

CONSUMER INFORMATION DISCLOSURE

➤ AVAILABILITY OF INSTITUTIONAL AND FINANCIAL AID INFORMATION:

Our website has information about Financial Aid also you can contact the Academy

<http://fashionfocusacad.com/cosmetology-program/4672660>

Also can contact our financial aid office at 941-921-4877

➤ Title of personnel available for assistance with institutional and financial aid information and how and where to contact them: <http://fashionfocusacad.com/contact-us/4672663>

➤ FERPA (Family Educational Rights and Privacy Act)

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

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

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

School officials with legitimate educational interest;

Other schools to which a student is transferring;

Specified officials for audit or evaluation purposes;

Appropriate parties in connection with financial aid to a student;

Organizations conducting certain studies for or on behalf of the school;

Accrediting organizations;

To comply with a judicial order or lawfully issued subpoena;

Appropriate officials in cases of health and safety emergencies; and

State and local authorities, within a juvenile justice system, pursuant to specific State law.

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

For additional information, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may use the Federal Relay Service.

Or you may contact us at the following address:

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

➤ Requirements for official withdrawal from school:

Official cancellation or withdrawal shall occur on the earlier of the dates that: 1. An applicant is not accepted by the Academy. Applicant shall be entitled to a refund of all monies paid. 2. A student or legal guardian cancels the enrollment in writing within three business days of signing the enrollment contract. In this case, all monies shall be refunded, regardless of whether or not the student has actually started classes. 3. A student cancels the enrollment after three business days of signing the contract but prior to starting classes. In this case, the applicant shall be entitled to a refund of all monies paid, less a non-refundable registration fee, which is currently \$150.00 for the Cosmetology program; \$100.00 for Nail or Facial Specialist programs. 4. A student notifies the Academy of his/her withdrawal in writing. 5. A student on an approved leave of absence notifies the Academy that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the Academy that he/she will not be returning. 6. A student is expelled by the Academy. (Unofficial withdrawals will be determined by the Academy by monitoring attendance at least every 30 days.)

➤ Student Right to Know Act:

Also known as the "Student Right-to-Know and Campus Security Act" (P.L. 101-542), which was passed by Congress November 9, 1990. Title I, Section 103, requires institutions eligible for Title IV funding to calculate completion or [graduation rates](#) of certificate- or degree-seeking, full-time students entering that institution, and to disclose these rates to all students and prospective students. Further, Section 104 requires each institution that participates in any Title IV program and is attended by students receiving athletically-related student aid to submit a report to the Secretary of Education annually. This report is to contain, among other things, graduation/completion rates of all students as well as students receiving athletically-related student aid by race/ethnicity and gender and by sport, and the average completion or graduation rate for the four most recent years. These data are also required to be disclosed to parents, coaches, and potential student athletes when the institution offers athletically-related student aid. The [Graduation Rates](#) component of

IPEDS was developed specifically to help institutions respond to these requirements. See Graduation Rates for the current description of data collected.

2014 Outcome Rates

Graduation Rate: 75.00%

Placement Rate: 88.24%

Licensure Rate: 95.56%

- Disaggregated Completion/Graduation rates by gender, major racial or ethnic subgroup (defined in IPEDS) recipient of Pell Grant, Subsidized Loan without Pell Grant, or student who did not receive either in the same Student Right-to-Know cohort.

All of this information can be found on the college navigator website listed below:

<http://nces.ed.gov/collegenavigator/?s=all&zc=34231&zd=0&of=3&id=138132>

- Annual Campus Security Report:

Fashion Focus Hair Academy provides annual crime statistics in an Annual Security Report in compliance with the Jeanne Cleary Disclosure of Campus Security Policy and Campus Crime Statistics Act. These statistics include reports from school officials and law enforcement in surrounding areas. This Annual Security Report is reviewed and updated annually in accordance with federal law.

For more information about this policy or questions, you may connect the Academy's Main Office at 941-921-4877 or you may also send an email to ffha88@verizon.net.

