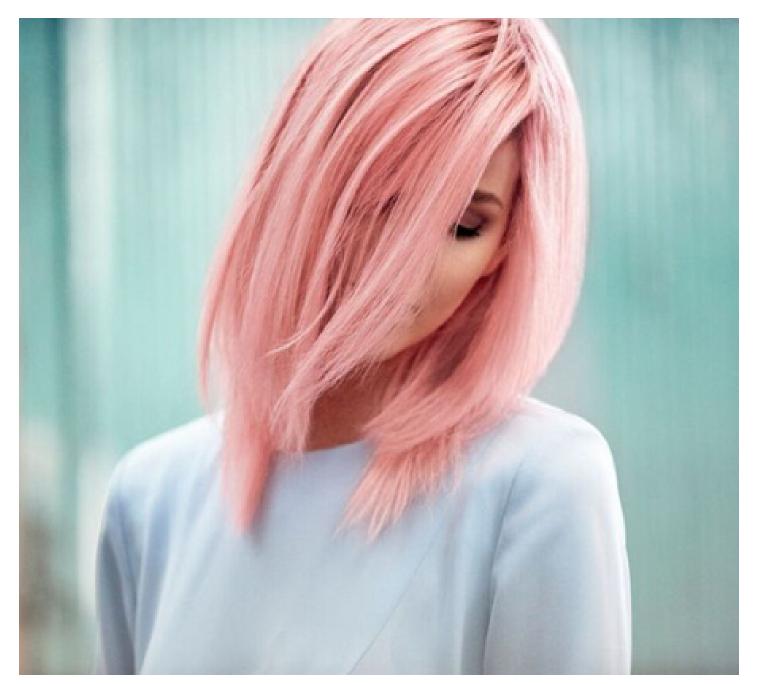
conse catalog

January 1, 2018 - December 31, 2018





for Salon Professionals 19520 Nordhoff Street #9 Northridge CA 91324 818-701-5799

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Welcome!

Academy for Salon Professionals was created out of my passion for the industry and my desire to help others begin a rewarding career in cosmetology or esthetics.

My vision and goal is to create a learning environment where every student is exposed to the diversity of our industry in order to discover his/her passion and become confident, competent professionals in their chosen field.

Our dedicated facilitators are working professionals who bring real-life experiences and knowledge to the Academy students. Their relationships in the salons, spas and other sectors allow our students to be exposed to theoretical knowledge as well as real-life experiences.

We promise to provide the highest quality of education, set high standards and impart the tools and confidence necessary to pass the state board exams and begin your career immediately following graduation.

Our commitment to our students' success does not end after graduation. We are proud of the relationships we foster with our students; many of our alumni return to share their professional knowledge and experience with current students. We also offer advanced continuing education opportunities and free photo shoots to our students and graduates.



We look forward to helping you take the first step toward your career by joining Academy for Salon Professionals family!

Sincerely,

Murphy Manager

The School & Salon Facilities

Academy for Salon Professionals is the first Keune affiliated school in California. Its programs, modern facility, and faculty are striving to leave the very definition of "beauty school," far behind.

Academy for Salon Professionals is a modern academy located at 19520 Northridge St #9, in Northridge California. Academy for Salon Professionals has 6000 square feet of modern space which includes separate classrooms and lockers for student's personal items. Our classrooms have ample tables and chairs for our students, to facilitate a comfortable learning experience. All classes are held at Academy for Salon Professional 19520 Nordhoff St #9 Northridge, CA 91324.

The salon area has 40 modern stations and chairs for our clients to use while obtaining their service. Academy features a color bar, manicuring table, and spa rooms with nine facial beds for our clients.

Academy for Salon Professional is fully ADA compliant for both their students and clientele. Academy for Salon Professionals is a PRIVATE institution and is approved to operate by the Bureau for Private Postsecondary Education (BPPE). This institution is a private institution approved to operate by the California Bureau for Private Postsecondary Education. Approval to operate means the institution is compliant with the minimum standards contained in the California Private Postsecondary Education Act of 2009 (as amended) and Division 7.5 of Title 5 of the California Code of Regulations. See page 28 for additional information regarding the BPPE. Academy for Salon Professionals courses are taught in English only; proficiency in English is a pre-requisite for the classroom.

You can reach us at 818-701-5799 or fax us at 818-701-5227. Visit our website at www. AcademyLA.com. REQUIRED STATEMENT OF FACT: Academy for Salon Professionals does not have a pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the previous five years, and does not have a petition in bankruptcy filed against it within the previous five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11U.S.C. Sec. 1101 et seq.). 94909(a)(12)

The Academy for Salon Professionals is approved to train veterans and other eligible persons. For information or for resolution of specific payment problems, the veteran should call the DVA nationwide toll free number at 1-888-442-4551.







Empower, Inspire, Educate



"Empower, Inspire, Educate. That's our mission at Academy for Salon Professionals. We are constantly updating our educational programs to stay on top of industry standards and trends so we can provide the best education possible to prepare our talented students for a successful career in their chosen field."

CAREER OPPORTUNITIES

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

CAREER PLANNING SESSIONS

Academy for Salon Professionals maintains contacts in the cosmetology profession to assist students in job placement. Employers are encouraged to interview students, and every effort is made to secure a job opportunity for each graduate. There will be regular career events where prospective employers are invited to Academy for Salon Professionals to meet and speak with students. Students are prepared in the latter part of training to seek positions. Job opportunities are announced and posted on the student board, located within the facility. Academy for Salon Professionals website has a link for industry professionals looking to hire graduates. Academy for Salon Professionals cannot guarantee every student will be placed; however, we do follow-up with our graduates to help us prepare new students for future job placement.

course Calendar

HOLIDAYS AND CLOSURES

The following holidays are observed :

- Spring Break (March 31, 2018)
- Teachers training (May 5 7, 2018)
- Memorial Day (May 26 28, 2018)
- Independence Day and Summer Break (July 2 July 7, 2018)
- Labor Day (September 1 September 3, 2018)
- October 31 (Evening class ONLY)
- Thanksgiving Break (November 21- November 24, 2018)
- Winter Break (December 24, 2018 January 2, 2019)

* Being absent (without prior notice and/or approval of at least two weeks) the day before and/or after a designated holiday or break will result in a one-day suspension. Holiday breaks for Thanksgiving and Christmas will be announced in advance. Extended student vacations or absences will not be approved during the months of November and December. Memorial Day and Labor Day include a 1PM end on the previous Friday, with Saturday off. Additional holidays, including religious holidays, are subject to the over-contract limit charge. Subject to change at any time.

COSMETOLOGY 2018

start dates for the full-time Cosmetology program:

- February 13, 2018
- April 10, 2018
- June 5, 2018
- August 7, 2018
- October 2, 2018
- December 4, 2018

ESTHETICS 2018

start dates for the full-time Esthetics program:

- February 13, 2018
- April 3, 2018
- May 22, 2018
- July 17, 2018
- September 4, 2018
- October 23, 2018
- December 18, 2018

start dates for the part-time (night) Esthetics program:

- February 26, 2018
- May 21, 2018
- August 13, 2018
- October 29, 2018

CONSTITUTION DAY AND VOTER REGISTRATION

Academy for Salon Professionals celebrates Constitution Day on September 17th of every year, as required by the Department of Education. Additionally, the Academy for Salon Professionals encourages all students and staff to vote in every election. Registration forms are available at the registrar's office every day, or can be downloaded at http://www.sos.ca.gov/elections/elections_vr.htm. Additional information is available through the Registrar's office or the Financial Aid Office at the Academy.

Amissions

ELIGIBILITY

Academy for Salon Professionals requires a level diploma, GED, high school equivalency, college diploma or transcripts or high school diploma for admission into all programs. Academy for Salon Professionals provides English language services only.

All classes are taught in the English language. English language proficiency required at high school graduate level or G.E.D. certification.

APPLICATION PROCEDURES

Prior to or at the time of your first enrollment, you should submit an Application for Admission and pay the required \$50.00 application fee. The application will not be processed if the packet is incomplete. Additional guidelines may be found in the current Catalog of Courses.

For your application to be complete, you should do the following:

Step 1: Contact the Office of Admissions to learn about programs, schedule a career planning session, and take a school tour.

Step 2: Complete the Application for Admission and pay the \$50.00 application fee.

Step 3: Hand in or mail in ALL required documents AND:

- 1. A copy of your Social Security card.
- 2. A copy of your driver's license or other proof of age.
- 3. Official high school or college transcript or copy of High School diploma or GED.
- 4. If not already paid, \$50.00 application fee.

Step 4: Hand in or mail your application to the address below:

Attn: Office of Admissions Academy for Salon Professionals 19520 Nordhoff Street #9 Northridge, CA 91324

Step 5: With your letter of acceptance, you are ready to enroll and will receive a Program of Study indicating your course requirements. Please note that during the time of enrollment and signing of the Enrollment Agreement, provisions for deposit are due.

TRANSFER OF CREDIT

Academy for Salon Professionals accepts transfer students after careful evaluation of the student's academic records. Each transfer student is evaluated on an individual basis in both practical and theoretical knowledge. Cosmetology program students cannot be credited with more than 300 hours and esthetic program students cannot be credited with more than 300 hours and esthetic program students cannot be credited with more than 300 hours and esthetic program students. Transfer students must begin at the beginning of the course. All accepted transfer hours are applied at the end of training. We do not recruit students already attending or admitted to other schools offering similar programs. We have not entered into a articulation or transfer agreement with any other institution.

In the event of a school closure Academy for Salon Professionals may consider additional hours upon evaluation of skill level and a written testing. However, policy still applies that a student will start in our Phase 1 programs.

Academy for Salon Professionals does not accept testing as a replacement for clock hours earned. Academy for Salon Professionals does not award hours for experiential learning.

RE-ENTRY

Students must wait 180 days to re-enroll and pay any new fees. It is to the school discretion to re-enroll a student. Students who withdraw prior to completions to the course that wish to re-enroll, enroll into the same satisfactory progress static as at the time of withdraw.

NON-DISCRIMINATION POLICY

Academy for Salon Professionals is committed to providing equal opportunities to all applicants into programs and to all applicants for employment. Therefore, no discrimination shall occur in any program or activity of this institution, including activities related to the solicitation of students or employees on the basis of race, color, religion, religious beliefs, ethnic origin, sex, sexual orientation, marital status, pregnancy, age, disability, veteran's status, or any other classification that precludes a person from consideration as an individual. Please direct any inquiries regarding this policy, if any, to the School Director who is assigned the responsibility for ensuring that this policy is followed.

NON-RECRUITING STATEMENT

Academy for Salon Professionals does not recruit students already attending or admitted to another school offering a similar program of study.

