



CONSUMER INFORMATION 2010-2011

CONSUMER INFORMATION MESSAGE TO STUDENT ON CONSUMER RIGHTS AND RESPONSIBILITIES

Whether you are looking to begin a career in cosmetology, restricted barber, nail technician or just need to brush up on the basics, our program will provide the fundamental skills you need. Your education is a big investment, and education after high school will cost you time, money and effort and as a student and consumer you should carefully evaluate the training you are considering. To help you make a good choice, you should have information on a school's academic programs, facilities, dropout rates, and full cost of education, refund policy, financial aid programs, and any other relevant information you think would help you make that decision.

Shear Excellence Hair Academy is providing Consumer information to all current and incoming students through this document. It is imperative for student to understand all aspects of this document including: Satisfactory Academic Progress Policy and Academic Probation Policy and their relation to any federal student aid the student may apply for, and/or consequences that could result from early withdrawal due to unsatisfactory progress. Financial Aid students must carefully read the information provided in this document to understand the rights and responsibilities as a recipient of federal student aid.

To ensure that each student has carefully considered and evaluated all the information available, Shear Excellence Hair Academy suggests that the student review the following statements of Students Rights and Responsibilities.

*This Consumer Handbook is current at the time of printing. The Academy reserves the right to make changes in policy, tuition, and equipment as circumstances dictate subsequent to publication.



STUDENT RIGHT TO KNOW

(09/01/2009 – 08/31/2010)

(U.S. Department of Education Regulations)

(Snap-shot look at a body of full time students – all programs, who completed within 150% of normal time of their program).

- Completion Rate 52.0%
 - Transfer – Out Rate N/A %
- (This institution does not track Transfer-Out Rates)

OUTCOMES ASSESSMENT 2009

(NACCAS – Rules of Practice and Procedures)

- Completion Rate 55.71%
- Placement Rate 77.78%
- Licensure Rate 86.36%

2010- 2011 outcomes are not available until 11/30/2011 (2010 Calendar Year)

THE STUDENT

A student wishing to apply for enrollment is permitted to attend one class session prior to enrollment. Students are encouraged to attend the class session to determine his/her true interest, financial obligation and level of commitment.

STUDENT RIGHTS

(You have the right to ask a school):

1. The name of its accrediting organizations.
2. About its programs, instructional, laboratory, and other physical facilities, and its faculty.

3. What the cost of attendance is and refund policies for to students who drop out.
4. What financial assistance is available, including information on all Federal, State, local, private, and institutional financial programs.
5. What the procedures and deadlines are for submitting application for each available loan program.
6. What criteria are used to select financial aid and/or loan recipients?
7. How it determines your financial need.
8. How much of your financial need, as determined by the academy, has been met.
9. To explain each type & amount of assistance in your financial aid and/or loan program package.
10. To reconsider your financial aid & loan program, if you believe there is a mistake.
11. How the academy determines whether you are making satisfactory progress and what happens if you are not.
12. What special facilities and services are available to students who are registered handicapped?
13. What is the interest rate on your loan, the total amount you will have to repay, the length of time you have to repay, when you must start repaying, and cancellation or deferment provisions that apply.
14. If you will be affected by any tuition increase once you are officially enrolled by signing the Enrollment Agreement.

STUDENT RESPONSIBILITIES/CONDUCT POLICY

(It is your responsibility to):

1. Review and consider all information about a school program before you enroll.
2. Pay special attention to your application for student financial forms, complete it accurately, and submit it on time to the right place. Errors can delay your application and enrollment.



3. Provide all additional documentation, verification, corrections, and/ or new information requested by either the financial aid office or the agency to which you submitted your application.
4. Read and understand all forms that you are asked to sign and keep copies of them.
5. Accept responsibility for the promissory note and all other agreements that you sign.
6. Comply with the provisions of any promissory note and all forms signed in conjunction with financing.
7. Notify the Academy of a change in name, address, or attendance status.
8. If you have a loan, notify the lender of changes in your name, address, or school status.
9. Know and comply with the deadline for application or reapplication for financial aid or loans.
10. Know and comply with your school refund procedures.
11. Failure to attend academy the day that payments are due does not excuse non-payment.
12. Pay for any retail products used or services performed personally on yourself or other students.
13. Be responsible for all supplies and/or equipment that are checked out to him/her. Stolen, unreturned abused, or broken items will be billed to the student, and must be cleared before graduation.

FLORIDA LICENSING REQUIREMENTS

Cosmetology License

- 1200 clock hours and all the required practical clinic services.
- HIV/AIDS course certificate
- State of Florida Cosmetology Examination passing grade is 75% on both written theory and written practical



Restricted Barber License

- 1200 clock hours and all the required practical clinic services.
- HIV/AIDS course certificate
- State of Florida Cosmetology Examination passing grade is 75% on both written theory and written practical

Nail Technician License

- 240 clock hours and all the required practical clinic services
- HIV/AIDS course certificate
- Certification application from the school to the Board of Cosmetology

PHYSICAL DEMAND OF THE PROFESSION

There are physical demands placed on the body in most careers. Care must be taken to protect the student's back, legs, and feet. One way to do this is strength training to enhance back, abdomen, and leg muscles. Regular exercise will help to promote all over body conditioning, and will improve circulation in the legs and feet. We recommend consulting a doctor before beginning any exercise program. Because this job requires that a student stand / sit for long periods of time, it is suggested that the student wear proper fitting, supportive shoes, and support hose. These are not a requirement but will help to increase chances of longevity in the profession. Students will also be subject to exposure to various chemicals and odors.

SAFETY REQUIREMENTS

Safety suggestions with this profession would include wearing shoes that would not be slippery when walking on a damp floor. Hair needs to be swept up following each haircut to minimize accidents. All water spilled should also be wiped up as quickly as possible. Students should wear a mask when performing certain nail services. Care must be taken when cutting around the ears or neck and not spraying hot air on metal hair clips as this can cause burning.

Organization of products to avoid spills and breakage is the responsibility of each student and necessary to promote a safe work environment. Gloves should be worn during chemical services to reduce any allergic reaction that an individual may have to certain chemicals. Any product that



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

COMPENSATION EXPECTATIONS

The national median income for a full-time stylist in 2007 was \$39,330 + tips
(NACCAS/JBL & Assoc)

The national average income that a full-time stylist can earn in their 1st year is \$17,800 -
\$31,200
(U.S. Department of Labor - Bureau of Labor Statistics)

The average salary for a full-time stylist in Hillsborough County in 2009 was \$23,900
(Florida Agency for Workforce Innovation, Labor & Market Statistics Center – November 2009)

The average salary for skincare specialists in Hillsborough County in 2009 was \$32,700
(Florida Agency for Workforce Innovation, Labor & Market Statistics Center – November 2009)

The average salary for nail technicians in Hillsborough County in 2009 was \$19,700
(Florida Agency for Workforce Innovation, Labor & Market Statistics Center – November 2009)

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

DESCRIPTION OF ACADEMY FACILITIES & EQUIPMENT

The Academy consists of 5440 sq. feet with two male and two female restroom facilities in Tampa, Florida. Convenient public transportation and ample parking facilities are available adjacent to the Academy.

There are two (2) classrooms for the teaching of Theory and two (2) clinic floors for the practical hands-on training.



Eight (8) student desk and twenty four chairs for each student in one classroom. Eight (8) student desk and twenty four chairs in classroom two. There are three computers for tutorial studying. In the clinic area there are thirty six styling stations in one clinic area and twenty styling station in clinic area two, with fifty six styling chairs, fifty six styling mirrors, one wax machine, and seven shampoo bowels with five shampoo chairs, four nail tables, with four nail chairs. Two large pedicure spas, ten waiting area chairs, one receptionist desk and a large closet for all beauty and nail supplies.

In addition to the administrative offices and classrooms, the academy maintains a designated area for a library with visual aids, TV with VCR attachment, and a cassette and tape player. There is no on-site lunchroom but microwaves and refrigeration for students to prepare and store their lunch are available.

ACCREDITATION & STATE LICENSING

Contact information for the State Licensing and Accreditation are listed in the Academy's Catalog.

PERSONNEL TO ASSIST WITH CONSUMER INFORMATION

Each Admissions Representative and Financial Aid Director is knowledgeable of the information contained within this document and is readily available to assist prospective and enrolled students and/or their parents during normal business hours.

ADMISSIONS REQUIREMENTS

To be admitted, an applicant must have a personal interview with an admissions representative to evaluate the applicant's qualifications and aptitude to pursue a career in cosmetology, restricted barbering, nail technician. The general admissions policy is as follows:

- Prospective students must be the minimum age of 16 years old.
- Official high school transcript showing date of graduation or diploma, or
- Official passing GED scores or Certificate, or



- Passing the ATB test (Wonderlic Basic Skill tests). A student must achieve a verbal score of no less than 200 and a quantitative score of no less than 210 in the same test administration to pass.
- Picture ID and Social Security card with number or other documentations for proof of age.
- Allien Registration card/INS Proof (if required)

When Shear Excellence Hair Academy has reason to believe that a High School Diploma or GED is not valid, it reserves the right to reject that credential for admission and may require additional information, transcripts, the taking of an ATB test, or denial of admission to the Academy. Listed below are some but not all examples of why a High School Diploma or GED may be rejected:

‘Diploma Mill’ is a term that refers to any entity that offers, for a fee, degrees, diplomas, or certificates, that may be used to represent to the general public that the individual possessing such a degree, diploma, or certificate has completed a program of education or training; and requires such individual to complete little or no education or coursework to obtain such degree, diploma, or certificate; and lacks accreditation by an accrediting agency or association that is recognized as an accrediting agency.

Shear Excellence Hair Academy keeps a record of any institutions known to be diploma mills to ensure its practices result in fair and impartial assessments. If a high school’s validity is in question either by the Secretary of Education or the institution, Shear Excellence Hair Academy will consider the following factors:

- If the institution does not have a website, the institution will need to be contacted by phone. If the institution cannot be contacted by internet or phone, this is an indication that the high school diploma isn’t valid.
- The document has been issued by a school known to Shear Excellence Hair Academy as a “Diploma Mill”. Shear Excellence will cross check from a list of Diploma Mill Institutions. These documents are given for a fee with very little course work, life experience or an “essay”.
- The document can be completed in a short time period not consistent with traditional education.
- The document’s time and place is inconsistent with other student information.



- Review high school transcripts to verify the extent of the coursework involved for the diploma the applicant is presenting;
- Verification for all GED's with reasonable doubt will be verified by the State of issue. For the State of
- Florida there is a request form "Request for Diploma Verification" that will be completed in the admission office and faxed or e-mailed at 850-245-0990 or verifyflged@fldoe.org. Main office number is 1-877-352-4331.

CREDIT FOR PREVIOUS EDUCATION/TRAINING (TRANSFER POLICY)

The granting of credit hours for previous training or experience will be determined after a review and testing by the Director. When transferring from another State of Florida school to this Academy, and upon the receipt of all proper education and hour documentation, Shear Excellence Hair Academy will accept a maximum of 100% of documented transfer hours up to 300 hours. Students transferring from out-of-state programs must provide proper education, hour, and financial aid documentation, as well as an official school catalog, and program curriculum materials. Applicable credits will be made after a review and testing by the Director. In addition, transferability of credit is at the discretion of the accepting institution, and that it is the student's responsibility to confirm whether or not credits will be accepted by another institution of the student's choice.

The Director and instructors interview the applicant. Program requirements and course content and the student's reason for application to the Academy are part of the interview process. A student wishing to apply for enrollment is permitted to attend one class session prior to enrollment. Students are encouraged to attend the class session to determine his/her true interest, financial obligation and level of commitment.

SATISFACTORY ACADEMIC PROGRESS POLICY

Satisfactory progress in attendance and academic work is a requirement for all students enrolled at the school. Note: Students receiving funds under any Federal Title IV Financial Aid Program must maintain satisfactory progress in order to continue eligibility for such funds.



