

Consumer Information

Your Right to Know

This Consumer Information Booklet is available as of 1 May 2016.

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Disclosure of Consumer Information – Your Right to Know

Kelley Education Inc., its University of Aesthetics & Cosmetology in Chicago, IL and in Downers Grove, IL and Professional Cosmetology Education Center in El Dorado, AR are committed to providing its students, their families, and their campus communities, full disclosure of all consumer information as required by state and federal laws and regulations. The laws are intended to satisfy students’ right to know and to give students the opportunity to make fully informed choices regarding the institution they elect to attend. The information below should be read and understood. If you need clarification or additional information, please let your instructor know or contact the Director of Schools.

This information is updated regularly on the internet. Further, it is our policy to update this annually following the Annual Security Report. We publish our Consumer Information and Annual Security Report on an electronic storage device that is issued to each student upon enrollment. Further, this serves as official notification to all students enrolling and receiving this electronic version that this information is available on your school's official website.

The Student Right-to-Know Act

The Student Right-to-Know Act was enacted in 1990 by federal law. The law requires institutions that receive Title IV HEA student financial aid to collect, report and/or disclose [graduation rates](#) for full-time, first-time, degree-seeking undergraduate students and students receiving athletically related student aid.

Gainful Employment

Gainful Employment is a term used by the Department of Education to refer to jobs available after graduation. Each of our websites provides information on Gainful Employment utilizing the Department of Education’s template.

University of Aesthetics & Cosmetology	http://www.theuniversityofaesthetics.com/Gainful_Employment/Gedt.html
University of Aesthetics & Cosmetology and Cosmetology	http://www.theuniversityofaestheticsandcosmetology.com/Gainful_Employment_Cosmetology/Gedt.html
Professional Cosmetology Education Center	http://www.professionalcosmetologyeducation.com/Gainful_Employment/Gedt.html

Notice of Availability of Institutional and Financial Aid Information

Student applicants may view accreditation, eligibility, and certification documents upon request. Accreditation and state license information may be viewed in the reception lobbies of each of our locations. Department of Education eligibility and certification letters may be viewed upon request to the Director of Schools.

The information included within this publication is given to each enrolled student via compact disc. Additionally, you may access this consumer information for each of our schools by visiting on-line or requesting a printed version of this information. To request a paper copy of this information, please see the Contact Information for Assistance in Obtaining Institutional or Financial Aid Information in the section immediately following.

<u>Institution</u>	<u>Exact Website Address of Consumer Information</u>
University of Aesthetics & Cosmetology OPE ID: 04136900	http://theuniversityofaesthetics.com/consumer-information/
University of Aesthetics & Cosmetology OPE ID: 04137000	http://theuniversityofaestheticsandcosmetology.com/consumer-information/
Professional Cosmetology Education Center OPE ID: 02202400	http://professionalcosmetologyeducation.com/consumer-information/

ii Contact Information for Assistance in Obtaining Institutional or Financial Aid Information

The University of Aesthetics & Cosmetology in Chicago, IL and in Downers Grove, IL and Professional Cosmetology Education Center in El Dorado, AR have designated individuals to assist prospective and enrolled students in obtaining the institutional or financial aid information required to be disclosed under HEA Sec. 485(a)(1), Sec. 485(f), [Sec.485(h)], and Sec. 485(j).

<u>Institution</u>	<u>Address</u>	<u>Telephone</u>	<u>Contact</u>	<u>Website</u>
The University of Aesthetics & Cosmetology OPE ID: 04136900	1357 N. Milwaukee Ave. Chicago, IL 60622	773.635.1000 Ext. 1	ATTN: Leigh Anne Kelley, Financial Aid, leighanne.kelley@gmail.com	www.theuniversityofaesthetics.com
The University of Aesthetics & Cosmetology OPE ID: 04137000	1037-1043 Curtiss St. Downers Grove, IL 60515	773.635.1000 Ext. 1	ATTN: Leigh Anne Kelley, Financial Aid, leighanne.kelley@gmail.com	www.theuniversityofaestheticsandcosmetology.com
Professional Cosmetology Education Center OPE ID: 02202400	460 N. Washington Ave. El Dorado, AR 71730	870.881.0025 Ext. 6	ATTN: Jill Henry, Financial Aid, msmiranda@professionalcosmetology.com	www.professionalcosmetologyeducation.edu

iii Student Financial Aid Information

The purpose of student financial aid is to provide assistance to students who, without financial aid, would be unable to attend.

iv Need-Based and Non-Need-Based Financial Assistance Programs

There are many different types of aid available. Some of these are grants, loans, scholarships, and Veterans Benefits.

Federal Pell Grant (PELL)

Pell grants are the foundation of federal student financial assistance to which aid from other federal and nonfederal sources might be added. These grants are generally awarded to undergraduate students and the award amounts can change yearly. Unlike loans, grants are not repaid unless, for example, you withdraw from school prior to the planned program completion date. All federal grants are awarded to students with financial need. The amount of your Federal Pell Grant depends on your cost of attendance, expected family contribution, enrollment status (full or part time) and whether you attend for a full academic year or less. For more information visit [Federal Pell Grant](#).

Iraq and Afghanistan Service Grant

A student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant.

Additional Student Eligibility Requirements:

- Must be ineligible for a Federal Pell Grant due only to having less financial need than is required to receive Pell funds, and
- Be under 24 years old, or
- Enrolled in college at least part-time at the time of the parent's or guardian's death.

The grant award is equal to the amount of a maximum Pell Grant for the award year – not to exceed the cost of attendance for that award year.

William D. Ford Federal Direct Loan Program

Student loans, unlike grants, are borrowed money (monies) that must be repaid with interest. Loans made through this program are referred to as Direct Loans. Eligible students and parents borrow directly from the U.S. Department of Education. For more information visit [William D. Ford Federal Direct Loan Program](#). There are three types of loans in the program:

Subsidized Stafford Loan- A student can borrow this type of loan to cover some or all of their school expenses. The U.S. Department of Education pays the interest while you're in school at least half-time and for the first six months after you leave school (grace period). The amount of the loan cannot exceed a student's financial need. For more information visit [Subsidized Stafford Loan](#).

Unsubsidized Stafford Loan- A student can borrow this type of loan to cover some or all of their school expenses. The U.S. Department does not pay interest on subsidized loans. A student is responsible for paying the interest that accrues on the loan from the time the loan is disbursed until it's paid in full. The fixed interest rate of 6.8 percent can be paid while attending school, during a period of deferment or forbearance or it can be accrued and the interest added to the principle amount of the loan. For more information visit [Unsubsidized Stafford Loan](#).

PLUS Loans- Parents of dependent students can borrow from the PLUS Loan program. The terms and conditions of this type of loan include a requirement that the applicant not have an adverse credit history, a repayment period that begins on the date of the last disbursement of the loan and a fixed interest rate of 7.9 percent for the Direct Loan. For more information visit [PLUS Loans](#).

Veteran's Education Benefits¹

The Department of Veterans Affairs administers a variety of education benefit programs. Many Veterans and active duty personnel can qualify for more than one education benefits program, including the:

- [The Post-9/11 GI Bill](http://www.gibill.va.gov/benefits/post_911_gibill/index.html) http://www.gibill.va.gov/benefits/post_911_gibill/index.html
- [Montgomery GI Bill - Active Duty \(MGIB-AD\)](http://www.gibill.va.gov/benefits/montgomery_gibill/active_duty.html) http://www.gibill.va.gov/benefits/montgomery_gibill/active_duty.html
- [Montgomery GI Bill - Selected Reserve \(MGIB-SR\)](http://www.gibill.va.gov/benefits/montgomery_gibill/selected_reserve.html) http://www.gibill.va.gov/benefits/montgomery_gibill/selected_reserve.html
- [Reserve Educational Assistance Program \(REAP\)](http://www.gibill.va.gov/benefits/other_programs/reap.html) http://www.gibill.va.gov/benefits/other_programs/reap.html
- [Veterans Educational Assistance Program \(VEAP\)](http://www.gibill.va.gov/benefits/other_programs/veap.html) http://www.gibill.va.gov/benefits/other_programs/veap.html
- [Educational Assistance Test Program \(Section 901\)](http://www.gibill.va.gov/benefits/other_programs/educational_assistance_test_program.html) http://www.gibill.va.gov/benefits/other_programs/educational_assistance_test_program.html
- [Survivors' and Dependents' Educational Assistance Program \(DEA\)](http://www.gibill.va.gov/benefits/other_programs/dea.html) http://www.gibill.va.gov/benefits/other_programs/dea.html
- [National Call to Service Program](http://www.gibill.va.gov/benefits/other_programs/national_call_to_service_program.html) http://www.gibill.va.gov/benefits/other_programs/national_call_to_service_program.html
- [Veterans Retraining Assistance Program](http://www.gibill.va.gov/benefits/other_programs/vrap.html) http://www.gibill.va.gov/benefits/other_programs/vrap.html

Other Programs:

- [Reserve Educational Assistance \(REAP\)](#)
- [Survivors & Dependents Assistance \(DEA\)](#)
- [Veterans Educational Assistance Program \(VEAP\)](#)
- [Educational Assistance Test Program](#)
- [National Call to Service Program](#)
- [Veterans Retraining Assistance Program](#)

¹ For more information, please visit: <http://gibill.va.gov>

Veterans need to be aware of a few special circumstances when completing the Free Application for Federal Student Aid (FAFSA). These circumstances include the student aid treatment of veteran's education benefits and the definition of a veteran for student aid purposes.

- <http://www.finaid.org/military/vedbenefits.phtml> are usually treated as resources, not income, for federal student aid purposes. There are, however, a few exceptions.
- <http://www.finaid.org/military/combatpay.phtml> can be a source of confusion on the FAFSA.
- <http://www.finaid.org/military/veteranstatus.phtml> is not necessarily the same as veteran status for VA purposes.

Our schools are approved for some² Veteran's Educational Benefits for veterans, eligible dependents of deceased or disabled veterans and active status National Guard and Reserve personnel. Any student interested in this type of benefit must verify with the school representative that the school is eligible for benefits. You can find more information on the web by visiting www.gibill.va.gov.

Survivors' and Dependents' Educational Assistance Program (DEA)

Of particular interest is the Survivors' and Dependents' Educational Assistance Program (DEA). It provides up to 45 months of education and training opportunities to eligible dependents of certain veterans. To be eligible, you must be the son, daughter, or spouse of a veteran who died or is permanently and totally disabled as the result of a service-connected disability, or who died while such a disability was in effect, or is MIA or captured in the line of duty by a hostile force, or is forcibly detained or interned in the line of duty by a foreign government or power. Sons and daughters must be between the ages of 18 and 26. Spousal benefits end 10 years from the date the VA finds the spouse as eligible or from the date of death of the veteran. To apply, complete VA Form 22-5490, Application for Survivors' and Dependents' Educational Assistance. For more information, call 1-888-GIBILL-1 (1-888-442-4551).

Federal Benefits for Veterans and Dependents

Updated annually by the Department of Veterans Affairs (VA), the publication *Federal Benefits for Veterans and Dependents* contains information about education and training benefits available to veterans and eligible dependents. [VA Pamphlet 80-02-1, 114 pages, Stock Number 051-000-00225-3.]

The booklet may be obtained free of charge from VA hospitals or regional offices. To request a copy, visit your nearest VA facility, call 1-800-827-1000 or write to Department of Veterans Affairs, Office of Public Affairs (80D), 810 Vermont Avenue, NW, Washington, DC 20420. It is also available for download free in [PDF](#) format from the VA's web site.

The publication can also be purchased for \$5.00 (\$6.25, international customers) from the US Government Printing Office, Superintendent of Documents, PO Box 371954, Pittsburgh, PA 15250-7954

ThanksUSA Scholarship Program

ThanksUSA is a non-profit tax exempt charitable organization focused on thanking American troops. ThanksUSA sponsors a large scholarship program for children and spouses of active duty US military

² VA does not grant all schools access to all programs. Check with your VA counselor for case specific information.

personnel. As many as 500 scholarships worth \$3,000 each are available for undergraduate study at accredited two and four year institutions of higher education. A minimum GPA of 2.0 on a 4.0 scale is required. Active duty US military personnel is defined as having served on active duty in the Army, Navy, Air Force, Marines and Coast Guard for at least 180 days since September 11, 2001, including all members of the Armed Forces who were killed or wounded in action. (Members of the reserves who have been activated to full-time duty and federalized members of the National Guard are eligible.) Dependent children (including adopted and stepchildren) must be age 24 and under as of the deadline. The scholarship program opens on April 1 and the deadline is May 15. Recipients are selected based on financial need, academic performance, leadership and community service. Preference is given to the families of military personnel who are wounded or killed during active duty. For more information, call 1-877-THX-USAS (1-877-849-8727), write to ThanksUSA Scholarship Program, Scholarship America, c/o Shellee Hintz, One Scholarship Way, PO Box 297, Saint Peter, MN 56082, or send email toshintz@scholarshipamerica.org.

The Military Spouse Career Advancement Accounts (MyCAA) Program

MyCAA is a career development and employment assistance program sponsored by the Department of Defense (DoD). MyCAA helps military spouses pursue a license, certificate, certification or Associate's Degree (excluding General Studies and Liberal Arts) necessary for gainful employment in a high demand, high growth portable career field and occupation. For more information, see www.militaryonesource.mil.³

Financial Aid available for those who qualify and may be subject to the terms of the scholarships, loans or grants applied for.

Workforce Investment Act - IL⁴

The Workforce Investment Act (WIA) combines federally-funded job training programs in Illinois into a "workforce development" system where individuals can find a job or train for a new career.

The [Workforce Investment Act \(WIA\)](#) combines federally-funded job training programs in Illinois into a "workforce development" system where individuals can find a job or train for a new career.

Services are provided through the state's one-stop delivery system, Illinois workNet™ Centers. Individuals who wish to apply for available training programs, or obtain other services, should report to the nearest [Illinois workNet™ Center](#) for assistance.

While the employment services and training programs available in each IL workNet™ Center may be somewhat different, they reflect the opportunities and needs of the [Local Workforce Investment Area](#) (or "LWIA"; there are 26 in Illinois), and are developed by a Local Workforce Investment Board.

³ At the time of this publication, the link for MyCAA on www.militaryonesource.mil was not working properly.

⁴ At the time of this publication, WIA has discontinued aesthetics as an approved program. This has been appealed and is included for reference purpose.

Services Available

WIA establishes three basic levels of employment and training services to eligible individuals. All adults, age 18 or older, are eligible to receive "core services". Additional "intensive services" are available to unemployed individuals who have been unable to obtain jobs through core services and those who are employed but need additional training services to reach self-sufficiency. "Training services" are also available for those who meet intensive services eligibility but were unable to find employment through those services.

Core Services (available to all adults age 18 years or older):

- Job search and placement assistance (including career counseling)
- Labor market information (which identifies job vacancies; skills needed for in-demand jobs; and local, regional, and national employment trends)
- Initial assessment of skills and needs
- Information about and costs for local training providers
- Follow-up services to help customers keep their jobs once they are placed

Intensive Services (available to eligible adults who have been unable to find work through core services, or need additional training to reach self-sufficiency):

- Comprehensive assessments
- Development of individual employment plans
- Group and individual counseling
- Case management
- Short-term prevocational services
- Out-of-area job search assistance, or relocation assistance
- Internships, literacy activities

Training Services (for those who have received "intensive services" but are still unable to find employment):

- occupational skills training
- on-the-job training
- cooperative education programs, and private sector training programs
- job readiness training
- adult education and literacy activities
- customized employer training

Dislocated Worker and Youth Services

To be eligible for the dislocated worker program, a person must have received a lay off notice or have been laid off due to a company closure or mass layoff. Workers may also be eligible if they are currently unemployed and are unlikely to return to their prior occupation due to economic conditions in that industry.

To be eligible for the youth program, a person must be between the ages of 14 and 21, have low income, and have a substantial barrier to employment such as: deficient in basic literacy skills, school dropout, homeless, a runaway or a foster child, pregnant or parenting, an offender, or be an individual who requires additional assistance to complete an educational program, or to secure and hold employment.

Services include:

- Tutoring, mentoring, study skills training, and instruction leading to completion of secondary school
- Alternative school services
- Paid and unpaid work experience (such as internships and job shadowing)
- Occupational skills training
- Leadership development
- Supportive services
- Guidance counseling
- Follow-up services

Occupational Information

Community Colleges in Illinois

Related Programs - Federal

Arkansas Rehab

To achieve its mission of preparing Arkansans with disabilities to work and lead productive and independent lives, Arkansas Rehabilitation Services (ARS) provides a variety of training and career preparation programs. Services include career and technical education and training, transition from school to work or postsecondary education, on-the-job training, and ancillary support services that clients may need for successful employment. Vocational rehabilitation (VR) services include the following:

- Diagnosis and evaluation of capacities and limitations
- Guidance and counseling
- Career and technical education
- Job placement
- Physical and cognitive restorative services
- Assistive technology
- Residential career training facility and hospital

- Transition services for high school students with disabilities who are moving from high school to further education or work
- Scholarships and leadership programs for students with disabilities
- Financial assistance to kidney transplant recipients
- Community rehabilitation programs
- Supported employment services
- Supported housing

ARS is funded through a federal and state partnership with federal funding from the Rehabilitation Services Administration of the U.S. Department of Education comprising nearly 80 percent of the budget.

To learn more about our programs and services, please call our toll-free number at (800) 330-0632 or <http://ace.arkansas.gov/resources/Pages/default.aspx> to locate the field office nearest you. Each field office is staffed by vocational rehabilitation counselors who can help you get started.

Other Grants

Sport Clips Scholarship

Sport Clips Scholarship is a scholarship opportunity available through AACS, which is awarding multiple \$1,000 scholarships for Cosmetology students who attend AACS member schools. Only one scholarship recipient will be chosen from an individual school per year for the program. For more information visit www.beautyschools.org.