FACULTY AND STAFF

All students at Academy for Salon Professionals are taught by Cosmetologists and Estheticians, licensed by the State of California. The faculty and staff of Academy for Salon Professionals represent years of experience and expertise in their particular field; they are the reason for the success of our students. Below is a listing of our current team:

•	Jill Murphy	Managing Partner/owner of LLC, Administrator Licensed Cosmetologist, Instructor, experience as a Cosmetologist for 10 years, Admissions, Registrar
•	Angela Cheung	Director of Operations, Licensed Cosmetologist
•	Danielle Johnson	Financial Aid Director
•	Kim Kibble	Licensed Cosmetologist, Instructor, experience as a Cosmetologist for 30 years
•	Katherine 'Kat' Munro	Licensed Cosmetologist, Instructor, experience as a Cosmetologist for 17 years
•	Demetra Hunt	Licensed Esthetician, Instructor, experience as a make-up artist for 10 years and an experience Esthetician for 5 years
•	Melissa Chitwood	Licensed Esthetician, Instructor, experience as a make-up artist for 13 years and an experience Esthetician for 5 years
•	Ashlee Anderson	Licensed Cosmetologist, Instructor, experience as a Cosmetologist for 21 years

Cosmetology Prograu

PROGRAM DESCRIPTION

Course hours: 1600

Students will complete 1,600 hours upon completion of our program in approximately 49 weeks. Graduates from this program receive a diploma and/or any certifications earned during the course of the program.

Our curriculum is designed to inspire students to think "beyond the chair" and to pursue opportunities in salon management, runway, print advertising, television, stage, film, marketing, sales, and product development. Learn from some of the most knowledgeable people in the industry and graduate with the information and skills to not only pass the State Board exam but to be a skilled part of today's thriving hair and beauty industry.

Academy for Salon Professionals' cosmetology program presents students with classroom theory lectures and coaching in practical skills to prepare them for licensure, and employment in their field of study.

Our teaching methods are comprised of classroom lectures with an open format for questions/answers, facilitator demonstrations, student hands on training with manikins and clients, group projects, one on one coaching, and industry professional guest artists. All students are required to use Milady Standard Cosmetology text book, and are graded on chapter tests, and chapter homework. A minimum passing grade for these tests is 80%. Students practical skills are observed by their facilitator, and are graded on how technical and sanitary the operations are executed.

The cosmetology program consists of three phases. In order to continue on to the next phase students must pass all practical and written tests and each phase's final exam. A phase outline will be given to each student upon the start of the new phase which contains subjects to be reviewed, classroom expectations, testing time and homework due dates. The phase cycle will repeat itself at the end of the allotted time frame.

Phase 1 (approximately 8 weeks)

This phase includes lectures and practical skills training in the following; Infection Control, Properties of the Hair and Scalp, Shampooing/Rinsing/Conditioning, Haircutting, and Haircoloring. During this Phase students are mainly in the classroom and are not servicing clients. However they are required to bring in models and are graded on their practical skills as well as chapter tests and homework.

- Weeks: (8) 1-8
- Classroom Theory: Tues/Thurs/Fri/Sat 9:00-5:00 and Wed. 9:00-1:00

Phase 2 (approximately 20 weeks)

This phase includes lectures and practical skills training in the following; Skin Structure and Growth, Skin Diseases and Disorders, Hair Removal, Facials, Chemical Texture Services, Finger Waves, Pin Curls, Nail Structure and Growth, Nail Diseases and Disorders, Manicuring, Pedicuring, Nail Tips/ Wraps & No-Light Gels, Acrylic Nails, UV Gels, Upstyling, Advanced Haircutting and Color Techniques, Advanced Clipper Cutting, Seeking Employment, On the Job, The Salon Business, and Retailing. A group field trip is taken during this phase. Students are graded on their practical skills as well as chapter tests and homework.

- Weeks: (20) 9-20
- Classroom Theory: Tues -Thurs 9:00 1:00
- Salon Floor: Tues-Thurs 1:30 5:00, Fri Sat 9:00 5:00

Phase 3 (approximately 19 weeks):

This phase includes lectures and practical training in the following; State Board Licensure preparation with mock state board exams practical/written, Advanced Hair Styling, Facial Make-up, Up Styling, Advanced Color Formulations, Color Placement, Advanced Haircutting and Color Techniques, Braiding, Principles of Hair Design, Wigs and Hair Enhancements, Creative Up Styling, Creative Color, and Creative Cuts, Career Opportunities, Life Skills, Professional Image, Communicating for Success, Anatomy and Physiology, Basics of Chemistry, Basics of Electricity.

- Weeks: (19) 36-49
- Classroom Theory: Tues and Wed 9:00-1:00
- Salon Floor: Tues-Wed 1:30-5:00, and Thurs-Sat 1:30-5:00

ACADEMY CURRICULUM

- Principle-based color and cutting technique from Keune
- Building a portfolio
- Sessions by Keune guest artists
- Reception skills
- Salon business systems, development, and professional ethics
- Client consultation, sales, and communication
- Goal setting and career building
- Building and maintaining a clientele
- Resume writing and interview skills
- Mock State Board exam
- Salon ownership and management
- Final project

THEORY	OPERATIONS
20	
20	
45	
5	
20	10
15	
65	240
40	105
20	80
20	80
25	40
25	40
25	30
10	25
25	120 nails
	20 20 45 5 20 15 65 40 20 20 25 25 25 10

COURSE SCHEDULE DAY

Phase 1 Schedule (8 weeks)						
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
X	9:00 am - 5:00 pm	9:00 am - 1:00 pm	9:00 am - 5:00 pm	9:00 am - 5:00 pm	9:00 am - 5:00 pm	х

All students attend on this schedule for Phase I (first eight weeks of study). After Phase I, students typically choose one of two schedules:

49 Week Program (at 34 clinic hours per week)						
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
X	9:00 am - 5:00 pm	9:00 am - 1:00 pm	9:00 am - 5:00 pm	9:00 am - 5:00 pm	9:00 am - 5:00 pm	х

54 Week Program (at 29.5 clinic hours per week)						
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
X	9:00 am - 3:00 pm	9:00 am - 5:00 pm	х			

(*program weeks may vary due to holiday closures)

Esthetics

PROGRAM DESCRIPTION

Course hours: 600

Students will complete 600 hours upon completion of our program in approximately 18 weeks. Graduates from this program receive a diploma and/or any certifications earned during the course of the program.

Our esthetics program is designed to present our students with classroom theory lectures, and coaching in practical skills to not only prepare them for licensure but to be a skilled individual in today's thriving beauty industry.

Academy for Salon Professionals' esthetics program is planned to present our students with classroom theory lectures, and coaching in practical skills to prepare them for licensure.

Our teaching methods are comprised of classroom lectures with an open format for questions and answers, facilitator demonstrations, student hands on training with manikins and clients, group projects, one on one coaching, and industry professional guest artists.

All students use Milady Standard Esthetics text book, and final project are graded on chapter tests and chapter homework. A minimum passing grade for these tests is 80%. Students' practical skills are observed by their facilitator, and they are graded on how technical and sanitary the operations are executed. Students must pass all practical and written tests as well as midterm and final exams. A course outline will be given to each student upon the start of the course. It contains subjects to be reviewed, classroom expectations, testing and homework due dates. The course cycle will repeat itself at the end revolving curriculum of the allotted weeks.

Esthetics Course: (approximately 18 weeks)

This course includes lectures and practical skills training in the following; State Board Licensure preparation with mock State Board exams practical/written, Microdermabrasion, Acne Treatments, Makeup, Career Opportunities, Professional Image, Infection Control, General Anatomy and Physiology, Basics of Chemistry/ Electricity/Nutrition, Histology of Skin, Skin Analysis, Skin Care Products, Facials, Facial Massage, Facial Machines, Hair Removal, Topics and Treatments, Career Planning, and Selling Products/Services. During this course, student time is split between classroom and spa room. From time to time students are required to bring in models and are graded on their practical skills as well as chapter tests, homework and final project.

- Weeks: (18) 1-18
- Hours: 600
- Classroom Theory: Tues and Wed. 9:00-1:00
- Spa Room: Tues and Wed 1:30-5:00, Thurs-Sat 9:00-5:00

ACADEMY CURRICULUM

- Skin science
- Intro to medical Esthetics
- Professional communication
- Goal setting and career building
- Professional ethics
- Sales and retail skills
- Reception skills
- Client relations/consultation
- Salon ownership and management
- Mock State Board exam
- Building and maintaining a clientele
- Final project

CALIFORNIA STATE BOARD MINIMUM HOURS	THEORY	OPERATIONS
Barbering & Cosmetology Act & the Board's Rules & Regulations	10	
Preparation	15	
Chemistry	10	
Health & Safety Considerations	40	
Disinfection & Sanitation	10	
Anatomy & Physiology	15	
Manual, Electrical & Chemical Facials	70	140
Eyebrow Beautification	25	50
Make-Up	20	40

COURSE SCHEDULE DAY

Phase 1 Schedule (3 weeks)						
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
X	9:00 am - 5:00 pm	9:00 am - 1:00 pm	9:00 am - 5:00 pm	9:00 am - 5:00 pm	9:00 am - 5:00 pm	Х

All students attend on this schedule for Phase I weeks (first three weeks of study). After Phase I, students typically choose one of two schedules:

18 Week Program (at 34 clinic hours per week)						
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
X	9:00 am - 5:00 pm	9:00 am - 1:00 pm	9:00 am - 5:00 pm	9:00 am - 5:00 pm	9:00 am - 5:00 pm	х

20 Week Program (at 29.5 clinic hours per week)						
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
X	9:00 am - 3:00 pm	9:00 am - 5:00 pm	х			

PART-TIME (NIGHT) COURSE SCHEDULE

Phase 1 & 2 38 Week Program (at 16 clinic hours per week))						
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
5:30 pm - 9:30 pm	5:30 pm - 9:30 pm	5:30 pm - 9:30 pm	5:30 pm - 9:30 pm	Х	X	х

Grading Method

The grading system practiced is one applicable beginning the first day of class for all students. Theory assignments are scheduled for each unit of study as defined by the licensing agency. Theory and practical applications are sequentially introduced as a means of integrating them throughout the course of study. The sequences follow an ascending order to acquaint the student with subject material applicable to their level of study and to correspond accordingly with the number of cumulative hours the student has attended classes. Students receive grades for all required units of study during the course of study specific to the enrollment agreement.

GRADING

Academy for Salon Professionals uses a 100-point grading scale: 80-100% is passing, 0-79% is not passing. Grades are given for classroom work, projects, and styling area performance. Work habits, appearance, cooperation, conduct. initiative. and attendance are also considered. Students shall at all times when on the school premises conduct themselves in an orderly and considerate manner, and shall appear for classes in a sober and receptive condition. Violation of this condition is a just cause for dismissal.



INCOMPLETES

Incompletes may be given by the educators when the student is making every attempt to learn a skill or subject but requires additional time to complete the work successfully. Educators determine the time to complete the work. The student will be given a deadline and description of work that must be completed.

INADEQUATE GRADES

When a student is weak in one or more areas of study or skill, the educators will determine a deadline for the student to complete the work satisfactorily. Inadequate grades may indicate lack of motivation as well as inability. The student will be informed immediately after a grading period how a deficiency can be corrected. The student will be advised during the grading period if grades are below standard and what course of action is to be taken to make-up.

Satisfactory Academic Progress Policy (SAP)

THE SATISFACTORY ACADEMIC PROGRESS POLICY IS CONSISTENTLY APPLIED TO ALL STUDENTS ENROLLED AT THE SCHOOL. IT IS PRINTED IN THE CATALOG TO ENSURE THAT ALL STUDENTS RECEIVE A COPY PRIOR TO ENROLLMENT. THE POLICY COMPILES 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.