This policy applies to all students. Shear Excellence Hair Academy, Inc., grading policy will be used. The grade for each course that comprises the Cosmetology Program, Nail Technician Program and Restricted Barbering Program will consist of Theory, Practical and Program related activities, including job keeping grade component. The following factors will be measured to determine academic progress: Theory work (test grades, homework, etc). Practical work, Laboratory work see grading scale on pages 19, 28, 32, & 36 of the academy catalog.

In order to be considered making satisfactory progress toward a diploma, a student must maintain a specified grade average and proceed through the program at a pace leading to completion in the maximum time frame. For purpose of determining Satisfactory Progress, each program is broken down into stages. Each student’s attendance and academic grade average is evaluated at the end of each Evaluation period. Evaluations will be performed for cosmetology and restricted barber students at 450 and 900 scheduled hours. A meeting of all instructors will be held to determine each student’s progress.

Nail Technicians are evaluated every 120 clock hours. Students may receive an informal report card on a quarterly basis that shows academic and attendance progress (every three months).

Students receive a numerical grade in both theory and practical work. Students must achieve a 75% average on work attempted in theory and practical to be making satisfactory progress. Students meeting the minimum requirements for academics and attendance at evaluation are considered to be making satisfactory progress until the next scheduled evaluation. If a student does not have a 75% academic and 67% attendance average, he/she is placed on probation and given an opportunity to re-take an exam or review work in another class. During the first probation period, the student is still considered to be making satisfactory progress until the next scheduled evaluation. Financial Aid will not be interrupted. The academy will draw down one disbursement during a student’s unsatisfactory academic and attendance.

If during the next schedule evaluation, the student has not achieved a 75% academic average or maintained 67% cumulative attendance. The student will be considered to be making unsatisfactory progress and financial aid and veteran’s benefits will be interrupted. Title IV Financial Aid will be reinstated upon the student making Satisfactory Progress at the next scheduled evaluation.

A = 95-100	Excellent	B = 85-94	Good	C=75-84	Satisfactory
D= 60-74	Unsatisfactory	F= 0-59	Failing		



The following factors will be used to measure and determine academic progress:

- Theory work (test grades, workbooks, homework, etc.)
- Practical work (hands on mannequin, clinic/live models)

Note: The maximum time allowable for “Satisfactory Progress” in order to receive a diploma from Shear Excellence Hair Academy, Inc. and to be eligible for Title IV is 1 ½ the length of all programs offered. A program of 10 months could have a maximum time frame of 150%, or 15 months. For a program of 8 months could have a maximum time frame of 150%, or 12 months. Students who exceed this time frame no longer will be eligible to receive financial aid passed this time frame.

Note: Satisfactory progress in attendance and academic work is a requirement for all students enrolled at the Academy. Students receiving funds under any Federal Title IV Financial Aid Program must maintain satisfactory progress in order to continue eligibility for such funds.

Satisfactory Progress is established on a formal Evaluation of Progress Report when a student meets the minimum of 75% average in academic work and a minimum of 67% attendance in accordance with the following chart:

Cosmetology Students Schedule Hours	450	900	1200
Minimum Hours Required	302	603	804
(67% of Scheduled Hours)	_____		
Restricted Barber Students Schedule Hours	450	900	1200
Minimum Hours Required	302	603	804
(67% of Scheduled Hours)	_____		
Nail Technician Students Schedule Hours	120		240
Minimum Hours Required	80		160
(67% of Scheduled Hours)	_____		



ATTENDANCE PROGRESS: 1200 HOUR COSMETOLOGY PROGRAM

FULL-TIME MAXIMUM TIME: The maximum time a student has to complete this program is 60 weeks or 14 months. ATTENDANCE: Full-time students must attend at least 67% of their scheduled hours per month in order to be considered making satisfactory progress and to complete the program within the maximum time frame. NOTE: The contracted length of the 1200 hour Cosmetology Program for students attending 30 hours per week is 40 weeks/9.50 months. Any student not completing the program within 40 weeks/9.50 months may be charged, by contract, a per hour additional charge times the hours of instruction needed to complete the program, unless, the time missed is excused by the Administrator.

HALF-TIME MAXIMUM TIME: The maximum time a student has to complete this program is 90 weeks or 21 months. ATTENDANCE: Half-time students must attend at least 67% of their scheduled hours per month in order to be considered making satisfactory progress and to complete the program within the maximum time frame. NOTE: The contracted length of the 1200 hour Cosmetology Program for students attending 20 hours per week is 60 weeks/14 months. Any student not completing the program within 60 weeks/14 months may be charged, by contract, a per hour additional charge times the hours of instruction needed to complete the program, unless the time missed is excused by the Administrator.

ATTENDANCE PROGRESS: 1200 HOUR RESTRICTED BARBER PROGRAM

FULL-TIME MAXIMUM TIME: The maximum time a student has to complete this program is 60 weeks or 14 months. ATTENDANCE: Full-time students must attend at least 67% of their scheduled hours per month in order to be considered making satisfactory progress and to complete the program within the maximum time frame. NOTE: The contracted length of the 1200 hour Barber Program for students attending 30 hours per week is 40 weeks/9.50 months. Any student not completing the program within 40 weeks/9.50 months may be charged, by contract, a per hour additional charge times the hours of instruction needed to complete the program, unless the time missed is excused by the Administrator.

ATTENDANCE PROGRESS: 240 HOUR NAIL TECHNICIAN PROGRAM

FULL TIME AND HALF TIME MAXIMUM TIME: The maximum time a student has to complete this program is 12 weeks/18 weeks.

ATTENDANCE: Full and half time students must attend at least 67% of their scheduled hours per month, in order to be considered making satisfactory progress and to complete the program within the maximum time frame. NOTE: The contracted length of the 240 hour Nail Technician



Program for students attending 30 or 20 hours per week, is 8 weeks/12 weeks. Any student not completing the program within 8 weeks/12 weeks, may be charged, by contract, a per hour additional charge times the hours of instruction needed to complete the program, unless the time missed is excused by the Administrator.

SATISFACTORY PROGRESS

Satisfactory Progress is established on a formal Evaluation of Progress Report when a student meets the minimum of 75% average in academic work and a minimum of 67% attendance in accordance with the following chart:

Cosmetology Students Schedule Hours	450	900	1200
Minimum Hours Required	302	603	804
(67% of Scheduled Hours)	_____		
Restricted Barber Students Schedule Hours	450	900	1200
Minimum Hours Required	302	603	804
(67% of Scheduled Hours)	_____		
Nail Technician Students Schedule Hours	120		240
Minimum Hours Required	80		160
(67% of Scheduled Hours)	_____		

Students that meet the minimum requirements at evaluation will be considered making satisfactory progress until the next scheduled evaluation. In order for a student to be considered making satisfactory progress as of program mid-point, the student must meet both attendance and academic minimum requirements on at least one evaluation by the mid-point of the program. Cosmetology, Restricted Barber and Nail Technician students failing to meet minimum progress requirements at an evaluation period will be placed on probation with the opportunity to meet minimum requirements at their next scheduled evaluation period.

REQUIRED COMPLETION RATE (AGA)

A student must satisfactory complete a minimum number of hours (% of work) toward his/her educational goal based on time increments and complete his or her program in no more than 1 ½ times the normal time frame.



FOR EXAMPLE

A student attending a 30 hour/week schedule in the 1200 Hour Cosmetology Program is scheduled to complete the program in 40 week (30 hrs/week X 40 weeks = 1200 hours), however, must complete 1200 hours in no more than 60 weeks (1 ½ times) with a 75% academic grade average.

DETERMINATION OF PROGRESS

Formal evaluations of progress will be conducted by the School's Administrative Staff when a student reaches their programs preset evaluation periods. For Cosmetology/Restricted Barber students it will be at 450, 900, and 1200 scheduled hours. For Nail Technology students it will be at 120 and 240 scheduled hours. Each student is provided with a minimum of two written evaluations of Progress Reports during their program period.

The evaluation of Progress Report will measure performance in academics based on grades received and will show their attendance progress based on their percentage of cumulative actual hours to scheduled hours. Note: Students may receive an informal report card on a monthly basis that shows academic and attendance progress.

PROBATION

During probation, students are considered to be making satisfactory progress and financial aid funds will be dispersed to eligible students. At the end of the probationary period the student's progress will be re-evaluated. If the student is meeting minimum requirements, he/she will be removed from probationary status. Any student failing to meet minimum satisfactory progress will return to probation until the next scheduled evaluation. No more than four (4) probationary periods will be allowed during a program.

APPEALS PROCEDURES

If, at the completion of each evaluation period, a student feels that their GPA or attendance record is inaccurate, they may appeal this by reviewing the information with their instructor. The student must submit a written appeal to the Director, along with any supporting documentation, reasons why the decision to terminate should be reversed, and a request for a re-evaluation of progress. The Director, within (5) business days of termination, must receive this appeal. Should a student fail to appeal this decision, the decision to terminate will stand.



An appeal hearing will take place within five (5) days of receipt of the written appeal. This hearing shall be attended by the student, parent/guardian (if student is a dependent minor), the student's instructor, and an academy administrator staff and the Director. A decision on the student's appeal will be made within three (3) business days by the Administrative Staff member and will be communicated to the student in writing. This decision will be final.

If the student is in violation of meeting satisfactory progress, the academy will make every effort to help that student meet the requirements by the next evaluation. Should a student prevail on his/her appeal and is determined as making satisfactory progress, the student will be automatically re-entered in the course and financial aid funds will be reinstated to eligible students.

In case of mitigating circumstances such as; serious illness, death in the family, etc, a student may appeal a finding of unsatisfactory progress by written explanation to academy officials. Once the situation is reviewed, a final determination will be given to the student.

Course incomplete, non-credit remedial course, or repetitions do not have an effect on the satisfactory progress policy.

Maximum time to complete our programs is 1 ½ the length of all programs offered. Prescheduled evaluation dates are determined on start dates for academic progress (based on maximum program).

LEAVE OF ABSENCE

Any student receiving Title IV HEA program funds who has been granted an approved Leave of Absence: is not considered to be withdrawn from Academy; will not be charged any additional fees as a result of the LOA and Title IV funds will not be credited to their account or any loan proceeds released to them during their LOA. However, PELL and SEOG funds may be credited to a student's account during a LOA because these funds have already been earned. Any student receiving VA Benefits who takes an approved Leave of Absence is now considered to be withdrawn from the Academy per VA requirements, and their VA benefits stopped. VA must be notified of the leave and resulting paperwork dispatched to VA. The Academy should contact the State Approving Agency for VA for correct procedure of VA notification and re-instatement of benefits. The maximum time limit for a student taking a leave of absence is 90 days.



RE-ADMITTANCE

A student whose training is interrupted due to unsatisfactory progress and who wishes to re-enter may request so, after 30 days. At this time, the student will be advised by an appointed administrator, after which a decision will be made regarding the student's re-entry to the Academy.

A student who is permitted to re-enter must be reinstated in the same progress category they were in when they left, and must achieve a 75% average and maintain satisfactory progress. A student whose program is interrupted, due to an excused circumstance that was making satisfactory progress when interrupted may re-enter with satisfactory progress.

On occasion, due to unusual circumstances, a student must withdraw from the Academy. A former student, in good standing, may reapply by meeting with the Admissions Representative, who will consult with the Director and Financial Aid Officer, and then complete the necessary paperwork. A student who is not in good standing may be accepted on a probationary basis dependent on an interview with the Director and Financial Aid Officer.

*Please find additional information on Satisfactory Academic Progress Policy listed in the Academy's Catalog.

CAREER & JOB PLACEMENT SERVICES

The Academy offers job placement services to help a graduate's efforts to secure employment in the field represented by the program the graduate completed, or in a related field. Shear Excellence Hair Academy has built relationships with several salons in the area and maintains contact with them to assist students in job placement. Every effort is made to secure job opportunities for each graduate.