The NCEA Esthetician Scholarship

The NCEA Esthetician Scholarship awards \$1,000 toward their education while meeting certain requirements such as financial circumstances, attendance and maintaining acceptable grades. Application deadlines are quarterly and can be found at www.ncea.tv.

Joe Francis Haircare Scholarship

Joe Francis Haircare Scholarship awards \$1,000 scholarships for students enrolled or applying for enrollment to a barber or cosmetology school. Esthetician or Nail training students are not eligible. For details visit www.joefrancis.com.

AHBAI Scholarship

The American Health and Beauty Aids Institute or the AHBAI Fred Luster, Sr. Education Foundation offers scholarships specifically to cosmetology students. For information on the Chicago-based foundation, please visit their website at www.ahbai.org.

Farouk Systems USA/AACS Cosmetology Scholarship

Farouk Systems USA/AACS awards students attending AACS member schools scholarships in the amount of \$1,000 provided by Farouk Systems USA. For annual deadlines and requirements visit www.beautyschools.org.

Dream Shears/Trade Essentials Scholarship

Dream Shears and Trade Essentials awards multiple Cosmetology students attending AACCS member schools scholarships in the amount of \$500 compliments of Dream Shears and Trade Essentials. For specific deadlines and requirements visit www.beautyschools.org.

OPI Scholarships

OPI's offers multiple scholarships for Cosmetology students attending AACCS member schools in the amount of \$500 each from through the Schaeffer Family Foundation. Recipients are based on an essay and one industry recommendation. For more information visit www.beautyschools.org.

Pat Goins Memorial Scholarship - Multiple \$1,000 Scholarships

The Pat Goins Memorial Scholarship Program awards multiple \$1,000 scholarships to Cosmetology Students attending AACCS member schools. For more information visit www.beautyschools.org.

Beauty Schools Marketing Group - \$2,500 Scholarship

Beauty Schools Marketing Group is offering a \$2,500 cosmetology school scholarship to help cosmetology school students live their dreams! Apply for the Beauty Schools Marketing Group scholarship at www.beautyschoolsdirectory.com

Institutional Student Financial Assistance Program

There are special situations whereby students may participate in an Institutional Student Financial Assistance Program through the institution and administered by TFC. This is a credit installment program. For more information, please see: <http://www.tftuition.com/>

vTerms and Conditions of Title IV, HEA Loans

General Terms and Conditions

General Eligibility

- Be a US citizen, eligible non-citizen, national, or permanent resident of the USA
- Show financial need (based upon an analysis of you and your family's income and assets)
- Have a high school diploma or General Education Development (GED) Certificate
- Have a valid Social Security number
- Be enrolled in a Title IV participating institution and attending on at least a half time basis
- Make Satisfactory Progress
- Males must register (have registered) with the Selective Service
- Fully complete a Free Application for Federal Student Aid and any requested additional information
- Sign a statement of educational purpose and a certification statement on overpayment and default (found on the Free Application for Federal Student Aid)
- Not be delinquent; in default; or owe refund of an overpayment on any grant aid

How do I apply?

Applications for federal aid programs are made by completing a Free Application for Federal Student Aid (FAFSA) (www.fafsa.ed.gov) which collects your family's income and asset information. If you have any difficulty in accessing or understanding the FAFSA, you may make an appointment at any of our schools to have assistance in filling out the FAFSA.

Important!

- Know your deadlines
- Use the School Code Search
- Verification. We may be asked by the Department of Education for additional, supporting information regarding your FAFSA. We will not be able to process your application without any requested documentation.

Post-FAFSA

- Your FAFSA will be analyzed and assigned an Eligibility Index Number (EFC) which stands for Estimated Family Contribution
- You will receive a Student Aid Report (SAR).
- An Institutional Student Information Record (ISIR) will be sent to the schools you selected

Eligibility Index Number

Financial need is determined by an annual, congressionally approved formula applied for all financial aid applicants. To determine financial need, an index is created based upon facts about you and your family's income and assets; the size of your family; number of family members attending post-secondary school(s); and any unusual circumstances or financial hardships specific to you. This index is used to determine your financial aid assistance in meeting the cost of attending a post-secondary institution.

Determining Financial Need

Financial need = Cost of Going to School less your < Expected Family Contribution >.

Cost of Going to School is tuition, fees, books, supplies, equipment, and other educational costs.

Expected Family Contribution is the amount that is determined to be your family's contribution to your education.

Pell Grants

Pell Grants are awarded based upon financial eligibility⁵ determined by your Free Application for Federal Student Aid (www.fafsa.ed.gov). To become eligible and to maintain eligibility, a student must be enrolled and meet or exceed satisfactory academic progress (SAP)⁶ including attendance minimums.

⁵ All grants and loans are considered estimated until the student establishes enrollment.

⁶ See Satisfactory Academic Progress in this document.

Federal Direct Stafford Loan

The amount of this loan, in combination with other financial aid, cannot exceed the cost of attendance as determined by the institution.

Educational Costs

Attendance Policy

1. **Arrival: University of Aesthetics & Cosmetology:** You may clock in no earlier than 8:45 a.m. (Full-Time) or 5:45 p.m. (Part-Time). Classes begin at 9:00 a.m. and 6:00 p.m. Students are required to be in the building prior to class for preparation. **Arrival: PCEC:** You may clock in no earlier than 7:45 a.m. Classes begin at 8:00 a.m. Students are required to be in the building prior to class for preparation. ALL students must be in proper uniform and ready for class BEFORE clocking in.

2. **Tardiness:** Tardiness is defined as the time between the class start time and ten minutes following class start time. You are allowed 1 tardy per month, provided you call in; speak with an instructor; and arrive before noon. Students are not allowed to join class more than 10 minutes after school begins.

3. **Absence:**

- No Call. We ask that you call if you are going to be late or absent. Your communication and participation ensure a more complete education. Repeated failures to call may be perceived as a lack of interest in you continuing your education; this may result in suspension or termination.
- 14 Calendar Day Rule. Students absent for 14 calendar days will be automatically terminated and any employers, day care providers, State and Federal programs, and providers of internships will be notified that the student has been terminated.

Allowed Absences Policy

Students are allowed a grace period of absences (funerals, bereavement, sick, family emergency, weddings, etc.) equal to a maximum of 10% of the enrollment period. For example, the Aesthetic Program 750 is 750 hours in length. If a student misses more than 75 hours, the student is considered to be over contract and will incur a charge of \$25 for every additional hour over 75 that they are absent. The Cosmetology Program is 1500 hours in length. If a cosmetology student misses more than 150 hours, the student is considered to be over contract and will incur an immediate charge of \$25 for every additional hour over 150 absent.

Excessive Absences

Excessive absences may result in suspension or termination.

Leave of Absence Policy

An authorized leave of absence (LOA) is a temporary interruption (not a withdrawal and not requiring a refund calculation) in a student's program of study. Leaves of Absence are not provided except, in specific, verifiable situations in which a student with otherwise excellent attendance will be absent. Upon returning, students will be required to sign or initial an amended Enrollment Agreement or new Enrollment Agreement which will have a recalculation of the student's expected graduation date by adding the days absent. Upon not returning and notification; thereof, the institution will use the earlier of the date of notification or the last physical day of attendance.

Protocol for Obtaining a Leave of Absence

1. Student must apply in advance for an LOA (a) in writing and (b) including the reason for the request and (c) including the student's signature.
2. Student must be expected to return.
3. If a student does not return from an LOA, the date of withdrawal determination shall be the earlier of the scheduled date of return from the LOA or the date the student notifies the institution that the student will not be returning.
4. Approval will be from the Director of Schools, Leigh Anne Kelley and administered by a school official designated by the Director.
5. Students will not incur any charges as a result of the LOA.
6. Students may not accumulate more than 180 days, through all LOA's, in any 12 month period.
7. The student's Enrollment Agreement will be amended to change the expected graduation date by adding the days of the LOA. All parties will be required to initial this change.

Defining Estimated Cost of Attendance

Cost of Attendance (COA) is an average figure to determine your financial aid eligibility. It includes estimates of standard expenses such as tuition, fees, books, supplies, room, board, and personal expenses such as unreimbursed medical/dental expenses, clothing, and transportation.

Cost of Attendance by Institution

University of Aesthetics & Cosmetology, Downers Grove, IL 041370

Cosmetology				
School: University of Aesthetics & Cosmetology, Downers Grove, IL 041370	Independent – Full Time Schedule	Dependent – Full Time Schedule	Independent – Part Time Schedule	Dependent – Part Time Schedule
Tuition and fees	\$16,350.	\$16,350.	<i>N/A at this time</i>	
Books and supplies	\$1,944 (\$1,800 + 8% tax)	\$1,944 (\$1,800 + 8% tax)		
Room and board	\$4,800	\$2,400.		
Other	\$2,400.	\$2,400.		
Total	\$25,494.	\$23,094.		

Aesthetics				
School: University of Aesthetics & Cosmetology Downers Grove, IL 041370	Independent – Full Time Schedule	Dependent – Full Time Schedule	Independent – Part Time Schedule	Dependent – Part Time Schedule
Tuition and fees	\$10,334.	\$10,334.	\$10,334.	\$10,334.
Books and supplies	\$1,027.08 (\$951 + 8% tax)	\$1,027.08 (\$951 + 8% tax)	\$1,027.08 (\$951 + 8% tax)	\$1,027.08 (\$951 + 8% tax)
Room and board	\$2,400.	\$1,200.	\$4,800.	\$2,400.
Other	\$1,200.	\$1,200.	\$2,400.	\$2,400.
Total	\$14,961.08	\$13,761.08	\$18,561.08	\$16,161.08

Cosmetology Instructor				
School: University of Aesthetics & Cosmetology Downers Grove, IL 041370	Independent – Full Time Schedule	Dependent – Full Time Schedule	Independent – Part Time Schedule	Dependent – Part Time Schedule
Tuition and fees	\$10,680.	\$10,680.	N/A at this time.	
Books and supplies	\$378. (\$350 + 8% tax)	\$378. (\$350 + 8% tax)		
Room and board	\$3,200.	\$1,600.		
Other	\$1,600.	\$1,600.		
Total	\$15,858.	\$14,258.		

Aesthetics Instructor				
School: University of Aesthetics & Cosmetology Downers Grove, IL 041370	Independent – Full Time Schedule	Dependent – Full Time Schedule	Independent – Part Time Schedule	Dependent – Part Time Schedule
Tuition and fees	\$7,250.	\$7,250.	\$7,250.	\$7,250.
Books and supplies	\$317.47 (\$293.95 + 8% tax)	\$317.47 (\$293.95 + 8% tax)	\$317.47 (\$293.95 + 8% tax)	\$317.47 (\$293.95 + 8% tax)
Room and board	\$2,400.	\$1,200.	\$4,800.	\$2,400.
Other	\$1,200.	\$1,200.	\$2,400.	\$2,400.
Total	\$11,167.47	\$9,967.47	\$14,767.47	\$12,367.47

University of Aesthetics & Cosmetology, Chicago, IL 041369

Cosmetology				
School: University of Aesthetics & Cosmetology, Downers Grove, IL 041369	Independent – Full Time Schedule	Dependent – Full Time Schedule	Independent – Part Time Schedule	Dependent – Part Time Schedule
Tuition and fees	\$16,350.	\$16,350.	N/A at this time.	
Books and supplies	\$1984.50 (\$1,800 + 10.25% tax)	\$1984.50 (\$1,800 + 10.25% tax)		
Room and board	\$4,800	\$2,400.		
Other	\$1,400.	\$2,400.		
Total	\$24,534.50	\$23,134.50		

Aesthetics				
School: University of Aesthetics & Cosmetology Chicago, IL 041369	Independent – Full Time Schedule	Dependent – Full Time Schedule	Independent – Part Time Schedule	Dependent – Part Time Schedule
Tuition and fees	\$10,334.	\$10,334.	\$10,334.	\$10,334.
Books and supplies	\$1,048.48. (\$951 + tax)	\$1,048.48. (\$951 + tax)	\$1,048.48. (\$951 + tax)	\$1,048.48. (\$951 + tax)
Room and board	\$2,400.	\$1,200.	\$4,800.	\$2,400.
Other	\$1,200.	\$1,200.	\$2,400.	\$2,400.
Total	\$14,982.48	\$13,782.48	\$18,582.48	\$16,182.48

Cosmetology Instructor				
School: University of Aesthetics & Cosmetology Downers Grove, IL 041370	Independent – Full Time Schedule	Dependent – Full Time Schedule	Independent – Part Time Schedule	Dependent – Part Time Schedule
Tuition and fees	\$10,680.	\$10,680.	N/A at this time.	
Books and supplies	\$385.88. (\$350 + 10.25% tax)	\$385.88. (\$350 + 10.25% tax)		
Room and board	\$3,200.	\$1,600.		
Other	\$1,600.	\$1,600.		
Total	\$15,865.88	\$14,238.88		

Aesthetics Instructor				
School: University of Aesthetics & Cosmetology Downers Grove, IL 041370	Independent – Full Time Schedule	Dependent – Full Time Schedule	Independent – Part Time Schedule	Dependent – Part Time Schedule
Tuition and fees	\$7,250.	\$7,250.	\$7,250.	\$7,250.
Books and supplies	\$324.08 (\$293.95 + 10.25% tax)	\$324.08 (\$293.95 + 10.25% tax)	\$324.08 (\$293.95 + 10.25% tax)	\$324.08 (\$293.95 + 10.25% tax)
Room and board	\$2,400.	\$1,200.	\$4,800.	\$2,400.
Other	\$1,200.	\$1,200.	\$2,400.	\$2,400.
Total	\$11,174.08	\$9,974.08	\$14,774.08	\$12,374.08

Professional Cosmetology Education Center, El Dorado, AR 022024

Cosmetology				
Professional Cosmetology Education Center El Dorado, AR 022024	Independent – Full Time Schedule	Dependent – Full Time Schedule	Independent – Part Time Schedule	Dependent – Part Time Schedule
Tuition and fees	\$14,450.	\$14,450.	<i>N/A at this time</i>	
Books and supplies	\$1975.50 (\$1,800. + 9.75% tax)	\$1975.50 (\$1,800. + 9.75% tax)		
Room and board	\$3,600.	\$1,200.		
Other	\$1,200.	\$1,200.		
Total	\$21,225.50	\$18,825.50		

Aesthetics				
Professional Cosmetology Education Center El Dorado, AR 022024	Independent – Full Time Schedule	Dependent – Full Time Schedule	Independent – Part Time Schedule	Dependent – Part Time Schedule
Tuition and fees	\$8,334.	\$8,334.	<i>N/A at this time</i>	
Books and supplies	\$1,038.97 (\$951 + tax)	\$1,038.97 (\$951 + tax)		
Room and board	\$3,600	\$1,200.		
Other	\$1,200.	\$1,200.		
Total	\$14,172.97.	\$11,772.97.		

Instructor				
Professional Cosmetology Education Center El Dorado, AR 022024	Independent – Full Time Schedule	Dependent – Full Time Schedule	Independent – Part Time Schedule	Dependent – Part Time Schedule
Tuition and fees	\$9,500.	\$9,500.	<i>N/A at this time</i>	
Books and supplies	\$384.13 (\$350. + 9.75% tax)	\$384.13 (\$350. + 9.75% tax)		
Room and board	\$1,500.	\$500.		
Other	\$500.	\$500.		
Total	\$11,884.13	\$10,884.13		

Over Contract Policy

1. The absences allowed within the contract period have been exhausted; and
2. The amount charged \$25 per hour, is clearly stated on the Enrollment Agreement and tuition and fees information is provided to students upon enrollment.
3. Amounts charged before the completion date appearing on the Enrollment Agreement have secured from the student an acknowledgement of credit to their account (via paid invoice, statement, or other receipt).
4. All over contract charges paid prior to the completion date will be refunded to the student or applied toward the student's balance if the student terminates.

vi Criteria for Selecting Recipients and Determining Amount of Award

Expected Family Contribution

The Expected Family Contribution (EFC) is a measure of your family's financial strength and is calculated according to a formula established by law. Your family's income, family size, and the number of individuals in your family who will attend college during the year are all considered.

The information you report on your Free Application for Federal Student Aid (FAFSA) or your FAFSA4caster is used to calculate your EFC. Schools use EFC to determine your federal student aid eligibility and financial aid award.

For more information, please visit: *Funding Education Beyond High School: The Guide to Federal Student Aid* at: http://studentaid.ed.gov/students/publications/student_guide/index.html. To request a free copy of *Funding Education Beyond High School: The Guide to Federal Student Aid*, call the Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)**.

Determining Independent Student Status

If you can answer **No** to **all** of the following questions, you are considered a dependent student on the Free Application for Federal Student Aid (FAFSA):

- Were you born before January 1, 1989?
- As of today are you married?

- At the beginning of the 2012-2013 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2012 and June 30, 2013?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2013?
- At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- As determined by a court in your state of legal residence, are you or were you in legal guardianship?
- At any time on or after July 1, 2011, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2011, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2011, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you are considered a dependent student, your [parents](#) must answer the parental questions on the FAFSA.

If you can answer **Yes to any** of the questions above, you are considered an independent student and information about your parents is not required on the FAFSA .

If you have a special circumstance that prevents you from providing parental information you **may** be able to submit your FAFSA. However, your FAFSA will be incomplete. You must contact the financial office at your college and provide them with documentation to verify your situation.

vii Student Eligibility Requirements: Admissions Policy

The school does not discriminate in its employment, admission, instruction, or graduation policies on the basis of sex, age, race, color, religion, or ethnic origin nor does it recruit students already attending or admitted to another school offering similar programs of study. The school requires that each student enrolling in the Cosmetology or Aesthetics program must:

- Complete an application for enrollment
- Submit a copy of a Driver's License/State ID, Social Security Card and
- Provide proof of secondary education such as a diploma, a GED certificate, an official transcript of secondary school completion, or a state certification of home-school completion.
- Submit a \$100.00 Registration Fee.
- PCEC: A \$20 Money order made payable to the Arkansas State Board of Cosmetology Enrollment Fee and 2 Passport Photos (we can provide the photos if necessary).