Students at Academy for Salon Professionals must maintain 80% Academics and Attendance. Students are required to attend a minimum of 80% of the hours possible based on the applicable attendance schedule in order to be considered maintaining SAP. The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Homework grades, laboratory procedures, chapter tests, exams, and projects completed are used for all evaluations.

The time frame in which a student must complete the educational program may not be more than 125% of the published length of the educational program measured in clock hours. Example step 1: 80% attendance rate x 1600 hours = 1280 hours. Example step 2: 1600 clock hours / 1280 hours = 125%

Maximum Hours

1600 (program hours – Cosmetology) x 1.25 (Maximum Time Frame) = 2000 (Max number of Hours)

Maximum Weeks

1600 (program hours – Cosmetology) / 34 (full time hours per week) = 47.02 (weeks to complete the program) 47.02 (weeks to complete the program) x 1.25 (Maximum Time) = 58.82 = 58 Maximum Weeks to complete the program.

Maximum Hours

600 (program hours – Esthetics) x 1.25 (Maximum Time Frame) = 750 (Max number of Hours).

Maximum Weeks

600 (program hours – Esthetics) / 34 (full time hours per week) = 17.65 (weeks to complete the program) 17.65 (weeks to complete the program) x 1.25 (Maximum Time) = 22.06 = 22 Maximum Weeks to complete the program.

Students who do not complete the program in the maximum 125% published length will be up for review and these possible actions will apply: termination, fees (over contract policy) and probation based on the academic policies.

Students who take documented approved Leave of Absence will have their contract period and maximum time frame extended by the same number of days taken in the Leave of Absence. Qualitative factors will be used to evaluate and determine academic performance using reasonable systems of grades and/or work projects and/or comparable factors measurable against the norm – qualitative factors are: assigned homework, practical exams, theory exams, practical assignment.

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. Practical skills are evaluated according to text procedure and set forth in practical skills evaluation criteria adopted by Academy for Salon Professionals.

Academy for Salon Professionals contains a grading scale that includes a minimum acceptable level of progress at least the equivalent of 80% cumulative grade average, or have an academic standing consistent with Academy for Salon Professionals requirement for graduation, whichever is higher.

90-100%	Excellent
80-89%	Good Passing
0-79%	Below satisfactory

Students' attendance and academics are measured at specific points in their program. Failure to be at 80% at any SAP point may result in written warning, probation, loss of Financial Aid, and/or expulsion. Student Academic Progress policy check points are based on the following actual hours: 450 hours, 900 hours, and 1250 hours (or beginning of final Pay Period, whichever occurs LAST) for Cosmetology students and Esthetics

students at 300 and 600 actual hours. The first evaluation must occur no later than the mid-point of: the academic year or the course and/or program, whichever occurs sooner. All evaluations SAP will be completed within 7 business days following the established evaluation points. The academic and attendance rates are reflective of actual evaluation date. Student who meets 80% attendance and academic performance are considered to be making satisfactory progress until the next evaluation point. Students who fail to meet the minimum requirements for attendance or academic progress at an evaluation period are placed on written warning and considered to be making satisfactory academic progress during the warning period, until the next scheduled evaluation point. Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum 80% attendance and academic requirements by the end of the evaluation period. Students who fail to meet the minimum requirements for attendance or academic progress after warning period will be placed on probation and considered to be making satisfactory academic progress while during the probationary period, if the student appeals the decision, and prevails upon appeal. Additionally only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on academic plan must be able to meet requirements set forth in the academic plan by the end of the maximum time frame. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress.

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within 10 calendar days. Reason for which a student may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance, The student must submit a written appeal to the school on the designated form with supporting documentation of the reason why the determination should be revised. This information should include why the student failed to make satisfactory academic 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 to place the student on probation and federal financial aid will be reinstated, if applicable. Acceptable supporting documentation for an appeal as follows: Doctors' Notes, Obituaries, Counseling Records and a Narrative Statement 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 of the determination that has resulted in the status of probation.

Warning: 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 net 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: The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds and may be dismissed from the program.

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 the completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

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

With regard to 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.

Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations.

Teaching Method

- Students must attend classroom instruction in the art and science of cosmetology and esthetics. Such technical instruction shall be accomplished by demonstration, lecture, classroom participation, and examination. This includes introduction, demonstration, and application of material implements and equipments which are applicable to the trade. Emphasis is given to the accepted basic procedures and their execution, as well as opportunities for exposure to current and stylized trends, fashions, techniques, and deviations from and/or variations of procedure.
- Training and opportunity for the practice of all manipulative skills required in Cosmetology and Esthetics. For this purpose, practical operations are hands-on training by the student of a complete service on another person or on a mannequin. Correlation between theory and practical work will hasten the learning process and serve to mitigate the difficulties in mastering of Cosmetology and Esthetic skills. Evaluation will determine progress and reveal deficiencies where additional help is needed.
- A blending of interest, motivation, training, and knowledge in the scientific study and practice of cosmetology arts and sciences will help qualify students in their pursuit of a Cosmetology and Esthetic licenses. A total of 1,600 hours are required by the State of California for a cosmetology license and 600 hours are required for an Esthetics license.
- Implementing a course of study, accomplishing all of the foregoing objectives in the required allotted time to prepare students to the best of their ability for positions in the field of Cosmetology arts and sciences.
- Classes are taught in English only. Students without a Social Security number are unable to sit for the State Board of Cosmetology, and all prospective students without the appropriate paperwork requested by the State Board are apprised of this fact. The Academy does not offer VISA services to our students. All students attending the Academy must present a high-school diploma or its equivalent in order to attend the school; there is no Ability to Benefit Test offered to prospective students.
- Operations are performed on manikins, students, models, and clients. Students service consist of the following: facials, waxing, makeup, haircuts, hair color, hair styling, and chemical services.



Academy Policies

ATTENDANCE AND TARDINESS

When you sign your enrollment contract, you are given an anticipated graduation date. Your tuition covers all fees up to that date. Academy for Salon Professionals will continue to train Cosmetology students toward their completion for an additional 40 hours at no charge, and Esthetics students for an additional 20 hours at no charge. Once a student has exhausted the additional 40/20 hours of training, each hour will cost \$20. These 20/40 hours are not applied until you have completed all course hours 600/1600. Days off, sick days, mental-health days, personal religious holidays, etc. are subject to this charge. Documented medical emergencies, court days, pre-arranged-and-contracted-days-off, and funerals are not subject to this overage charge. Doctors notes must be faxed into the school (818) 701-5227.

Additionally, Saturdays are a mandatory day at Academy for Salon Professionals. All students (except those whose contract specifies otherwise, due to employment or religious considerations) must request (up to five maximum for the program for Cosmetology students and three maximum for Esthetics students) a Saturday off at least two days in advance, to be assured of the day off. Failure to request in advance will result in a one-day suspension. It is to the Academy's discretion to excuse documented medical emergencies (three days or more), court date is pre-arranged and contracted days off, and funerals may not be subject to these overcharges.

TARDINESS

Be prompt! If you are tardy, report to a salon administration staff before entering class or the salon area. If you are tardy and clock in after 9:00 am or 5:30 pm more than two times within a 30 - day period, it is considered an absence and on the 3rd tardy you will be sent home. If you arrive after 9:05 am or 5:35 you may not attend class and will be suspended for the day/night.

ABSENTEEISM

An attendance rate of 80% must be maintained at all times by every student. Should a life circumstance cause you to be absent, it is mandatory that you contact your instructor or a staff member before class begins for the day (email or phone are acceptable); If a student does not maintain 80% attendance, corrective action will be taken. Correction will be expected immediately and must be maintained. For those students with FSA or VA funding, notification will be sent immediately if student is terminated or if FSA Probation is initiated.

MAKE-UP WORK POLICY

Must be approved. If you choose not to make up work and go over contract (20/40 hours allotted) you will have to pay \$20 an hour. Students may make-up any work missed during their absence at the discretion of the instructor.

This school uses software published by RGM software and SalonBiz to track student participation and attendance. Specifically, the system will allow your instructor to record the hours you spend taking the course by tracking both your hours at the school, your time performing various duties, your lab time, practice time, and your specific skills development.

SUSPENSION/TERMINATION

Students may be suspended for absence, tardiness, or inappropriate behavior. If a student is suspended, the student will be notified of the problem and what the student must do to correct the problem. It is the intent of Academy for Salon Professionals to prepare professional people for a career. If a student is not so inclined and has limited likelihood of success in this career, it is the responsibility of Academy for Salon Professionals to tell the student how deficiencies can be corrected. If terminated for cause (academic, attendance or attitude), students may (at the discretion of Academy for Salon Professionals manager and in accordance to FSA limitations), after presenting a detailed, written plan outlining the student's commitment to the program, return to Academy for Salon Professionals to continue the program. Should the student, at any time after his or her return, fail to live up to the submitted plan, immediate termination would result, and the student would not be allowed back to Academy for Salon Professionals.

TUTORING SERVICE

Arrangements may be made for tutoring if a student requires or desires such assistance. The fee would be

negotiated between the student and the tutor. The school limits its responsibilities in this regard to providing assistance in finding a tutor.

DRESS CODE (COSMETOLOGY AND ESTHETICS)

Adherence to our professional dress requirements is an integral part of your education. We work in a fashion industry and must learn to advise clients regarding their personal image. During your program, you will receive training and advice regarding your personal image. If an instructor deems your appearance for the day unsatisfactory, you may be asked to leave Academy for Salon Professionals and return with appropriate dress. You will be clocked out and will not receive hours until you return in compliance with Academy for Salon Professionals standards.

- The dress code for Cosmetology is all black. This includes black tops (shirt or blouse), and black slacks/ skirt.
- No leggings. No stretch pants.
- Skirts that fail to touch the knee-cap are unacceptable, and student will be sent home for the day, unless appropriate attire is substituted immediately.
- All clothing must be in a professional state; clean and in good repair.
- You may wear any close toed shoe that is professional looking (no ugh boots, slipper like shoe, athletic shoes, or old dirty looking shoe). You may wear black athletic shoes (10% white (if laces and rim is white is over 10% one or the other).
- Hair and make-up should be appropriate for someone working in a fashion and image career. Hair and make-up should be done before arriving to class.
- Jewelry should not interfere with salon work.
- School apron/smock and name tag must be worn at all times.

GRADUATION REQUIREMENTS

A grade average of 80% is required for graduation from any program at Academy for Salon Professionals. Both theory and practical work are considered important. Students are evaluated on a level system that prepares them for salon performance levels. All work must be completed to graduate. The following are required for graduation from all programs:

- a. Completion of state required number of hours
- b. Completion of all assignments and tests
- c. Completion of weekly project sheets and weekly grade sheets
- d. 80% attendance and an 80% grade average
- e. Payment of all tuition, fees, and over-contract charges or make satisfactory arrangements with the



State Board Licensing

RECIPROCITY

Licensed cosmetologist, estheticians, and nail techs from California may apply for licenses in their field of expertise in other states and must comply with each state's laws and regulations to become licensed there.

LICENSING REQUIREMENTS

To become licensed in cosmetology in California, students must complete 1600 hours of approved training, graduate from an approved school, and pass the state board exams.