As part of their training, students are prepared to seek employment, which include, but are not limited to: Professional appearance guidelines, Job referral and Follow-up. The skills of resume review and interviewing are covered in our study of "Seeking Employment".

Students are carried through mock interviews, interview appointment, suitable dress and appropriate behavior to help them better prepare for entering the workforce. However, the academy does not guarantee, nor does it promise employment to any student/ graduate. Shear Excellence Hair Academy, Inc. is prepared to provide a life-time job placement assistance to help students obtain employment. We are called upon regularly to provide names of Cosmetologist, Restricted Barbers, and Nail Technicians for area salons. The Placement Director assists students



by posting available jobs as well as calling and setting up interview appointments for students. Placement assistance is available without charge and job

possibilities are given to students upon graduation. The academy maintains a placement file listing current job openings in the area. Follow up procedures are conducted with students and employers of our graduates to help the academy continually prepare for future employment opportunities for graduates.

FACULTY

Please find Instructional staff listed in the Academy's Catalog.

NON-DISCRIMINATION STATEMENT

Shear Excellence Hair Academy, Inc. admits students of any sex, age, race, color, religion, national and ethnic origin, disabled and veteran status to all the rights, privileges, programs and activities generally accorded or made available to students at the academy. The Academy does not discriminate on the basis of sex, age, race, color, religion, national and ethnic origin, in its education programs, admission, instruction, scholarship and loan programs, athletic, graduation policies and other activities in accordance with the laws of the United States of America. This practice and requirement of nondiscrimination extends to employment by the administration of student programs and activities operated by the Academy.

VACCINATION POLICY

Shear Excellence Hair Academy does not require vaccination records for admittance.

VOTER REGISTRATION

In compliance with the DOE, voter registration applications are available at:

English version – <http://election.dos.state.fl.us/pdf/webappform.pdf>

Spanish version- <http://election.dos.state.fl.us/pdf/webappform.pdf>



COST OF ATTENDANCE

Cost of Attendance is an overall look at tuition, fees, books, kit and what it will cost a student to live, room, board, transportation, etc., while attending the academy. The following is the Localized COA Budget for the Standard 1200 Cosmetology Program. A copy of the Localized COA Budget for the 1200 Hour Restricted Barber Program can be obtained from the academy's Financial Aid Office.

	Living with Parents with no Dependents	All Others
Tuition and Fees	12,100	12,100
Room and Board	376	971
Transportation	143	143
Misc/Personal	209	393
Other Costs	0	0
Kit/Supplies	1,000	1,000

TEXTBOOK INFORMATION

Shear Excellence Hair Academy books and kit items are available through suppliers that sell to licensed professionals/cosmetology schools only. Shear Excellence pays wholesale costs for textbooks and kit items and then pass the savings along to the student. The textbook and kit items are non-refundable. Shear Excellence Hair Academy reserves the right to change books and kit costs as needed. See cost below. This information can be obtained from Shear Excellence Hair Academy Admission Office.



COSMETOLOGY PROGRAM TEXTBOOKS

Milady's Standard Cosmetology Textbook

(ISBN-13: 978-1-56253-880-4)(\$102.95)

Milady's Standard Cosmetology Practical Workbook

(ISBN-13: 978-1-5625-3891-0)(\$53.95)

Milady's Standard Cosmetology Theory Workbook

(ISBN-13: 978-1-56253-890-3)(\$53.95)

PROGRAM TEXTBOOKS

Milady's Standard Nail Technology Textbook

(ISBN-13: 978-1-4354-9768-9)(\$100.95)

Milady's Standard Nail Technology Workbook

(ISBN-13: 978-1435497641)(\$53.95)

PROGRAM TEXT BOOKS

Milady's Standard Professional Barbering Textbook

(ISBN-13: 978-1-4180-4936-2)(\$109.95)

Milady's Standard Professional Barbering Student Workbook

(ISBN-13: 978-1-4180-4942-3)(\$53.95)

ADDITIONAL COSTS

PERSONAL ITEMS AND EQUIPMENT

Shear Excellence Hair Academy, Inc. assumes no responsibility for loss or damage to any personal items belonging to the students, including student kit, supplies and books after original issue.



*Clinic Floor Styling Aids are not included in the kit. However, they can be purchased at the Academy Retail Desk at student discount prices or checked out from the Dispensary. **Changes or substitution to the published Student Kit may occur without prior notice, and may affect pricing. Students needing left-handed shears will be charged an additional cost of \$1.00.

*Students will be given a dress code for their program and must adhere to the guidelines.

PRIVACY OF STUDENT RECORDS (FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT)

The Family Educational Rights and Privacy Act (FERPA) afford students certain rights with respect to their education records. Education records are defined as admission, academic and financial aid records. The student's rights include:

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

A student should submit to the Director of Student Services or appropriate staff, a written request that identifies the record(s) the student wishes to inspect. The 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 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 amendment of the student's education records that the student believes are inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the Director of Student Services, clearly identify the part of the record the student wants changed, and specify why it should be changed. If the school decides not to amend the record as requested, the academy will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment.

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



The academy must receive a written request from the student before disclosing any Personal Identifiable information from the student’s educational records. The request must include:

- The purpose of the disclosure
- What records may be disclosed
- The party, class of parties or individuals to whom the disclosure may be made
- It must be signed and dated

The academy discloses education records without a student’s prior written consent under the FERPA exception for disclosure to an academy official, government agencies, accrediting agencies, or in response to subpoenas or court orders with legitimate educational interests.

An Academy official is a person employed by the academy 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 academy has contracted as its agent to provide a service instead of using academy employees or officials (such as an attorney, auditor, or collection agent); or a student serving on an official committee, such as disciplinary or grievance committee, or assisting another academy 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 academy.

- The right to file a complaint with the U.S. Department of Education concerning alleged failures by the academy 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

INFORMATION SECURITY PROGRAM

Shear Excellence Hair Academy is committed to Excellence in the school’s Personal Information Security Program. This program requires the academy to develop and implement the safeguard



and coverage of all records in any format for students, prospective students, staff and clients of Shear Excellence Hair Academy.

Shear Excellence Hair Academy's Director is directly responsible for all aspects of coordination, training and implementation of the school's Personal Information Security Program. This program will be assessed and monitored on an annual basis every two (2) years for breaches in security internally or externally, related to any unauthorized disclosure or risk of information. Risk Assessment will cover areas of student/client personal information and security to help minimize risk such as:

- Ways to detect, prevent, respond to patterns and practices of compromise or intrusions
- Network and software security and management systems
- Training of administrative staff, employees and contractors

Shear Excellence Hair Academy shall only enter agreements with service providers who also implement appropriate personal information security safeguards for client/students. The Academy will gather personal information from potential students (Consumers) upon applying to school, admissions, or clients of Shear Excellence Hair Academy.

Shear Excellence Hair Academy gathers information for services offered with student/ client's knowledge and personal consent with proper disposal of information no longer needed. Personal Consumer information is secured whether stored in paper (hard copy or electronic format).

Policy on Complying with Personal Consumer Information
(Red Flag Rules)
Background

Congress instructed the FTC and other agencies to promulgate regulations to address identity theft. The rules require financial institutions and creditors to develop and implement written programs designed to detect, prevent and mitigate identity theft.

KEY DEFINITIONS:

Creditors – Creditor is taken from ECOA (Equal Credit Opportunity Act) and defined as:

- Any person who regularly extends, renews or continues credit.
- Any person who regularly arranges such credit



- Any assignee of an original creditor who participates in the decision to extend credit.

Covered accounts – accounts maintained primarily for personal, family, or household purposes destined to permit multiple payments or transactions. Any other account posing a reasonably foreseeable risk to customers from identity theft.

Red Flag requires many businesses and organizations to implement a written Identity Theft Prevention Program designed to detect the warning signs or "red flags" of identity theft in their day-to-day operations. By identifying red flags in advance, businesses will be better equipped to spot suspicious patterns that may arise and take steps to prevent a red flag from escalating into a costly episode of identity theft.

RED FLAG RULES APPLY TO:

- Financial Institutions

Creditors offering “covered Accounts”

FEDERAL TRADE COMMISSION (FTC) has made clear that RED Flag Rules apply to certain schools. Schools may be creditors “holding” covered accounts. Schools are subject to Red Flag Rules If they:

- Participate in the Perkins Loan Program.
- Act as a lender to graduate or professional students under FFEL Program.
- Extend credit to students through institutional loan programs; retail installment contracts; or deferred payment plans, regardless of number of installments or whether there is a finance charge.
- Purchase loans made to their students from the originating bank and participate in bank’s decision to extend credit.

IDENTIFYING AND DETECTION OF RED FLAGS

SUSPICIOUS PERSONAL IDENTIFYING INFORMATION:

Personal ID information is not consistent with other ID presented

Social Security number is same as someone else opening or with existing account



Identification cards or documents that appear to have been altered or forged or contain information that is not consistent with existing school records.

The address or telephone number is same or similar to an unusual large number of individuals submitting school applications.

Person making contact is unable to confirm other account information or accurately respond to challenging questions.

SUSPICIOUS DOCUMENTS RELATED TO A COVERED ACCOUNT:

School receives notice from law enforcement or victims of theft that a fraud or credit alert has been filed in connection with covered accounts held by the school.

Address provided does not match address on file.

An application appears to have been altered or forged or gives the appearance of having been destroyed and reassembled.

The information of individual submitting school application is inconsistent with in-person, telephone, email or online shared communications.

The photograph or physical appearance on identification is inconsistent with same individual making the presentation.

The school is notified of transactions or charges that are unauthorized in connection with an account.

Mail is repeatedly returned as undeliverable although transactions continue to be conducted with the individual's account.

RED FLAG RESPONSES

When a Red Flag is detected, the school employee should respond immediately to protect from further damages and loss.

The Director will maintain confidentiality concerning the suspected activity if school or department employees are involved. Contact the Consumer that fraud has been attempted. Cancel the suspected fraudulent transaction if possible and gather all documentation related to the suspected fraudulent activity. Restrict access to the account by changing passwords, security codes, and limiting other means of assessing or changing account information.



UPDATING THE PROGRAM

The Program review and risk assessment will take into consideration:

- Review the effectiveness of the current program
- Change methods of access to existing accounts
- Changes in the business arrangements of school and service providers
- Changes in methods of contact with account holders affecting identity verification procedures.
- Changes in service provider procedures for effectiveness in compliance:
- Train Employees and contractors
- Training current and new employees and contractors must be conducted to bring risk awareness, theft procedure and appropriate responses for the school and the departments, on an ongoing basis. Training will be given as needed.

*The Directors are responsible for ensuring identity theft training for all employees.

COPYRIGHT INFRINGEMENT POLICY

Copyright is legal protection of intellectual property, in whatever medium, that is provided for by the laws of the United States to the owners of copyright, Types of works that are covered by copyright law include, but are not limited to literary, dramatic, musical, artistic, pictorial, graphic, film and multi-media works. Many people understand that printed works such as books and magazine articles are covered by copyright laws but they are not aware that the protection extends to including its digital transmission and subsequent use.

Copyright is an issue of particular seriousness because technology makes it easy to copy and transmit protected works over our networks. While Shear Excellence Hair Academy encourages creativity, wild imagination and ideas we provide resources to support this activity, in a manner consistent with all applicable state and federal laws. Shear Excellence Hair Academy does not condone the illegal or inappropriate use of material that is subject to copyright protection and covered by state and federal laws.

Following are some examples of copyright infringement that may be found in a school setting:

- Scanning any textbook or course material that has been published and using it without permission or attribution
- Scanning a photograph that has been published and using it without permission or attribution
- Downloading licensed software from non-authorized sites without the permission of the copyright or license holder
- Downloading and sharing MP3 files of music, videos, and games without permission of the copyright owner
- Making a movie file or a large segment of a movie available on a website without permission of the copyright owner
- Using corporate logos without permission

Unauthorized distribution of copyright material, including unauthorized peer-to-peer sharing, will subject students to disciplinary actions and may subject students to civil and criminal claims.