Instructor applicants must meet all of the above requirements and:

- hold a current license as a practitioner in the field they wish to teach
- complete an instructor in training application to be forwarded to the State Board of Cosmetology (as necessary)

Note: The University of Aesthetics & Cosmetology/PCEC does not enroll students using “Ability to Benefit.”

viii Frequency of Disbursements

When financial aid is awarded, it is awarded for the academic year. The financial aid award is required to be split equally between two parts of the academic year. Financial aid is paid to a student's account when the following conditions are met. Once determined, Credit Balances are issued by check to the student's address on file and mailed via USPS.

1. The student is determined to be eligible and is awarded.
2. Loan funds have been received from the lender.
3. The student has achieved the appropriate number of hours.
4. The student is determined to be maintaining Satisfactory Academic Progress.
5. The disbursement date for the term has been reached.

We continue to release funds throughout the term to student accounts as students are awarded and as funds arrive from the lenders.

ix Rights and Responsibilities of Students Receiving Title IV

Rights

Students receiving financial aid have the right to:

- Accept or decline any of your financial aid award(s).
- Know what financial assistance is available, including all federal, state, and institutional aid programs.
- Know the procedures and deadlines for submitting applications for each financial aid program (including federal, state, and institutional aid programs).
- Know how your financial aid awards were calculated, the criteria to receive each award, and how the funds will be distributed or disbursed.
- Know the school policy on enrollment, attendance and good academic standing.
- Seek financial aid counseling.
- Know the consequences of defaulting on a student loan.
- Know that the information you give to the Student Financial Aid Office will be treated confidentially as mandated by the Family Educational Rights and Privacy Act (FERPA).
- Know information regarding a loan lender, interest rate, the total amount to be repaid, deferment options, repayment procedures, and the length of time you have to repay the loan, and when repayment begins.

- Submit a request to review extenuating circumstances⁷, requesting reconsideration of your financial aid eligibility if you or your family's financial conditions change.
- Submit an Academic Progress Appeal if you do not meet the Standards of Satisfactory Academic Progress.
- Know the refund and the Federal Return to Title IV policies.
- Know that we apply the applicable refund policy to all terminations or any reason, by either party, including student decision, course and /or program cancellation, or institution closure.

Note: Financial aid administrators are given the authority (by the Higher Education Act of 1965) to use professional judgment in reviewing requests by students to consider special or extenuating circumstances that are not reflected on the FAFSA or included in the standard Cost of Attendance. Revision⁸ of a student's estimated Cost of Attendance to include educational costs not already incorporated Circumstances not allowed by Federal regulation to be considered include vacation expenses, tithing, credit card expenses/debt, and standard living expenses such as rent, utilities, and allowances.

Responsibilities

Students receiving financial aid are responsible for:

- Completing all applications and forms accurately and on-time.
- Re-applying for financial aid each year.
- Providing requested documentation and information in a timely manner and keeping copies for your own records.
- Reading and understanding all materials sent to you
- Completing pre-loan counseling prior to receiving the first disbursement and exit counseling prior to graduation or leaving school.

⁷ Circumstances that can be considered include but are not limited to:

- Recent unemployment or change in income of a family member(s) reported on the FAFSA
- Unusually high child care costs
- Substantial changes in assets, household size or student status
- Out of pocket medical/dental bills not covered by insurance or included in itemized deductions
- Roth IRA rollovers included in the respective year's tax formula
- Override of a student's dependency status determined by the FAFSA

⁸ A request for professional judgment must be submitted with the proper form(s); documentation required for verification (signed tax return, verification worksheet) and supporting the circumstance(s). Review is done on a case-by-case basis only and the decision by the financial aid administrator is final. Approval of the request does not guarantee additional financial aid eligibility. Please contact OSFA for more information.

- Repayment of all loans in accordance with the terms of your promissory note. You are responsible for notifying your lender if any of the following occurs before your loan is repaid: change of address, graduation, withdrawal, name change, or transfer to another institution.
- Requesting personal assistance if you have questions or don't understand the information provided to you.
- Knowing the financial aid information provided to you.
- Notifying the institution of any name or address changes.
- Knowing and complying with the rules governing your financial aid awards.
- Compliance with institution policies on refunds and Federal Return to Title IV Aid should you withdraw from the institution (either officially or unofficially).
- Notifying the institution of any financial awards you receive from outside resources (including scholarships, grants, Veteran's Benefits, tuition waivers, or other educational/tuition assistance) not already reported on your Financial Aid Award Notification.
- Maintaining Satisfactory Academic Progress.
- Using financial aid for educational expenses incurred while enrolled.
- Repayment of any over-award of financial aid.

Verification

The U.S. Department of Education created the Verification Process to confirm the accuracy of information provided on the FAFSA. By federal regulation, Kelley Education Inc. is responsible for conducting the verification process on behalf of the U. S. Department of Education.

If you are selected for verification, you cannot be awarded any federal student aid until the verification process is completed including transmitting to and receiving any necessary corrections from the U.S. Department of Education. Further, we employ a third party servicer, GEMCOR Inc., to assist us in the verification process.

Your Student Aid Report (SAR) may indicate your FAFSA was selected for Verification with an asterisk "*"." Kelley Education Inc. follows a Verification Process established and managed by GEMCOR Inc.

Verification Process

Verification of FAFSA information will generally be required by FAFSA applicants who are required by IRS rules to file a federal tax return and either do not or cannot use the IRS Data Retrieval Process.

Verification will be required from:

- Parents of Dependent Students
- or-
- Independent Students

Important Note! Using the IRS Data Retrieval Process may significantly speed up the FAFSA process.

Further Verification may require a worksheet to be completed. This worksheet will require you to complete, sign, attach any required documents, and submit the form and required documents to your financial aid representative.

Verification Notification

You will be notified by any of the following methods: in-person, e-mail, or phone call. Remember, once selected, you may not receive FSA until the Verification Process is completed.

Acceptable Verification Documentation

A signed copy of the student's or parent's federal income tax return is no longer acceptable as verification documentation. To verify the federal income tax return entered on the FAFSA you must"

- Use the IRS Data Retrieval Tool (if eligible) to verify
 - or-
 - Send us an IRS Tax Return Transcript <http://osfa.uga.edu/taxreturn.html> of the tax year
- Important Note! If you choose to provide an IRS transcript, the IRS will only provide one tax transcript per tax year. Please make copies!

IRS Extension and Verification

IRS extensions do not eliminate the requirement to provide the requested tax return documentation. The Verification Process cannot be completed and the student's eligibility for federal student aid cannot be determined until all requested acceptable documentation has been received and processed.

Deadline and Consequences

The application processing cycle is 18 months. As an example, the 2020-2021 award year, FAFSA applications can only be accepted on or after January 1, 2020 and not past June 30, 2021.

- Corrections must be received and accepted before midnight (central time) on September 23.
- For students who have been selected for Verification, Institutions must have a valid output document (Verification Correct and Complete) no later than 120 days after the last day of enrollment or September 27 (in the example above, 2021).
- To give subsidized Title IV aid to a student, the institution must have a valid output document while the student is still enrolled for the award year (or in the timeframe the student qualifies for a late disbursement under 34 CFR 668.164(g)(4)(i) but no later than September 27 (as above in the example).

Notification of Award Changes

Upon receiving a valid output document, students will be notified in-person, by email, or by phone.

xSatisfactory Academic Progress

Satisfactory Academic Progress (SAP) Policy

This policy provides for evaluations of student progress upon completion of each federal aid payment period in accordance with published USDE regulations and applies to all students enrolled in NACCAS approved programs, regardless of part time or full time status, whether or not receiving Title IV assistance, and is provided prior to enrollment. This policy also provides for a review of student progress which can be effective in identifying at risk students in their early stages of declining progress. Using an informal monthly review process can help to prevent students from losing federal aid eligibility when the student actually arrives at a formal SAP evaluation point. This policy exceeds federally required minimum standards of 67% attendance and a 2.0, or "C" average academic standard, this institution requires 75% attendance and a 75%, or C average.

Satisfactory Academic Progress (SAP) Policy

Students are required to maintain satisfactory academic progress throughout their training to be in compliance with institutional policy and to remain eligible for HEA, Title IV federal student financial assistance. Satisfactory academic progress is measured in both quantitative terms (attendance), as well as qualitative terms (academics/grades) at this Institution. Students must meet this institution's attendance standard and the academic standard on a cumulative basis (start date to evaluation date) to maintain eligibility for federal student financial assistance funds unless the student is on "Financial Aid Warning" or "Probation" as defined in this policy. Students may request a review of their satisfactory academic progress evaluation with their instructor.

Attendance Standard

Students must attend at least 75% of the hours they are scheduled to attend based on the student's enrollment agreement. A student's attendance pace is determined by the following formula:

Cumulative clock hours of actual attendance as of the evaluation date

Cumulative clock hours of scheduled attendance as of the evaluation date

For example, a student who is enrolled for 30 clock hours per week for 20 weeks would have a cumulative scheduled attendance of 600 clock hours. If the student attended 450 of the 600 scheduled hours, his/her attendance **pace** would be 75.0% (450/600) and would be meeting the attendance requirement of this policy.

Academic Standard

To determine academic performance, certain qualitative factors may use a reasonable system of grades and/or work projects completed and/or comparable factors reasonable against a norm. All theory, practical, and lab/clinic exams will be graded using the following scale:

95% - 100%	A	Excellent
85% - 94%	B	Above Average
75% - 84%	C	Satisfactory
Below 75%	F	Unsatisfactory

Students must maintain an academic average of at least 75% (C) or higher on a cumulative basis as of the evaluation date to meet the academic standards of this policy and be considered as making satisfactory academic progress.

Review and Evaluation Periods

SAP Evaluation periods are based upon actual contracted hours at the institution. Official satisfactory academic progress evaluations, which determine continuing eligibility for federal student aid, will be performed at the end of each financial aid payment period: 300 actual hours for courses 600 hours in length; 375 for courses 750 hours in length; and at each 450, 900, and 1,200 actual hour point in courses

1,500 hours in length and may be more frequently; such as, on a weekly or monthly basis to identify students who may be at risk regarding satisfactory academic progress. At risk students will be counseled and will be advised regarding efforts to improve progress. Students who meet the attendance and academic standards described herein will be considered to be making satisfactory academic progress until the next scheduled evaluation. **Transfer Students:** The evaluation period for a transfer student may vary depending upon the amount of hours accepted by the institution.

Access to Evaluation Results

Students may review their SAP evaluations by requesting an appointment with an instructor or other school official.

Leaves of Absence

In the event of an Institution approved Leave of Absence, the student's enrollment agreement period and maximum time frame will be extended by the same number of days in the approved Leave of Absence.

"Financial Aid Warning" and "Probation"

Students who fail to meet either of the two progress standards as of an evaluation date will be placed on Financial Aid Warning (FAW) status). The student will remain eligible for federal student aid funds for the subsequent payment period. A student may not be placed on FAW for consecutive payment periods. At the end of the FAW period, the student must be meeting the published attendance and academic standards on a cumulative basis to be considered as making satisfactory academic progress and to remain eligible for further federal student financial aid. Any student who fails to meet the published standards at the end of his/her FAW period is considered as not making satisfactory academic progress and is ineligible for further federal aid unless the student submits a written appeal and the Institution determines that the student can meet the SAP requirements in accordance with this policy; the student will be granted "**Probation**" by the institution.

Returning and Re-Enrollment Students

Generally, most students who enroll in the school are considered to be making satisfactory academic progress during their initial evaluation period. Students returning to school after a temporary interruption are reinstated under their previous SAP status.

Appeals

Students who have been designated as not making satisfactory academic progress may appeal this determination with the institution based on mitigating; specific verifiable circumstances that would preclude the student from meeting SAP minimums. The student's appeal must be made in writing to the

School Director and must be received within 10 days of the determination of unsatisfactory progress. The student’s appeal must document the unusual or mitigating circumstances that caused the student to fail to meet the institution’s standards; as well provide information regarding what conditions have changed that would demonstrate that the student could regain satisfactory academic progress standards by the end of the subsequent evaluation period; and that the student will follow the Institution’s academic plan to meet SAP within the maximum timeframe. The institution will review the student’s appeal and related documentation and its resulting decision will be final. Results of the appeal will be represented in the student’s file. In the event the student submits a successful appeal and is granted probation, federal student aid eligibility will be reinstated for the subsequent payment period only. Students, whose evaluation impacts student’s eligibility for financial aid, will be notified during the evaluation.

Course Incompletes and Repetitions

The institution does not offer grades of “incomplete” and accordingly, these have no impact on SAP. If a student withdraws from a program of study and re-enrolls in the same program within 180 days of withdrawal, the student is treated as returning to the same payment period that was in place when the student withdrew and must complete any clock hours for which the student previously received federal funding before being eligible for additional funding. A student who returns to a program after more than 180 days have elapsed since withdrawal may be eligible for federal aid for any classes the student must repeat to obtain academic credit. Students should meet with a financial aid advisor to discuss the conditions under which federal aid may be awarded for repeated courses.

Reinstatement of Federal Financial Aid

Federal student financial aid is suspended when a student is considered as not making satisfactory academic progress. Aid will be reinstated when the student improves his/her attendance or academics to a level such that minimum standards have been met. If the student begins a payment period not making satisfactory academic progress, but reverses that designation before the end of that payment period, the student will be eligible for federal aid for that payment period.

Maximum Time Frame

The normal time frames and maximum time frames required for program completion are listed below. Students who maintain satisfactory academic progress in attendance will complete the program during the allowable maximum time frame. **Transfer Students:** Hours accepted at this institution for transfer students will be counted as both attempted and completed hours for the purpose of determining when the allowable maximum time-frame has been exhausted.

Course (State)	Normal Time Frame	Maximum Time Frame
Aesthetics (AR)	18.75 weeks – 600 hours	24.94 weeks – 798 hours

Cosmetology Instructor (AR)	18.75 weeks – 600 hours	24.94 weeks – 798 hours
Aesthetics (IL) Full Time	26 weeks – 750 hours full time	34.58 weeks – 997.50 hours
Aesthetics (IL) Part Time	52 weeks – 750 hours full time	69.16 weeks – 997.50 hours
Aesthetics Instructor (IL) Full Time750	26 weeks – 750 hours full time	34.58 weeks – 997.50 hours
Aesthetics Instructor (IL) Part Time 750	52 weeks – 750 hours full time	69.16 weeks – 997.50 hours
Aesthetics Instructor (IL) Full Time 600	20.80 weeks – 600 hours full time	27.66 weeks - 798 hours
Aesthetics Instructor (IL) Part Time 600	41.61 weeks – 600 hours full time	55.34 weeks - 798 hours
Cosmetology (AR)	46.88 weeks – 1,500 hours full time	62.35 weeks – 1995 hours
Cosmetology (IL)	50 weeks – 1,500 hours full time	66.67 weeks – 2000 hours

xi Sample Loan Repayment Schedule

Below is a sample loan repayment grid showing the monthly payments and total amounts repaid. The minimum payment for Stafford loan is \$50.00 per month, for Perkins Loan \$40.00 per month

Standard Repayment Plan at 8.25% Interest				
Loan Amount	Number of Payments	Monthly Payment	Interest Charges	Total Repaid
2,600.00	65	\$50.00	\$628.42	\$3,228.42
4,000.00	120	\$50.00	\$1,827.30	\$5,827.30
7,500.00	120	\$91.99	\$3,538.80	\$11,038.80
10,000.00	120	\$122.65	\$4,718.00	\$14,718.00
15,000.00	120	\$183.98	\$7,077.60	\$22,077.60

xii Necessity for Repaying Loans

Student loans are real loans and it is imperative that you pay them back. The following is directly from the Department of Education's website:

<http://studentaid.ed.gov/PORTALSWebApp/students/english/repaying.jsp#default>

If you default, it means you failed to make payments on your student loan according to the terms of your promissory note, the binding legal document you signed at the time you took out your loan. In other words, you failed to make your loan payments as scheduled. Your school, the financial institution that made or owns your loan, your loan guarantor, and the federal government all can take action to recover the money you owe. Here are some consequences of default:

- National credit bureaus can be notified of your default, which will harm your credit rating, making it hard to buy a car or a house.
- You will be ineligible for additional federal student aid if you decide to return to school.
- Loan payments can be deducted from your paycheck.
- State and federal income tax refunds can be withheld and applied toward the amount you owe.
- You will have to pay late fees and collection costs on top of what you already owe
- You can be sued.

For more information and to learn what actions to take if you default on your loans see the [Department of Education's Default Resolution Group Web site](#).

xiii Study Abroad

Our institutions do not participate in any programs which approved for study abroad.

xiv Financial Aid Applicable to Employment

Our institutions do not have any financial aid conditions or terms applicable to employment.

xv Exit Counseling

Our institutions provide to every student borrower of loans under the Federal Direct Loan program, exit counseling information whenever the student ceases enrollment. If the student does not appear for exit counseling, we will mail the Exit Counseling Guide for Direct Loan borrowers. Additionally, borrowers

can find additional information: http://www.nsls.ed.gov/nsls_SA/ and <http://studentaid.ed.gov/PORTALSWebApp/students/english/repaying.jsp>

- The exit counseling packet will provide information on:
 - average anticipated monthly repayment amounts
 - repayment plan options
 - options to prepay or pay on shorter schedule
 - debt management strategies
 - use of Master Promissory Note
 - the seriousness and importance of the student's repayment obligation
 - terms and conditions for forgiveness or cancellation
 - rights and responsibilities of students under Title IV, HEA loan programs
 - terms and conditions for deferment or forbearance

- consequences of default
- options and consequences of loan consolidation
- tax benefits available to borrowers

Wright International Student Services (WISS)

For all borrowers, upon graduation or withdrawal, we provide Wright International Student Services with:

- SSN
- Address
- Date of Birth
- Last Day of Attendance
- Name
- Telephone
- Servicer of the Loan
- Number of Loans Outstanding

WISS then tracks the account to help keep it out of default. This additional service is available at no additional cost to the student.