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

PHYSICAL DEMANDS

Prospective students that might be adversely affected by long periods of standing or sitting, or by being exposed to chemicals used in the beauty industry, should obtain a doctor's release before entering Academy for Salon Professionals or continuing school. Examples of such health conditions might include asthma, pregnancy, or allergic reactions to odors from certain chemicals used in the profession. Persons at risk with health, nervous or emotional conditions should consult physician before considering а enrollment.

SAFETY REQUIREMENTS

Basic safety requirements for each



course are introduced on the first day of classes, during Orientation. Safety instructions include but are not limited to information on how to safely store and use chemicals and equipment associated with the specific course of study. Safety instructions are an ongoing concern throughout the entire course of study. When applying chemicals protective gloves are to be worn. If electrical equipment is used in the preparation of nails eye protection should be worn. Hair may not be left on the floor following a hair-cut. Rubber soled shoes must be worn by all students and staff to avoid possible slips on the floor.

Thition & Fees

COSMETOLOGY PROGRAM						
Tuition	\$18,000.00					
Registration	\$150.00	Non-Refundable				
Books	\$319.00*	Non-Refundable				
Kit Fee	\$2,500.00	Non-Refundable				
STRF	\$0.00	State-Mandated, Non-Refundable				
Taxes	\$267.81	State Sales Tax, Non-Refundable				
Total Cost	\$21,236.81					
ESTHETICS PROGRAM						
Tuition	\$7,175.00					
Registration	\$150.00	Non-Refundable				
Books	\$357.00*	Non-Refundable				
Kit Fee	\$1,400.00	Non-Refundable				
STRF	\$0.00	State-Mandated, Non-Refundable				
Taxes	\$166.92	State Sales Tax, Non-Refundable				
Total Cost	\$9,248.92					

*Total charges for a period of attendance and an estimated schedule of total charges for the entire educational program are the same.

DEPOSIT

Due at enrollment is a deposit of \$250.92 esthetics and \$250.31 cosmetology.

TEXTBOOKS

Students may purchase their own textbook, workbook, exam book, and CD, as long as the items are exactly the same as those offered through the kit. Notice that the student will be purchasing their own books must be made before the enrollment contract is completed. Students may access http://www.cengage.com/highered for more information; ISBN numbers are available through the Admissions office.

OVER CONTRACT CHARGES

If you need to make-up a missed day (over the 40 hours allowed in Cosmetology or the 20 hours allowed in the Esthetics Program), there will be a fee of \$20.00 per hour. This charge is payable in advance and is not covered through any form of Federal Financial Aid. The 40 and 20 hours allowed are designed to cover illness, personal and religious holidays, and family commitments. Suspensions, undocumented, and/or non-emergency absences are subject to these hours and excessive absences will result in over-contract charges.

While hours missed due to illness or personal request may be replaced by makeup hours, hours missed due to disciplinary action (suspension) cannot be made up and must fall in total within the allowed hours, or an overage charge will result.

TRANSCRIPTS

Each student's file will contain student's academic progress record and evidence of certificates issued by this institution. Should a student need a copy of an official transcript, the first copy will be provided at no charge upon completion. Subsequent copies are available upon payment of a fee of \$15.00. Transcripts will only be released to the student upon receipt of a written and signed request. No transcripts will be issued until all tuition and other fees due the institution are paid in full. All transcripts will be maintained on premises (via online retrieval) permanently.

CHANGE OF CONTRACT

Change of contract is granted for the following:

There is a \$300.00 charge of a contract change. The Academy has the right to grant a charge of contract for the following:

- medical issue that arises (doctors note needed)
- work (letter from work)
- child care (has to be yours)

Change of contract will not allow you to attend any other hours, other then new schedule (can not be used to make up hours you already need to

HOUSING

Academy for Salon Professionals does not offer on-campus or subsidized housing for our students. Academy for Salon Professionals does not have the facilities to assist our students in finding appropriate housing. There is housing available in the surrounding communities; the estimated cost for such housing is approximately \$1100/month for a one-bedroom apartment.

EXTERNSHIPS

Academy for Salon Professionals students are encouraged (but not required) to serve an externship. Esthetics student may begin their externship at 400 hours; cosmetology students may begin their externship at 1200 hours, as long as their academic and attendance performance is at Academy for Salon Professionals standards (>80%), and as long as the salon/spa chosen is approved through the California State Board of Cosmetology. No more than 7.5 hours per week of externship are allowed for any student. All hours clocked in externship must be approved by the Registrar or Manager and documented through the workplace within 72 hours of the workday. Hour sheets submitted late will not be accepted. Students serving externships are expected to uphold Academy for Salon Professionals standards throughout their tenure at the externship. Externship is in place of school or in addition to. If you are released from your externship early, because they are slow it is your responsibility to come to school or lose those hours. Schools policy still is in effect while externing. All externships are subject to unannounced monitoring by Academy for Salon Professionals staff.

DEMANDS OF SCHOOL

You must be able to perform all duties of the curriculum if you are not then you must not attend school (this is why we give you 20/40 hours).

LIBRARY

Academy for Salon Professionals provides a library for our students, located in teachers office. Students have access to all materials in the library during school hours. See an educator for permission to take books home overnight; all books, videos and DVDs must be returned by the next school day.

SCHOLARSHIPS AT THE ACADEMY

Academy for Salon Professionals does, on occasion, offer scholarships to our students. When a scholarship is offered, all non-transferring students starting with that particular class are eligible for the scholarship, as long as they meet the enrollment requirements. Enrollment requirements would include enrollment deadlines and essay. Scholarships are applied during the last SAP period of the course, once academic and attendance performance requirements are met and it is determined that required SAP minimums have been maintained throughout the course.

Envollment Procedures

Academy for Salon Professionals will attempt to meet the needs of every eligible aid applicant. However, all awards are contingent upon the availability of funds and satisfactory progress regulations.

All financial aid must be used for legitimate educational costs.

1. Meet the admissions office, discuss program, signing of the enrollment agreement, complete entrance counseling and MPN if loans are needed, and provisions for deposit are due.

2. Submit the federal aid application (FAFSA) at http://www.fasfa.ed.gov/index.htm.

3. Remember to include the school code 041898 on the FASFA application. Inclusion of the school code allows the institution access to the students information electronically.

4. Submit all follow up request as soon as possible after notification from the financial aid officer for completion of file.

5. Financial aid is not automatically renewed. Continuing students must reapply for aid each year. Therefore, item should be in the financial aid office by April 1 of each year for new and continuing students to receive priority awards.

Academy for Salon Professionals has student financial services available. We will find the right financial program for you upon your visit to our campus. Call to meet with our admission team to help reach your career goals, book your tour of Academy for Salon Professionals today! Start living your dream.

ACADEMY FINANCING

Students may choose to finance their education through Academy for Salon Professionals. We charge no interest as long as payments are made on time and are completed before the end of the student's contract.

METHODS OF PAYMENT

Upon enrollment, the tuition and fees are due and payable in full. However at the school's option, a payment plan may be devised. The balance then can be paid in monthly installments until tuition is paid in full.

Academy for Salon Professionals accepts cash, checks, Visa, MasterCard, Debit, and Discover card for payment on all tuition-related fees and charges.



1. Student Right To Cancel: Students canceling by the 7th day after enrollment or on the first day of attendance (whichever is later) shall receive 100% refund all monies. Students rejected by Academy for Salon Professionals will receive 100% refund of all fees paid by the 7th day after enrollment or on the first day of attendance (whichever is later). If the student has received federal student financial aid funds, the student is entitled to a refund of monies not paid from federal student financial aid program funds.

2. If student is a minor, notice of termination must be made by Guarantor.

3. If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan, plus interest, less the amount of any refund, and if the student has received Federal Student Financial Aid funds, the student is entitled to a refund of the monies not paid from the Federal Student Financial Aid Program Funds.

4. If a student withdraws (through written notice presented to the director or the Financial Aid Office) or is terminated by the institution on the 7 day after signing the enrollment contract or on the first day of attendance, whichever comes first, the following refund policy will be followed:

5. The institution shall provide a pro-rata refund of the institutional charges through 60% or less of the period of attendance. The period of attendance is the length of the program the student is enrolled in.

- (1) Deduct a registration deposit not to exceed one hundred, fifty dollars (\$150) from the total tuition charge.
- (2) Divide this figure by the number of scheduled hours in the program.
- (3) The quotient is the hourly charge for the program.

(4) The amount owed by the student for the purposes of calculating a refund is derived by multiplying the total scheduled hours attended by the hourly charge for instruction plus the amount of the registration deposit specified in paragraph (1).

(5) The refund shall be any amount in excess of the figure derived in paragraph (4) that was paid by the student.

6. Any refund that is due the student will be made within 45 days of cancellation or withdrawal. If the amount that is owed is more than the amount that has been already paid, then the student will have to make arrangements to pay it.

7. Refunds will be made within 45 days after the school has determined that the student has withdrawn from classes.

8. Enrollment time is defined as the time elapsed between the actual starting date and the student's last day of physical attendance in the school. Cancellation or termination date is determined by the postmark on written notification, or the date notice of cancellation is delivered to the school administration in person. In case of a leave of absence, regardless of duration, the termination date is the date that student was scheduled to return to school but failed to be present. Refunds are due within 45 days of that date.

9. For students who do not formally withdraw, the institution monitors students on a daily attendance basis. If student fails to attend fourteen consecutive days, student contract is cancelled on the fifteenth (15) day. Refunds are due within 45 days of that date if applicable.

10. If the school discontinued or canceled a program or course prior to completion of the educational programs, the institution will provide a pro-rata refund of tuition and transfer all hours completed. When an institution is in default, students institutional charges may be refunded on a pro-rata basis if the bureau determines that the school has made provision for students enrolled at the time of default to complete a comparable education program at another institution at no additional charge to the student beyond the amount of the total charges in the original enrollment agreement. If the institution does not make that provision, a total refund of all institutional charges shall be made to the student.

11. If you receive a loan to pay for the cost of your program you will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund.

12. **Termination:** A student may be terminated for inadequate grades, failure to comply with attendance policies, or any failure to comply with the policies of Academy for Salon Professionals as outlined in the policies and this catalog.

13. If you are eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur:

(a). The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.

(b.)The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

After the cancellation period, the institution provides a pro rata refund of ALL funds paid for tuition charges to students who have completed 60 percent or less of the period of attendance. Once more than 60 percent of the enrollment period in the entire course has elapsed (including absences), there will be no refund to the student. If the student has received federal student financial aid funds, the student is entitled to a refund of monies not paid from federal student financial aid program funds.

A registration fee of \$150.00 is a non-refundable item. Equipment, books, supplies, tools, uniforms, kits and any other items issued and received by the student would not be returnable. Once received by the student it will belong to the student and will represent a liability to the student.

If you cancel the agreement, the school will refund any money that you paid, less any deduction for registration fee and equipment received. If you withdraw from school after the cancellation period, the refund policy described above will apply. If the amount that you have paid is more than the amount that you owe for the time you attended, then a refund will be made within 45 days of the official withdrawal date. See Refunds section below. If the amount that you owe is more than the amount that you have already paid, then you will have to arrange with the institution to pay that balance. Official withdrawal date is on the student's notification or school's determination.