- Sex Offender Registry Information:

The federal Campus Sex Crimes Prevention Act requires institutions of higher learning to issue a statement in their annual security report detailing where members of their campus community can obtain information concerning registered sex offenders. Information concerning registered sex offenders may be obtained by visiting <http://offender.fdle.state.fl.us/offender/homepage.do>. The Campus Sex Crimes Prevention Act also requires registered sex offenders to provide notice of their enrollment or employment (working or volunteering) at any institution of higher learning in the state where he/she resides. Further, state law may require sex offenders who reside on campus and all campus-affiliated sex offenders to register with campus law enforcement.

Note that nothing in the Family Educational Rights and Privacy Act of 1974 may be construed to prohibit an educational institution from disclosing to its students and employees information provided to the institution concerning registered sex offenders.

- Results of any disciplinary hearing against student alleged to be perpetrator of a crime of violence, or non-forcible sex offense.

At Fashion Focus we have a zero tolerance policy for violent crimes and any type of sexual offenses. We listen to the occurrence and come up with the disciplinary action right away.

- Fire Safety Report:

The Academy does not have on-campus housing in order to require fire safety report.

- Fire Log [Not Applicable]:

The Academy does not have on-campus housing in order to maintain a fire log.

- Daily Crime Log (not applicable):

Federal law requires that every school, which maintains a police or security department of any kind, to keep and maintain a daily log, written in a form, that can be easily understood, recording all crimes reported to such police or security department. The Academy does not maintain a police or security department. As such, the Academy does not keep a daily crime log.

- Missing Person Procedures:

If there is a student, faculty, staff or other person missing, you should immediately contact Campus Safety by dialing 911. Be prepared to give your name and phone number as well as provide all information possible regarding the missing person including a physical description, what they were wearing when they were last seen, where they were last seen, what physical condition they were in when last seen, if they are driving or have a vehicle and its description and who they were with. Be prepared to provide information on any medical or other special conditions that you may know about.

- Emergency Response and Evacuation Procedures:

In the event of a serious or emergency situation which poses an immediate threat to the health or safety of the campus community, a campus-wide verbal notification will be made to all persons on campus and in writing to any employees or students known to be off-campus, unless issuing a notification will, in the judgment of the responding authorities, compromise the efforts to assist a victim or to contain, respond to, or otherwise mitigate the emergency.

Events that qualify for emergency notifications include, but are not limited to, the following:

- Severe Weather Warning
- Natural Disaster
- Structure Fire
- Dangerous or Serious Crime in Progress or Other Police Emergencies
- Active Shooter
- Suspicious Person Alert
- Bomb Threat
- Power Outage
- Chemical/Nuclear/Biological Spill or Other Hazardous Materials Incident

- Airplane Crash

The notification will be distributed as soon as possible under the Academy guidelines, as follows.

The Academy owner, General Manager, and/or Campus Director have authority as to the content and distribution of such notification. All notifications will include the type of situation, the location of the situation, the time and date, instructions to all recipients, and an identification of any other means for the public to obtain information. Notifications will be made as soon as practicable. Notifications will generally be made by the Campus Director, General Manager, or Social Media Manager.

➤ Timely Warnings

In the event that a situation which, in the judgment of a school official, constitutes an ongoing or continuing threat of a criminal nature to the campus community, a timely warning will be issued. Events that qualify for timely warnings include, but are not limited to, the following:

- Homicide
- Manslaughter
- Sex Offenses
- Robbery
- Burglary
- Aggravated Assault
- Motor Vehicle Theft
- Arson
- Hate Crimes
- Any crime considered to represent a threat to the public

The warning will be distributed utilizing one or more of the following systems:

Verbal or Written Communication posted on the front or back door of the campus, telephone, intercom, email, website, text messaging, Facebook or Twitter.

One or more of the following will be used for sending notifications:

Verbal or Written Communication posted on the front or back door of the campus, telephone, intercom, email, website, text messaging, Facebook or Twitter.

Emergency Response and Evacuation Procedures will be tested on a yearly basis. Owners and staff will evaluate the testing results and implement improvements needed to secure the safety of all concerned.