PanAm Collects

Pan Am Collections, Inc. (PAC) is a full service collection agency that works as a debt collector for Kelley Education Inc. For more information, www.panamcollects.com

Financial Recovery Systems

FRS, Financial Recovery Systems, is a full service collection agency that works as a debt collector for Kelley Education Inc. For more information, Financial Recovery Systems is located at 2010 Crow Canyon Place, Suite 310 San Ramon, CA 94583. (Toll-Free) 800.280.4377 (Fax) 925.498.2524.

^{xvi}Notice of Federal Student Financial Aid Penalties for Drug Law Violations

Federal law provides that a student who has been convicted of an offense under any federal or state law involving the possession or sale of a controlled substance during a period of enrollment for which the student was receiving financial aid shall not be eligible to receive any federal or institutional grant, loan, or work assistance during the period beginning on the date of such conviction and ending after the interval specified in the following table.

If convicted of an offense involving:

Possession of a Controlled Substance	Ineligibility Period
First Offense	1 year
Second Offense	2 years

Third Offense	Indefinite
Sale of a Controlled Substance	Ineligibility Period
First Offense	2 years
Second Offense	Indefinite

A student whose eligibility has been suspended based on a conviction for possession or sale of a controlled substance may resume eligibility before the end of the ineligibility period if:

- A. the student satisfactorily completes a drug rehabilitation program that:
 1. Complies with the criteria prescribed in the federal regulations; and
 2. Includes two unannounced drug tests;

- B. the student successfully passes two unannounced drug tests conducted by a drug rehabilitation program that complies with the criteria prescribed in the federal regulations; or

- C. the conviction is reversed, set aside, or otherwise rendered nugatory.

xvii Privacy of Records-Family Educational Rights and Privacy Act (FERPA)

Family Policy Compliance Office (FPCO) Home

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

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

Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.

Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.

Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- 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 call 1-800-437-0833.

Recordkeeping

Source: Federal Student Aid Handbook, Volume II, Privacy of Student Information (FERPA Rules)

The Family Educational Rights and Privacy Act (FERPA) sets limits on the disclosure of personally identifiable information from school records, and defines the rights of the student to review the records and request a change to the records.

With exceptions such as those noted in this section, FERPA generally gives postsecondary students the right

- to review their education records,
- to seek to amend inaccurate information in their records, and
- to provide consent for the disclosure of their records.

These rules apply to all education records the school keeps, including admissions records (only if the student was admitted) and academic records as well as any financial aid records pertaining to the student. Therefore, the financial aid office is not usually the office that develops the school's FERPA policy or the notification to students and parents, although it may have some input.

Student's & parents' rights to review educational records

A school must provide a student with an opportunity to review his or her education records within 45 days of the receipt of a request. A school is required to provide the student with copies of education records, or make other arrangements to provide the student access to the records, if a failure to do so would effectively prevent the student from obtaining access to the records. While the school may not

charge a fee for retrieving the records, it may charge a reasonable fee for providing copies of the records, provided that the fee would not prevent access to student records.

While the rights under FERPA have transferred from a student's parents to the student when the student attends a postsecondary institution, FERPA does permit a school to disclose a student's education records to his or her parents if the student is a dependent student under IRS laws.

Note that the IRS definition of a dependent is quite different from that of a dependent student for FSA purposes. For IRS purposes, students are dependent if they are listed as dependents on their parent's income tax returns. (If the student is a dependent as defined by the IRS, disclosure may be made to either parent, regardless of which parent claims the student as a dependent.)

Prior written consent to disclose the student's records

Except, under one of the special conditions described in this section, a student must provide written consent before an education agency or school may disclose personally identifiable information from the student's education records. The written consent must—

- state the purpose of the disclosure,
- specify the records that may be disclosed,
- identify the party or class of parties to whom the disclosure may be made, and,
- be signed and dated.

If the consent is given electronically, the consent form must—

- identify and authenticate a particular person as the source of the electronic consent, and
- indicate that person's approval of the information contained in the electronic consent.

The FERPA regulations include a list of exceptions where the school may disclose personally identifiable information from the student's file without prior written consent. Several of these allowable disclosures are of particular interest to the financial aid office, since they are likely to involve the release of financial aid records.

Disclosures to school officials

Some of these disclosures may be made to officials at your school or another school who have a legitimate interest in the student's records. Typically, these might be admissions records, grades, or financial aid records.

Disclosure may be made to:

- other school officials, including teachers, within the school whom the school has determined to have legitimate educational interests.
- to officials of another postsecondary school or school system, where the student receives services or seeks to enroll.

If your school routinely discloses information to other schools where the student seeks to enroll, it should include this information in its annual privacy notification to students. If this information is not in the annual notice, the school must make a reasonable attempt to notify the student at the student's last known address.

Disclosures to government agencies

Disclosures may be made to authorized representatives of the U.S. Department of Education for audit, evaluation, and enforcement purposes. “Authorized representatives” includes employees of the Department—such as employees of the Office of Federal Student Aid, the Office of Postsecondary Education, the Office for Civil Rights, and the National Center for Education Statistics—as well as firms that are under contract to the Department to perform certain administrative functions or studies. In addition—

Disclosure may be made if it is in connection with financial aid that the student has received or applied for. Such a disclosure may only be made if the student information is needed to determine the amount of the aid, the conditions for the aid, the student’s eligibility for the aid, or to enforce the terms or conditions of the aid.

A school may release personally identifiable information on an F, J, or M nonimmigrant student to U.S. Immigration and Customs Enforcement (formerly the Immigration and Naturalization Service) in compliance with the Student Exchange Visitor Information System (SEVIS) program without violating FERPA.

Disclosures in response to subpoenas or court orders

FERPA permits schools to disclose education records, without the student’s consent, in order to comply with a lawfully issued subpoena or court order.

In most cases, the school must make a reasonable effort to notify the student who is the subject of the subpoena or court order before complying, so that the student may seek protective action. However, the school does not have to notify the student if the court or issuing agency has prohibited such disclosure.

A school may also disclose information from education records, without the consent or knowledge of the student, to representatives of the U.S. Department of Justice in response to an *ex parte* order issued in connection with the investigation of crimes of terrorism.

Documenting the disclosure of information

Except as noted below, school must keep a record of each request for access and each disclosure of personally identifiable student information. The record must identify the parties who requested the information and their legitimate interest in the information. This record must be maintained in the student’s file as long as the educational records themselves are kept.

FERPA Responsibilities and Student Rights

A school is required to—

- Annually notify students of their rights under FERPA;
- Include in that notification the procedure for exercising their rights to inspect and review education records; and

- Maintain a record in a student's file listing to whom personally identifiable information was disclosed and the legitimate interests the parties had in obtaining the information (does not apply to school officials with a legitimate educational interest or to directory information).
- Student has the right to—
- Inspect and review any education records pertaining to the student;
- Request an amendment to his/her records; and
- Request a hearing (if the request for an amendment is denied) to challenge the contents of the education records, on the grounds that the records are inaccurate, misleading, or violate the rights of the student.

Rights under FERPA

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. These rights include:

- The right to inspect and review the student's education records within 45 days of the day the University receives a request for access.

A student should submit to the registrar, dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The University official 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 University official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the University to amend a record should write the University official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If the University decides not to amend the record as requested, the University 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.

The right to provide written consent before the University discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The University 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 the University in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the University has contracted as its agent to provide a service instead of using University

employees or officials (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting 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 the University.

The student has the right to file a complaint with the U.S. Department of Education concerning alleged failures by the Institution 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 20202-5901

Record Keeping and Access

- All files are the property of Kelley Education Inc.
- We do not copy; we do not fax, and we do not electronically scan files and their contents.
- Files are kept for a minimum of 5 years.
- Students are encouraged to keep their own records of attendance and grades. It is the student's responsibility to maintain THEIR copies of important documents: Enrollment Agreements, Financial Aid documents, written requests, SAP reports, etc.

A school representative must be present during the review of the files; their intent is to clarify questions concerning these records.

^{xviii}Consumer Information on College Navigator Website

<http://nces.ed.gov/collegenavigator/>

The University of Aesthetics & Cosmetology located at 1357 N. Milwaukee Ave. Chicago, IL 60622

<http://nces.ed.gov/collegenavigator/?q=university+aesthetics&s=all&id=454953>

The University of Aesthetics & Cosmetology and Cosmetology located at 1037-1043 Curtiss St. Downers Grove, IL 60515

<http://nces.ed.gov/collegenavigator/?q=university+aesthetics&s=all&id=454962>

Professional Cosmetology Education Center located at 460 N. Washington Ave. El Dorado, AR 71730

<http://nces.ed.gov/collegenavigator/?q=professional+cosmetology+education&s=all&id=107655>

^{xix}Facilities and Services Available to Students with Disabilities

We will try to accommodate any reasonable request for qualified students with disabilities. Students requesting accommodations or other support services should notify the Director of Schools, Mrs. Leigh Anne Kelley.

xxStudent Body Diversity

University of Aesthetics & Cosmetology, Chicago, IL

<u>Undergraduate Student Enrollment</u>			
Institution	University of Aesthetics & Cosmetology OPE ID: 04136900	University of Aesthetics & Cosmetology OPE ID: 04137000	Professional Cosmetology Education Center OPE ID: 02202400
Address	1357 N. Milwaukee Ave. Chicago, IL 60622	1037-1043 Curtiss St. Downers Grove, IL 60515	460 N. Washington Ave. El Dorado, AR 71730
Total Enrollment	31	10	55
Transfer-In enrollment	n/a	n/a	n/a
Student-To-Faculty Ratio	16 to 1	5 to 1	20 to 1

<u>Undergraduate Student Characteristics</u>			
Institution	University of Aesthetics & Cosmetology OPE ID: 04136900	University of Aesthetics & Cosmetology OPE ID: 04137000	Professional Cosmetology Education Center OPE ID: 02202400
Address	1357 N. Milwaukee Ave. Chicago, IL 60622	1037-1043 Curtiss St. Downers Grove, IL 60515	460 N. Washington Ave. El Dorado, AR 71730
Percent of undergraduates who are female	100%	100%	96%
Percent of undergraduates who are full-time	52%	40%	100%
Percent of undergraduates by race/ethnicity:			
American Indian or Alaska	0%	0%	0%

Native			
Asian	3%	0%	0%
Black or African American	23%	0%	27%
Hispanic/Latino	16%	0%	2%
White	58%	100%	0%
Two or More Races	0%	0%	0%
Race and Ethnicity unknown	0%	0%	0%
Nonresident alien	0%	0%	0%
Percent of undergraduate students by age:			
24 and under	26%	20%	55%
25 and over	74%	80%	45%
Age unknown	0%	0%	0%

xxi Price of Attendance

University of Aesthetics & Cosmetology Chicago, IL	Registration	Books	Tuition	Total
Aesthetics	\$100.	\$500.	\$10,685.	\$11,285.
Aesthetics Instructor	\$100.	\$250.	\$7,150.	\$7,500.

University of Aesthetics & Cosmetology Downers Grove, IL	Registration	Books	Tuition	Total
Aesthetics	\$100.	\$500.	\$10,685.	\$11,285.
Aesthetics Instructor	\$100.	\$250.	\$7,150.	\$7,500.
Cosmetology	\$100.	\$1,500.	\$13,900.	\$15,500.

Professional Cosmetology Education Center, El Dorado, AR	Registration	Books	Tuition	Total
Cosmetology	\$100.	\$1,800.	\$10,685.	\$11,285.
Instructor	\$100.	\$250.	\$7,150.	\$7,500.

xxii Net Price Calculator

To see the Net Price Calculator for each of our schools, please direct your attention to:

School	Website Location for Net Price Calculator
University of Aesthetics & Cosmetology, Chicago, IL	http://universityofaesthetics.edu/programs/
University of Aesthetics & Cosmetology, Chicago, IL	http://uofac.edu/programs
Professional Cosmetology Education Center, El Dorado, AR	http://pcec.edu/programs/

xxiii Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid

The following refund policy, requirements for withdrawal and return of Title IV financial aid apply to the following schools.

- University of Aesthetics & Cosmetology, Chicago, IL
- University of Aesthetics & Cosmetology, Downers Grove, IL
- Professional Cosmetology Education Center, El Dorado, AR

Refund Policy

The following appears exactly as it appears in the Enrollment Agreement effective 113013.

Refund Policy: For applicants who cancel enrollment or students who withdraw from enrollment, a fair and equitable settlement will apply. This refund policy applies to tuition and fees charged in the Enrollment Agreement. Other miscellaneous charges the Student may have incurred at this Institution will be calculated separately at the time of withdrawal. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure. Any monies due the applicant or student shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially. Official cancellation or withdrawal shall occur on the earlier of the dates that: (a) an applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid. (b) A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her enrollment in writing before midnight on the fifth (5th) business day of signing the enrollment agreement. In this case all monies collected by the school shall be refunded, regardless of whether or not the student has actually started classes. (c) A student notifies the institution of his/her withdrawal in writing. (d) A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be the last

day of physical attendance. (e) A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 30 days.) (f) In type b, c, or d, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person. For students who enroll in, begin classes, and withdraw prior to course completion (after five business days of signing the contract), the following schedule of tuition earned by the school applies.

Refund Calculations are Based Upon Scheduled Hours		
Percentage Length Scheduled to Total Length of Program	Amount of Total Tuition Owed to the Institution	Refund Calculations may not be altered under any circumstances. Registration, Student Kit, and Sales Tax are excluded. Agreed, Approved, and Understood by:
.01% to 4.9%	Lesser of Registration + \$300 or 10% of tuition and other charges.	
5% to 9.9%	30%	
10% to 14.9%	40%	
15% to 24.9%	45%	
25% to 49.9%	70%	
50% and over	100%	

All refunds are based upon the student’s last day of attendance. Refund guidelines may be adjusted solely at the Institution’s discretion in the event of mitigating circumstances; such as: (a) if the student becomes ill or is in a disabling accident and is unable to attend Institution for extended periods of time (b) If the student has suffered a death in his/her immediate family (c) if there are circumstances beyond the control of the student that render his/her attendance impossible and are accepted by the Institution (d) if the student is expelled. Course and/or Program Cancellation Policy: (a) if the course is cancelled subsequent to a student’s enrollment, this Institution will either provide a full refund of all monies paid or completion of the course at a later time. (b) If this Institution cancels a course and/or program and ceases to offer instruction after students have enrolled and instruction has begun, this Institution shall provide completion of the course and/or program OR participate in a Teach-Out Agreement. (c) If permanently closed or no longer offering instruction after a student has enrolled, this Institution will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged Teach-Out Agreement with another institution. Refund calculations and refund amounts occur quickly to ensure their timeliness.

Return to Title IV or R2T4

The Return of Title IV funds as prescribed in Section 484B of HEA Amendments determines the amount of Title IV aid a student has earned at the time a student withdraws.

ELIGIBILITY REQUIREMENTS FOR STUDENTS FINANCIAL ASSISTANCE PROGRAMS

PROPRIETARY INSTITUTIONS OF HIGHER EDUCATION

Higher Education Act of 1965, Extension and Revision (Section 481 (B) October 3, 1980)

The term “Proprietary Institution of Higher Education” means a school which: Admits as regular student only persons having a certificate of graduation from a school providing secondary education, or the recognized equivalent of such a certificate.

We participate in the Federal Pell Grant Program which is covered by the above amendment. All return of Title IV calculations are performed using the R2T4 software distributed by the United States Department of Education within **10 days of determination of withdrawal status**.

If a student withdraws during a payment period or period of enrollment the amount of Title IV program assistance that has been earned up to that point is determined by a specific formula. The formula, in brief, is as follows:

- The institution will determine the date of withdrawal and then determine the percentage of the payment period attended by the student.
- The institution will determine the amount of Title IV aid for which the student was eligible by the percentage of the time enrolled.
- The institution will compare the amount earned to the amount disbursed. If the amount of aid disbursed exceeds the amount earned, this amount of Title IV aid must be returned.
- The institution allocates the responsibility for returned unearned aid between the school and the student according to the portion of disbursed aid that could have been used to cover institutional charges and the portion that could have been disbursed directly to the student once institutional charges were covered.
- The institution and/or the student must then distribute the unearned Title IV aid back to the Title IV programs.
- All refunds are calculated using a withdrawal date which coincides with the last day of scheduled attendance of the student.
- In no case shall the amount returned exceed the amount remitted.
- If the return of Title IV funds results in a student tuition balance, the student will be responsible for payment of the balance to The University of Aesthetics & Cosmetology/PCEC.
- If the student receives less assistance than what was earned, the student may be eligible for a post-withdrawal disbursement.

- If the student received more assistance than what was earned, the excess funds must be returned by the school and/or student. The student will be notified in writing within 10 days if a refund is due to the Title IV program.

Withdrawal date is determined by one of the following:

Forcible Drop/ Unofficial Withdraw. This is determined by the Institution through monitoring clock hour attendance at least every thirty (30) days. If the student is absent without notice 14 consecutive calendar days, the student will be forcibly dropped and terminated by the school on the 15th day and any refund due will be disbursed within 30 days. Termination date will be the last of scheduled attendance or the date indicated on a written notification by the student.

Any refund due to a student or to the Title IV program shall be refunded within 30 days from cancellation of student contract by the student, or formal termination by the school, which shall occur no more than 30 days from the last scheduled date of attendance or the date the student notifies the school in writing that the student will not be returning to school.

Return to Title IV and Institutional Refund Policy. The Return to Title IV refund is not the entire amount owed to the school; the student may be responsible for funds according to the Institution Refund Policy. The requirements for the Title IV program funds when you withdraw from a program are separate from the Institutional Refund Policy. Therefore, you may still owe funds to The University of Aesthetics & Cosmetology/PCEC to cover unpaid institutional charges. The University of Aesthetics & Cosmetology/PCEC will also charge the student for any Title IV program funds that it is required to return. A collection agency may be authorized to collect funds on behalf of The University of Aesthetics & Cosmetology/PCEC and students will have to pay any costs associated with collection and interest on any unpaid balance.