Determination of withdrawal from school: The withdrawal date shall be the last date of recorded attendance. The student would be determined to have withdrawn from school on the earliest of:

- The date you notify the Financial Aid Office of your intent to withdraw. Only the Financial Aid Office would be authorized to accept a notification of your intent to withdraw.
- The date the school terminates your enrollment due to academic failure or for violation of its rules and policies stated in the catalog.
- The date you fail to attend classes for a two-week period and fail to inform the school that you are not withdrawing.
- The date you failed to return as scheduled from an approved leave of absence. The withdrawal date shall be the last date of recorded attendance. The date of the determination of withdrawal will be the scheduled date of return from LOA.

Return of title IV

Return of Title IV: Special note to students receiving Unsubsidized/Subsidized/PLUS/Perkins loans, ACG/ National SMART/Pell/FSEOG grants or other aid, if you withdraw from school prior to the completion of the equivalent to 60 percent of the workload in any given payment period, a calculation using the percentage completed will be applied to the funds received or that could have been received that will determine the amount of aid the student earned. Unearned funds would be returned to the program in the order stated below by the school and/or the student. Student liability to loan funds will continue to be paid in accordance to the original promissory note terms. Funds owed by the student to the Grant programs are limited to 50% of the gross award per program received. Sample Calculation, completion of 25% of the payment period or enrollment period earns only 25% of the aid disbursed or that could have been disbursed. If applicable, this would be the first calculation to determine the amount of aid that the student would be eligible for from the Title IV Financial Aid programs. A second calculation would take place to determine the amount earned by the institution during the period of enrollment. If the student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including garnishing any income tax refund to which the person is entitled, to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

Student Tuition Recovery Fund (STRF): 5, CCR § 76215 (a) You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you: 1) You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepays all or part of your tuition either by cash, guaranteed student loans, or personal loans, and, 2) Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party. Amount of STRF Assessment; § 76120. (a) Each qualifying institution shall collect an assessment of zero dollars (\$0.00) per one thousand dollars (\$1,000) of institutional charges, rounded to the nearest thousand dollars, from each student in an educational program who is a California resident or is enrolled in a residency program. For institutional charges of one thousand dollars (\$1,000) or less, the assessment is zero dollars (\$0.00). You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies: 1). You are not a California resident. 2) Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party. 5, CCR §76215(b) In addition to the statement described under subdivision (a) of this section, a qualifying institution shall include the following statement on its current schedule of student charges: "The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency programs attending certain schools regulated by the Bureau for Private Postsecondary and Vocational Education. You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following: 1). The school closed before the course of instruction was completed. 2). The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school. 3). The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs. 4). There was a material failure to comply with the Act or this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau. 5) An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act."

Refunds: If any refunds are due based on the Return of Title IV calculation or based on the institutional refund policy calculation, any refunds will be made as soon as possible but not later than 45 days from the determination of withdrawal date in the order stated in section CFR 34 section 668.22. The order of payment of refunds is, 1) Unsubsidized Loans from FFELP or Direct Loan, 2) Subsidized Loans from FFELP or Direct Loan, 3) Perkins Loans, 4) PLUS (Graduate Students) FFELP or Direct Loan, 5) PLUS (Parent) FFELP or Direct Loan, 6) Pell Grant, 7)Academic Competitiveness Grant (ACG), 8) National SMART Grant, 9) Federal SEOG, 10) Other. This order would apply in accordance to the aid programs available at the institution.

Course Cancellation: If a course is cancelled subsequent to a student's enrollment and before instruction in the course has begun, the school shall at its option: 1) Provide a full refund of all money paid; or 2) Provide for completion of the course at schools in the neighborhood.

School Closure: If the school closes subsequent to a student's enrollment and before instruction in the course has begun, the school shall at its option: 1) Provide a full refund of all money paid; or 2) Provide for completion of the course at schools in the neighborhood.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION: The transferability of credits you are in at the Academy for Salon P rofessionals is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the credits you earn in the educational program is also at the complete discretion of the Institute to which you may seek to transfer. if the it's also at the complete discretion of the Institute to which you seek to transfer. If the credits that you earn at the institution or not acceptable at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending the Academy for Salon Professionals to determine if your credits will transfer.

DETERMINING NEED: The information you report on the FAFSA form when you apply for aid is used in a formula (established by U.S. Congress) that calculated your Expected Family Contribution (EFC).

Academy for Salon Professionals uses the Free Application for Federal Student Aid (FAFSA) for students applying for aid. This form will be processed by a contractor of the U.S. Department of Education at no cost to the student. The results will be provided in the form of an Electronic Student Aid Report (SAR) using a calculation of the information you report on the FAFSA form when you apply for aid. The formula used to calculate your EFC is established by the U.S. Congress.

NINE MONTH STUDENT EXPENSE BUDGET FOR THE 2014-15 ACADEMIC YEAR:

Allowance	Student Living with Parents	Off Campus			
Tuition & Registration Deposit	Actual Institutional Charges				
Books & Kit	\$1,638.00 per academic year				
Living Cost Allowance (monthly f	igures)				
Room & Board, Food	\$482.00	\$1,208.00			
Transportation	\$118.00	\$130.00			
Personal/Misc.	\$344.00*	\$314.00*			
*cost of uniforms is included in th	e personal allowance				
Child/Dependent Care: reasonabl pending upon age and number of	e expenses with adequate document children	tation provided by the student, de-			
Loan Fees: for student loan borrowers, actual or average loan origination and insurance fees.					
Total (excluding allowances ba	ased on actual institutional charg	es) (per month):			
\$1,124.00 \$1,834.00					

AWARD CONCEPT, SELECTION OF RECIPIENTS AND PACKAGING CRITERIA

The Academy does not receive enough campus-based funds to satisfy all the students' financial needs. Therefore, the school emphasizes the SELF-HELP CONCEPT of student financial assistance. The SELF-HELP CONCEPT is a first-come, first served basis when awarding eligible applicants. If the student does not wish to assume the combined debt of two or more loans, they may decline any loans offered by the school. All loans must be repaid.

The SELF-HELP CONCEPT lists types of financial assistance in the following order:

- 1. Family Contributions
- 2. Other Resources
- 3. Federal PELL Grant
- 4. Self Help (Stafford and/or PLUS loans)

DEFINITIONS: The following definitions correspond to some common terms used within the financial aid terminology:

ACADEMIC YEAR: A period of not less than 26 weeks of instructional time with a minimum of 900 clock hours on instruction for a full time student. The midpoint of the academic year shall me a minimum of 13 weeks and at least 450 clock hours. In effect, all students enrolled in courses with an academic year schedule to be completed in less than 26 weeks, regardless of the number of clock hours offered, would have aid eligibility reduced in proportion to the number of weeks and hours in the course of student in relation to the academic year.

CLOCK HOUR: Consists of 50-60 minutes of supervised instruction during a 60-minute period.

CREDIT BALANCE: A credit balance occurs when tuition payments have been received by the Academy in excess of the amount of charges assessed to the student. Credit balances are paid within 14 business days from the day the credit balance was generated. Students must be responsible for budgeting their own funds and for securing that the funds are used for education-related expenses.

DEPENDENT STUDENT: Is an individual who does not meet the independent student criteria. This student is required to submit with his/her application, the student and parents' income and assets data.

DEPENDANT: Is an individual other than the spouse that has been supported and will continue to be supported (50% or more of that individual's personal expenses) by the student and/or spouse. If that individual is and will continue to be supported by the student's parent(s), that individual would be a dependant of the parent(s), NOT a dependant of the student

ESTIMATED FAMILY CONTRIBUTION (EFC): The calculated amount that a family contributes to offset the student cost of attendance.

FINANCIAL AID ELIGIBILITY CITIZEN/ELIGIBLE NON-CITIZEN: You must be one of the following to receive student aid: U.S. Citizen, U.S. National, U.S. Permanent resident who has an I-151 or I-551 (Alien Registration receipt card). Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations: Refugee, Asylum Granted, Indefinite Parole and/or Humanitarian Parole Cuban-Haitian entrant.

IF YOU ARE IN THE U.S. UNDER ONE OF THE FOLLOWING CONDITIONS, YOU ARE NOT ELIGIBLE FOR FEDERAL AID:

- F1 or F2 student visa
- J1 or J2 exchange visitor visa only.

INDEPENDENT STUDENT: An individual who meets one of the following criteria:

- 1. Was born before January 1, 1992
- 2. A graduate or professional student
- 3. Is married (separated, but not divorced)
- 4. An individual with legal dependents other than a spouse (as defined above)
- 5. An orphan or ward of the court up to the age of 18
- 6. Is a veteran of the armed forces of the United States

PARENT(S): For the purposes of the financial aid programs, a 'parent' is the mother and/or father or adoptive parents, stepparent or legal guardian – not foster parent.

PAYMENT PERIOD: 450 hours and 13 weeks for courses of 900 hours or more. It is the midpoint of the program for courses of less than 900 hours and 26 weeks.

NEED: Financial need is the amount left over after subtracting the expected family contribution from your cost of attendance.

NOTIFICATION OF RIGHTS UNDER FERPA

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

1. The right to inspect and review the student's education records within 45 days after the day Academy for Salon Professionals receives a request for access. A student should submit to the registrar a written request that identifies the record(s) the student wishes to inspect. The registrar will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

2. The right to request the amendment of the student's education records that the student believes are inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA. A student who wishes to ask the school to amend a record should write Academy for Salon Professionals registrar, clearly identify the part of the record the student wants changed, and specify why it should be changed. If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before Academy for Salon Professionals discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

4. Academy for Salon Professionals discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by Academy for Salon Professionals in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of Academy for Salon Professionals who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for Academy for Salon Professionals. Upon request, the school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

5. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Academy for Salon Professionals to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is: Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue, SW Washington, DC 20202

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in §99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, §99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student to other school officials, including teachers, within Academy for Salon Professionals whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in §99.31(a)(l)(i)(B)(J)- (a)(l)(i)(B)(2) are met (§99.31(a)(l))the student's enrollment or transfer, subject to the requirements of §99.34. (§99.31(a)(2))

- To authorized representatives of the U.S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or state and local educational authorities, such as a state postsecondary authority that is responsible for supervising the Academy's state-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal or state supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§99.3I(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§99.31(a)(4))

- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. ((§99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to §99.36. (§99.31(a)(10))
- Information the school has designated as "directory information" under §99.37. (§99.31(a)(II))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of §99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of §99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§99.3I(a)(I4))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.3l(a) (15)