➤ Retention Rates of Certificate:

2014 Outcome Rates

Graduation Rate: 75.00%

Placement Rate: 88.24%

Licensure Rate: 95.56%

- Information on placement and types of employment:

All graduates are provided guidance to help secure employment in their chosen field. Classes in professional image, business management, and résumé writing are included along with a job referral bank. The Academy does not make any guarantees regarding job placement. Follow-ups with graduates and employers are conducted to assure that quality education was provided.
- Job Placement Rates:

This school does not advertise job placement rates as a means of recruiting students to enroll, therefore, not applicable.
- Student Body Diversity Information:

In all applications, the Academy does not discriminate based on sex, race or color, ethnic origin, age, or religion.
- Policy on the Handicapped Student:

The Academy complies with all provisions of Section 504 of the Rehabilitation Act of 1973, in that no qualified, handicapped person, because of the handicap, will be excluded from enrolling in a program of instruction.
- Notification of Drug Free Workplace:

During an applicant's inquiry about employment there are 3 major topics brought up. Being a drug free work place is the first topic. The owner does a background check including reference checking and social media inquiry.
- Alcohol & Drug Policy

The institute does not permit or condone the use or possession of marijuana, alcohol, or any other drug, narcotic, or controlled substances by students or employees. Any use, sale or possession of any controlled substances (drugs and alcohol) is prohibited on all FFHA property. Violators are subject to disciplinary action, including, but not limited to dismissal.

Anyone suffering from an addiction or having knowledge of others who may have a potential problem are urged to consult the Director for appropriate counseling and community service referral.
- Biennial Review of Drug Prevention Program:

During our yearly advisory committee meeting we go over all of the policies at the school.
- Notice of FSA penalties:

Fashion Focus Hair Academy students are notified upon enrollment that a conviction for any offense, during a period of enrollment for which the student was receiving Title IV, HEA program funds (federal student aid), under any federal or state law involving the possession or

sale of illegal drugs will result in the loss of eligibility for any Title IV, HEA grant, loan, or work-study assistance.

If a student were to lose their eligibility for Title IV, HEA assistance (federal student aid) as a result of the drug law violation penalties, Fashion Focus Hair Academy would notify the student in writing of loss of eligibility and will advise the student of the ways in which the student can regain eligibility for federal student aid.

➤ Licensure and Accreditation Status:

Licensed by the Commission for Independent Education, Florida Department of Education.

Additional information may be obtained by contacting the Commission at:

325 West Gaines Street, Suite 1414 Tallahassee, FL 32399-0400 TOLL FREE (888) 224-6684 or (850) 245-3200

<http://www.fldoe.org/policy/cie>

The Academy is an accredited school under the auspices of the National Accrediting Commission of Career Arts and Sciences:

4401 Ford Avenue Suite 1300 Alexandria, VA 22302 (703)-600-7600

The Academy is an approved Pivot Point Educational Program.

➤ Review of Institution's Accreditation, Licensure, or Approval Procedure:

We have our accreditation documents present at any time for students to see if requested. Students must come to the appropriate staff to get access to the documents.

➤ Administrative Staff and Faculty

Aaron Weintraub, A.S. - Legal Owner/CEO/Academy Director

State College of Florida: Bradenton, FL

Cosmetologist: Fashion Focus Hair Academy: Sarasota, FL

Richard Weintraub, A.A. - Legal Owner/Director of Education/Instructor

Florida Keys Community College: Key West, FL

Cosmetologist: Sarasota Beauty School: Sarasota, FL

Kathryn Tanguy, B.A. - Program/Financial Aid Director

University of South Florida: Tampa, FL

Cosmetologist: Sarasota County Technical Institute: Sarasota, FL

Wendy Booth, A.A. – State College of Florida: Bradenton, FL

Cosmetologist: Bradenton Beauty and Barber Academy: Bradenton, FL

Christina Byerly - Instructor Nail Specialist: Fashion Focus Hair Academy: Sarasota, FL