Refunds must be made in the following order: Unsubsidized Loans, Subsidized Loans, Federal Pell Grants, students.

The University of Aesthetics & Cosmetology/PCEC will request written permission to retain credit balances to use for future charges to the students account, or the credit amount will be disbursed to the student.

xxiv Textbook Information

<u>Cosmetology</u>	<u>Esthetics</u>	<u>Instructor</u>
BNDL: Milady's Standard Cosmetology ISBN 9781133150718 \$177.95 <ul style="list-style-type: none"> • Milady's Standard Cosmetology 2012, 1st Edition ISBN: 	BNDL: Milady's Standard Fundamentals ISBN: 9781435433342 \$238.95 <ul style="list-style-type: none"> • Milady's Standard Esthetics Textbook, 	BNDL: Milady's Master Educator ISBN: 9781435433229 \$194.95 <ul style="list-style-type: none"> • Milady's Master Educator ISBN: 9781428321519

<p>9781439059296</p> <ul style="list-style-type: none"> Milady's Standard Cosmetology Theory Workbook ISBN: 9781439059234 Milady's Exam Review Cosmetology ISBN: 9781439059210 	<p>Fundamentals ISBN: 9781428318922</p> <ul style="list-style-type: none"> Milady's Standard Esthetics, Fundamental Workbook ISBN: 9781428318946 Milady's Exam Review ISBN: 9781428318953 	<ul style="list-style-type: none"> Milady's Exam Review for Milady's Master Educator ISBN: 9781428321540
<p>Haircutting Supp. For Standard Cosmetology 2012 ISBN: 9781439058961</p>	<p>Proprietary Exam Book, Kelley, 2012</p>	<p>Proprietary Exam Book, Kelley, 2012</p>
<p>Proprietary Exam Book, Kelley, 2012</p>		

xxv Academic Program (Educational Programs, Instructional Facilities, and Faculty)

Course Outline – Aesthetics 750 hours

Locations Offered

Chicago, Downers Grove, IL and El Dorado, AR

Course Title

Aesthetics

Credit

Credit for this course is through clock hours in Illinois and credit hours in Arkansas. Illinois requires a minimum of 750 clock hours and Arkansas requires a minimum of 600 clock hours. This institution employs a 750 clock hour course which meets or exceeds state requirements.

Course Description & Content

The aesthetics program is 750 clock hours in length. Upon completion of the program our salon/spa ready aesthetics students will have the skills and knowledge to successfully pass the Illinois Department of Professional and Financial Regulations licensure examination and will be able to meet the present and future demands of skin care beauty salons/spa. Upon successful completion of the course, you will receive an official University of Aesthetics & Cosmetology transcript with our official seal and a diploma.

This course is divided into four sections: (1) Basic Training 75 hours of classroom instruction in general theory and practical application (2) Scientific Concepts 150 hours of classroom instruction provided (3) Practices and Procedures 500 hours of instruction which is a combination of classroom instruction and clinical application and (4) Business Practices is 25 hours of instruction. All levels of training provide theory lectures/demonstrations.

Course Objectives/Goals

The objective is to prepare the student to be a professional aesthetician in the workplace. Goals include passing the Illinois licensing exam and prepare the student to enter the job market with above average employment skills. Professional aestheticians are able to work in salons, spas, and medical offices.

Projects/Assignments

The student must successfully pass all tests, complete the progress book, and complete any other assignments given during classes.

Evaluation/Grading

A cumulative score composed of attendance, theory exams, assignment completion, applicable practical evaluations are used to determine satisfactory progress throughout the course. All assignments, projects, tests, and hours must be completed before the student is eligible for graduation.

Attendance

The maximum time frame for the course to be completed is 150%. To complete the course within the contractual obligations, the student must attend class 67% of the time. Students will be billed for hours beyond the terms of their enrollment agreement.

Textbooks/References/Periodicals

- Milady Standard Textbook for Professional Estheticians
- Accompanying Workbook for the above
- Accompanying Examination Book for the above
- University Exam Booklet

Clinic Activities

Clinic Activities are applicable periodically throughout the program at all levels of training. The objective of this experience is to prepare the student for work in a professional salon or clinic and its various job functions.

Course Content: Aesthetics

Basic Training 75 hours of classroom instruction in general theory and practical application divided in specific areas of study.

Scientific Concepts is 150 hours of classroom instruction provided in specific areas of study.

Practices and Procedures is 500 hours of instruction which is a combination of classroom instruction and clinical application.

Course Format

The course will combine various methods of instruction which will include lecture, demonstration, and participation by the student, evaluations, and “hands-on” experience. This course will enable the student to begin and learn theory and practical skills on their clients as well as prepare for the salon/spa experience. Instructional techniques will be enhanced with the aid of guest lecturers, if available, and various audio visual materials.

Course Outline – Aesthetics 600

Locations Offered

El Dorado, AR

Name of Course

Aesthetics 600

Credit

Credit for this course is through clock hours.

Course Description

The aesthetics program is 600 clock hours in length comprised of classroom and practical exercises on manikins, other students, and the public.

Course Objectives/Goals

Upon completion of Aesthetics 600, you should be able to pass written and practical examinations to become a licensed aesthetician in Arkansas and will be able to meet the present and future demands of skin care beauty salons/spa. Additionally, you will receive an official Professional Cosmetology Education Center transcript with our official seal and a diploma.

Projects/Assignments

The student must successfully pass all tests, complete the progress book, and complete any other assignments given during classes.

Evaluation/Grading Procedures

A cumulative score composed of attendance, theory exams, assignment completion; applicable practical evaluations are used to determine satisfactory progress throughout the course. All assignments, projects, tests, and hours must be completed before the student is eligible for graduation.

Attendance

The maximum time frame for the course to be completed is 150%. To complete the course within the contractual obligations, the student must attend class 67% of the time. Students will be billed for hours beyond the terms of their enrollment agreement.

Textbooks/References/Periodicals

- Milady Standard Textbook for Professional Estheticians
- Accompanying Workbook for the above
- Accompanying Examination Book for the above
- PCEC Aesthetics Exam Booklet
- PCEC Aesthetics Progress Booklet

Course Content: Aesthetics

This course is divided into four sections: (1) Basic Training 75 hours of classroom instruction in general theory and practical application (2) Scientific Concepts 150 hours of classroom instruction provided (3) Practices and Procedures 350 hours of instruction which is a combination of classroom instruction and clinical application and (4) Business Practices is 25 hours of instruction. All levels of training provide theory lectures/demonstrations.

Basic Training **75 hours** of classroom instruction in general theory and practical application divided in specific areas of study.

- History of Skin Care
- Personal Hygiene and Public Health
- Professional Ethics
- Understanding the uses of Electricity
- Sterilization and Sanitation
- Introduction to Skin Analysis, Skin Care, and Facial Treatments

Scientific Concepts is **150 hours** of classroom instruction provided in specific areas of study.

- Cells, Metabolism, and Body Systems
- Bacteriology

- Physiology and Histology of the Skin
- Human Anatomy
- Understanding Chemicals and their Use
- Disorders of the Skin and Special Aesthetics Procedures

Practices and Procedures is **350 hours** of instruction which is a combination of classroom instruction and clinical application.

- Nutrition and Health of the Skin
- Skin Analysis
- Cleansing the Skin
- Masque Therapy and Facial Treatments
- Facial Treatments without Machines
- Electricity, Machines, and Apparatus
- Facial Treatments with Machines
- Hair Removal; including tweezer method, depilators, waxing, and their use
- Professional Make-up Techniques
- Product Knowledge and Ingredients
- Business Practices is 25 hours of classroom instruction.
- Understanding local and State Rules and Regulations
- OSHA Standards
- Resume Creation
- Business Planning
- Menu Construction and Implementation
- Costing Products, Services

Business Practices is 25 hours of instruction which is a combination of classroom instruction and clinical application.

Instructional Methods

The course will combine various methods of instruction which will include lecture, demonstration, and participation by the student, evaluations, and “hands-on” experience. This course will enable the student to learn theory and practical skills on their clients as well as prepare for the salon/spa experience. Instructional techniques will be enhanced with the aid of guest lecturers, if available, and various audio visual materials. Clinic Activities are applicable periodically throughout the program at all levels of training. The objective of this experience is to prepare the student for work in a professional salon or clinic and responsibilities.

Course Outline – Aesthetics Instructor 750 hours

Locations Offered

Chicago, Downers Grove, IL

Course Title

Instructor

Credit

Credit for this course is through clock hours.

Course Description & Content

For persons with less than 2 years of licensed experience, the program is 750 hours. This program endeavors to produce aesthetic instructors who surpass the standards and demands of the professional aesthetics programs. Admission requirements may include a 500 word essay as determined by the instructor, an aesthetician audition, a written examination, an interview, a completed work contract, and an aesthetician license in good standing. This course is divided into three sections: (1) Review of curriculum, basic skills of course outlining, lesson planning, and teaching techniques (2) Introduction of lab activities, practicing the lessons learned in the first part listed above plus record keeping (3) Provide the student instructor with advanced lab activities needed to prepare and instruct a classroom situation. All levels of training provide theory lectures/demonstrations.

Course Objectives/Goals

The objective is to prepare the student instructor to pass the State of Illinois Instructor Exam and to be accomplished as an instructor capable of designing a course, creating lesson plans, demonstration techniques, clinic management, integrating audio visual into lessons, and to lecture for maximum absorption by students. Instructors are employed by schools, distributors, and manufacturers.

Projects/Assignments

The student must successfully pass all tests, complete the progress book, and complete any other assignments given during classes.

Evaluation/Grading

A cumulative score composed of attendance, theory exams, assignment completion; applicable practical evaluations are used to determine satisfactory progress throughout the course. All assignments, projects, tests, and hours must be completed before the student is eligible for graduation.

Attendance

The maximum time frame for the course to be completed is 110%. To complete the course within the contractual obligations, the student must attend class 75% of the time. Students will be billed for hours beyond the terms of their enrollment agreement.

Textbooks/References/Periodicals

- Milady Master Educator Textbook for Professional Estheticians
- Accompanying Workbook for the above (instructor's edition)
- University Exam Booklet (instructor's edition)

Clinic Activities

Clinic Activities are applicable periodically throughout the program at all levels of training. The objective of this experience is to prepare the student instructor to supervise the student clinic.

Instructors

The University experience is to learn from a variety of perspectives.

Course Format

The course will combine various methods of instruction which will include lecture, demonstration, and participation by the student instructor, evaluations, and "hands-on" experience in course outline, lesson plans, lectures, and demonstration. This course will enable the student to begin and learn theory and practical skills on their clients as well as prepare for the salon/spa experience. Instructional techniques will be enhanced with the aid of guest lecturers, if available, and various audio visual materials.

Course Outline – Aesthetics Instructor 500 hours

Locations Offered

Chicago, Downers Grove

Course Title

Instructor

Credit

Credit for this course is through clock hours.

Course Description & Content

The instructor-training program is 500 clock hours in length for persons licensed 2 years and longer. This program endeavors to produce aesthetic instructors who surpass the standards and demands of the professional aesthetics programs. Admission requirements may include a 500 word essay as determined by the instructor, an aesthetician audition, a written examination, an interview, a completed work contract, and an aesthetician license in good standing. This course is divided into three sections: (1) Review of curriculum, basic skills of course outlining, lesson planning, and teaching techniques (2)

Introduction of lab activities, practicing the lessons learned in the first part listed above plus record keeping (3) Provide the student instructor with advanced lab activities needed to prepare and instruct a classroom situation. All levels of training provide theory lectures/demonstrations.

Course Objectives/Goals

The objective is to prepare the student instructor to pass the State of Illinois Instructor Exam and to be accomplished as an instructor capable of designing a course, creating lesson plans, demonstration techniques, clinic management, integrating audio visual into lessons, and to lecture for maximum absorption by students. Instructors are employed by schools, distributors, and manufacturers.

Projects/Assignments

The student must successfully pass all tests, complete the progress book, and complete any other assignments given during classes.

Evaluation/Grading

A cumulative score composed of attendance, theory exams, assignment completion; applicable practical evaluations are used to determine satisfactory progress throughout the course. All assignments, projects, tests, and hours must be completed before the student is eligible for graduation.

Attendance

The maximum time frame for the course to be completed is 150%. To complete the course within the contractual obligations, the student must attend class 75% of the time. Students will be billed for hours beyond the terms of their enrollment agreement.

Textbooks/References/Periodicals

- Milady Master Educator Textbook for Professional Estheticians
- Accompanying Workbook for the above (instructor's edition)
- University Exam Booklet (instructor's edition)

Clinic Activities

Clinic Activities are applicable periodically throughout the program at all levels of training. The objective of this experience is to prepare the student instructor to supervise the student clinic.

Instructors

Throughout the year we may have additional instructors. The University experience is to learn from a variety of perspectives.

Course Format

The course will combine various methods of instruction which will include lecture, demonstration, and participation by the student instructor, evaluations, and “hands-on” experience in course outline, lesson plans, lectures, and demonstration. This course will enable the student to begin and learn theory and practical skills on their clients as well as prepare for the salon/spa experience. Instructional techniques will be enhanced with the aid of guest lecturers, if available, and various audio visual materials.

Course Outline - Cosmetology 1500 Hours

Locations Offered

Downers Grove, IL and El Dorado, AR

Description of Course

During training, students will receive instruction in the following state mandated areas; hygiene and sanitation (80 hours), related science (120 hours), hairdressing (1000 hours), manicuring (100 hours), cosmetic therapy (100 hours), salesmanship and shop management (50 hours), and salon department (50 hours)

Course goals/Objectives

This course is intended to prepare students to pass the Arkansas State Board of Cosmetology licensing examination and to enable students to enter the workplace with the skills needed to succeed as a professional.

Content of Units of Instruction

I. 1st Term (900 hours)

A. COS 1 Introduction to Cosmetology (30 hours)

- History of Cosmetology
- Life Skills
- Professional Image
- Communicating for Success

B. COS 2 Introduction to Haircutting and Hairstyling (90 hours)

- Infection Control
- Properties of the Hair and Scalp
- Shampooing, Rinsing and Conditioning
- Principles of Hair Design
- Haircutting
- Wet Hairstyling
- Thermal Hairstyling
- Thermal Pressing

- Braiding and Extensions

C. COS P-10 Junior Practicum (330 hours)

Initially students will practice on mannequins and classmates the theory and techniques learned in other courses of Term 1 until competency is demonstrated.

Once competency is demonstrated in skill/technique the student will be assigned to provide these services to paying patrons in the schools clinic.

Students will participate in school-based competitions.

D. COS 3 Introduction to Chemical Services (60 hours)

- Chemistry
- Permanent Waving
- Chemical Hair Relaxing
- Hair coloring and Decolorizing
- Soft Curl Permanent Waving

E. COS 4 Introduction to Specialty Services 1.6 Credits (60 hours)

- Electricity
- Anatomy and Physiology
- Skincare Histology
- Skincare Facials
- Cosmetics Application
- Nail Structure and Growth
- Manicuring
- Pedicuring

F. COS P-11 Junior Practicum II (330 hours)

Initially students will practice on mannequins and classmates the theory and techniques learned in other courses of Term 1 until competency is demonstrated.

Once competency is demonstrated in skill/technique the student will be assigned to provide these services to paying patrons in the schools clinic.

Students will participate in school-based competitions.

II. 2nd Term (600 hours)

A. COS 5 School to Work Transition 1.6 Credits (60 hours)

- Salon Business
- Job Seeking
- On the Job
- Resume/Portfolio Compilation
- Business Planning

B. COS 6 Haircutting and Hairstyling II (60 hours)

- Advanced haircutting theory and techniques
- Advanced hairstyling theory and techniques

C. COS P-12 Senior Practicum I (180 hours)

Initially students will practice on mannequins and classmates the theory and techniques learned in other courses of Term 2 until competency is demonstrated.

Once competency is demonstrated in skill/technique the student will be assigned to provide these services to paying patrons in the school's clinic.

Students will participate in school-based competitions.

D. COS 7 Chemical Services II (60 hours)

- Advanced Chemistry
- Advanced Permanent Waving Techniques
- Advanced Chemical Relaxing Techniques
- Advanced Hair coloring and Decolorizing Techniques

E. COS 8 Specialty Services II (60 hours)

- Specialty Facials
- Advanced Cosmetic Applications (Corrective, Theatrical)
- Temporary Hair Removal
- Artificial Nails
- Specialty Manicures
- Specialty Pedicures

F. COS P-13 Senior Practicum I 4.8 Credits (180 hours)

Once competency is demonstrated in skill/technique the student will be assigned to provide these services to paying patrons in the schools clinic.

Once competency is demonstrated in skill/technique the student will be assigned to provide these services to paying patrons in the schools clinic.

Students will participate in school-based competitions.

Instructional Methods Used to Teach the Course

The teaching methods used to facilitate training in Cosmetology include, but are not limited to; lecture, and lecture/demonstration incorporating various teaching aids to increase student comprehension.

- Text: Milady's Standard Textbook of Cosmetology
- Milady's Standard System of Salon Skills
- Hair Structure and Chemistry Simplified
- Arkansas State Board of Cosmetology Rules and Regulations

Course Outline – Cosmetology

Locations Offered

Downers Grove, IL

Name of Course

Cosmetology

Description of Course

Prior to students entering the student salon and providing services to the public, students are required to complete a minimum of 150 hours of Basic Training as listed below. Students may be required to complete additional assignments and or hours of training at the school's discretion before being allowed to work in the student salon.