LEAVE OF ABSENCE

- Academy for Salon Professionals acknowledges that on occasion, students are forced to take an approved Leave of Absence.
- Reasons for Approved Leave of Absence (LOA):
 - 1) Medical/health issues
 - 2) Family Emergencies
 - 3) Financial Hardship
- Leave of Absence requests must be presented in writing to the Manager or Financial Aid Administrator; requests must be signed and dated. If at all possible, a student needs to present documentation to support the request for a LOA, though a student's statement will be accepted in some cases. Paperwork for the LOA is processed in the Financial Aid Office. Academy for Salon Professionals reserves the right to deny a LOA based on the facts provided. In order for the school to approve the LOA, there must be a reasonable expectation that the student will return from the LOA.
- When approving the LOA, Academy for Salon Professionals will not assess the student any additional institutional charges, and the student's need may not increase. The Financial Aid Administrator will, if the student is a Title IV loan recipient, explain to the student, prior to granting the LOA, the effect that the student's failure to return from an LOA may have on the student's loan repayment terms, including the expiration of the student's grace period. The LOA extends the student's contract period and maximum time frame by the same number of days taken in the Leave of Absence.
- A Leave of Absence may not exceed 30 days, though a student may request an additional leave of absence prior to the end of a Leave of Absence if necessary. Students may not take more than a total of 180 days LOA in any 12-month period, and after a LOA, the student will begin at the point he or she left the program. A student in Phase I at Academy for Salon Professionals who requests a LOA will be required to follow a specialized program created by the educator upon return, and cannot expect to resume in the Phase I class he or she was previously in. The class selection will be the Educator's choice, not the student's, to maximize the education and minimize the effect of the LOA.
- A student granted an LOA that meets the criteria in this section is not considered to have withdrawn, and no R2T4 calculation is required. Upon the student's return from the leave, he or she continues to earn the Federal Student Aid previously awarded for the period. While the LOA absence is not subject to overage charges, or Financial Aid returns, a student who takes a LOA would find it nearly impossible to still graduation on time.
- Academy for Salon Professionals may permit a student to return to class before the expiration of the student's LOA in order to review material previously covered. However, until the student is able to resume the academic program at the point he or she began the LOA, the student is considered to still be on the approved LOA. If a student returns early, the days the student spends in class before the course reaches the point at which the student began his or her LOA must be counted in the 180 days maximum for an approved leave of absence. That is, a student repeating coursework while on LOA must reach the point at which he or she interrupted training within the 180 days of the start of the student's LOA (therefore,

LOAs in Phase I are highly discouraged).

- If the student wants to return prior to the 30th day, and they are able to resume immediately at the level the student was at when the LOA began, the student may return early from the LOA. Should a LOA need to be extended past the 30th day, the student must contact the Financial Aid Administrator (FAA) to request a NEW LOA BEFORE the original LOA ends. The extension must be signed by both the student and the FAA.
- When a student fails to return from an approved LOA, the student will be withdrawn. The Date of
 Determination will be the day that the student failed to return from the LOA, but the Date of Withdrawal
 will be the last day of attendance at Academy for Salon Professionals. Should a student decide not to
 return to Academy for Salon Professionals while on an approved LOA, the date of notification (in writing)
 would be the Date of Determination, and the Date of Withdrawal would be the last day of attendance.
 Federal Student Loan repayment is determined by the Date of Withdrawal, not the Date of Determination.
- A student who must take an approved leave of absence or must withdraw from training for non-academic reasons may return to the program with no loss of progress if the student was making progress when the student left. Students taking a LOA during Phase I of the program will be placed in a classroom at the same point at which they left, so a student in Phase I cannot expect to re-join the same classmates he or she had at the onset of the LOA and it is possible that the student will not be able to return on his or her day of preference, due to scheduling.

STUDENT TUITION RECOVERY FUND DISCLOSURES

(a) A qualifying institution shall include the following statement on both its enrollment agreement for an educational program and its current schedule of student charges:

"You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

1. You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and

2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program, or

2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party."

(b) In addition to the statement described under subdivision (a) of this section, a qualifying institution shall include the following statement on its current schedule of student charges:

"The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency programs attending certain schools regulated by the Bureau for Private Postsecondary and Vocational Education.

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The school closed before the course of instruction was completed.

2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.

3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.

4. There was a material failure to comply with the Act or this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.

5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a

violation of the Act."

- 7. However, no claim can be paid to any student without a social security number or a taxpayer identification number.
- 8. Note: Authority cited: Sections 94803, 94877 and 94923, Education Code. Reference: Section 94923, Education Code.

A student or any member of the public may file a complaint about this institution with the Bureau of Postsecondary Education by calling 1-888-370-7589 or by completing a complaint form, which can be obtained on the bureau's Internet Web site at www.bppe.ca.gov., 94909(a)(3)(C)

GENERAL INFORMATION AND QUESTIONS

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

Academy for Salon Professionals is approved to operate by the Bureau for Private Postsecondary Education at the State of California Department of Consumer Affairs. This institution is a private institution approved to operate by the California Bureau for Private Postsecondary Education. Approval to operate means the institution is compliant with the minimum standards contained in the California Private Postsecondary Education Act of 2009 (as amended) and Division 7.5 of Title 5 of the California Code of Regulations.

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at the State of California Department of Consumer Affairs, P.O. Box 980818, West Sacramento, CA 95798-0818 Physical Address: 2535 Capitol Oaks Dr, Suite 400, Sacramento, CA 95833 Web site: www.bppe.ca.gov. Phone: 916-431-6959; Fax: 916-263-1897.

A student or any member of the public may file a complaint about this institution with the BPPE by calling toll free, 1-888-370-7589 or by completing a complaint form, which can be obtained on the bureau's Internet Web site www.bppe.cs.gov.

COMPLAINT PROCEDURES

Any student, teacher, or interested party may file a complaint with the school. All complaints must be filed in writing and given to the school owner/director. The complaint must outline the allegation or nature of the complaint. A school representative will meet with the complainant within 10 days of receiving the written complaint to see if the complaint can be resolved to the satisfaction of the complainant. If the complaint cannot be resolved it will be referred to the schools complaint committee.

The school's complaint committee consists of three members from the following categories: school owner, director, instructor, financial aid administrator, or member of the public interest. The complaint committee will meet within 21 calendar days of the school receiving the complaint to review the allegations. If more information is required, a letter will be written outlining the additional information needed. If the additional information is not received by the committee within 15 calendar days, the committee can take any action include dismissal of the complaint.

If no further information is needed, the complaint committee will act on the allegation and a letter be sent to the complainant within 15 calendars days. The letter will state the steps taken to correct the problem, or prove that the allegations were neither warranted nor based on fact.

The complainant may contact the following agencies if the complainant wishes to further pursue the complaint:

Private Postsecondary Education Information Mailing: P.O. Box 980818 West Sacramento, CA 95798-0818 Physical: 2535 Capitol Oaks Dr., Suite 400 Sacramento, CA 95833 Phone (916) 574-7720 Website: www.bppe.ca.gov Email: bppe@dca.ca.gov

Board of Barbaring and Cosmetology

P.O. Box 944226 Sacramento, CA 94244-2260 1 (800) 952-5210 www.barbercosmo.ca.gov National Accrediting Commission of Career Arts & Science 4401 Ford Ave., Suite 1300 Alexandria, VA 22302 (703) 600-7600 www.naccas.org

STUDENT RECORDS

All student records kept permanently (hard copy for a minimum of five years, and online retrieval after that) and include both academic and financial information. The school grants its accrediting agency access to all school records. Students may inspect and review their educational records. To do so, submit a written request identifying the specific information requested and Academy for Salon Professionals will make the information available within 15 days for the students review. Upon review, if records are inaccurate, the student may request that errors be corrected. If a third party makes a request, a student must fill out a release form every time a request is made.

In the event that a difference of opinion exists regarding the existence of errors, the student may request a meeting to resolve the matter. It is our intent to carefully follow the rules applicable under the Family Education Rights and Privacy Act. It is our intent to protect the privacy of each students' financial, academic, and other school records. We will not release such information to any individual without a student's written request, or unless otherwise required by law.

PRE-ENROLLMENT

Information Sheet

The pre-enrollment information sheet contains valuable information students should know before enrolling as a Cosmetology and/or Esthetics student at Academy for Salon Professionals in Northridge, California.

This information is provided for information purposes only.

Academy for Salon Professionals is accredited by National Accrediting Commission of Career Arts & Sciences (NACCAS). Therefore, many of the standards found within this information sheet are consistent with NACCAS standards and the California Board of Barbering and Cosmetology.

STATE LICENSING AND ACCREDITING AGENCIES

Board of Barbaring and Cosmetology P.O. Box 944226 Sacramento, CA 94244-2260 1 (800) 952-5210 www.barbercosmo.ca.gov

National Accrediting Commission of Career Arts & Science 4401 Ford Ave., Suite 1300 Alexandria, VA 22302 (703) 600-7600 www.naccas.org

COMPLETION, PLACEMENT, AND LICENSURE RATES

ТҮРЕ	RATE FOR 2016	RATE REQUIRED BY NACCAS
Completion Rate	Cosmo 53% / Esti 92%	+ 50%
Placement Rate	Cosmo 86% / Esti 70%	+ 60%
Licensure Rate	Cosmo 93% / Esti 100%	+ 70%

* NACCAS requires an institution to have a program completion rate of 50%, a job placement rate of 60%, and a licensure rate of 70%.

NATURE OF WORK

Barbers, hairstylists, and cosmetologists provide haircutting, hairstyling, and a range of other beauty services. Barbers, hairstylists, and cosmetologists provide hair and beauty services to enhance clients' appearance. Those who operate their own barbershop or salon have managerial duties that may include hiring, supervising, and firing workers, as well as keeping business and inventory records, ordering supplies, and arranging for advertising. Hairstylists offer a wide range of hair services, such as shampooing, cutting, coloring, and styling. They often advise clients, both male and female, on how to care for their hair at home. Hairstylists also keep records of products and services provided to clients, such as hair color, shampoo, condi-

tioner, and hair treatment used. Tools include hairbrushes, scissors, blow dryers, and curling and flat irons.

Cosmetologists provide scalp and facial treatments and makeup analysis. Some also clean and style wigs and hairpieces. In addition, most cosmetologists actively recommend professional hair care products or salon hair care products.

Estheticians or skin care specialists cleanse and beautify the face and body to enhance a person's appearance. Skincare specialists give facials, full-body treatments, and head and neck massages to improve the health and appearance of the skin. Some may provide other skin care treatments, such as peels, masks, and scrubs, to remove dead or dry skin. In addition, skincare specialists create daily skincare routines for clients based on skin analysis and help them understand which skincare products will work best for them. A growing number of specialists actively sell skincare products, such as cleansers, lotions, and creams.

Source: Occupational Outlook Handbook 2016-2026, US Department of Labor (www.bls.gov)

OCCUPATION	ENVIRONMENT	WORKLOAD	
Cosmetologist (hair stylist, stylist)	 Clean surroundings with good lighting and ventilation Exposure to chemicals Required to stand for extend- ed periods of time 	May be required to work more than 40 hours per week and weekends	
Esthetician (skin care specialist)	 Skincare specialists usually work in salons and beauty and health spas, and some are self-employed. Although most work full time, many work eve- nings and weekends. 	Typically work full time, with many working evenings and weekends. Working more than 40 hours a week is common.	

HEALTH EFFECTS

TYPE	FREQUENCY
allergies, asthma, dermatitis (contact and allergic)	common
skin burns	common
eye, nose, throat, lung irritation	common
central nervous system effects, dizziness, nausea, restlessness, drowsiness, or headaches	common
carpal tunnel syndrome of tendonitis	common
lung disease (thesaurosis or "storage disease")	uncommon
reproductive damage, spontaneous abortion or miscarriage, birth defects or infertility	uncommon
cancer (bladder and lung)	uncommon

Source: Occupational Outlook Handbook 2016-2026, US Department of Labor (www.bls.gov)

WORK ENVIRONMENT

Most full-time barbers, cosmetologists, and other personal appearance workers put in a 40 - hour week, but longer hours are common, especially among self-employed workers. Work schedules may include evenings and weekends, the times when beauty salons and barbershops are busiest. In 2008, about 29 percent of barber, cosmetologists and hairstylists worked part time, and 14 percent had variable schedules.