Julie Caccia, A.S. - Instructor Lake Michigan College: South Haven, MI

Cosmetologist: Fashion Focus Hair Academy: Sarasota, FL

Mary Ellen Dinan - Instructor Brookdale Community College: Holmdel, NJ

Cosmetologist: Reignbow Beauty Academy: Perth Amboy, NJ

Stephen Dinsler, B.S. - Instructor Towson University: Towson, MD

Cosmetologist: La Continental Beauty Academy: Suitland, MD

Deborah Enslow - Instructor

Cosmetologist: Pittsburg Beauty Academy: Pittsburg, PA

Carrie Van Metre, B.A. - Instructor University of Phoenix: Phoenix, AZ

Cosmetologist: Moultrie Tech: Moultrie, GA

Susan Buckland - Receptionist

- Information on all degree programs and other education/training offered :

PROGRAMS OF STUDY

COSMETOLOGY, NAIL SPECIALIST & FACIAL SPECIALIST

The three programs we offer are all certificate programs

Cosmetology: 1500 hours

Nail Specialist: 240 hours

Skincare Specialist: 260 hours

Full time is 35- 40 hours per week

Part time is 16-34 hours per week

Academic year is 900 hours in cosmetology

We have a suggestion box the students are able to make suggestions any time they please and we review the box weekly.

- Facilities:

Fashion Focus Hair Academy has 4700 square feet of educational space, offices, waiting areas, lockers and student lounge area. The Academy provides a separate classroom for theory classes and demonstrations. Our clinic floor, designed to create a professional atmosphere, includes: 35 styling stations equipped with chairs and lockable storage; a separate nail area with manicure stations and pedicure thrones; and a fully equipped, 6 bed, skin care room.

Compliance with safety and health standards are available upon request. Library services are available during class hours. Office hours: Monday through Friday: 8:30am until 5:00pm

- **Prior Learning and Transfer in Credits:**
Prior learning credits and hours earned at other postsecondary institutions, when congruent and applicable to this institution, may be considered transferrable to this institution. School transcripts and/or licensing for prior learning must be validated and confirmed by this institution. Evaluation by qualified instructors will determine if all or a portion of the transfer hours and/or credits may be granted. The maximum limit of transfer credits and hours cannot exceed 75% of the total program requirements. Fees required: Current registration fee; requisite books and supplies costs; and prorated tuition charges. Total fees required are disclosed prior to enrollment.

Transfer hours and credits that are granted are counted as both attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. Satisfactory academic progress evaluation periods are based only on actual hours completed at this institution. Please consult with the Academy Director for further details.

- **Textbook ISBN Numbers:**

978-1-937964-56-6	\$1020.00
978-1-111306-9-15	\$175.00
978-0-9779961-8-6	\$145.00

- **Cost of attendance:**
 - Cosmetology-

Registration Fee:	\$150.00
Books/Kit:	\$2325.00
Tuition:	\$14,500.00
 - Facial Specialist-

Registration Fee:	\$100.00
Books/Kit:	\$450.00
Tuition:	\$4,350.00
 - Nail Specialist-

Registration Fee:	\$100.00
Books/Kit:	\$850.00
Tuition:	\$1900.00

Cost of Living: 1 Month

	With parent	Without parent
Room/Brd	\$325.00	\$1100.00
Trans	\$350.00	\$350.00
Personal	\$299.00	\$570.00

- **INSTITUTIONAL REFUND POLICY:** In addition to the costs of textbooks, kit supplies, the Registration fee, AND a \$100 termination fee, the student will be charged a percentage of the tuition fee:

% of completion at time of withdrawal Total tuition owed to the Academy

0.01% to 40.00% Equivalent to % of completion 40.01% and over 100% All refunds will be calculated based on the student's scheduled hours as of official withdrawal date, or if unofficial, after 10 days of no communication from student. When mitigating circumstances are in evidence, a reasonable and fair refund settlement will be made. If a program is canceled subsequent to a student's enrollment, and before instruction has begun, the Academy shall provide a full refund of all monies paid. If the Academy closes permanently and ceases to offer instruction after a student has enrolled and instruction has begun, the Academy will provide a pro rata refund of tuition to the student, and make arrangements for transferring earned credit hours. A list of all students and pro-rata refunds will be submitted to NACCAS. This refund policy applies to tuition and fees charged in the enrollment contract. Other miscellaneous charges the student may have incurred at the Academy (e.g.: extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal.