Each licensed cosmetology school shall provide a program consisting of a minimum of 1500 clock hours or a 50 credit hour equivalency (1 credit hour equals 30 clock hours) of instruction as follows:

a) Basic Training – 150 hours of classroom instruction in general theory and practical application shall be provided that shall include a minimum of the following subject areas:

- tools and their use
- shampoo
- understanding chemicals and use
- types of hair
- sanitation
- hygiene

- skin diseases and conditions
 - anatomy and physiology
 - electricity
 - ethics
 - nail technology
 - esthetics
- b) Practical Chemical Application/Hair Treatment – 500 hours of instruction, which shall be a combination of classroom instruction and hands on experience, shall be provided in the following subject areas:
- chemical safety
 - permanent waving
 - hair coloring, tinting and bleaching
 - hair relaxing
 - hair and scalp conditioning
 - shampooing, toning and rinsing
- c) Hair Styling/Hair Dressing – 475 hours of instruction in hair styling, which shall be a combination of classroom instruction and hands on experience, shall be provided in the following subject areas:
- cutting
 - thinning
 - shaping
 - trimming
 - application of electrical/mechanical equipment
 - curling
 - hair treatments
 - marcelling
- d) Shop Management, Sanitation and Interpersonal Relations – 200 hours of classroom instruction shall be provided in the following subject areas:
- labor law
 - workers' compensation
 - client relations
 - bookkeeping
 - marketing and merchandising
 - emergency first aid
 - right-to-know laws
 - pertinent State and local laws and rules
 - business ethics
 - sanitation
 - electrical devices
 - personal grooming and hygiene
- e) Esthetics – 85 hours of instruction shall be provided

- f) Nail Technology – 55 hours of instruction shall be provided
- g) Electives – 35 hours
- h) Internship program is an optional part of the curriculum. Each licensed cosmetology school may choose to set up an internship program and shall follow the guidelines set forth in this subsection (h):
 - 1) An internship program:
 - A) May be substituted for 150 hours of the 1500 hours as set forth in this Section.
 - B) May be part of the curriculum of a licensed cosmetology school and shall be an organized preplanned training program designed to allow a student to learn hair dressing, sanitation, safety and shop management, hair treatment, nail technology and esthetics under the direct supervision of a licensed cosmetologist in a registered salon.
 - 2) A student in the internship program:
 - A) May participate in an internship program only after completing 750 hours of training with a minimum average grade of 80. A school may, however, set the average grade higher and set other standards that a student must meet to participate in the internship program.
 - B) May not spend more than 150 hours in an internship program.
 - C) May not be paid while participating in this internship program as it is a part of the cosmetology curriculum of the school.
 - D) May work a maximum of 8 hours a day and shall be required to spend 1 day a week at the school.
 - E) Shall be under the direct on site supervision of a licensed cosmetologist. Only 1 student shall be supervised by 1 licensed cosmetologist.
 - 3) A licensed cosmetology school shall state clearly in the student contract that the school offers an internship program.
 - 4) The licensed cosmetology school shall enter into a contract with the student, the registered salon and licensed cosmetologist. The contract shall contain all the provisions set forth in subsection (h)(2) of this Section and any other requirements of the internship established by the school. The contract shall be signed by the student, the school and the licensed cosmetologist. Any party to the contract may terminate the contract at any time.

(Source: Amended at 30 Ill. Reg. 9503, effective May 10, 2006)

Instructional Methods Used to Teach the Course

The teaching methods used to facilitate training in Cosmetology include, but are not limited to; lecture, and lecture/demonstration incorporating various teaching aids to increase student comprehension.

- Text: Milady's Standard Textbook of Cosmetology
- Milady's Standard System of Salon Skills
- Hair Structure and Chemistry Simplified
- Illinois Cosmetology Act (Rules and Regulations)
- Course Outline - Cosmetology Teacher

Locations Offered

Downers Grove, IL

Name of Course

Cosmetology Teacher

Description of Course

An approved school that intends to provide teacher training must utilize a teacher program that includes a minimum of 1000 clock hours or a 34 credit hour equivalency (1 credit hour equals 30 clock hours) of instruction as follows:

- 1) 500 hours of Post-Graduate School Training that includes all subjects in the basic cosmetology curriculum in Section 1175.530, including theory and practice. Presentation of material must include the concepts that are intended to be taught and the skills to be acquired during the various phases of basic education.
- 2) 20 hours of Educational Psychology that shall include, but not be limited to, topics in educational objectives, student characteristics and development, the learning process and an evaluation of learning that relates to teaching. These hours shall be waived on behalf of cosmetology teacher students who have completed a course in Educational Psychology at an accredited college or university.
- 3) 20 hours of Teaching Methods (Theory) that shall include, but not be limited to, topics in individual differences in learning, lesson planning and design, lesson delivery, assessment of learning performance, classroom management, student motivation and classroom climate. These hours shall be waived on behalf of cosmetology teacher students who have completed a course in Teaching Methods-Secondary Level at an accredited college or university.
- 4) 150 hours of Application of Teaching Methods that includes preparation and organization of subject matter to be presented on a unit by unit basis and presentation of subject matter through application of varied methods (lecture, demonstration, testing and assignments). Presentations must provide teaching objectives to be accomplished and correlate theoretical with practical application.

5) 50 hours of Business Methods that include inventory, recordkeeping, interviewing, supplies, the Illinois Barber, Cosmetology, Esthetics, and Nail Technology Act of 1985 and 68 Ill. Adm. Code 1175.

6) 260 hours of Student Teaching under the on-site supervision of an Illinois licensed teacher. The student teacher shall present theoretical and practical demonstrations to students in the basic curriculum.

b) The approved program for a 500 hour Teacher Training Course shall be based on 2 years of practical experience and shall consist of the Teacher Training Curriculum outlined in subsection (a) of this Section with the exception of the 500 hours of post-graduate training.

(Source: Amended at 30 Ill. Reg. 9503, effective May 10, 2006)

School Personnel

Owner of all schools including The International Institute for the Advancement of Aesthetics and The University of Aesthetics & Cosmetology, and Professional Cosmetology Education Center:

Owner: Robert F. Kelley Jr.

Director of Schools: Mrs. Leigh Anne Kelley

Instructors

Ms. Eva Doty- The University of Aesthetics & Cosmetology

Ms. Jamie Rowland-Province- The University of Aesthetics & Cosmetology

Ms. Janina Rivera- The University of Aesthetics & Cosmetology

Ms. Crystal Jones- The University of Aesthetics & Cosmetology

Ms. Charise Allen-Professional Cosmetology Education Center

Ms. Mary Whitehead-Professional Cosmetology Education Center

Ms. Robbie Gaffney-Professional Cosmetology Education Center

Ms. Charlotte Wallace-Professional Cosmetology Education Center

Administration

Mr. Ray White-Campus Manger, Professional Cosmetology Education Center

Ms. Jill Hanry-Financial Aid, Professional Cosmetology Education Center

Ms. Jill Hanry- Admissions, Professional Cosmetology Education Center

Note: Employees and Instructors are subject to change.

Occupational Hazard

Students should be well aware of the occupational hazards and risks associated with pursuing a career in cosmetology, aesthetics, or instruction. In addition to standing and sitting, which could lead to bone/joint problems; there is exposure to other health problems:

- Inhalation of solvents and dusts or particles resulting in allergies;
- Skin contact with instruments or equipment;
- Skin absorption of liquids or skin contact with dusts (including eye hazards);
- Ingestion of hair dressing chemicals by holding combs, pins, or clips in the mouth while working.

Your enrollment and receipt of the school catalog is your recognition of your liability and acceptance of these and other risks associated with pursuing a cosmetology, aesthetics, or instructor's license.

Locations and Descriptions of Facilities

Downers Grove Facility

Our Downers Grove facility is located at 1037-1043 Curtiss Street in downtown Downers Grove. Included in our school are a large reception/retail area, 1 classroom, 1 break-room with lockers, dispensary, and clinical areas including 8 treatment rooms, 5 pedicure thrones, 5 shampoo stations, 2 ADA compliant restrooms, and over 20 styling stations. Our remodel was completed in early 2012. The equipment was purchased new, and is state of the art. Teaching aids include Flat panel television, Power Point Projector, overhead projector, and charts.

Chicago Facility

Our Chicago Facility is located at 1357 N. Milwaukee Ave. in the Wicker Park neighborhood. The building houses the University on 2 floors. The main floor, street access, is used as a clinic instruction floor. With 9 rooms, we can comfortably serve 10 clinic clients. The floor below is used for classroom instruction. There are 4 bathrooms, a student break area and kitchen, locker facilities, and on-site laundry facilities. The equipment was purchased new and is state of the art. Teaching aids include Power Point projector, overhead projector, and charts.

El Dorado Facility

Our El Dorado facility is located at 460 N. Washington Ave, El Dorado Arkansas. The building houses Professional Cosmetology Education Center in 15,000 square feet. We have 40 styling stations, 4 pedicure thrones, 6 manicure tables, 2 dispensaries, Aesthetics Treatment Area, a break room and one large, divisible classroom, with two flat screened televisions. There are locker facilities and on-site laundry facilities as well. Teaching aids include Power Point projector, DVD's, Videos, overhead projector and charts. Classroom areas, practical areas, and aesthetic treatment areas are scheduled per course.

Headquarters

The headquarters for all schools is located at 1357 N. Milwaukee Ave. Chicago, IL 60622-2151, 773.661.0025.

xxvi Transfer of Credit Policies and Articulation Agreements

Transfer students are accepted on a case by case basis. The number of hours accepted in transfer may be fewer than listed on the transcript. Our policy is designed to be in keeping with our Mission Statement. To ensure that students receive the complete curriculum, at PCEC, we do not accept any students with AR certified hours.

xxvii Institutional and Program Accreditation, Approval, and Licensure

<u>Institution</u>	<u>License</u>	<u>State Licensure</u>
University of Aesthetics & Cosmetology, Chicago, IL , 04136900	13300010	IL Department of Financial and Professional Regulation 320 West Washington Street Springfield, Illinois 62786 Phone: 217 785 - 0820 Toll Free: 1-888-4REGUL8 (1-888-473-4858) TTY: 1-866-325-4949
University of Aesthetics & Cosmetology, Downers Grove, IL, 04137000	013000788	IL Department of Financial and Professional Regulation 320 West Washington Street Springfield, Illinois 62786 Phone: 217 785 - 0820 Toll Free: 1-888-4REGUL8 (1-888-473-4858) TTY: 1-866-325-4949
Professional Cosmetology Education Center, El Dorado, AR, 02202400	54653	Arkansas Department of Health 4815 West Markham Street Little Rock, Arkansas 72205 1-501-661-2000 or 1-800-462-0599

<u>Institution</u>	<u>Accreditation</u>	<u>Department of Education Approval</u>	<u>State Licensure</u>
University of Aesthetics & Cosmetology, Chicago, IL , 04136900	NACCAS 4401 Ford Avenue, Suite 1300, Alexandria, VA 22302-1432 USA Phone: 703-600-7600	041370	IL Department of Financial and Professional Regulation

	Fax: 703-379-2200		
University of Aesthetics & Cosmetology, Downers Grove, IL, 04137000	NACCAS 4401 Ford Avenue, Suite 1300, Alexandria, VA 22302-1432 USA Phone: 703-600-7600 Fax: 703-379-2200	041369	IL Department of Financial and Professional Regulation
Professional Cosmetology Education Center, El Dorado, AR, 02202400	NACCAS 4401 Ford Avenue, Suite 1300, Alexandria, VA 22302-1432 USA Phone: 703-600-7600 Fax: 703-379-2200	022024	AR Department of Health

NACCAS – National Accrediting Commission of Cosmetology Arts & Sciences is recognized by the Department of Education as a national accrediting agency for post secondary schools. Certifications are posted near the entrance of each school. NACCAS is located at 4401 Ford Avenue, Suite 1300, Alexandria, VA 22302 and may be reached at 703.600.7600.

xxviii Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For more information, please see the Web site of the U.S. Copyright Office at www.copyright.gov , especially their FAQ's at www.copyright.gov/help/faq .

Teacher Preparation Program Report

Application and Admission

Persons interested in becoming licensed instructors in cosmetology or aesthetics must first be licensed in that particular field. Once licensed, applicants must meet institutional admissions criteria.⁹

Student Characteristics

<u>Institution</u>	<u>Address</u>	<u>Year</u>	<u>Race</u>	<u>Ethnicity</u>	<u>Gender</u>	<u>Total Graduates</u>
University of Aesthetics & Cosmetology OPE ID: 04136900	1357 N. Milwaukee Ave. Chicago, IL 60622	2009	N/A	N/A	N/A	N/A
		2010	N/A	N/A	N/A	N/A
		2011	100% White	1 Hispanic; 1 Not Hispanic	100% Female	2
University of Aesthetics & Cosmetology OPE ID: 04137000	1037-1043 Curtiss St. Downers Grove, IL 60515	2009	100% White	1 Not Hispanic	100% Female	1
		2010	N/A	N/A	N/A	N/A
		2011	N/A	N/A	N/A	N/A
Professional Cosmetology Education Center OPE ID: 02202400	460 N. Washington Ave. El Dorado, AR 71730	2009	100% White	100% Not Hispanic	100% Female	1
		2010	100% White	100% Not Hispanic	100% Female	1
		2011	100% White	100% Not Hispanic	100% Female	2

Teacher Preparation – Goals

Each teacher preparation course is designed to prepare an individual to pass the state licensing exam to receive their instructor’s license and to become employed as an instructor in a cosmetology or aesthetics school or as a trainer in the professional beauty industry. Our graduates have passed the instructor’s examination and many have returned as employees.

⁹ Institution instructor course offerings vary by location.

Teacher Preparation Program

Our institutions prepare teachers through the instructor courses we offer. These courses combine theory with practical work and follow state guidelines.

License and Accreditation

Our institutions are state licensed and accredited for the following.

<u>Institution</u>	<u>Address</u>	<u>Teacher Preparation Course</u>	<u>Accreditation</u>	<u>State Licensure</u>
University of Aesthetics & Cosmetology OPE ID: 04136900	1357 N. Milwaukee Ave. Chicago, IL 60622	Esthetics Instructor	NACCAS	IL
University of Aesthetics & Cosmetology OPE ID: 04137000	1037-1043 Curtiss St. Downers Grove, IL 60515	Esthetics Instructor	NACCAS	IL
Professional Cosmetology Education Center OPE ID: 02202400	460 N. Washington Ave. El Dorado, AR 71730	Cosmetology Instructor	NACCAS	AR

xxix Drug and Alcohol Abuse Prevention Program

The policy of this institution is to provide information to its students and employees to prevent drug and alcohol abuse.

Distribution of drug and alcohol abuse prevention information may be given through discussion, counseling, direction to drug and alcohol abuse facilities, or the distribution of printed materials.

Specifically, this institution via employee hiring interviews, employee reviews, student orientation, and printed in our Employee Manual and School Catalog states:

1. We prohibit, at a minimum, the unlawful possession, use or distribution of drugs and alcohol by students and employees on the school's property, or as a part of a school's activities.
2. Below, please find a summary of applicable legal sanctions under local, state, and federal law for unlawful possession, use of distribution of illicit drugs and alcohol.
3. Below, please find a summary of how drug use affects health.

DRUG CONVICTION FOR <u>POSSESSION</u> (felony or misdemeanor)	Under <u>Student Aid Laws</u> : Cannot obtain any Government Student Aid, Loans, or Grants for 1 Year after 1 ST Conviction for Possession; for 2 Years after 2 ND Conviction and for an indefinite amount of time after 3 RD Conviction.	
DRUG CONVICTION FOR <u>SALE</u> (felony or misdemeanor)	Under <u>Student Aid Laws</u> : Cannot obtain any Government Student Aid, Loans, or Grants for 2 Years after 1 ST Conviction and indefinite amount of time after 2 ND Conviction.	
DRUG POSSESSION		
CANNABIS (< 2.5 grams) 720 ILCS 550/4	Up to \$1500 Fine &/or Up to 30 Days in Jail	
CANNABIS (2.5 grams to 10 grams) 720 ILCS 550/4	Up to \$1500 Fine &/or Up to 6 Months in Jail	
CANNABIS (10 grams to 30 grams) 720 ILCS 550/4	1 ST Offense Up to \$2500 Fine &/or Up to 1 Year in Jail	2 ND Offense Felony Up to \$25,000 Fine &/or 1 to 3 Years Pen.
CANNABIS (30 grams to 500 grams) 720 ILCS 550/4	1 ST Offense Felony Up to \$25,000 Fine &/or 1 to 3 Years in Pen.	2 ND Offense Felony Up to \$25,000 Fine &/or 2 to 5 Years in Pen.
CANNABIS (500 grams to 2000 grams) 720 ILCS 550/4	Felony Up to \$25,000 Fine &/or 2 to 5 Years in Pen.	
CANNABIS (2000 grams to 5000 grams) 720 ILCS 550	Felony Up to \$25,000 Fine &/or 3 to 7 Years in Pen.	
CANNABIS (over 5000 grams) 720 ILCS 550/4	Felony Up to \$25,000 Fine &/or 4 to 15 Years Pen.	
PRESCRIPTION FORGERY	1 ST Offense Felony	2 ND Offense

720 ILCS 570/406(b)(3)	Up to \$100,000 Fine &/or 1 to 3 Years in Pen.	Felony Up to \$200,000 Fine &/or 2 to 5 Years in Pen.
POSSESSION DRUG PARAPHERNALIA 720 ILCS 600/3.5	\$750 to \$2500 Fine &/or Up to 1 Year in Jail	
POSSESSION OF HEROIN, COCAINE, MORPHINE, METHAMPHETAMINE, LYSERGIC ACID OR LSD: 720 ILCS 570/402		
15 GRAMS TO 100 GRAMS	Felony Up to \$200,000 Fine &/or 4 to 15 Years in Pen.	
100 GRAMS to 400 GRAMS	Felony Up to \$200,000 Fine or Street Value &/or 6 to 30 Years Pen.	
400 GRAMS TO 900 GRAMS	Felony Up to \$200,000 Fine or Street Value &/or 8 to 40 Years Pen.	
900 + GRAMS	Felony Up to \$200,000 Fine or Street Value &/or 10 to 50 Years Pen.	
PEYOTE, BARBITURIC ACID, AMPHETAMINE (more than 200 grams) 720 ILCS 570/402	Felony Up to \$200,000 Fine &/or 4 to 15 Years in Pen.	
METHAQUALONE, PENTAZOCINE, PHENCYCLIDINE (more than 30 grams) 720 ILCS 570/402	Felony Up to \$200,000 Fine &/or 4 to 15 Years in Pen.	
ANABOLIC STEROID 720 ILCS 570/402	1 ST Offense Up to \$1500 Fine &/or 30 Days in Jail	2 ND Offense UP to \$1500 Fine &/or 6 Months in Jail
NITROUS OXIDE 720 ILCS 5/24.5-5	1 ST Offense Up to \$2500 Fine &/or Up to 1 Year in Jail	2 ND Offense Felony Up to \$25,000 Fine &/or 1 to 3 Years in Pen.