- Students may have access to Shear Excellence Hair Academy computers from time to time to complete required projects etc...., however it will be on a monitored and open computer.
- Student may complete their FAFSA online in the presence of the Financial Aid officer or Admission Representative.

A student can be expelled from the program for the following reasons:

- Unauthorized use of copyright material
- Removing information from Shear Excellence computer
- Removing, deleting , sharing information from an academy computer
- Distributing academy copyright material in any form with unauthorized person or Companies
- Downloading music, videos, and games on Shear Excellence computer and attempting to sale for a profit.



An employee can be terminated for the following reasons:

- Distributing Shear Excellence Hair Academy copyright material in any form with unauthorized persons or Companies
- Unauthorized use of copyright material
- Removing, deleting, sharing information from Shear Excellence Hair Academy's computer.
- Tampering or disabling Shear Excellence Hair Academy's computer

You can report alleged copyright infringements or direct other copyright questions to the Director of Shear Excellence Hair Academy at 813-933-2468 or by emailing info-shearexcell@tampabay.rr.com

ANNUAL SECURITY REPORT

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

For more information about this policy or questions, you may contact Shear Excellence Hair Academy at 813-933-2468 or you may also send an e-mail to info-shearexcell@tampabay.rr.com

ANNUAL CAMPUS CRIME SECURITY REPORT

SHEAR EXCELLENCE HAIR ACADEMY, INC.

(* SECTION 486 (E) HIGHER EDUCATION ACT OF 1998)

2009-2010

Shear Excellence Hair Academy (SEHA) participates in an effort to educate the campus community about crime awareness and personal safety. Information is provided at the time of application, enrollment, and orientation and also upon receipt of a student catalog and on the Academy's website.

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SEHA believes that knowing how to protect yourself and being aware of your environment are the best ways to prevent becoming a victim. A high percentage of crimes are the result of opportunity. Often individuals contribute to situational crimes by needlessly placing themselves or their property at risk. Crime will occur wherever there is opportunity, but prevention efforts can be effective in reducing these opportunities. You play an essential role in crime prevention efforts. Be cautious, careful, and alert to your own safety. A secure environment is made possible through community involvement in crime prevention. The purpose of community crime prevention is to help you recognize your own vulnerability to crime and reduce your risk through prevention action and cooperation with authorities.

SEHA has a school official as the contact person for any issues relating to campus security.

SEHA, requests that students and employees report any criminal activity or actions on campus to the School Official. The School Official, will assist the student/employee in reporting the incident to state or local police authorities and keep an internal report log. SEHA School Official Administrators are the designated individuals to open and close the school.

SEHA, refers all campus law enforcement issues to state (Florida Highway Patrol) or local police authorities, Hillsborough County Sheriff Department. (non-emergency # 813-247-8200 or emergency #911), since the academy does not have private campus based security personnel. SEHA encourages prompt reporting of criminal activity or action (ie; manslaughter, arson, murder, forcible and non-forcible sex offenses, robbery, aggravated assault, burglary, motor vehicle theft, liquor violations, illegal drug violation, weapons violations, and crimes of murder, forcible rape and aggravated assault) that shows evidence of prejudice based on race, religion, sexual orientation, or ethnicity as prescribed by the Hate Crimes Statistics Act (28 U.S.C. 534), as being in the best interest of all students and/or employees.

Hillsborough County Sheriff Department representatives may visit our academy upon request to address the student and employee assembly in safety and security procedures and crime watch program for both themselves, and our academy. SEHA staff encourages our students attending the night time schedule to leave the building in groups and to not linger in the parking lot alone after dark. No staff member closes and leaves the school at night while students are still on the premises (ie; in the parking area).

SEHA, has formally requested that Hillsborough County Sheriff Department notify the academy of any criminal activity that may have been engaged in by the academy students at off-campus locations.



SEHA has a “Drug and Alcohol Abuse Prevention Policy.” All students/employees read and sign the policy during the enrollment/employment phase and prior to starting classes. SEHA does not condone or permit the use or sell of marijuana, alcohol, or any other drug, narcotic, or controlled substance by students or employees. Violation of drug and alcohol abuse and/or possession policies will result in a student’s and /or employee’s immediate termination and federal, state or local police authorities will be notified to properly handle the situation. Any use, sale or possession of any controlled substances (drugs and alcohol) is prohibited on SEHA property. Violators are subject to disciplinary action, including, but not limited to dismissal. Anyone suffering from an addiction or having knowledge of others who may have a potential problem are urged to consult the Director for appropriate counseling and community service referral or see the Reference Guide to Community Resources on SEHA website and in the catalog.

The Alcohol and Drug Abuse Crisis Intervention number is 1-800-561-8158 and the Alcohol and Drug Abuse 24 hour Hotline & Treatment number is 1-800-378-4435 and helpful website is www.findtreatment.samhsa.gov. Should a student or employee require additional related materials, information or need educational programs regarding alcohol and drug abuse please contact the administrative offices for assistance.

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

SUBSTANCE ABUSE EDUCATION

SEHA makes available to students and employees a variety of programs designed to discourage the use of illicit substances and provide information on legal and responsible alcohol consumption. Abuse of alcohol and drugs can have a dramatic and adverse impact on academic, professional, and personal life. Staff or students who may be experiencing difficulty with drugs or alcohol addiction are encouraged to seek assistance from the Director of Student Services or may also refer to the Reference Guide to Community Resources which is available on the SEHA website and in the catalog.

Please see The Academy’s Drug-Free Workplace / DAAPP policy for more detailed information.

SEHA strives to keep any contact or counseling information confidential and such information will be treated in accordance with SEHA policy and federal/law. A student’s decision to seek assistance will not be used in connection with any academic determination or as a basis for disciplinary action.



SEHA does not tolerate sex offenses, such as sexual assault, (rape), acquaintance rape, and/or other forcible and non-forcible sex offenses. Should any, occur on campus, the individual should report it immediately to the School Director, either by contacting him/her in the administrative offices or by asking a staff member to contact him/her at home. He/She will take immediate steps to see that the offense is reported to the correct authorities, if requested by the student and/or employee, and since the school does not have available on campus, counseling mental health or other student services for victims of sex offenses, they should contact the Rape Crisis and Sexual Abuse Hotline at 1-800-223-5001 or 813-964-1964 or a helpful website: www.rainn.org if needed. Too, the Resource Community Guide is found on the SEHA website/catalog.

If a rape does occur it is important to preserve evidence for proof of a criminal offense. The individual should not bathe or discard any item of clothing that the assailant came in contact with until the authorities have been notified. Any sexual offense occurring between students and/or employees or both will result in: 1) discussing the options available for changing a victim's academic situation after the alleged sex offense, if changes are requested by the victim, and 2) the academy will implement disciplinary actions in cases of an alleged sex offense after a disciplinary proceeding. Both the accuser and the accused will be entitled to the same opportunities to have others present during a disciplinary proceeding and both will be informed of the school's final determination in any school disciplinary proceeding with respect to the alleged sex offense and any sanction that is imposed against the accused.

SEXUAL ASSAULT PREVENTION AND RESPONSE

SEHA does not tolerate sex offenses in any form, including, but not limited to, sexual assault, sexual misconduct, harassment, exploitation, intimidation, battery, public indecency, or voyeurism. Students or employees found in violation of this policy while on school property or during school related activities, whether on or off grounds, may be subject to disciplinary action including dismissal. For further information on awareness and prevention of sexual misconduct, please see the school director.

Reports of sex offenses may be made to the School Official. A student who has been accused of a sex offense may seek assistance from the School Official. Charges of sex offenses may be addressed both through SEHA administrative procedures and through the criminal justice system. Any criminal proceeding is entirely separate from administrative proceedings of SEHA.

Students or staff who may be experiencing sexual misconduct are encouraged to seek assistance from the School Official or may also refer to the Reference Guide to Community Resources which is available on the SEHA website and in the catalog.

It is crucial that the police department be contacted as soon as possible. Prompt reporting of a criminal action to law enforcement may facilitate swift apprehension of the suspect, which may prevent further crimes, and provide the opportunity to have the incident recorded for more accurate statistical recording. Victims of sexual assault should get to a safe place, call the police, and contact any school-related official or community assistance hotline. In an effort to assist authorities with successful prosecution, a victim of sexual assault should preserve evidence. For example: (do not eat or drink, wash, shower, go to the bathroom, or clean up). If you do not wish to make a report to the police, you are encouraged to seek Professional medical advice (although your health care provider may be legally required to report cases of suspected sexual or physical assault to law enforcement).

Students may have the option of changing their academic situations after an alleged sexual assault, if such changes are reasonably available. A student or employee suspected of an alleged sex offense may be subject to both criminal prosecution and disciplinary action under SEHA Code of Conduct. Disciplinary action can be initiated even if criminal charges are not pursued. Both the accuser and the accused are entitled to the same opportunities to have others present during disciplinary proceedings, and both shall be informed of the outcome. Possible sanctions against the accused include, but are not limited to suspension, dismissal, change or campus.

SEX OFFENDER REGISTRY INFORMATION

The federal Campus Sex Crimes Prevention Act requires institutions of higher learning to issue a statement in their annual security report detailing where members of their campus community can obtain information concerning registered sex offenders. Information concerning registered sex offenders may be obtained by visiting: <http://offender.fdle.state.fl.us/offender/homepage.do>. The Campus Sex Crimes Prevention Act also requires registered sex offenders to provide notice of their enrollment or employment (working or volunteering) at any institution of higher learning in the state where he/she resides. Further, state law may require sex offenders who reside on campus and all campus-affiliated sex offenders to register with campus law enforcement. Note that nothing in the Family Educational Rights and Privacy Act of 1974 may be construed to prohibit an educational institution from disclosing to its students and employees information provided to the institution concerning registered sex offenders.

The following are the Crime Statistics for the three (3) previous calendar school years (2009, 2008, & 2007)

- 1 manslaughter on campus
- 1 arson on campus

- 1 murders on campus
- 1 rapes on campus
- 1 robbery on campus
- 1 aggravated assaults on campus
- 1 burglaries on campus
- 4 motor vehicle thefts on campus
- 1 hate crimes on campus (ie: sex, race, religion)

During the most recent school year (7-1-09 to 6-30-2010), there were no arrests for the following crimes occurring on campus:

- Liquor law violators
- Drug abuse violators
- Weapons possessions violators

SEHA, in an attempt to prevent similar occurrences will report any instances immediately to the campus community of crimes, considered to be a threat to other students/employees. These crimes would be of manslaughter, arson, murder, rape, robbery, aggravated assault, burglary, hate crimes and motor vehicle theft.

Firearms and Weapons

Florida Law does not permit any person other than a certified law enforcement officer, to carry any weapons, concealed or open, on school grounds. A weapon is defined as a firearm, explosive, or other deadly object.

Missing Persons [Not Applicable]

The Academy does not have on-campus housing.

Fire Log [Not Applicable]

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

SUBSTANCE ABUSE EDUCATION

SEHA makes available to students and employees a variety of programs designed to discourage the use of illicit substances and provide information on legal and responsible alcohol

consumption. Abuse of alcohol and drugs can have a dramatic and adverse impact on academic, professional, and personal life. Students or staff who may be experiencing difficulty with drugs or alcohol addiction are encouraged to seek assistance from the Director of Student Services at the main office at 813-258-0505 or may also refer to the Reference

Guide to Community Resources which is available on the SEHA website and in the catalog. Please see The Academy's Drug-Free Workplace / DAAPP policy for more detailed information.

SEHA will strive to keep any contact or counseling information confidential and such information will be treated in accordance with SEHA policy and state and federal law. A student's decision to seek assistance will not be used in connection with any academic determination or as a basis for disciplinary action.

DEFINITIONS// CRIMES

Arson – Any willful or malicious burning or attempt to burn, with or without intent to defraud, a dwelling house, public building, motor vehicle or aircraft, personal property of another, etc.

