, Reflections Academy of Beauty reserves the right for the appropriate officials to conduct searches if reasonable cause exists to believe that (a) activity is taking place on Reflections Academy of Beauty premises that is detrimental to the health, safety or welfare of individuals; or (b) substances are contained on the property of Reflections Academy of Beauty or on a person that would constitute a violation of the Alcohol and Drug-Free Awareness Program (ADFAP) Statement and Policy. A search involves the close physical examination of all areas, which may include, but are not limited to, thoroughly searching an individual's personal belongings and their person. Determination of what constitutes "a

reasonable cause to believe” that a search is necessary will be made by the administrator. All areas of Reflections Academy of Beauty may be search at any time, without the student present.

Annual Report Statistics

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

As State and/or local restrictions with respect to the COVID-19 Pandemic have significantly impacted the ability of this institution’s students to sit for licensure and/or obtain employment, this rate has not been published.

Earning Potential

For Cosmetology students, the earning potential in this area is as follows: 25K-30K for first 5 years
35K after 5 years

For Instructors, the earning potential is between \$8.50 and \$25.00 per hour.

For Esthetic students, the earning potential in this area is a follows: 20K-25K for first 5 years - 30 K after 5 years

Physical Demands of the Profession

Prospective students need to be aware of the physical demands in the field of Cosmetology. The main areas of stress for a cosmetologist are to the back, neck, shoulders, wrists, feet and legs. The main areas of stress for a nail technologist are to the back, neck, shoulders, and especially the hands and wrists. The main areas of stress for an Esthetician are the use of the hands and arms for a long period of time. This also includes standing or sitting for long periods of time. Students should be in good physical condition and maintain a healthy, active lifestyle this will help to alleviate any problems. For Instructors, the physical demands are they may have to stand for long periods of time, work long hours and work an atypical workweek (i.e., Tuesday-Saturday).

Prospective Employer Requirements

Prospective students need to be aware that the requirements for employment differ for every employer. However, a survey of area employer shows they are all looking for the same qualities in their employees.

The following is a list of qualities potential employers will be looking for:

- Must be energetic and have a positive attitude about working and the work to be done. Be a team player, be open to new ideas and changes
- Work hard and take the initiative to build clientele. They want to see that you have started this process while in school.
- Expect to work long hours, including nights and weekends.
- Be professional always.
- Understand that to sell themselves in the Beauty Industry a stylist must look the part with professional attire. Also, stylists should have hair and make-up that is maintained, current and worn to work every day.
- Most important... BE ON TIME.

Termination by Institution

Students are encouraged to request counseling with the staff as often as needed. The student may be referred to a professional agency if the issue is beyond the school educational scope. Students are encouraged to participate in shows, contests, and charitable events while in school.

Student housing is not offered by the school, but the staff will assist any student when necessary to find appropriate housing while attending school. There are many apartments in the local area.

Student Services

Students may be subject to dismissal for unsatisfactory attendance, lack of academic progress, below standard academic progress, or for conduct resulting in disruption of school operations. The school may terminate a student’s enrollment for noncompliance with General Policies, the enrollment agreement, State Laws and Regulations; Improper conduct or any action which causes or could cause bodily harm to a client, a student, or employee of the school; willful destruction of school property; and theft or any illegal acts.

Grievance Policy and Procedure

INFORMAL COMPLAINTS

Reflections Academy of Beauty prefers to resolve all misunderstandings on an informal basis. When disagreements regarding school policies or procedures occur between students, between students and staff or between staff members, the parties involved must try to resolve the problem amongst themselves. If a solution cannot be reached, or if the problem cannot be resolved then please consult with the next higher authority. This means students problems can be taken to the instructor, student/staff disagreements can be taken to the Administrator and staff conflicts can be taken to the Administrator or Owner. All parties will be brought together to try and work out the problem.

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FORMAL COMPLAINTS:

If a satisfactory solution cannot be reached by informal discussion, students and/or staff members may file a written formal complaint with the Administrator. The written complaint should contain specifics of the incident or problem and also a brief description of the steps already taken to resolve the problem. This should include names of persons with whom the problem has been discussed so the Administrator may interview these persons.

Complaints against the Administrator may be submitted to the owner, in writing.

RESOLUTION:

The Administrator will interview the parties involved and establish a hearing for the complaint. A record will be kept of the complaint filed, persons interviewed, and the outcome of the hearing. After viewing all aspects of the complaint, the Administrator will make a decision that is fair and equitable to all concerned within the constraints listed above. If the students or the staff has a problem with management, it can only be solved by discussing the problem with the Administrator.

FURTHER COMPLAINTS:

If after following the above procedures, the student or staff member feels that the school has not followed the regulations by which it is bound, that person may take the complaint to one of the following authorities:

Illinois Department of Professional Regulations State Postsecondary Review Entity.

General School Policies

1. Students must be prepared for class with **ALL** equipment for both theory and the clinic floor everyday. See Consequences page.
2. Students are not allowed behind the front desk unless they are assigned there. See Consequences page.

3. Students are not allowed to change appointments on the appointment book unless it is approved by the salon floor teacher. See Consequences page.
4. Students and Staff must answer the phone as follows: “Reflections Academy of Beauty, this is_____, may I help you?”
5. Students are to use professional language and proper English at all times.
6. Any student who refuses a service or is not prepared timely (5 min) for a client will be suspended.
7. Must greet client within 2 minutes then prepare basic items.
8. Students must show respect to the staff, other students and clients at all times. Disrespect (gossiping, redirection—more than twice, talking back, eye-rolling, “I’m not doing this”) will not be tolerated.
9. All clients and visitors must use the front entrance of the school. The back entrance is for staff and students only.