SALE, MANUFACTURE, POSSESSION WITH INTENT TO TRAFFIC DRUGS	
CANNABIS (less than 2.5 grams) 720 ILCS 550/5	Up to \$1500 Fine &/or 6 Months in Jail
CANNABIS (2.5 grams to 10 grams) 720 ILCS 550/5	Up to \$2500 Fine &/or 1 Year in Jail
CANNABIS (10 grams to 30 grams) 720 550/5	Felony Up to \$25,000 Fine &/or 1 to 3 Years in Pen.
CANNABIS (30 grams to 500 grams) 720 550/5	Felony Up to \$55,000 Fine &/or 2 to 5 Years in Pen.
CANNABIS (500 grams to 2000 grams) 720 550/5	Felony Up to \$100,000 Fine &/or 3 to 7 Years in Pen.
CANNABIS (2000 grams to 5000 grams) 720 550/5	Felony Up to \$150,000 Fine &/or 4 to 15 Years in Pen.
CANNABIS (more than 5000 grams) 720 550/5	Felony Up to \$200,000 Fine &/or 6 to 30 Years in Pen.
COCAINE (1 to 15 grams) 720 ILCS 570/401 HEROIN (10 to 15 grams) MORPHINE (10 to 15 grams) METHAMPHETAMINE (5 to 15 grams)	Felony Up to \$250,000 &/or 4 to 15 Years in Pen.
COCAINE, HEROIN, MORPHINE, METHAMPHETAMINE, LSD: 720 ILCS 570/401	
15 GRAMS TO 100 GRAMS	Felony Up to \$500,000 Fine &/or 6 to 30 Years in Pen.

100 GRAMS TO 400 GRAMS	Felony Up to \$500,000 or Street Value &/or 9 to 40 Years in Pen.
400 GRAMS TO 900 GRAMS	Felony Up to \$500,000 Fine or Street Value &/or 12 to 50 Years Pen.
OVER 900 GRAMS	Felony Up to \$500,000 Fine or Street Value &/or 15 to 60 Years Pen.
NITROUS OXIDE 720 ILCS 5/24.5-10	Felony Up to \$25,000 Fine &/or 2 to 5 Years in Pen.
<p>* FELONY, INCREASES PENALTY TO 15-20-25-LIFE</p> <p>Increased Penalties for use of Firearm During Commission of Offense:</p> <p>Use of firearm during commission of offense: 15 years added to sentence imposed</p> <p>Discharge of firearm during commission of offense: 20 years added to sentence imposed</p> <p>Discharge of firearm causing death or injury: 25 years or up to natural life added to sentence imposed</p>	
MISDEMEANORS 730 ILCS 5/5-9-1 & 5/5-8-3	<p><u>Class A:</u> Up to \$2500 Fine &/or Up to 1 Year in Jail.</p> <p><u>Class B:</u> Up to \$1500 Fine &/or Up to 6 Months in Jail.</p> <p><u>Class C:</u> Up to \$1500 Fine &/or Up to 30 Days in Jail.</p>
FELONY CONVICTION 730 ILCS 5/5-8-1 & 5/5-9-1	<p><u>Class X Felony</u> Up to \$25,000 Fine &/or 6 to 30 Years in Pen.</p> <p><u>Class 1 Felony</u> Up to \$25,000 Fine &/or 4 to 15 Years in Pen.</p> <p><u>Class 2 Felony</u> Up to \$25,000 Fine &/or 3 to 7 Years in Pen.</p> <p><u>Class 3 Felony</u> Up to \$25,000 Fine &/or 2 to 5 Years in Pen.</p> <p><u>Class 4 Felony</u> Up to \$25,000 Fine &/or 1 to 3 Years in Pen.</p>
<p>IF POSSESSION OR SALE OF ANY DRUG IS WITHIN 1500 FEET OF A SCHOOL, CHURCH, PUBLIC PARK, OR MOVIE THEATER, COURT MAY DOUBLE THE FINE AND THE SENTENCE.</p>	

<u>Arkansas</u>		
Penalty	Offense	Incarceration

misdemeanor	Possession	1 year
felony	1 oz or less	6 years
felony	1 oz or less (second conviction)	3* - 10 years
felony	1 oz or less (third conviction)	4 - 10 years
felony	* Mandatory minimum sentence	5 - 10 years
felony	Sale	6 - 30 years
misdemeanor	1 oz - 10 lbs	1 year
felony	10 - 100 lbs	3 - 10 years
	More than 100 lbs	
	The sale within 1,000 feet of a school increases the penalty.	
	A second conviction can double the penalty.	
	Sale to a minor can double the penalty.	
	Paraphernalia	
	Possession of paraphernalia	
	In furtherance of a felony	
	Miscellaneous	
	Any conviction causes a 6 month driver's license suspension.	
	Any conviction causes a 1 year commercial driver's license suspension.	

Penalty Details

Possession

Possession of 1 oz. or less is a misdemeanor punishable by a maximum sentence of 1 year imprisonment and a maximum fine of \$1,000.

A second conviction for possession of 1 oz. or less is a felony which is punishable by a maximum sentence of 6 years imprisonment and a maximum fine of \$10,000.

A third conviction for possession of 1 oz. or less is a felony which is punishable by a minimum sentence of 3 years and a maximum sentence of 10 years imprisonment as well as a maximum fine of \$10,000.

Please see:

Arkansas Code 5-64-401

Sale

The sale of 1 oz.-10 lbs. is a felony which is punishable by a sentence of 4-10 years imprisonment and a maximum fine of \$10,000.

The sale of between 10 lbs.-100 lbs. is a felony which is punishable by a sentence of 5-10 years imprisonment and a maximum fine of \$50,000.

The sale of more than 100 lbs. is a felony which is punishable by a sentence of 6-30 years imprisonment and a maximum fine of \$50,000.

The sale within 1,000 feet of a school increases the penalty.

A second conviction can double the penalty.

Sale to a minor at least three years younger than the seller can double the penalty.

Please see:

Arkansas Code 5-64-401

Paraphernalia

Possession of paraphernalia is a misdemeanor punishable by a maximum sentence of 1 year imprisonment and a maximum fine of \$1,000.

Possession of paraphernalia in furtherance of a felony is a Class C felony punishable by 3-10 years imprisonment and a maximum fine of \$10,000.

Please see:

Arkansas Code 5-64-401

Miscellaneous

Any conviction causes a 6 month driver's license suspension.

Any conviction causes a 1 year commercial driver's license suspension.

How Does Drug Use Affect Health?

Health risks are everywhere and are compounded with the use and abuse of drugs. Risks associated include nausea, depression, cardiac damage, coma, anxiety, and even death. Risks to pregnant women include difficult pregnancies and physical and mental damage to the fetus.

Drug use, including alcohol, may diminish short term memory, affect your coordination, slow your reflexive abilities, impair your ability to make sound judgments and impair your ability to operate motor vehicles.

A description of alcohol and drug categories, their effects, symptoms of overdose, symptoms of withdrawal and indications of misuse can be found at:

<http://ncadi.samhsa.gov/>

and at the Drug Enforcement Administration of the U.S. Department of Justice website:

<http://www.usdoj.gov/dea/concern/concern.htm>

Federal Trafficking Penalties can be found at:

<http://www.usdoj.gov/dea/agency/penalties.htm>

xxxVaccinations Policy

The University of Aesthetics & Cosmetology in Chicago, IL and in Downers Grove, IL and Professional Cosmetology Education Center in El Dorado, AR do not require vaccinations for admission into any of our programs.

If you are interested in getting more information about vaccinations, please contact your local public health department or consult with your health care provider. <http://www.immunize.org/cdc/schedules/>

xxxiSecurity Report (Including Emergency Response and Evacuation Procedures), Timely Warnings, and Crime Log

In the case of an emergency or immediate or perceived threat toward the employee, or immediate or perceived threat toward any other person on the school premises, the employee is authorized to make an emergency call to 911. Instructors (including student instructors) and/or staff members should remain in the room with their students if they are notified of a possible emergency. As soon as is reasonably possible, the Administration should be notified of the threat.

Should an emergency or dangerous situation arise that may impact the health or safety of students and/or employees adhere to the following guidelines:

- **Fire Evacuation:** Exit the building in the event of a fire, follow signage to the nearest exit
- **Tornado Procedure:** Seek shelter in the event of a tornado, follow staff instructions
- **All Other Emergency Situations:** Refer to campus managers and instructors
- Emergency Notices will be posted on each school's website:

Institution	Address	Website
University of Aesthetics & Cosmetology OPE ID: 04136900	1357 N. Milwaukee Ave. Chicago, IL 60622	www.universityofaesthetics.edu
University of Aesthetics & Cosmetology OPE ID: 04137000	1037-1043 Curtiss St. Downers Grove, IL 60515	www.universityofaesthetics.edu
Professional Cosmetology Education Center OPE ID: 02202400	460 N. Washington Ave. El Dorado, AR 71730	www.professionalcosmetologyeducation.edu

xxxii Security Report – Missing Person Notification Policy

Our schools do not provide on-campus housing; therefore, in accordance with Department of Education and HEOA Sec. 488(g) amended HEA Sec.485 (20 U.S.C. 1092): added HEA Sec.485 (j), we do not have a Missing Person Notification Policy.

Important Numbers for Safety

Aids Hotline	800.232.4636
American Council on Alcoholism	800.527.5344
Identity Theft Hotline	877.438.4338
National Center for Missing & Exploited Children	800.843.5678
National Child Abuse Hotline	800.422.4453
National Eating Disorders Association	800.931.2237
National Life Center/Pregnancy Hotline	800.848.5683
National Organization for Victim Assistance	800.879.6682
National Resource Center on Domestic Violence	800.537.2238
National Women’s Health Information Center	800.994.9662
Rape, Abuse, & Incest National Hotline	800.656.4673
SAMA	870.862.2400

xxxiii Fire Safety Report and Fire Log

Our schools do not provide on-campus housing; therefore, in accordance with Department of Education and HEOA Sec.488 (a)(1)(E) amended HEA Sec.485(a)(1) U.S.C. 1092(a)(1)): added HEA Sec.485(a)(1)(T). HEOA Sec.488 (g) amended HEA Sec.485 (20 U.S.C. 1092): added HEA Sec.485 (i), we do not distribute a Fire Safety and Fire Log.

xxxiv Information for Crime Victims about Disciplinary Proceedings

Upon written request, this institution will disclose to the alleged victim of any crime of violence or a nonforcible sex offense, the results of any disciplinary proceeding conducted by the institution against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a

result of the crime or offense, the information shall be provided, upon request, to the next of kin of the alleged victim.

xxxv Retention Rate

Information concerning retention rates is available at the IPEDS Data Center (<http://nces.ed.gov/ipeds/>).

<u>Undergraduate Retention and Graduation Rate Cohort</u>			
Institution	University of Aesthetics & Cosmetology OPE ID: 04136900	University of Aesthetics & Cosmetology OPE ID: 04137000	Professional Cosmetology Education Center OPE ID: 02202400
Address	1357 N. Milwaukee Ave. Chicago, IL 60622	1037-1043 Curtiss St. Downers Grove, IL 60515	460 N. Washington Ave. El Dorado, AR 71730
First-time, full-time student retention rate	n/a	n/a	76%
First-time, part-time retention rate	n/a	n/a	n/a
Graduation rate cohort as percent of total entering students	n/a	n/a	n/a

xxxvi Completion/Graduation and Transfer-out Rates 2012

<u>Completion/Graduation and Transfer-out Rates</u>			
Institution	University of Aesthetics & Cosmetology OPE ID: 04136900	University of Aesthetics & Cosmetology OPE ID: 04137000	Professional Cosmetology Education Center OPE ID: 02202400

Address		1357 N. Milwaukee Ave. Chicago, IL 60622	1037-1043 Curtiss St. Downers Grove, IL 60515	460 N. Washington Ave. El Dorado, AR 71730
Item 1	Number of Students scheduled to graduate	24	14	45
Item 2	Number of students, from Item 1, who actually graduated as of submission of Annual Report	20	13	26
Item 3	Number of students , from Item 2, who are eligible for employment	20	13	26
Item 4	Number of eligible individuals, from Item 3, employed in a field for which training prepared them	14	11	18
Item 5	Number of individuals from ,Item 2, who took all portions of their licensing exam	19	13	20
Item 6	Number of individuals, from Item 5, who passed all portions of licensing exam by Annual Report Submission/30 November of preceding year	19	13	20
Item 7	Length of longest NACCAS approved program taught in 2012 or 2013 (P/T or F/T) in weeks	52	52	52
	Completion Rate	83.33%	92.86%	57.78%
	Placement Rate	70.00%	84.62%	69.23%
	Licensure Rate	100.00%	100.00%	100.00%

Graduation Requirements

All schools. Successful completion of the course includes: all educational costs have been paid in full or in acceptable standing with financing provider and Institution, all contractual hours/work are completed, and coursework has been completed to the satisfaction of the Institution.

Licensure Requirements

Arkansas Requirements: Each application for admission to examination and each application for a license as a cosmetologist or any branch of cosmetology shall be in writing on blanks prepared and furnished by the Department of Health

- a) Each application shall be accompanied by the required fee and shall contain proof of the qualifications of the applicant for examination for registration and license.

- b) The application shall be verified by the oath of the applicant.

Arkansas Prerequisites:

- a) Is not less than sixteen (16) years of age;
- b) Has completed two (2) years of high school in the public schools of this state or its equivalent; and
- c) Has completed one (1) of the following:
 - a. For a cosmetologist, training of at least one thousand five hundred (1,500) hours;
 - b. For a manicurist, training of at least six hundred (600) hours;
 - c. For an aesthetician, training of at least six hundred (600) hours; or
 - d. The prescribed course of study in cosmetology under the laws of another state whose licensing requirements are equal to or stricter than those in Arkansas.

Arkansas (Instructor Licensing) Requirements:

- a) Is twenty-one (21) years of age or older and has six hundred (600) hours of teacher training in a school of cosmetology over a period of not less than four (4) months; and
- b) Has passed an instructor's examination given by the Department of Health

Illinois Requirements:

- a) Is at least 16 years of age (18 years for Aesthetics Teacher); and
- b) Is beyond the age of compulsory school attendance or has received a certificate of graduation from a school providing secondary education, or the recognized equivalent of that certificate; and
- c) Has graduated from a school of cosmetology approved by the Department, having completed a program: Cosmetology: of 1500 hours in the study of cosmetology extending over a period of not less than 8 months nor more than 7 consecutive years; Aesthetics: of 750 hours in the study of esthetics extending over a period of not less than 18 weeks nor more than 4 consecutive years; Aesthetics Teacher (must already have a current license as a cosmetologist or esthetician): 500 hours of teacher training in a licensed school of cosmetology or a licensed esthetics school and had 2 years of practical experience within 5 years preceding the examination; or completed a program of 750 hours of teacher training in a licensed school of cosmetology approved by the Department to teach esthetics or a licensed esthetics school.
- d) Has passed an examination authorized by the Department to determine eligibility to receive a license; and
- e) Has met any other requirements of the Act.

License Renewal

Arkansas:

Licenses of cosmetologists, instructors, electrologists, aestheticians, and manicurists shall expire on the licensee's birthday on a biennial basis.

Illinois:

The state of Illinois requires 10 continuing education hours every two years. Licensed professionals should ensure that the business offering continuing education credit hours is duly licensed for continuing education in their profession. Additionally, the professional should keep records of classes taken and credits received.

xxxvii Placement in Employment

Types of Employment

Our institutions prepare individuals for work in the professional beauty industry. Examples of employment include, but are not limited to:

- Cosmetologist
- Aesthetician
- Cosmetology or Aesthetics Instructor
- Spa Manager/Owner
- Professional Beauty Industry sales & training
- Media including make-up

Placement Information

Following graduation, we encourage graduates to keep us apprised of their licensure and employment. We survey past graduates throughout the year by phone, interview, and by mail to gather results which we submit to NACCAS, our accrediting agency. We make this information available to prospective students. We ask that all graduates remember the benefit to future admission applicants and to stay in touch with us.

xxxviii Job Placement Rates

<u>Job Placement Rates</u>			
Institution	University of Aesthetics & Cosmetology OPE ID: 04136900	University of Aesthetics & Cosmetology OPE ID: 04137000	Professional Cosmetology Education Center OPE ID: 02202400
Address	1357 N. Milwaukee Ave. Chicago, IL 60622	1037-1043 Curtiss St. Downers Grove, IL 60515	460 N. Washington Ave. El Dorado, AR 71730
Placement Rate	86.67%	81.82%	65.00%

xxxix Types of Graduate and Professional Education in Which the Institution's Graduates Enroll

International Institute for the Advancement of Aesthetics Inc does not offer any 4-year degree programs; therefore, there are not types of graduate and professional education in which graduates enroll.

^{xl}Intercollegiate Athletic Program Participation Rates and Financial Support Data

Our institutions do not have an intercollegiate athletic program; therefore, there is no consumer information available on this Subject Area.

^{xli}Voter Registration Forms

Voter Registration Links

Arkansas: http://www.sos.arkansas.gov/elections/Documents/Voter_Reg_Ap_6-11.pdf

Illinois: <http://www.elections.il.gov/downloads/votinginformation/pdf/r-19.pdf>

Citizenship and Constitution Day

Recognized on the 17th of September, unless September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or the following week.”