CRIMINAL HOMICIDE

Manslaughter by Negligence or Negligent Manslaughter – The killing of another person through gross negligence.

Murder and Non-negligent Manslaughter – The willful (non-negligent) killing of one human being by another.

Robbery – The taking or attempting to take anything of value from the care, custody, or control of a person or persons by force or threat of force or violence and/or by putting the victim in fear.

Aggravated Assault – An unlawful attack by one person upon another for the purpose of inflicting severe or aggravated bodily injury. This type of assault usually is accompanied by the use of a weapon or by means likely to produce death or great bodily harm. (It is not necessary that injury result from an aggravated assault when a gun, knife, or other weapon is used which could and probably would result in serious personal injury if the crime were successfully completed.)

Burglary – The unlawful entry of a structure to commit a felony or a theft. For reporting purposes this definition includes: burglary (any degree), unlawful entry with intent to commit a larceny or felony; breaking and entering with intent to commit a larceny; housebreaking; safecracking; and all attempts to commit any of the aforementioned.

Motor Vehicle Theft – The theft or attempted theft of a motor vehicle. (Classify as motor vehicle theft all cases where automobiles are taken by persons not having lawful access even though the vehicles are later abandoned; including joyriding.)

Weapon Law Violations – The violation of laws or ordinances prohibiting the manufacture, sale, purchase, transportation, possession, concealment, or use of firearms, cutting instruments, explosives, incendiary devices, or other deadly weapons.

Drug Abuse Violations – Violations of laws prohibiting the production, distribution, sale, and or use of certain controlled substances and the equipment or devices utilized in their preparation and/or use; the unlawful cultivation, manufacture, distribution, sale, purchase, use, possession, transportation, or importation of any controlled drug or narcotic substance.

Liquor Law Violations – The violation of laws or ordinances prohibiting the manufacture, sale, purchase, transportation, possession, or use of alcoholic beverages, not including driving under the influence or drunkenness.

Sex Offenses-Forcible – Any sexual act directed against another person, forcibly and/or against that person’s will; or not forcibly or against the person’s will where the victim is incapable of giving consent. There are four types of forcible sex offenses:

Forcible Rape – The carnal knowledge of a person, forcibly and/or against that person’s will; or not forcibly or against the person’s will where the victim is incapable of giving consent because of his/her temporary or permanent mental or physical incapacity (or because of his/her youth).

Forcible Sodomy – Oral or anal sexual intercourse with another person, forcibly and/or against that person’s will; or not forcibly against the person’s will where the victim is incapable of giving consent because of his/her youth or because of his/her temporary or permanent mental or physical incapacity.

Sexual Assault With An Object – The use of an object or instrument to unlawfully penetrate, however slightly, the genital or anal opening of the body of another person, forcibly and/or against that person’s will; or not forcibly or against the person’s will where the victim is incapable of giving consent because of his/her youth or because of his/ her temporary or permanent mental or physical incapacity.

Forcible Fondling – The touching of the private body parts of another person for the purpose of sexual gratification, forcibly and/or against that person’s will; or, not forcibly or against the



person's will where the victim is incapable of giving consent because of his/her youth or because of his/her temporary or permanent mental incapacity.

SEX OFFENSES—NON-FORCIBLE

Unlawful, non-forcible sexual intercourse this includes:

Incest – Non-Forcible sexual intercourse between persons who are related to each other within the degrees wherein marriage is prohibited by law.

Statutory Rape – Non-Forcible sexual intercourse with a person who is under the statutory age of consent

HATE CRIME DEFINITIONS

Under the Jeanne Clery Act, for an incident to be considered a hate crime, it must be a crime included in the foregoing offenses or the additional crimes listed below. In addition, there must be objective evidence that the victim of these listed crimes was chosen on the basis of actual or perceived race, gender, religion, sexual orientation, ethnicity, or disability. The U.S. Department of Justice defines hate crimes as “a criminal offense committed against a person, property, or society that is motivated, in whole or in part, but the offender’s bias against a race, religion, disability, sexual orientation, or ethnicity/national origin.” Before a crime is classified as a hate crime, there must be sufficient, objective facts that indicate that the offender’s actions were motivated, in whole or in part, by bias.

Larceny-Theft – The unlawful taking, carrying, leading, or riding away of property from the possession or constructive possession of another.

Purse-snatching – The grabbing or snatching of a purse, handbag, etc., from the physical possession of another person.

Pocket-picking – The theft of articles from another person’s physical possession by stealth where the victim usually does not become immediately aware of the theft.

Theft From Building – A theft from within a building which is either open to the general public or where the offender has legal access.

Shoplifting – The theft, by someone other than an employee of the victim, of goods or merchandise exposed for sale.



Theft From Motor Vehicle (Except “Theft of Motor Vehicle Parts or Accessories”)

The theft of articles from a motor vehicle, whether locked or unlocked.

Theft From Coin-operated Machine or Device – A theft from a machine or device which is operated or activated by the use of coins.

Theft of Motor Vehicle Parts or Accessories – The theft of any part or accessory affixed to the interior or exterior of a motor vehicle in a manner which would make the item an attachment of the vehicle, or necessary for its operation.

Other Larceny – All thefts which do not fit any of the definitions of the specific subcategories of Larceny/Theft listed above.

Simple Assault – An unlawful physical attack by one person upon another where neither the offender displays a weapon, nor the victim suffers obvious severe or aggravated bodily injury involving apparent broken bones, loss of teeth, possible internal injury, severe laceration, or loss of consciousness.

Intimidation – To unlawfully place another person in reasonable fear of bodily harm through the use of threatening words and/or other conduct, but without displaying a weapon or subjecting the victim to actual physical attack.

Destruction/Damage/Vandalism of Property (Except “Arson”) – To willfully or maliciously destroy, damage, deface, or otherwise injure real or personal property without the consent of the owner or the person having custody or control of it.

EMERGENCY GUIDE

ACTIVE SHOOTER

If you see or hear an active shooter on campus, immediately contact Campus Security by dialing 911. Do not approach the person with the weapon. Remain calm and only leave the area if it is safe and advise others to do the same. If it is possible, enter a classroom or a safe zone and secure the door. Close the windows, turn off the lights and stay low to the floor and away from the door. If the door does not lock, use barricades to help stop it from opening. Do not leave the area until you are instructed to do so by authorized personnel. Follow ALL instructions given to you by Campus Safety and/or other authorized personnel.



BOMB THREAT

In the event you hear or receive a bomb or other mass threat, contact SEHA School Official/ 911 immediately. For security reasons, it is best to (when possible) avoid using a cell phone or two-way radio when reporting the threat.

Do not activate any firearms. In the event that the threat is received by phone, keep talking to the caller as long as possible and listen carefully, try to gather any pertinent information that you can gather from the call. Follow ALL instructions that are given to you by the police and/ or School Official. If evacuation is required, do so calmly and respond to your assigned meeting place so that an accurate count of the buildings occupants can be made.

EVACUATION

In the event that an evacuation is needed due to a emergency or fire, please remain calm. Evacuate your building at the nearest exit. Do not run! Once you have evacuated, please go to the meeting area assigned to your building and await further instructions. If someone needs assistance leaving the building and you are able to do so SAFELY, please assist this person out of the building and to your assigned meeting area. Do not return to an evacuated building unless told to do so by the police and/or other School Official.

EXPLOSION

If there is an explosion, take immediate cover under the nearest tables, desks or other objects that will protect you from falling glass and debris. Do your best to stay calm and once it is safe to do so, evacuate the building and go to your assigned meeting place so that an accurate account of the building's occupants can be made. If others around you need assistance and you can SAFELY do so, assist them in exiting the building. Use caution when opening doors or exiting the windows of the building. As soon as possible, contact Campus Safety by dialing 911 and tell them as much information as possible including the location of the explosion, other locations in the building where injured people may be and any injuries you have observed. Follow all instructions given to you by Campus Safety and/or other authorized personnel.

FIRE

If the fire alarm sounds, remain calm and immediately evacuate the building by the nearest exit. Contact Campus Safety by dialing 911 as soon as you can do so SAFELY. If you observe smoke or a fire and the alarm is not sounding, leave the building IMMEDIATELY and while doing so attempt to find the nearest pull station and activate the fire alarm if it is SAFE to do so. Close doors behind you if it is SAFE and POSSIBLE to do so. Shut down any hazardous operations quickly if it is SAFE to do so. If it is not safe to use the nearest exit, go to the next nearest available exit. Remain calm! Go to your assigned classroom so that an accurate account of building occupants can be made. If you can do so, SAFELY assist any person(s) with disabilities with their evacuation. If you know anyone who may possibly be trapped in the building, notify School Official and let them know the trapped person(s) last known location.

HOSTAGE SITUATION (If you hear/see of a possible hostage situation)

Immediately remove yourself from any danger. Remain calm and contact School Official/911 as soon as you can do so SAFELY. Be prepared to give as much information as possible to the police/School Official including your name and phone number, the location, number of possible hostages, number of possible hostage takers, physical descriptions of the hostage takers, and any possible injuries and the types of weapon being used.

HOSTAGE SITUATION (If you are taken hostage)

DO NOT attempt to escape unless there is NO danger in doing so. If possible, call Campus Safety by dialing 911 and leave the line open. Do NOT draw any kind of attention to yourself.

Remain calm and cooperate. Stay low below windows and behind cover if possible.

Intruder on Campus

If you learn or come across someone who is threatening the safety of individuals on campus, immediately dial 911/School Official as soon as you can do so safely. In addition, remove yourself from danger, and if it is safe to do so get to a SAFE ZONE. Do not approach the person. Be prepared to give a full description of the individual, as well as his or her location.

LOCKDOWN

In the event that an emergency situation requires, SEHA School Official will lockdown some or all buildings on campus. You will be notified of a lockdown by an Emergency Notification



System, which includes a variety of modalities to provide swift and accurate information to the community.

In the event of a lockdown, remain calm, lock your doors, close and lock your windows and shut blinds. If you can do so SAFELY inform others in your area of the lockdown. If someone needs assistance and you can do so SAFELY, help get them into the lockdown area. If you are in an area that does not lock, use all available items such as desks, tables, chairs, etc. to barricade doors. Stay low on the floor away from windows and doors and under desks if possible.

DO NOT leave the area until you are told to do so by authorized personnel.

MEDIA POLICY

If members of the media are on campus covering an emergency of any kind, the School Official will answer all questions from the media. Please direct all questions from the media to the Director's Office.

SERIOUS ACCIDENT, ILLNESS, OR MEDICAL EMERGENCY

Remain calm and contact School official/police by dialing 911. Do not move the injured/ ill person. If it is SAFE to do so, comfort them and reassure them that help is on the way. Do NOT touch the person if you are not certified in first aid and/or do not have personal protection gear if there is danger of coming into contact with bodily fluids. If you are certified in first aid and it is SAFE to do so, provide care to the person to the extent you are capable. Follow all directions given to you by the police and/or other authorized personnel.

MISSING PERSON

If there is a student, faculty, staff or other person missing, you should immediately contact School Official who will notify the police.

SUSPICIOUS PACKAGE

If you discover a suspicious substance or package, do not touch the item. Remain calm and immediately leave the area, and warn (School Official) and call 911 of the possible danger. If physical contact is made with the substance or package, wash all affected areas of the body as soon as possible. DO NOT use a cellular phone near the area. Once you can safely do so, contact 911 and advise them of the situation. Provide any information you can recall regarding the location of the item, size, description, etc. Follow all instructions given to you by the police and/or other authorized personnel.

THEFT/ROBBERY

In the event of a burglary or robbery in a classroom contact the School official. A robbery is the attempt to take something by using force. If this occurs, report items missing along with a description of the perpetrator. If a student reports a mugging or robbery to you, contact School official immediately. A burglary occurs when no one is present or no force is used while belongings are taken from the classroom or other campus property. Report items missing and suspicious persons to campus police.