10. Once a student has reached 1200 hours, they will receive a senior book and can study in the mornings only, before lunch UNLESS there is a request OR if we need them to do a client because of lack of available students.
11. Once a student has reached 1350 hours, they are marked out for the whole day until all test requirements are met. The same exceptions apply.

Sanitation Policy

1. Sanitation is a part of the curriculum as required by the State of Illinois’ Department of Professional Regulations.
2. All sanitations must be done before any student leaves for the day.
3. Sanitations must be signed off by the student that is quality control on computer print off. Sanitation must be signed off on that day and **will not be signed any day after that.**
4. Students are graded on sanitations. Failure to complete sanitation or get sanitation signed off will bring students grades down.
5. Sanitations are assigned.
6. Students must read the sanitation list to know what their sanitation is. They must also read the list of what that sanitation entails.
7. All students will help with the sanitation of absent students.
8. Sanitations must be made up the following day.
9. Internship students will do sanitation at salon they are working with.

Appearance Policy

1. All students must wear their stylist jacket/smock/apron/name tags when on the clinic floor. Colored items are permitted.
2. Hair and make-up must be done every day before the start of class. Make-up must define your features; a professional look is required.
3. Students should wear sensible shoes every day. Shoes must have a closed toe. Shoes must be clean on top and bottom.
4. Clothing guidelines:
 - a. Black solid bottom and black solid top or uniform shirt must be worn at all times.
 - b. Undergarments must remain hidden.
 - c. Clothing must fit properly. This means that private parts must be covered. Student’s complete bottom remains hidden.

- d. Clothing must be laundered and pressed.
 - e. No offensive sayings or pictures on clothing.
 - f. No tank tops.
 - g. Skirts and dress shorts must be at the knee, including splits. If you wear leggings, they must be black, and shirt must cover bottom fully.
 - h. Jeans are allowed to be worn on Fridays only, tops must be uniform or black.
 - i. Distressed jeans are allowed but holes must be no higher than the fingertips and may not be bigger than the palm of your hand.
 - j. If there is a logo it must NOT be larger than a business card.
 - k. Solid black joggers are permissible if a professional look is still maintained.
5. Appropriate hygiene must be followed daily. Hair and body washed. No offensive odors (body odor, smoke, heavy perfume, etc.).
6. Jewelry is to be tasteful and not hampering to the student's ability to work in theory or clinic.
7. Body art that is offensive must be covered up.

ALLOWED: cardigans, sweaters, thermal under uniform shirt (black only)

NOT ALLOWED: yoga pants, track pants, sweatpants, puffer vest, colored pin striping, hoodies, sweatshirt, head coverings

*Lockers must be used—purses, coats, books

Clinic Floor

- 1. Students are required to be on the clinic floor and prepared when the clinic floor at designated times.
- 2. Students must be on the clinic floor working at all times, unless assigned to be elsewhere.
- 3. Students are not allowed to sit on the clinic floor, neither in chairs nor the floor. Students that are assigned to manicures or pedicures are the only students allowed to be sitting.
- 4. Stations are assigned by administration. Students are to remain at their own station unless assigned elsewhere.
- 5. Students that are assigned to share stations with other students are to be respectful of one another.
- 6. Stations are to remain clean and orderly. Stations are to be used to store school equipment only. Books are to be put in lockers.
- 7. Students may only put certificates earned in school on mirrors.
- 8. Stations are the responsibility of the person/people assigned to them. The counter and mirror must be wiped down daily. All hair must be swept from around station and in the corners. Cleared tops, mannequins must be put away, black mat swept and wiped off at end of day.
- 9. Products are not to be kept at your station. After using a product on a client, it must be returned to its place.
- 10. Products are not to be used by students on themselves unless they are receiving a service.
- 11. All chemical products will be kept in the closet or at the color bar and will not be used without the permission of an instructor. All mixing of chemicals will be done on the color bar and not at student stations.
- 12. All chemical products must be cleaned up when using them.
- 13. The music played on the clinic floor must be approved by Administration
- 14. No horseplay is allowed on the clinic floor at any time.
- 15. Earbuds—no using with clients.
- 16. No talking to students/client while service is being performed
- 17. Student teaching students is not allowed.
- 18. Earbuds in classroom at teachers' discretion and must be at low levels for fellow students not to hear.

19. Must be gold certified to perform gold level services

20. Clinic floor conversation must be kept professional. Avoid these subjects including but not limited to: religion, politics, sex

21. Must notify an instructor when leaving the floor

VA Pending Payment Compliance

Reflections Academy of Beauty will not take any of the four following actions toward any student using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill (Ch33) or Vocational Rehabilitation and Employment (Ch 31) benefits, while their payment from the United States Department of Veterans Affairs is pending to the educational institution:

- Prevent their enrollment;
- Assess a late penalty fee to;
- Require they secure alternative or additional funding;
- Deny their access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students may be required to:

- Produce the VA's Certificate of Eligibility by the first day of class;
- Provide written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies (see our VA School Certifying Official for all requirements).

Reflections Academy of Beauty reserves the right to change or amend any policy at any time