Constitution Day/“Educational institutions receiving Federal funding are required to hold an educational program pertaining to the United States Constitution on September 17 of each year.”

^{xlii}State Grant Assistance

Please see Need-Based and Non-Need-Based Financial Assistance in this booklet.

^{xliii}Student Loan Information Published by the Department of Education

To obtain copies of publications please contact the Education Publications Center (ED Pubs).

www.EDPubs.gov

Toll-free phone # : 877-4-ED-Pubs (877-433-7827)

TTY/TDD toll-free number: 877-576-7734

FAX: 703-605-6794

e-mail: edpubs@inet.ed.gov

mail: ED Pubs

U.S. Department of Education

P.O. Box 22207

Alexandria, VA 22304

For multiple copies of publications contact the Government Printing Office at (202) 512-1800

^{xliv}National Student Loan Data System (NSLDS)

Kelley Education Inc. hereby informs you whether you are a potential student, student, or parent of a student that enters into an agreement regarding a Title IV, HEA loan that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

To access the site, visit www.nsls.ed.gov.

^{xlv}Entrance Counseling for Student Loan Borrowers

- Your guaranteed student loan is a serious obligation; therefore, it is important that you understand your rights and responsibilities involved in this transaction. Your responsibilities are summarized below:
- I understand that I may be subject to prosecution under the provisions of the United States Criminal Code if I deliberately make any false statements on my loan application or use the loan proceeds for purposes other than approved educational expenses.
- I understand that I must sign a Selective Service Registration Compliance Statement at the school I am attending.
- I understand that as an independent student that I may borrow a total amount up to \$3,500 in subsidized loan and \$6,000 in unsubsidized loan for a first year undergraduate study. 2nd year would be \$3,000 in subsidized loan and \$4,000 in unsubsidized loan. As a dependent student I may borrow a total amount up to \$3,500 in subsidized loan and \$2,000 in unsubsidized loan for a first year undergraduate study. 2nd year would be \$3,000 subsidized and \$1,333 unsubsidized loan. I understand that these loan amounts may differ accordingly to the program of study.
- I understand that I must return to my original lender to apply for additional loans.
- I understand that all borrowers, regardless of personal or family income, are subject to a Needs Analysis.
- I understand that my lender will deduct two non-refundable fees from the proceeds of my loan:
 - A Federal Origination Fee
 - A state Insurance Premium not to exceed 5% of the principal amount borrowed.
- I understand that if the amount of my loan is greater than \$1,000, and covers an enrollment period greater than six months, I may receive the proceeds in more than one installment.
- I understand that my signature on the application/promissory note establishes my personal responsibility for repayment of this loan.
- I understand that I must without exception, notify my lender if I fail to enroll or cease to be enrolled, transfer to another school, or change my enrollment status, name or permanent address.
- I understand that I will have a grace period of 6 months after I cease to be enrolled at an eligible institution before I must begin payment. (Students who borrow at 7% are entitled to a grace period of 9 months).

- I understand that my lender will provide me with a repayment schedule before my repayment period begins.
- I understand that I must make monthly payments of no less than \$50 over a repayment period between 5- 10 years at my lenders option.
- I understand that my payments may be made to other than my original lender if my loan(s) are sold to a secondary market.
- I understand that making my scheduled payments promptly will help me establish a favorable credit rating, but if I fail to repay my loan as scheduled:
 - I may seriously injure my credit rating and jeopardize my future ability to borrow.
 - I may face default and the legal action deemed necessary by the State of Illinois.
 - I understand that my loan obligation will be cancelled only if I die or become permanently and totally disabled.
- I understand that I may go online to: <http://www.ed.gov/offices/OSFAP/DirectLoan/student.html> to complete my entrance counseling.

xlvi **Exit Counseling for Student Loan Borrowers**

- After you graduate or drop from our school, it is your responsibility to adhere to the following regarding your loans:
- I understand that if I change my address or name, I must notify the Lender within 10 days
- I understand that if I meet certain requirements, I have the right to defer payments on my loan(s). These deferment provisions are set forth under the section titled Deferent in my Promissory Note. I understand that if I default on my loan(s), I lose these rights.
- I understand that if I am temporarily unable to make payments, I may request my Lender to grant me a forbearance which can be:
 - A short period of time in which I make no payments, or
 - A longer period of time for making payments, or
 - A different repayment schedule than was first given to me.
- I know that it is up to the Lender whether to grant this request and I recognized the importance of requesting forbearance before my payments are overdue.
- I understand that if I have borrowed student loans from more than one lender, I can explore loan consolidation or refinancing.
- I acknowledge that all of the material covered on this acknowledgement form was explained to me. I know that I am responsible for repaying my student loans and may go online to: <http://www.ed.gov/offices/OSFAP?DirectLoan/student.html> for further exit counseling.

xlviii Private Education Loan Disclosures (Including Self-Certification Form)

When an institutional loan is offered, the student borrower is provided a packet of information from the Financial Aid office. This informational packet includes all necessary loan disclosure documents, promissory notes and a self-certification form. If the student requires an institutional payment plan, Kelley Education Inc. works with TFC Credit Corporation, PO Box 579 San Ramon, CA 94583-0579. For more information, please ask your admissions representative, financial aid representative, or the Director.

Institutional Integrity

To avoid any misrepresentation, the greater purpose of providing this Consumer Information, Enrollment Agreement, Annual Security Report, and School Catalog is to provide you, the prospective student, state agencies, our accrediting commission, and the Secretary of Education with accurate and timely information regarding the cost, aid, programs of study, transferability of credit, and job placements. This helps the prospective student compare and make an informed decision. Additionally, Kelley Education Inc. strives to:

- Keep tuition commensurate with what graduates are able to earn.
- Find new ways to offer career resources before and after graduation.
- Have realistic discussions with students about income expectations.
- Help you understand your loan commitment and monthly loan re-payments.

Avoiding Misrepresentation in Recruiting Practices

All information provided to prospective students meets and/or exceeds the standards of our accreditation and is supported by our records. Please see

State Authorization

The Department of Education has clarified rules regarding state processes for approval and monitoring of postsecondary institutions. The Higher Education Act (HEA) requires state authorization of postsecondary institutions for programs to be eligible to participate in federal student aid. Leading the country, Illinois and Arkansas have ensured that our schools are state authorized.

High School Diplomas

Regulations require Kelley Education Inc. to have procedures in place to evaluate the validity of a student's high school diploma if the school or the Department of Education questions the validity of the diploma. Kelley Education Inc. has such a policy in place.

Financial Aid Eligibility Standards: Satisfactory Academic Progress

Kelley Education Inc. has an established Satisfactory Academic Progress policy which it follows with each student. This policy is to ensure that all students, whether or not they are receiving federal student aid, meet the academic and attendance requirements.

xlviiii Code of Conduct for Education Loans

We are required by the Department of Education to develop, publish, and enforce a code of conduct. The Higher Education Opportunity Act (HEOA) set the code of conduct into law on August 14, 2008. Below applies to all officers, employees, and agents of our institution.

Ban on Revenue Sharing

Neither Kelley Education Inc. nor any of their officers, employees or agents will enter into revenue-sharing arrangements with any lender or servicer which is define by the Higher Education Opportunity Act of 2008, amending the Higher Education Act of 1965, Pub. L. # 110-315 (2008), (HEOA) s any arrangement between a school and a lender that results in the lender paying a fee or other benefits, including a share of its profits, to the school, or its officer, employees or agents, as a result of out institution recommending lender to its students or families of those students.

Ban on Gifts and Incentive Compensation

Financial Aid Officer (or employees who otherwise have responsibilities with respect to education loans or financial aid) will not accept gifts from any lender, guaranty agency or loan servicer. This prohibition is not limited just to those providers of Title IV loans but includes lender of private educational loans as well. The law does provide for some exceptions related to specific types of activities or literature including:

- Brochures or training material related to default aversion of financial literacy.
- Food, training or informational material a part of training as long as that training contributes to the professional development of those individuals attending the training.
- Entrance and Exit counseling as long as the institution’s staff are in control and they do not promote the services of a specific lender.
- Philanthropic contribution from a lender, guarantee agency or loan servicer unrelated to education loans.

Ban on Contracting Arrangements

No Financial Aid Officer (or employees who otherwise have responsibilities with respect to education loans) will accept any fee, payment or financial benefit as compensation for any type of arrangement or contract to provide services to or on behalf of a lender relating to education loans.

Prohibition against Steering Borrowers

Financial aid Officers (or employees who otherwise have responsibilities with respect to education loans) will not steer borrowers to particular lenders, or delay loan certifications. This prohibition includes assigning any first-time borrower’s loan to a particular lender as part of the award packaging or other methods.

Prohibition on Offers of Funds for Private Loans

Financial Aid officers or employees at our institution will not request or accept any agreement of or offer of funds for private loans. This includes any offer of funds for loans to students at the institution, including funds for an opportunity pool loan, in exchange for providing concessions or promises to the lender for a specific number of loans, or inclusion on a preferred lender list.

Ban on Staffing Assistance

No Financial Aid Officer or employees at our institution will not request or accept any assistance with call center staffing or financial aid office staffing. However, HEOA does not prohibit schools from requesting or accepting assistance from a lender related to:

- Professional development training for financial aid administrators.
- Providing educational counseling materials, financial literacy materials, or debt management material to borrowers, provided that such materials disclose to borrowers the identification of any lender that assisted in preparing or providing such materials.
- Staffing services on a short-term, nonrecurring basis to assist the school with financial aid related functions during emergencies, including State-declared or federally declared natural disasters, and other localized disasters and emergencies identified by the Secretary.

Ban on Advisory Board Compensation/Recruiter Compensation

Institution employees will not receive anything of a value from a lender, guarantor, or group in exchange for servicing on an advisory board. They may, however, accept reimbursement for reasonable expenses incurred while servicing in this capacity.

Sanctions

Employees that violate this Code of Conduct will be disciplined in a manner consistent with our institution policies and procedures. Disciplinary action may include termination of employment.

Preferred Lender Lists¹⁰

Kelley Education Inc. does not have any specific lenders for private education loans or for Title IV, HEA loans.

^{xlix}Preferred Lender Arrangements

Kelley Education Inc. does not have any specific lenders for private education loans or for Title IV, HEA loans.

^lPrivate Education Loans

Kelley Education Inc. does not have any specific lenders for private education loans or for Title IV, HEA loans.

¹⁰ Kelley Education Inc. does employ TFC as a credit installment facility in certain situations. TFC is not a lender; therefore, should not be construed as a recommended lender.

li Annual Report on Preferred Lender Arrangements

Kelley Education Inc. does not have any specific lenders for private education loans or for Title IV, HEA loans.

lii Principles of Excellence

Kelley Education Inc. educational institutions are participating in the Principles of Excellence program and agree to the following guidelines:

- Provide students with a personalized form covering the total cost of an education program.
- Provide educational plans for all military and Veteran education beneficiaries.
- End fraudulent and aggressive recruiting techniques and misrepresentations.
- Accommodate Service members and Reservists absent due to service requirements.
- Designate a point of contact to provide academic and financial advice.
- Ensure accreditation of all new programs prior to enrolling students.
- Align institutional refund policies with those under Title IV, which governs the administration of federal student financial aid programs.

ⁱ HEA Institutional Disclosure Requirements Reference Number 1, “Notice of Availability Institutional and Financial Aid Information.”

ⁱⁱ HEA Institutional Disclosure Requirements Reference Number 2, “Contact Information for Assistance in Obtaining Institutional or Financial Aid Information.”

ⁱⁱⁱ HEA Institutional Disclosure Requirements Reference Number 3, “Student Financial Aid Information.”

^{iv} HEA Institutional Disclosure Requirements Reference Number 3.1 “Need-Based and Non-Need-Based Federal, State, Local, Private, and Institutional Student Financial Assistance Programs”

^v HEA Institutional Disclosure Requirements Reference Number 3.2, “Terms and Conditions of Title IV, HEA Loans”

^{vi} HEA Institutional Disclosure Requirements Reference Number 3.3, “Criteria for Selecting Recipients and for Determining Amount of Award.”

^{vii} HEA Institutional Disclosure Requirements Reference Number 3.4, “Eligibility Requirements and Procedures for Applying for Aid.”

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- ^{viii} HEA Institutional Disclosure Requirements Reference Number 3.5, “Methods and Frequency of Disbursements of Aid.”
- ^{ix} HEA Institutional Disclosure Requirements Reference Number 3.6, “Rights and Responsibilities of Students Receiving Title IV Financial Aid.”
- ^x HEA Institutional Disclosure Requirements Reference Number 3.6, “Criteria for Continued Eligibility and Standards for Satisfactory Academic Progress.”
- ^{xi} HEA Institutional Disclosure Requirements Reference Number 3.7, “Terms of any loan received as part of Financial Aid Package, Sample Loan Repayment Schedule and the Necessity for Repaying Loans.”
- ^{xii} HEA Institutional Disclosure Requirements Reference Number 3.7, “The Necessity for Repaying Loans.”
- ^{xiii} HEA Institutional Disclosure Requirements Reference Number 3.8, “Statement regarding Study Abroad.”
- ^{xiv} HEA Institutional Disclosure Requirements Reference Number 3.9, “Statement regarding Conditions and Terms Applicable to Financial Aid Package.”
- ^{xv} HEA Institutional Disclosure Requirements Reference Number 3.10, “Exit Counseling information the Institution Provides and Collects.”
- ^{xvi} HEA Institutional Disclosure Requirements Reference Number 4, “Notice of Federal Student Financial Aid Penalties for Drug Law Violations.”
- ^{xvii} HEA Institutional Disclosure Requirements Reference Number 5, “Privacy of Student Records-Family Educational Rights and Privacy Act (FERPA)”
- ^{xviii} HEA Institutional Disclosure Requirements Reference Number 6, “Consumer Information on College Navigator Website”
- ^{xix} HEA Institutional Disclosure Requirements Reference Number 7, “Facilities and Services Available to Students with Disabilities.”
- ^{xx} HEA Institutional Disclosure Requirements Reference Number 8, “Student Body Diversity.”
- ^{xxi} HEA Institutional Disclosure Requirements Reference Number 9, “Price of Attendance.”
- ^{xxii} HEA Institutional Disclosure Requirements Reference Number 10, “Net Price Calculator.”
- ^{xxiii} HEA Institutional Disclosure Requirements Reference Number 11, “Refund Policy, Requirements for Withdrawal and return of Title IV Financial Aid.”
- ^{xxiv} HEA Institutional Disclosure Requirements Reference Number 12, “Textbook Information.”
- ^{xxv} HEA Institutional Disclosure Requirements Reference Number 13, “Academic Program (Educational Programs, Instructional Facilities, and Faculty.”
- ^{xxvi} HEA Institutional Disclosure Requirements Reference Number 14, “Transfer of Credit Policies and Articulation Agreements.”

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- ^{xxvii} HEA Institutional Disclosure Requirements Reference Number 15, “Institutional and Program Accreditation, Approval, or Licensure.”
- ^{xxviii} HEA Institutional Disclosure Requirements Reference Number 16, “Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing.”
- ^{xxix} HEA Institutional Disclosure Requirements Reference Number 18, “Drug and Alcohol Abuse Prevention Program.”
- ^{xxx} HEA Institutional Disclosure Requirements Reference Number 19, “Vaccinations Policy.”
- ^{xxxi} HEA Institutional Disclosure Requirements Reference Number 20, “Security Report (Including Emergency Response and Evacuation Procedures), Timely Warnings and Crime Log.”
- ^{xxxii} HEA Institutional Disclosure Requirements Reference Number 21, “Security Report-Missing Student Notification.”
- ^{xxxiii} HEA Institutional Disclosure Requirements Reference Number 22, “Fire Safety Report and Fire Log.”
- ^{xxxiv} HEA Institutional Disclosure Requirements Reference Number 23, “Information for Crime Victims about Disciplinary Proceedings.”
- ^{xxxv} HEA Institutional Disclosure Requirements Reference Number 24, “Retention Rate.”
- ^{xxxvi} HEA Institutional Disclosure Requirements Reference Number 25 , “Completion/Graduation and Transfer-Out Rates.”
- ^{xxxvii} HEA Institutional Disclosure Requirements Reference Number 27, “Placement in Employment.”
- ^{xxxviii} HEA Institutional Disclosure Requirements Reference Number 27, “Job Placement Rates.”
- ^{xxxix} HEA Institutional Disclosure Requirements Reference Number 29, “Types of Graduate and Professional Education n Which the Institution’s Graduates Enroll.”
- ^{xl} HEA Institutional Disclosure Requirements Reference Number 30, “Intercollegiate Athletic Program Participation Rates and Financial Support Data.”
- ^{xli} HEA Institutional Disclosure Requirements Reference Number 31, “Voter Registration Forms.”
- ^{xlii} HEA Institutional Disclosure Requirements Reference L-1, “State Grant Assistance.”
- ^{xliii} HEA Institutional Disclosure Requirements Reference L-2, “Student Loan Information Published by Department of Education.”
- ^{xliv} HEA Institutional Disclosure Requirements Reference L-3, “National Student Loan Data System.”
- ^{xlv} HEA Institutional Disclosure Requirements Reference L-4, “Entrance Counseling for Student Loan Borrowers.”
- ^{xlvi} HEA Institutional Disclosure Requirements Reference L-5, “Exit Counseling for Student Loan Borrowers.”

^{xlvii} HEA Institutional Disclosure Requirements Reference L-6, “Private Education Loan Disclosures.”

^{xlviii} HEA Institutional Disclosure Requirements Reference L-7, “Code of Conduct for Education Loans.”

^{xlix} HEA Institutional Disclosure Requirements Reference L-9, “Preferred Lender Arrangements.”

^l HEA Institutional Disclosure Requirements Reference L-9, “Private Education Loans.”

^{li} HEA Institutional Disclosure Requirements Reference L-9, “Annual Report on Preferred Lender Arrangements.”

^{lii} http://www.benefits.va.gov/gibill/principles_of_excellence.asp