WEAPON ON CAMPUS

If you observe a weapon on campus, you should remain calm and immediately contact Campus Safety by dialing 911. **DO NOT TOUCH THE WEAPON.** If the situation warrants, remove yourself from the area in which the weapon is located. Advise Campus Safety of your exact location and a description of the weapon. Follow all instructions given to you by Campus Safety and/or other authorized personnel.

- If you observe a person(s) with a weapon on campus, **DO NOT APPROACH** the person(s) with the weapon. Remain calm and contact the Police dialing 911 as soon as it is **SAFE** to do so. Provide all available information to the police including:
 - Your name
 - phone number
 - description of yourself
 - description of the person with the weapon, the types of weapon (if known)
 - number of weapons you have observed
 - any other information that could be pertinent.
- Follow all instructions give to you by Campus Safety and/or other authorized personnel.

WEATHER EVENTS

The National Weather Station, in the event of severe weather, will issue a warning or advisory. Weather alerts can include, but are not limited to tornado watches and warnings, ice storms, hurricanes and thunderstorms. If possible, stay inside your building, away from any windows and other area with glass. **DO NOT** use your cell phone or any type of portable phone during a



thunderstorm. If you are outside, immediately go into a building to avoid possible debris, falling tree limbs, etc.

CRIME REPORTING

If a student/employee reports a crime to you, know SEHA policies and procedures. Provide the victim with as many options as possible so that he/she can make an informed decision. If a student/employee member reports a crime to you, they probably trust you and your input will greatly help him/her.

POWER FAILURE

In the event of a power failure, remain calm and do not move. Wait for instructions from SEHA personnel. If instructed to evacuate, use designated emergency exits ONLY.

Phone Numbers

Emergency: Dial 911

Non-Emergency:

- Hillsborough County Sheriff 813-247-8200
- Tampa Police Department 813-231-6130
- Pinellas County Sheriff 727-582-6200
- Inverness Police Department 352-726-2121
- In all other cases you can contact Shear Excellence Hair Academy: 1-813-933-2468

RELATIONSHIP WITH LOCAL AND STATE POLICE

Each year Shear Excellence Hair Academy invites a local law enforcement officer to its facilities to speak to the students and receive a free haircut and if applicable may receive reports from local law enforcement agency whose office is in the same plaza with regards to crimes that occur on campus.



REPORTING CRIMES AND EMERGENCIES

Community members are strongly encourage to immediately report criminal or suspicious activity and emergencies occurring on Shear Excellence Hair Academy property to the Director for non-emergencies and by call 911 in the case of an emergency.

If you are the victim of a crime and do not wish to pursue action within the Academy or criminal justice system, you are encourage to consider making a confidential report to the Director of Student Services. Your report may provide valuable information that can enhance community safety by providing a more accurate picture of campus crime.

DAILY CRIME LOG

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

TIMELY WARNINGS

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

- Homicide
- Manslaughter
- Sex Offenses
- Robbery
- Burglary
- Aggravated Assault



- Motor Vehicle Theft
- Arson
- Hate Crimes
- Any crime considered to represent a threat to the public

The warning will be distributed utilizing one or more of the following systems:
Verbal or Written Communication posted on the front or back door of the campus, telephone, intercom, email, website, text messaging, Facebook.

EMERGENCY RESPONSE AND EVACUATION PROCEDURES

Federal Regulations require that the Academy have in place a policy and procedure that describes how the Academy will immediately notify the campus community. Once the confirmation of a significant emergency or dangerous situation involving an immediate threat to the health or safety of students or staff occurring on the campus, unless said notification compromise efforts to contain the emergency. Upon acceptance to this Academy the required policy and procedures will be made available in a handbook to each student on the day of Orientation. Should an immediate threat to the health or safety of students or staff occur on campus, the Academy's Administrative Staff will handle all necessary campus notification, without delay, and will initiate the notification system. Phone systems with availability to call 911 are in all classrooms, and both buildings have complete fire, sprinkler and burglary alarm systems in place for student and faculty safety. A PA system is also in both buildings. A test of these systems will occur periodically, with or without notice.

ACADEMY CLOSURE DUE TO AN EMERGENCY/WEATHER EVENTS

In the event the Academy needs to be closed due to an Emergency regarding hurricane, flooding, fire, etc., a notice will be placed on the door (if possible, or notified by an alternate source, etc: TV, newspaper, radio, text message or posted at the academy driveway entrance) giving staff, students & customers all necessary reopening information, as well as providing a number that they can call for more information. Furthermore, an emergency announcement will be placed on the Academy's automated phone system, if the system is accessible. All student and client data in our computer systems is backed up regularly, and taken off site and kept in a secure location.



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

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

The notification will be distributed as soon as possible under Shear Excellence Hair Academy guidelines, as follows.

Shear Excellence Hair Academy Owners, Director, and Lead Instructor have authority as to the content and distribution of such notification. All notifications will include the type of situation, the location of the situation, the time and date, instructions to all recipients, and an identification of any other means for the public to obtain information. Notifications will be made as soon as possible. Notifications will generally be made by the Owners, Director, or Lead Instructor.

FEDERAL FINANCIAL AID PROGRAMS

Shear Excellence Hair Academy, Inc. participates in the Financial Aid Program to assist students who need money to attend school. Whether a student is eligible for assistance, and how much, is determined by the need of the particular student. Each case is different. The Federal Financial Aid Program which the academy make available are the Pell Grants, Direct Loan Program and Supplemental Educational Opportunity Grant (SEOG). The Free Application for Federal Student Aid (FAFSA) is available in the Financial Aid Office.



OVERVIEW

Financial Aid is help for eligible students to pay for educational expenses and essential cost-of-living expenses at an eligible postsecondary school (e., college, vocational school, graduate school). Funds are awarded primarily on the basis of financial need and are coordinated to supplement parental support, student employment earnings, savings, and assistance from other sources.

Shear Excellence Hair Academy's primary goal is to assist students in achieving the educational career goals by providing appropriate financial resources. Our Financial Aid Director is committed to:

- Performing a need analysis in a consistent manner for each student desiring to apply for financial aid.
- Represent the Academy with the highest level of ethical behavior.
- Making every effort to assist students and families with their financial needs.
- Inform students and help remove financial barriers for those desiring to further their education.
- Educating students and families about all consumer information and aid available for those who qualify.
- Attending CE training seminars for Title IV funding to stay current with all DOE regulation.

SPECIAL CIRCUMSTANCES

Dependency Override- Students who do not meet the federal definition of independent status but have extenuating circumstances beyond their control can appeal their dependency status.

Students must provide written documentation explaining their situation and must provide three letters from professional persons other than family substantiating the appeal. The final determination of Dependency Override is made by the Financial Aid Director.



Professional Judgment- Circumstances beyond the student's control that have affected their (or their family's) income during the academic year could result in a reduced EFC, Successful appeals may result in an increase in the student's eligibility for aid. Students with special situations should contact the financial aid office. Those determined eligible will be required to fill out a Professional Judgment form.

ENTRANCE & EXIT COUNSELING

Before the school disburses Direct Loans (subsidized, unsubsidized, or Parent PLUS), regulations require that you complete an entrance counseling session. The counseling session provides information about how to manage your student loans, both during and after college, sample repayment terms, payment schedules, and personal budgeting. This part of the process can be done with your Financial Aid Director or online at mappingyourfuture.org.

Important: Before you drop, withdraw, stop attending classes, or graduate, you must complete an Exit Counseling session. You should meet with the Financial Aid Director to review the effect that dropping or withdrawing will have on your eligibility for financial aid or any balances due as well as to complete the Exit Counseling session. This part of the process will be done with your Financial Aid Director.

GENERAL ELIGIBILITY REQUIREMENTS

Many factors determine eligibility for federal student aid programs. Your eligibility is determined by the information you provide on the FAFSA. In order to be eligible for most federal and state programs, students must meet the following general requirements.

- Demonstrate financial need (except for certain loans)
- Be a U.S. citizen or eligible noncitizen *(for most programs) with a valid Social Security number (SSN)
- Be working toward a degree or certificate in an eligible program and enrolled at least half-time



PELL GRANTS

Unlike loans, grants do not have to be repaid. To determine if you are eligible, the Department of Education uses a standard formula, revised and approved every year by Congress, to evaluate the information you report when you apply for a Pell Grant. Using a formula guarantees equal treatment for all applicants. Students may receive a federal grant from \$659 to \$5,550 for the first year and 1/3 of a Pell for the second award year. Eligibility depends upon family income and ability to pay. The Free Application for Federal Student Aid (FAFSA)

is used to determine your eligibility and amount of grant available. When a student qualifies for the Pell grant, the grant does not guarantee full payment of classes. If the student has a balance after receiving their grant, they are responsible for paying the balance. If the grant does not pay full tuition, the student may apply for student loans. Students must have a zero balance prior to receiving any credit balance monies. How much you actually receive depends on the following factors:

LOAN AMOUNTS

The amount available in Direct Loan funding will vary for each student. The type and amount of each loan is determined by the school's Financial Aid Director based on demonstrated financial need, class level, other financial aid, and previous borrowing totals. Maximum loan eligibility is as follow:

- Dependent Undergraduate Student can borrow up to \$3,500 in subsidized loans and \$2,000 in unsubsidized loans per Academic Year (900 hours).
- Independent Undergraduate Student (and students whose parents are unable to borrow through the PLUS Program) can borrow up to \$3,500 in subsidized loans and \$6,000 in unsubsidized loans per Academic Year (900 hours).
- The amount available of Parent PLUS Loan funding will vary for each borrower. The maximum amount of each loan is determined by the school's Financial Aid Director based on the student's expected costs and other financial aid amounts.



Maximum Annual Loan Limits Chart (Aggregate Loan Limits)-Subsidized and Unsubsidized Direct and FFEL Stafford Loans

Year	Dependent Undergraduate Student (except students whose parents are unable to obtain PLUS Loans)	Independent Undergraduate Student (and dependent students whose parents are unable to obtain PLUS Loans)	Graduate and Professional Degree Student
First Year	\$3,500 plus \$2,000 in unsubsidized loans	\$9,500 No more than \$3,500 of this amount may be in subsidized loans.	\$20,500-No more than \$8,500 of this amount may be in subsidized loans.
Second Year	\$4,500 plus \$2,000 in unsubsidized loans	\$10,500-No more than \$4,500 of this amount may be in subsidized loans.	
Third and Beyond (each year)	\$5,500 plus \$2,000 in unsubsidized loans	\$12,500-No more than \$5,500 of this amount may be in subsidized loans	
Maximum Total Debt from Stafford Loans When You Graduate (aggregate loan limits)	\$31,000 (maximum \$23,000 subsidized)	\$57,500-No more than \$23,000 of this amount may be in subsidized loans.	\$138,500-No more than \$65,500 of this amount may be in subsidized loans. The graduate debt limit includes Stafford Loans received for undergraduate study.

NOTE: The amounts shown in the chart above are the maximum amounts that you may borrow for an academic year. *You might receive less than the maximum if you receive other financial aid that's used to cover a portion of your cost of attendance."The maximum amount you may borrow will also be less in certain situations, such as if you are an undergraduate student enrolled in a program of study that is shorter than an academic year.*

Graduate and professional students enrolled in certain health profession programs may receive additional unsubsidized Stafford Loan Amounts beyond those shown above.



HOW DIRECT LOANS ARE DISBURSED

Generally, your loan will cover a full academic year (900 hours) and your school will make at least two disbursements to you, for example 0-450 and 451-900 of your academic year.

In most cases your school will disburse your loan money by crediting it to your school account to pay (tuition and fees, and other authorized charges). If the loan disbursement amount exceeds your school charges, the school will pay you the remaining balance of the disbursement directly by check or other means.

DISBURSEMENT OF CREDIT BALANCE REFUND

A refund will be issued to the student if the student has financial aid that exceeds his or her tuition and fees charges for the academic year in which the disbursement occurred. No credit balances will be carried over from one academic year to the next. If there is a credit balance at the end of an academic year, the student will receive a refund. All credit balance refunds will be issued by check within 14 calendar days of the date of disbursement.