- VETERAN ASSISTANTS: The VA website has information on how to use your VA benefits if qualified for them: <http://www.benefits.va.gov/gibill/veap.asp>
- Federal Financial Aid Programs:
A Federal Pell Grant, unlike a loan, does not have to be repaid. Federal Pell Grants usually are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. (In some cases, however, a student enrolled in a *post baccalaureate teacher certification program* might receive a Federal Pell Grant.) You are not eligible to receive a Federal Pell Grant if you are incarcerated in a federal or state penal institution or are subject to an involuntary civil commitment upon completion of a period of incarceration for a forcible or nonforcible sexual offense.

Direct Loans Program:

The *William D. Ford Federal Direct Loan (Direct Loan) Program* is the largest federal student loan program. Under this program, the U.S. Department of Education is your *lender*. There are four types of Direct Loans available:

Direct Subsidized Loans are loans made to eligible undergraduate students who demonstrate *financial need* to help cover the costs of higher education at a college or career school.

Direct Unsubsidized Loans are loans made to eligible undergraduate, graduate, and professional students, but in this case, the student does not have to demonstrate financial need to be eligible for the loan.

Direct PLUS Loans are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.

- State, Local, Institutional or private aid:

At Fashion Focus Hair Academy, we do not offer any in school grants and the state does not offer any grants or loans. Any student has the right to go to a bank instead and apply for a personal loan if they would prefer that way.

- Financial aid application procedures and standards the institution uses to determine eligibility for each financial aid program:
 - A. Application procedures, forms and deadlines: The student must go on to www.fafsa.gov and fill out the appropriate year. Once finished our school will receive the data in 2-3 days. A student can fill out a FAFSA any time of the year. It must be for the appropriate Award Year i.e 15/16 school year 16/17 school year. The school year starts July 1st and ends June 30th.
 - B. Initial student eligibility requirements
 - a. 16 years of age
 - b. Must have a high school Diploma or GED
 - c. Must not have any defaults with previous federal loans
 - C. Eligibility is determined by income from family if under 24, not married or have a dependent "child"
 - D. How aid is disbursed to the students: There are four payment periods: 0-450 hours 451 – 900 hours, 901-1200 hours and 1201-1500 hours. The funds come to the school and disburse the funds to the student ledger cards. When a student is paid in full if there is any money leftover they have the right to keep it or we can refund it to the ED.
 - E. Criteria for continuing student eligibility for financial aid: The student must maintain Satisfactory Academic Progress or SAP. Grades must be a 75% or higher and attendance must be a 67% or better.
- Satisfactory Academic Progress standards that must be maintained for Title IV eligibility including time frames warning or probation, appeals procedures and re-establishing satisfactory progress:

FASHION FOCUS HAIR ACADEMY'S SATISFACTORY ACADEMIC PROGRESS POLICY

The Satisfactory Academic Progress Policy is applied consistently to all students enrolled in a specific program and schedule. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education. The satisfactory academic progress evaluations include both qualitative and quantitative elements and are conducted at designated periods throughout the program.

ATTENDANCE PROGRESS EVALUATIONS Students are required to attend a minimum of 67% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 67% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

MAXIMUM TIME FRAME ALL students, full and part time, must complete their training in not more than 1½ times (150%) the course length. The Academy is required to cease disbursing financial aid, if applicable, to any student who exceeds the maximum time frame. The maximum time allowed for students to complete each course at satisfactory academic progress is stated below:

COURSE	MAXIMUM TIME ALLOWED	WEEKS	SCHEDULED HOURS
Cosmetology (Full time, 35 hrs/wk)	1500 Hours	64 Weeks	2250
Cosmetology (Part time, 20 hrs/wk)	1500 Hours	112 Weeks	2250
Facial Specialist (Full time, 35 hrs/wk)	260 Hours	11 Weeks	390
Facial Specialist (Part time, 20 hrs/wk)	260 Hours	20 Weeks	390
Nail Specialist (Full time, 35 hrs/wk)	240 Hours	10 Weeks	360
Nail Specialist (Part time, 20 hrs/wk)	240 Hours	18 Weeks	360

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. The maximum time allowed for transfer in students who need less than the full course requirements or part-time students will be determined based on 67% of the scheduled contracted hours.