Barbers, cosmetologists, and other personal appearance workers usually work in clean, pleasant surroundings with good lighting and ventilation. Good health and stamina are important, because these workers are on their feet for most of their shift. Prolonged exposure to some hair and nail chemicals may cause irritation, so protective clothing, such as plastic gloves or aprons, may be worn.

Source: Occupational Outlook Handbook 2016-2026, US Department of Labor (www.bls.gov)

TRAINING, QUALIFICATIONS, AND ADVANCEMENT

All states require barbers, hairstylists, and cosmetologists to be licensed. To qualify for a license, candidates are required to graduate from a state-approved barber or cosmetology program and then pass a state exam for licensure.

A high school diploma or equivalent is required for some positions. In addition, every state requires that barbers, hairstylists, and cosmetologists complete a program in a state-licensed barber or cosmetology school. These programs are mainly found in postsecondary vocational schools and typically lead to a postsecondary non-degree award or certificate. Most of these workers take advanced courses in hairstyling or in other personal appearance services to keep up with the latest trends. Those who want to open their own business also may take courses in sales and marketing.

Barbers, hairstylists, and cosmetologists must obtain a license in order to work. Qualifications for a license vary by state, but generally, a person must fulfill the following criteria:

- •Reached a minimum age of 16
- •Received a high school diploma or equivalent
- •Graduated from a state-licensed barber or cosmetology school

After graduating from a state-approved training program, students take a state licensing exam that includes a written test and, in some cases, a practical test of styling skills or an oral exam.

In many states, cosmetology training may be credited toward a barbering license and vice versa, and a few states combine the two licenses. A fee usually is required to apply for a license, and continuing education units (CEUs) may be required with periodic license renewals.

Some states have reciprocity agreements that allow licensed barbers and cosmetologists to get a license in another state without needing additional formal training or state board testing, but such agreements are not common. Consequently, people who want to work in a particular state should review the laws of that state before entering a training program.

Full-time programs in cosmetology usually last 10 months and may lead to an associate degree, but training for manicurists and pedicurists and skin care specialists requires significantly less time. Makeup artists can attend schools that specialize in this subject, but it is not required. Shampooers generally do not need formal training. Most professionals take advanced courses in hairstyling or other personal appearance services to keep up with the latest trends. They also may take courses in sales and marketing.

During their first weeks on the job, new workers may be given relatively simple tasks. Once they have demonstrated their skills, they are gradually permitted to perform more complicated procedures, such as coloring hair. As they continue to work in the field, more training usually is required to help workers learn the techniques particular to each salon and to build on the basics learned in cosmetology school. Personal appearance workers attend training at salons, cosmetology schools, or industry trade shows throughout their careers.

All States require barbers, cosmetologists, and other personal appearance workers to be licensed, with the exceptions of shampooers and makeup artists. Qualifications for a license vary by State, but generally a person must have a high school diploma or GED, be at least 16 years old, and have graduated from a State-licensed barber or cosmetology school. After graduating from a State approved training program, students take a State licensing examination. The exam consists of a written test and, in some cases, a practical test of styling skills or an oral examination. In many States, cosmetology training may be credited toward a barbering license, and vice versa, and a few States combine the two licenses. Most States require separate licensing examinations for manicurists, pedicurists, and skin care specialists. Some States have reciprocity agreements that allow licensed barbers and cosmetologists to obtain a license in a different State without additional formal training, but such agreements are uncommon. Consequently, persons who wish to work in a particular State should review the laws of that State before entering a training program.

Successful personal appearance workers should have an understanding of fashion, art, and technical design. They also must keep a neat personal appearance and a clean work area. Interpersonal skills, image, and attitude play an important role in career success. As client retention and retail sales become an increasingly important part of salons' revenue, the ability to be an effective salesperson becomes ever more vital for salon workers. Some cosmetology schools consider "people skills" to be such an integral part of the job that they require coursework in that area. Business skills are important for those who plan to operate their own salons.

Advancement usually takes the form of higher earnings as barbers and cosmetologists gain experience and build a steady clientele. Some barbers and cosmetologists manage salons, lease booth space in salons, or open their own salons after several years of experience. Others teach in barber or cosmetology schools or provide training through vocational schools. Still others advance to become sales representatives, image or fashion consultants, or examiners for State licensing boards.

Source: Occupational Outlook Handbook 2016-2026, US Department of Labor (www.bls.gov)

EMPLOYMENT INFORMATION

Barbers, cosmetologists, and other personal appearance workers held about 735,000 jobs in 2016. Of these, barbers and cosmetologists held 673,000 jobs, skin care specialists 69,000.

Most of these workers are employed in beauty salons or barber shops, but they also are found in nail salons, day and resort spas, and nursing and other residential care homes. Nearly every town has a barbershop or beauty salon, but employment in this occupation is concentrated in the most populous cities and States. Theatrical and performance makeup artists work for movie and television studios, performing arts companies, and event promoters. Some apply makeup in retail stores.

About 44 percent of all barbers, cosmetologists, and other personal appearance workers are self-employed. Many of these workers own their own salon, but a growing number of the self-employed lease booth space or a chair from the salon's owner. In this case, workers provide their own supplies, and are responsible for paying their own taxes and benefits. They may pay a monthly or weekly fee to the salon owner, who is responsible for utilities and maintenance of the building.

Source: Occupational Outlook Handbook 2016-2026, US Department of Labor (www.bls.gov)

JOB OUTLOOK

Overall employment of barbers, cosmetologists, and other personal appearance workers is projected to grow slightly faster than the average for all occupations. Opportunities for entry level workers should be favorable, while job candidates at high-end establishments will face keen competition.

Personal appearance workers will grow by 10 percent from 2016 to 2026, which is faster than the average for all occupations. This growth primarily will be a result of an increasing population and from the growing demand for personal appearance services, particularly skin care services.

Employment trends are expected to vary among the different occupational specialties. Employment of hairdressers, hairstylists, and cosmetologists should increase by 12 percent because many now cut and style both men's and women's hair and because the demand for hair treatment by teens and aging baby boomers is expected to remain steady or even grow. As a result, fewer people are expected to go to barber shops and employment of barbers is expected to see relatively little change in employment.

Continued growth in the number of nail salons and full-service day spas will generate numerous job openings for manicurists, pedicurists, and skin care specialists. Estheticians and other skin care specialists will see large gains in employment, and are expected to grow 47 percent as more facial procedures to improve one's complexion become available and become more popular in spas and some medical settings.

Job opportunities generally should be good. However, competition is expected for jobs and clients at higher paying salons as applicants compete with a large pool of licensed and experienced cosmetologists for these positions. More numerous than those arising from job growth, an abundance of job openings will come about from the need to replace workers who transfer to other occupations, retire, or leave the labor force for other reasons. Opportunities will be best for those with previous experience and for those licensed to provide a broad range of services.

Source: Occupational Outlook Handbook 2016-2026, US Department of Labor (www.bls.gov)

EMPLOYMENT AND MEAN WAGE ESTIMATES

OCCUPATION	EMPLOYMENT	MEAN HOURLY WAGE	MEAN ANNUAL WAGE	
Cosmetologist (hair stylist, stylist)	673,700	\$11.86	\$24,300	
Esthetician (skin care specialist)	61,300	\$14.55	\$30,270	

Source: Occupational Outlook Handbook 2016-2026, US Department of Labor (www.bls.gov

EARNINGS

While earnings for entry-level workers usually are low, earnings can be considerably higher for those with experience. A number of factors, such as the size and location of the salon, determine the total income of personal appearance workers. They may receive commissions based on the price of the service, or a salary based on the number of hours worked, and many receive commissions on the products they sell. In addition, some salons pay bonuses to employees who bring in new business. For many personal appearance workers the ability to attract and hold regular clients are key factors in determining earnings. Some salons offer paid

vacations and medical benefits, many self-employed and part-time workers in this occupation do not enjoy such benefits. Some personal appearance workers receive free trial products from manufacturers in the hope that they will recommend the products to clients.

Source: Occupational Outlook Handbook 2016-2026, US Department of Labor (www.bls.gov)

INDUSTRY OPPORTUNITIES

Cosmetology Industry Sheet

COSMETOLOGY

A career in cosmetology means you will devote your talents to making others look and feel their best. A cosmetology education and license are necessary for pursuing a career as a hair stylist/designer/barber, nail technician, esthetician, or make-up artist. Licensing requirements vary from state to state for each area of expertise.

The primary goal of a successful, licensed cosmetologist is creating an experience for the client that he or she will enjoy and want to repeat. Cosmetologists keep pace with the fashion world and stand ready to meet the constantly changing career skills vital to success. Today's cosmetologists must possess and continually upgrade and refine a wide range of skills to meet the needs of a diverse clientele. Continuing education is a must! Cosmetology offers opportunities for personal growth and many career options.

THE DEMAND FOR COSMETOLOGISTS

2016, there were 673,700 professionals employed in the nation's beauty salons, barber shops, skin-care salons and nail salons. The typical salon is a small, full-service salon with five stations, three full-time professionals and two part-time professionals. Salon owners report an average of 127 clients per week.

Even with significant levels of hiring, nearly three-quarters of the salons that tried to fill positions were not able to find qualified applicants. The supply of skilled professionals in the industry continues to fall short of the demand. This is a chronic shortage that has been reported in earlier surveys of the cosmetology industry.

WORLD-WIDE OPPORTUNITIES

The cosmetology industry employs individuals in every town and city in the United States and throughout the world. No community exists without barbershops and hair salons. They range from single-chair operations to large salons with dozens of workstations.

The salon industry employs nearly 1.7 million professionals, over half of whom are full-time experienced employees who work as cosmetologists. While these professionals tend to move around within the industry, there were more vacated positions in 2006 than well-prepared entrants to fill the positions. A sizeable number of employees (27%) leave each year with plans to open their own salon, work from their home, or rent a booth and become independent contractors. This suggests that the industry provides the option to start one's own business.

BUSINESS OPPORTUNITIES

Perhaps the best monetary opportunities in the salon industry lie in the business aspect of the industry. The demand for cosmetology services is estimated to expand at least at the same rate as the growth of the population, (The American Association of Cosmetology School, www.beautyschools.org 2008) so the demand for managers and individual business owners to bring a salon from a single statistic to a high-end, successful business is growing as well.

Start leading the beautiful life today!

Academy for Salon Professionals Financing

ZERO (0%) INTEREST

Cosmetology

Tuition:	\$18,000.00
Kit:	\$2,500.00
Textbooks:	\$319.00
Tax:	\$267.81
Registration Deposit	\$150.00
Stud Tuition Recovery Fee	\$0.00
Total:	\$21,236.81
10% of Tuition	\$1800.00
Student Kit &Textbooks	\$2819.00
Тах	\$267.81
Stud Tuition Recovery Fee	\$0.00
Registration Deposit	\$150.00

Total deposit \$5036.81 paid 30 days before class starts

Tuition balance:	\$16,200.00

Full-Time payment: **\$1800.00** for 9 months.