A credit balance refund will be given to the parent if the amount of the PLUS loan is greater than the student's tuition and fees charges for the academic year in which the disbursement occurred. All credit balances refunds will be issued by check within 14 calendar days of the disbursement.

INTEREST RATES

The interest rate on Direct Subsidized Loans and Direct Unsubsidized Loans is a fixed rate. On or after July 1, 2009 Direct Subsidized Loans that are disbursed have a fixed interest rate of 5.6%. Unsubsidized Direct Loans disbursed on or after July 1, 2009 have a fixed interest rate of 6.8%. PLUS Loans disbursed on or after July 1, 2009 have a fixed interest rate of 7.9% for parents. You will be notified of the actual interest rate for each loan you receive in a disclosure statement.



FEES

All Subsidized and Unsubsidized Direct Loans may be subject to an Origination and Default fee of up to 2%, taken from the value of the loan at the time it is disbursed to the school. The loan amounts listed above and on financial aid award letters represent the gross amount (amount before the fees have been paid).

All Parent PLUS Loans may be subject to an origination and insurance fee up to 4%, taken from the value of the loan at the time it is disbursed to the school.

REPAYMENT

You will receive a six-month grace period on repayment of each Direct Subsidized Loan and Direct Unsubsidized Loan that you receive. Your six-month grace period begins the day after you stop attending school, student graduates, leaves school, or drops below half-time enrollment. Standard repayment will initially be scheduled for fixed monthly payments over a 10-year period (not including periods of deferment or forbearance). Other repayment options are available to fit student's individual needs.

Parent PLUS loan repayment begins 60 days after the loan has been fully disbursed for the academic year. Interest will begin to accrue at the time of the first loan disbursement. Repayment will initially be scheduled for fixed monthly payments over a 10-year period.

Parents have the choice of making payments while the student is in school or deferring payments until the student graduates. If you choose to pay after graduation, interest will accrue from the time of full disbursement. You can choose to pay the interest monthly, or you can defer both interest and principle until the student graduates. If you choose not to pay the interest monthly, it is capitalized no more than four times per year.

Examples of Typical Direct and FFEL Stafford Loan Repayments

Estimated Monthly Payments and Total Amounts Repaid Under Different Repayment Plans					For Direct Loans Only: Income Contingent (Income=\$25,000)					
Initial Debt When You Enter Repayment	Standard (not to exceed 10 years)		Extended ^a		Graduated ^b		Single		Married/HOH ^d	
	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid	Per Month	Total Repaid
\$3,500	\$50	\$4,471	Not Available		\$25	\$5,157	\$27	\$6,092	\$25	\$6,405
\$5,000	\$58	\$6,905			\$40	\$7,278	\$38	\$8,703	\$36	\$9,150
\$7,500	\$83	\$10,357			\$59	\$10,919	\$57	\$13,055	\$54	\$13,725
\$10,500	\$121	\$14,500			\$83	\$15,283	\$80	\$18,277	\$76	\$19,215
\$15,000	\$173	\$20,714			\$119	\$21,834	\$114	\$26,110	\$108	\$27,451
\$40,000	\$460	\$55,239	\$277	\$83,289	\$316	\$58,229	\$253	\$72,717	\$197	\$83,352

Example of a Repayment Plan

Payments are calculated using the fixed interest rate of 6.8 percent for student borrowers.

- A. For a FFEL borrower, the requirements is that the Borrower (1) must have had no outstanding balance on a FFEL Program loan as of October 7, 1998, or on the date the borrower obtained a FFEL Program loan on or after that date, and (2) must have more than \$30,000 in outstanding FFEL Program Loans. For a Direct Loan Borrower, the requirement is that the borrower (1) must have had no outstanding balance on a Direct Loan Program as of Oct. 7, 1998, or on the date the borrower obtained a Direct Loan Program on or after that date, and (2) must have more than \$30,000 in outstanding Direct Loan Program Loans. The amounts were rounded to the nearest dollar and were calculated based on a 25-year repayment plan.
- B. This is an estimated monthly repayment amount for the first two years of the term and total loan payment. The monthly repayment amount will generally increase every two years, based on this plan.



C. Assumes a 5 percent annual growth (Census Bureau) and amounts were calculated using the formula requirements in effect during 2006.

D. HOH is Head of Household. Assumes a family size of two.

SAMPLE REPAYMENT PLANS

Term	Loan Amount	Initial Monthly Payments (Interest & Principal)	Total Payments (Interest & Principal)
120 months (10 years)	\$5,500	\$63.86	\$7,663.16
120 months (10 years)	\$6,500	\$75.47	\$9,056.46
120 months (10 years)	\$7,500	\$87.08	\$10,449.76
60 months (5 years)	12,000	\$613.84	\$36,830.23
<p>NOTE: Based on repayment at 7% interest rate</p> <ul style="list-style-type: none"> • 10% down payment required • Payments begin immediately • Loans not eligible for forbearance or deferment 			

FORBEARANCE

You may request for a forbearance if you are temporarily unable to make your scheduled loan payments for reasons including, but not limited to, financial hardship and illness. You are responsible for paying the interest on both Direct Subsidized Loans and Direct Unsubsidized Loans during a period of forbearance.

To request a forbearance, contact the Direct Loan Servicing Center. The Direct Loan Servicing Center can provide you with a forbearance request form that explains the eligibility and documentation requirements for the type of forbearance you are requesting.

You may also obtain forbearance request forms and information on forbearance eligibility requirements from the Direct Loan Servicing Center's web site.

DEFERMENT

If you meet certain requirements, you may receive a deferment that allows you to temporarily stop making payments on your loan. A deferment is a period in which repayment of principal and interest is postponed temporarily. During the deferment of a subsidized loan (Direct Subsidized and Direct Subsidized Consolidation Loans), the government pays the interest that accrues. For unsubsidized loans (Direct Unsubsidized, Direct PLUS, Direct Unsubsidized Consolidation, and Direct PLUS Consolidation Loans), you are responsible for the interest that accrues during the deferment period. If you have unsubsidized loans, any unpaid interest capitalizes (is added to the principal balance) when you enter repayment at the end of the deferment.

HOW TO APPLY



This step is where many deserving students falter, either because they assume they won't qualify, or because the FAFSA looks difficult to complete. FAFSA (Free Application) are available in the Admission office or on the Web: www.federalstudentaid.ed.gov/pubs.



LET'S GET STARTED! WE WILL NEED YOU TO DO THREE SIMPLE STEPS.

- 2010 Tax Returns (If you have not filed, we will need W-2's or other proof of income.)
- If you are under the age of 24 and you have no dependents and are not married, we will need your parent's taxes.
- High School Diploma or G.E.D. (If you have neither one of these items we are offering the ATB test.) Please see our Admissions Representative to schedule this test.
- Driver's License
- Social Security Card or Birth Certificate
- Resident Alien Card (If applicable)
- \$50.00 Application fee

3 Complete References With Addresses and Phone Numbers

» Need to have Different Addresses (must be different than yours too)

We are more than happy to assist you in any way we can to provide the above documentation, if you are having trouble obtaining any of the above please contact the Financial Aid Office.

Complete the basic application and return it along with the items listed above. Your basic application must be completed, leave no blanks please mark N/A if the question does not apply. We must have two complete references on the application with full names, addresses and phone numbers. Your references can not live at the same address as you and they cannot live at the same address as each other. All students who have submitted a valid free application for federal student aid (FAFSA) will be considered for Federal Pell Grant and Supplemental Education Opportunity Grant (SEOG) eligibility as well as eligibility for Direct Loans (Subsidized, Unsubsidized, and PLUS loans if applicable). We will process this information and the Financial Aid Director will schedule an entrance counseling session with you to explain what financial assistance you qualified for.

After you apply, you'll receive a Student Aid Report, or SAR. Your SAR contains the information reported on your FAFSA and usually includes your Expected Family Contribution (EFC). The EFC, a measure of your family's financial strength, is used to determine your eligibility for federal student aid. Review your SAR information and make any corrections or changes, if necessary.



*Important: Before you drop, withdraw, or stop attending classes, you should meet with a financial aid administrator to review the effect that withdrawing will have on your eligibility for financial aid or any balances due.

CONSEQUENCES OF DEFAULT (NON-PAYMENT OF YOUR DIRECT LOANS)

The U.S. Department of Education:

- Will require you to immediately repay the entire unpaid amount of your loan.
- Will require you to pay reasonable collection fees and costs, plus court costs and attorney fees.
- May deny you a professional license
- You will lose eligibility for other federal student aid and assistance under most federal programs.
- You will lose eligibility for loan deferments.
- Will report your default to national consumer reporting agencies (credit bureaus).
- May sue you, take all or part of your federal and state tax refunds and other federal or state payments, and/or garnish your wages so that your employer is required to send us part of your salary to pay off your loan.

ADDITIONAL ASSISTANCE

The following information will provide you with tools to successfully manage your student loan debt and maximize your financial assistance resources. The links below will provide debt management and budgeting tools, access to view your student loan account, make payments and download deferment and forbearance forms.

www.studentaid.ed.gov – comprehensive detailed information site on federal student aid.

www.studentaid.ed.gov/guide – publication “Funding your Education Beyond High School”

www.fafsa.gov – calculator provides an estimate of aid eligibility

www.collegenavigator.ed.gov – Department of Education’s college search website



www.studentloans.gov – Info on how to manage student loans & entrance counseling

www.direct.ed.gov/student.html – general information on Loans, technical documents, and guidance

www.dl.ed.gov/borrower/DefermentFormList.do?cmd=initializeContext – Deferment Forms

www.dl.ed.gov/borrower/ForebearanceFormList.do?cmd=initializeContext – Forbearance Forms

www.dl.ed.gov/borrower/BorrowerWelcomePage.jsp – View your direct loan account and make online payments

<https://studentloans.gov/myDirectLoan/index.action> – Dept of Education Entrance Counseling

http://www.nsls.ed.gov/nsls_SA/SaEcWelcome.do – Department of Education Exit Counseling

OTHER FINANCIAL ASSISTANCE

SCHOLARSHIP & FEE WAIVER POLICIES

The Academy offers scholarships periodically throughout the year, depending on current funding. ACE Grants are designed to help you begin your career in cosmetology. Scholarship are sponsored by three major beauty industry associations: the American Association of Cosmetology Schools (AACS), the Cosmetology Advancement Foundation (CAF), and the Beauty and Barber Supply Institute (BBSI), ACE Grants are the first ever industry-wide effort to encourage highly motivated and qualified individuals to join the world of cosmetology, restricted barber and nail technician.

VETERANS' BENEFITS

Veterans Education Benefits is a program administered by the Veteran's Administration for qualified veterans of the U.S. Armed Services. Shear Excellence Hair Academy, Inc. is approved by the State Approving Agency for Veterans and their dependents. Questions should

be addressed to the VA Office closest to the student or at 1-888-442-4551 or start the application process with VONAPP at www.gibill.va.gov.



FL PREPAID COLLEGE TUITION PLANS

While the benefits of the FL Prepaid college contract may be used at this academy, the FL Prepaid college board does not endorse any particular educational institution.

ALTERNATIVE STUDENT LOANS

You may be eligible for a private education loan through your local bank or an alternative lender the academy may use, however, you may also qualify for Title IV grants and loans, and that the terms and conditions of Title IV loans may be more favorable than the terms and conditions of private educational loans.

These lending sources are typically reserved for students that are not eligible for Federal Financial Aid, cannot make satisfactory in school payment arrangements, or have a hardship that prevents them from receiving any other source of financial assistance.

Be aware of the terms and conditions of any loans that you take out and make a choice that best suits your needs and ability to pay back the money borrowed. Please contact your Financial Aid Director at 813-933-2468 for further information regarding alternative student loan lenders and applying for alternative tuition financing.