ACADEMIC PROGRESS EVALUATIONS The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria. Students must maintain a written grade average of 75% on all chapter tests, and must make up failed or missed tests. Numerical grades are considered according to the following scale: 93 - 100 EXCELLENT 85 - 92 VERY GOOD 75 – 84 SATISFACTORY 74 and BELOW UNSATISFACTORY

EVALUATION PERIODS Students are evaluated for Satisfactory Academic Progress as follows: Cosmetology: 450, 900, 1350 clocked (actual) hours Facial Specialist: first period: at 130, 260 clocked (actual) hours Nail Specialist: first period: at 120, 240 clocked (actual) hours *Transfer Students- Midpoint of the contracted hours or the established evaluation periods, whichever comes first. All evaluations are reviewed with the student, and students may have access to his/her results upon request to the Director.

DETERMINATION OF PROGRESS STATUS Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course. Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students deemed NOT maintaining Satisfactory Academic Progress, will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of the evaluation. Title IV Funding, if applicable, may be interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

WARNING STATUS A student who fails to meet minimum requirements for the SAP Policy standards will be placed on WARNING and considered to be making satisfactory academic progress during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation period. If at the end of the warning period, the student has still not met both the attendance and academic

requirements, he/she may be placed on probation and, if applicable, the student may be deemed ineligible to receive Title IV funds.

PROBATION STATUS A student who fails to meet minimum requirements for the SAP Policy standards at the end of the warning period will be placed on PROBATION and considered to be making satisfactory academic progress while during the probationary period, ONLY IF the student appeals the negative decision, and prevails upon appeal. Additionally, only students who have the ability to meet the SAP Policy standards by the end of the evaluation period may be placed on probation. If it is not possible to meet the SAP policy standards by the end of the evaluation period, but it is mathematically possible to meet the SAP standards within the maximum time frame, the institution will develop an academic plan that, if followed, will ensure that the student is able to meet the SAP requirements by a specific point within the time frame established for the individual student. If at the end of the probationary period, the student has still not met the minimum SAP Policy standards required for satisfactory academic progress, he/she will be determined as NOT making satisfactory academic progress and, if applicable, the student will be deemed ineligible to receive Title IV funding. **Once deemed ineligible, Title IV funding will not be reinstated.

APPEAL PROCEDURE If a student is determined not to be satisfactory academic progress, the student may appeal the determination within ten (10) calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the institution on the designated form describing why they failed to meet satisfactory academic progress standards, and include supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed and a decision will be made and reported to the student within 30 calendar days. The appeal form, documents, and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and if applicable, Title IV funding will not be interrupted.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

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

LEAVE OF ABSENCE: INTERRUPTIONS: COURSE INCOMPLETES: WITHDRAWALS: RE-ENTERING

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. The policy allows a student to take a maximum of 180 calendar days leave in any 12 month period, continuous or intermittent, for personal or medical reasons. 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. *There must be a reasonable expectation that the student will return from the LOA. 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.