Esthetics

Tuition:	\$7,175.00
Kit:	\$1,400.00
Textbooks:	\$357.00
Tax:	\$166.92
Registration Deposit	\$150.00
Stud Tuition Recovery Fee	\$0.00
Total:	\$9,248.92
20% of tuition	\$1435.00
Student kit & Textbooks	\$1757.00
Taxes	\$ 166.922
Stud Tuition Recovery Fee	\$0.00
Registration Deposit	\$150.00

Total deposit \$3508.92 paid 30 days before class starts

Tuition balance of \$5,740.00 Full-Time payment: **\$1435.00** for 4 months Part-Time payment: **\$717.50** for 8 months

*Total charges for a period of attendance and an estimated schedule of total charges for the entire educational program are the same.

Note: Payment begins on the 1st day of each month after signing the enrollment contract.

*Subject to change without notice.

Financial Aid Worksheet

School Code: (041898)

STEPS TO APPLY FOR FEDERAL STUDENT AID:

- 1. Complete the Free Application for Federal Student Aid (FAFSA)
- 2. Review your Student Aid Report (SAR). This usually includes your Expected Family Contribution (EFC) number. Your EFC is a measure of your family's financial strength, the SAR should reflect the information you submitted on your FAFSA.
- 3. Contact Us! You can reach us by calling 818-701-5799, accessing our website at www.AcademyLA. com, or emailing us at financialaid@AcademyLA.com.

USEFUL WEBSITES:

www.FAFSA.gov

This website is very easy to navigate, and may be used to access your account, make changes to your FSA ID. Go to this website FIRST, to create a FSA ID username and password. When you choose security questions, choose ones that can be answered in <u>one lower-case word</u>. You will link your email address to this FSA ID, so be sure to have access to your email address available whenyou go through this process.

www.FAFSA.ed.gov

This is where you can find information on federal student aid.

- Use "MyFSA" to create a personalized folder.
- Use FAFSA4caster to get an early estimate of your eligibility for federal student aid.
- Apply online using "FAFSA on the Web" (the online version) of the Free Application for Federal Student Aid
- Obtain your FSA ID to sign your FAFSA, if you haven't already done so.
- Look up the status of your loan

Or, you may call 1-800-4-FED-AID (1-800-433-3243) for more information!

WHAT KINDS OF FEDERAL FINANCIAL AID ARE AVAILABLE?

Pell Grants:

These are the foundation of federal student financial aid. You cannot qualify for a Pell Grant if you have already earned a Bachelor's Degree. Maximum Pell Grant Award is around \$5775.00 per academic year (this grant is based on need and does not need to be paid back.)

Federal Supplemental Educational Opportunity Grant (FSEOG):

These Funds received under this program are not subject to repayment from the student. Note: The Academy does anticipate enrollment in this program in the 2012-2013 Award year.

Subsidized Loans:

These loans are based on need. They must be paid back once you graduate, though while you are at the Academy, the Federal Government pays the interest on the loan for you. You will be required to pay the loan back in full (usually over ten years), starting six months after at graduation. The current rate is 4.45% for the 2017-2018 Award Year.

FEDERAL STUDENT AID

Please contact our Financial Aid Administrator to find out more about the Grants and Loans available to you through the Department of Education. Our FAA is on hand to help you complete your Free Application for Student Aid (FAFSA), or to simply point you in the right direction! Students may be required to provide citizenship, income, or family documentation in order to qualify for Federal aid. All information provided (upon request by the Department of Education through the Financial Aid Office), will be held in strict confidence.

STUDENT ELIGIBILITY REQUIREMENTS

To be eligible for financial aid, a student must:

- Be admitted as a regular student
- Be enrolled or accepted for enrollment in an eligible program on at least a half-time basis
- be a citizen or an eligible non-citizen
- not owe a refund on a FPELL grant or FSEOG at any school
- not be in default on a Perkins Loan or Stafford Loan/SLS/PLUS/Direct Loan at any school
 have financial need:
- be making satisfactory progress (as defined by the school's policy) in the course of study:
- be registered for selective service (if a male born on or after January 1, 1960);
- have signed a statement of educational purpose;
- have signed statement of updated information;
- have a high school diploma, (or its equivalent) a GED;
- agree to use any federal student aid received solely for educational purposes.

THE U.S. DEPARTMENT OF EDUCATION STUDENT FINANCIAL AID PROGRAMS:

The Academy is approved for, and participates in the following programs intended to defray the costs of attending for those students eligible for financial aid consideration:

- Federal PELL Grant: Does not required repayment (FPELL)***
- Federal Supplemental Education Opportunity Grant: Does not require repayment (FSEOG)***
- FDirect Stafford Loans Subsidized: Must be repaid ***
- FDirect Stafford Loans Unsubsidized: Must

DEADLINE You may apply during the enrollment process, using the FAFSA form. The Academy will provide you a letter listing the amount and types of financial aid you will be awarded, including the FSEOG award.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG): Funds received under this program are not subject to repayment from the student.

DISBURSEMENT: Made based on per payment period via a check payable to the student or via a direct credit to the student's tuition account. Priority for FSEOG funds will be given to students eligible for PELL Grant and have a zero (0) EFC first. The Academy has a year-round enrollment, therefore, funds will be awarded in a manner that funds would be available to students enrolling throughout the entire year. If SEOG funds are still available, a second priority will be given to students having a higher EFC or Non-PELL recipient students with the lowest EFC enrolled during the last three months. For additional information on Federal Financial Aid programs, request "The Student Guide" published by the USDOE.

THESE GRANTS ARE AWARDED AT THE ACADEMY IN ACCORDANCE WITH THE FOLLOWING POLICY: The Academy's participation in the Federal Educational Opportunity Grant Is limited to the amount of funds given to the Academy for an entire award year. (July 1 to June 30)

Due to the limited amount of funds available to the Academy, it is not possible to award FSEOG to all students applying for Federal Aid, therefore, the Academy's policy to select FSEOG recipients is as follows: The Academy has a continuing enrollment process in which students may start once per month. In order to ensure a fair distribution of funds through the entire award year, the Academy will make FSEOG awards using data from the year proceeding the current year, by using student enrollment, EFC and PELL Grant data to determine how to distribute the SEOG funds available.

FSEOG Grant: Does not have be paid back as long as you complete the program. If you withdraw from the program, you may be forced

to pay back some of the Grant. Only student with maximum need will receive this grant, for as long as funds are available.

Award is based on the clock hour program a student is enrolled in, \$300 FSEOG is the maximum award for 600 clock hours and \$600 FSEOG is the maximum award for 1600 clock hours. The disbursement schedule is provided via RGM.

Un-Subsidized Loans:

You may begin paying on these loans as soon as you receive them, though you can opt to start paying them six months after graduation. The interest (which starts to accrue immediately) is typically lower than what you can expect at a bank. Unsubsidized loans are not issued based on need. Current rate is 4.45%.

PLUS Loans:

These loans are issued specifically to the parents of their dependent students, and can cover up to the cost of attendance, less other aid received. Rate is currently 7.0%. Loan fees are higher for these PLUS loans, and the parent's credit record will be checked by the Department of Education.



COSMETOLOGY AND ESTHETICS PROGRAM APPLICATION FOR ADMISSION

Print last name here

Date

APPLICATION PROCEDURES

We are very pleased you have chosen to apply for admission to the Cosmetology or Esthetics program offered through Academy for Salon Professionals. This application states the requirements for a successful application process.

Prior to the time of your first enrollment, you must submit an Application for Admission and pay the required \$50.00 application fee. If you (1) wish to pay the program price in full (2) would like to use the Academy interest-free payment plan (3) would like to use Federal Student Aid programs. The application will not be processed if the packet is incomplete. The \$50 application fee is non-refundable.

For your application packet to be complete, you should do the following:

Step 1: Contact the Office of Admissions to schedule a program and career information session. The session includes an in-depth tour of the school and its facilities.

Step 2: Complete each section of the Application for Admission.

Step 3: Hand in ALL required documents with your application -

1. A copy of your Social Security card.

A copy of your driver's license, state-issued ID card, passport or other proof of age.
 Official high-school diploma, AA or BA Diploma, or official transcripts, GED, or notarized proof of AA or BA.

4. \$50.00 application fee.

or send to: ATTN: Office of Admissions Academy for Salon Professionals 19520 Nordhoff Street #9 Northridge, CA 91324

PROGRAM

Program:	Cosr	netolog	y 🛛 Es	thetics / Skin Care	DAY: Full-tim	e 🛛 Part-time 🛛	NIGHT
Start date:	Month	י		Year			
PERSONA		ORMAT	TION				
Date of birth	MO	DY	YR		Social Security r	number	
First name				Middle name		Last name	
Address				City	State	Zip	
Cell phone (in	clude are	ea code)		Home phone	E-mail a	ddress	

GENDER AND ETHNIC INFORMATION

Submission of ethnic and gender information is voluntary. This information will not be used to determine your admissibility to attend the Academy for Salon Professionals. The information is compiled for statistical purposes only. Ethnic Group: Black (non-Hispanic) Hispanic Asian White (non-Hispanic) American Indian Pacific Islander

PERSONAL II	NFORMATION (CON	ITINUED)	
Gender: 🛛 Ma	ale 🛛 Female		
FAMILY STATUS	: Single D Married D Se	eparated/Divorced 🛛 Wido	wed 🛛 Dependent Children
	her you are able to sit for the S	State Board Test, and whet	ther you are accepted at the Academy, her or not you will qualify for ork Permit Only Other
HOW DID YOU H	IEAR ABOUT US?	Personal reference 🛛 A	cademy website D Other
If a personal reference	e, who referred you to the Aca	ademy?	
EMERGENCY CO	ONTACT		
Name (LAST, FIRST,	MIDDLE) Relationship to app	Dlicant Cell phone (include	e area code) Email address
EDUCATION A m programs.	nimum of a high school degree	e, GED, or notarized proof o	f a degree is required for enrollment into all
High school	City	State	Month/Year Graduated
College	Major / minor (if applicable)	GPA Honors	Month/Year Graduated
	IISTORY		
		v	/ill continue working while in school
Please state your cur	rent/last place of employment.		
PERSONAL STA Please prepare a shor		icipation in our program will	assist you in achieving your future goals.

CONSUMER REPORT INFORMATION

I wish to pay the program price in FULL whereby a consumer report is NOT being requested.

I wish to pay a deposit to enroll that covers my first 100 hours plus my kit, books and student fees, then I will contract to make payments to the Academy, so that my tuition is paid in full by my graduation date. In understand that no diploma will be issued without payment in full.

I intend to pursue Financial Aid through the Department of Education. I will submit the requisite FAFSA, sign the Master Promissory Note and complete both Entrance and Exit Counseling for this financing. I understand that no Consumer Report will be requested, unless my parent pursues a ParentPlus Loan to supplement my educational costs. (Parent should sign as well).

I hereby certify that I have completed all questions truthfully and that the above information is complete and accurate.

Date

Signature of applicant

Parent Signature (if ParentPlus Loan is Requested)