- Terms and conditions of Title IV HEA Loans: Any student who borrows federal student aid Loans has to sign a promissory note to the Department of Education. A student gets the copy of the promissory note and it has all the Terms & Conditions on it.
- Terms and conditions of federal loan deferment: Any student who borrows federal student aid has the option to defer payments while attending school. The interest is accruing while in attendance.
- NSLDS-National Student Loan Data System: Upon entering enrollment agreement with Fashion Focus Hair Academy, you need to know that any Title IV HEA loan you accept will automatically be submitted to NSLDS. You can find information about all your Direct Loans, FFEL Program Loans and Federal Perkins Loans by accessing the Department's National Student Loan Data System (NSLDS) at www.nsls.ed.gov or by calling toll free 1-800-999-8219. You will need your federal student aid PIN to access NSLDS. NSLDS does not include information about any private loans you may have received.
- Student loan Entrance Counseling: Prior to the first Federal Direct Loan disbursement, you will sit with the Director of the school. You will sign a form called "Borrower's Rights and Responsibilities" to document that you have completed entrance counseling and understand your rights and responsibilities regarding your loans, these documents are kept in the student's file.
- Student Loan Exit Counseling: This is readily available in the financial aid office so that when a borrower finds they will soon no longer be enrolled on at least a half-time basis, through graduation, dropping below half-time, or leaving school for any other reason, they can request "exit counseling" for their loan(s). The student will sit with the Director and the exit counseling form will be mailed in. If the student fails to accomplish this prior to ceasing to be enrolled, the Exit Counseling material will be mailed to them.
- Code of Conduct: Fashion Focus Hair Academy seeks to ensure transparency in the administration of its student financial aid program and to avoid the harm that may arise from actual potential, or perceived conflicts of interest.

All officers, employees, and agents of the school who have responsibilities with respect to student educational loans must comply with this code of conduct.

Ban on revenue-sharing arrangements with any lender: No individual officer, employee or agent shall enter into any revenue sharing arrangements with any lender.

Ban on receiving gifts from a lender, guaranty agency or loan service: No officer, employee, or agent or any of their family members, shall solicit or accept any gift from a lender, guarantor, or servicer of education loans. For purposes of this prohibition, the term "gift" means any gratuity, favor, discount, entertainment, hospitality, loan or other item having a monetary value of more than a nominal amount.

Prohibition against steering borrowers to particular lenders or delaying loan certifications: Fashion Focus shall not assign through award packaging or other methods any first-time borrower's loan to a particular lender; or refuse to certify or delay certification of any loan based on the borrower's selection of a particular lender or guaranty agency.

Ban on Staffing assistance: LA shall not request or accept from any lender any assistance with call center staffing or financial aid office staffing.

Ban on advisory board compensation: No one employed in the financial aid office or who has any responsibilities with respect to education loans or other student financial aid shall derive

any material benefit from serving on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors. However, such individuals may be reimbursed for reasonable expenses incurred in serving on such advisory board, commission or group.

- Direct Loan Model Disclosure Form: Fashion Focus provides information about private education loans. We also have them readily available upon request.
- Preferred Lender arrangements report: N/A
- Preferred Lender list: N/A
- Private education loan disclosures: N/A
- Self-Certification form: N/A
- Private loan lender assistance: At the time of counseling the student is informed of all assistance available provided in the loan counseling, financial literacy, and debt management materials.
- Withdrawal Process: If a student is considering dropping out before completing their training, they are advised to meet with the Director and see if there is another option, as well as find out how this decision will affect them financially. Transfer credits are available upon payment of all funds due to the school. Their acceptance in another school is anticipated, but will be a decision to be made by the new school. If a student desires later to re-enroll, our policy is to assist them in any way possible to enable them to complete a program. Students who were making Satisfactory Progress will be considered to be doing so upon their return.
- Return of Title IV funds policy: This is stated as part of the Refund Policy found on every student Enrollment Agreement and in the school catalog. Return to the Lender, Pell or other federal account, as well as refunds to the student, will be made within 45 days of formal termination by the school, which shall be based on the last day of physical attendance or the date of notice to the school. For students who do not return from a leave of absence, first day of leave is used as termination date. If a student is expelled (or just stops showing up), it is based on the last day of attendance.
- Colle Navigator Web site: The College Navigator Web site is available through Fashion Focus web site. Also available here: <http://nces.ed.gov/collegenavigator/ge> You can reach our web site by clicking on the following link: <http://fashionfocusacad.com/about-us/4672659>
- Gainful Employment Disclosures: These are posted on the institution's website and in other promotional materials the school provides to prospective students. They are updated annually.