IN SCHOOL PAYMENT PLANS

An interest free monthly payment plan can be arranged with the Financial Aid Director. The financial aid office staff looks forward to working with each individual student to set up a plan that fits their financial needs. Payment plans will be discussed during Entrance counseling. This will give you a one on one opportunity to discuss a monthly payment arrangement designed with your budget and needs in mind.

OTHER RESOURCES

We also encourage and provide resources for our students to apply for additional scholarships and grants through outside organizations. Below is a list of other outside sourced and references for more information:

www.navigatingyourfinancialfuture.org – budgeting tools, entrance and exit counseling, debt management and tools to assist in developing a positive credit profile.

www.college.gov – Inspirational peer to peer site with user generated content

www.studentaid.ed.gov/scholarship – scholarship searches



<http://www.floridastudentfinancialaid.org> – Florida Department of Education state scholarship and grant information.

www.facebook.com/college.gov – weekly tips, info, links and videos for college students

CONSUMER INFORMATION FOR: TREATMENT OF TITLE IV AID WHEN A STUDENT WITHDRAWS (R2T4)

For students who are participating in Title IV programs such as: Federal Pell Grants, Stafford Loans, and PLUS Loans.

The Financial Aid Department administers the Return to Title IV Funds Calculation (R2T4) calculation is completed by a financial aid administrator. This policy applies to students who withdraw from Shear Excellence Hair Academy and have received federal financial aid. The circumstances of withdrawal can include those students who officially or unofficially withdraw.

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

Examples that will cause R2T4:

- If a student who did not return from an approved or unapproved Leave of Absence
- If a student was dismissed from enrollment
- If a student chose to withdraw from the program and notified the Academy
- If the Academy was notified by a second party due to circumstances beyond the student's control.

Shear Excellence Hair Academy tracks all students' attendance. R2T4 calculations are based on the student's last date of attendance as provided by the student's attendance records. The R2T4 determines the amount of aid that was earned and is based on the most recent payment period.



After the student has completed 60% of the payment period, no refund is due. R2T4 is completed for all withdrawals to determine if the student is approved for a post withdrawal disbursement.

The amount of assistance that you have earned is determined on a pro-rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period. If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement.

If the post-withdrawal disbursement includes loan funds, your Academy must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt.

The calculation for the percent of completion of the payment period is as follows:

- The Academy will determine the actual date the student started the payment period and the last date of attendance and will figure the scheduled clock hours within that period of time.
- The number of clock hours the student was scheduled to complete within that payment period is divided by the total number of clock hours in that payment period to determine percent completed. Days a student was on a Leave of Absence are excluded from this calculation.

Shear Excellence Hair Academy, Inc may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if you accept them) for tuition, fees, and room and board charges (as contracted with the academy). For all other academy charges, the academy needs your permission to use the post-withdrawal disbursement. If you do not give your permission (which some academy ask for when you enroll). You will be offered the funds. However, it may be in your best interest to allow the academy to keep the funds to reduce your debt at the academy. Your Academy must also get your permission before it can disburse directly to you any Title IV grant funds that are part of a post-withdrawal disbursement.

If the academy is allowed a post withdrawal disbursement, the academy will advise the student or parent they have 14 calendar days from the date the academy sent notification to accept a post withdrawal disbursement. Any student who qualifies for a post withdrawal disbursement must meet the current award year requirement and time frames for late disbursement. A post withdrawal disbursement for Pell Grants of which the student is awarded will be disbursed within 45 days of the date the Academy determined the student withdrew.



If the Academy is required to return federal funds, it will return Federal Aid disbursed that was credited to the student's account for the payment period in which the student withdrew. The Academy will refund any unearned Title IV aid due within 45 days of the date of determination of withdrawal. The date of determination will be no later than 14 days from the last date of attendance.

Post withdrawal loan funds a student accepts will be made within 180 days from the date the Academy determined the student withdrew.

There Title IV funding that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any FFEL or Direct loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your academy or parent receive on your behalf) excess Title IV program funds that must be returned, your academy must return a portion of the excess equal to the lesser of yours:

1. Academy charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds.

The Academy must return this amount even if it didn't keep this amount of your Title IV program funds. If your academy is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time. Any amount of unearned grant funds that you must return is called an overpayment. The amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your academy or the Department of Education to return the unearned grant funds within 45 days.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your Academy may have. This policy is separate from the NACCAS Refund Policy. All students who have utilized Title IV funding will have the R2T4 Calculation completed prior to calculating the NACCAS Refund Policy. Therefore, you may still owe funds to the academy to cover unpaid educational charges. The Academy will take the returned funds into account when calculating the NACCAS Refund Policy. If the student owes a repayment obligation due to



unearned federal funds or from the NACCAS Refund Calculation, the student will be notified in person during an exit interview or in writing in the case of a no show for the exit interview. The Academy may also charge you for any Title IV program funds that the Academy was required to return. If you don't already know what your Academy's refund policy is, you can ask your Academy for a copy. Your Academy can also provide you with the requirements and procedures for officially withdrawing from Academy.

The Academies responsibility in regard to the Return to Title IV funds are as follows:

- To provide students with information contained in this document.
- Identifying students who have withdrawn and will be affected by this Policy.
- Return all unearned Title IV funds in compliance with The Department of Education requirements.

The Student's responsibilities in regard to the Return to Title IV funds are as follows:

- Return unearned Title IV funds that were disbursed to the student where in the student was deemed ineligible, based on the R2T4 calculation.
- When possible, the student should notify the Academy in writing of official withdrawal.
- If the student rescinds her decision to withdraw, the student must notify the academy in writing
- All requests to withdraw or rescinds must be delivered to the academy's Financial Aid Office.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

*Note: The Academy recommends that the student's decision to withdraw is made based on an academic decision, but with full awareness of the student's responsibilities of the financial implications or withdrawal.

NACCAS CANCELLATIONS/REFUND POLICY

Should student be terminated or cancel for any reason, all refunds will be made according to the following refund schedule:



Students are charged a non-refundable application fee of \$50.00.

1. An applicant not accepted by the academy shall be entitled to a full refund.
2. If a student (or in the case of a student under legal age, his or her parent or legal guardian) cancels his/her enrollment and requests his/her money back in writing within three (3) business days after signing the enrollment agreement, all monies collected by the Academy shall be refunded. Cancellation/termination date is determined by postmark or by date notification is delivered in person. This policy applies regardless of whether the student has actually started training.
3. If a student cancels or is terminated, his/her registration after three (3) business days signing, but prior to entering class, he/she shall be entitled to a refund of all monies paid to the Academy less a registration fee. (Such fee shall not exceed 15% of the contract price of the program of \$100.00, whichever is less of the contract price).
4. Refunds are computed on the basis of scheduled hours. Refund policy applies to percentage of the program the student has been schedule to complete or has completed as of the student's last day of attendance. This is based on the time elapsed between the actual starting date and the date of the student's last day of physical attendance in the academy. For students who enroll in and begin classes, the following schedule of tuition is authorized.

PERCENTAGE TIME TO	AMOUNT OF TOTAL TUITION
<u>TOTAL TIME OF COURSE</u>	<u>ACADEMY SHALL RETAIN OR RECEIVE</u>
0.1% TO 4.9 %	20 % Retained
5.0% TO 9.9 %	30 % Retained
10% TO 14.9%	40 % Retained
15% TO 24.9%	45 % Retained
25% TO 49.9%	70 % Retained
50% AND OVER	100% Retained

5. For students receiving Financial Aid: Cancellation or termination after attendance has begun but prior to completing 60% of the program/payment period will result in a federal calculation being performed in accordance with Return to Title IV Funds and the NACCAS Cancellation & Settlement Policy based on hours of attendance. Cancellation after completing 60% of the program/pay period shall result in no refund.
6. For students not receiving Financial Aid: Cancellation after attendance has begun, but prior to 50% completion of the program, will result in a NACCAS refund calculation being performed based on the number of hours completed to the total program hours. Cancellation after completing 50% of the program will result in no refund.
7. A student on an approved leave of absence notifies the Academy that the student will not be returning, the date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the Academy that the student will not be returning.
8. Having/ maintaining required books/ equipment is the responsibility of the student. If desired, for the convenience of the student, all items can be purchased from the Academy retail. The cost of extra items (Kit, Books, and Supplies) is computed in the Refund Policy computations only for students who attended at least 1 day of classes.
9. In case of illness of disabling accident, death in the immediate family, or other circumstances beyond the control of the student, the academy will make a settlement, which is reasonable and fair to both.
10. If the Academy is permanently closed and stops offering instruction after a student has enrolled, the student shall be entitled to pro-rata of all monies collected by the Academy, less \$100.00 registration fee.
11. In the event of a course canceled subsequent to a student's enrollment, and before instruction in the program has begun, the academy shall (at its option) provide a full refund of all monies paid or provide for completion of the program.
12. Students will be charged a \$150.00 withdrawal fee.



Any monies due the student who unofficially withdraws from the institution shall be refunded within 45 days of a determination by the institution that the student has withdrawn without notifying the institution. To determine unofficial withdrawals, the Academy must monitor each student's completion of class participation for 14 days, in learning activities, such as class, examinations, tutorial's, computer-assisted instruction, and participation in academic counseling or advisement or other academically related activities or if a student is expelled by the Academy.

When situations of mitigating circumstances are in evidence, the Academy may provide a refund, which exceeds this refund policy.

The cost of the kit and supplies is not included in tuition adjustment computations. These items become the property of the student when issued, and are non-refundable except as stated above. NON-REFUNDABLE ITEMS: Registration fee of \$100.00, textbooks/workbooks that have notes or highlighted or marked pages within the text; kits that have been used and cannot be redistributed due to health and sanitation rules and regulations.

FEDERAL POLICY: RETURN TO TITLE IV FUNDS

Step 1) Determine Title IV Financial Aid disbursed

Step 2) Determine Percentage of Title IV Aid Earned= $\frac{\text{Scheduled Hours to be completed as of Withdrawal Date}}{\text{Total Hours in Payment Period}}$

Step 3) Determine Amount of Title IV Aid Earned = Title Aid Disbursed X Percentage of Title IV Aid Earned

Step 4) Determine Amount of Title IV Aid to be Returned = Amount of Title IV Aid Disbursed- Amount of Title IV Aid Earned

WITHDRAWAL FROM PROGRAMS

Withdrawal from the Academy means that a student drops all courses for the current enrollment period. Any student who finds it necessary to withdraw, whether a cash paying or financial aid student, the student should begin the withdrawal process in the Administration Department.

Formal withdrawal from the academy is required to ensure that the student is eligible to return to Shear Excellence Hair Academy, Inc. at a future date. Any refund to which a student is entitled will be considered on the basis of the date and clock hours earned at the time of withdrawal. For financial aid students, repayment on Federal loans begins 6 months from their date of graduation or withdrawal. Students who took a six month Leave of Absence (LOA) and who did not return from the LOA will enter immediate repayment.



In the event that a student withdraws and later re-enrolls, he/she will again be required to meet the minimum requirements in each evaluation period. Any student, who withdraws from his/her contracted program or fails to complete his/her training, will have a notice placed in their student file, as to the progress at the point of withdrawal.

FINANCIAL AID STUDENT

If the student received Federal loans or grants, all or part of the Federal Aid the student received could be required to be returned, based on the results of the Department of Education (DOE) R2T4 calculation. Once the R2T4 calculation for Federal Aid is complete, the school will complete the NACCAS Refund Policy, taking into account any returned Federal Aid, to determine if the student owes for tuition and / or fees or if the school owes the student a refund. Based on the results of both the R2T4 and the NACCAS Refund Policy, the student could have a debt to pay to the school for unpaid tuition or fees and in addition still have Federal Loans / Private Loans to repay.

Cash Paying Student

Shear Excellence Hair Academy will calculate a NACCAS refund Policy to determine if the student still owes the Academy for tuition and /or fees or if the academy owes the student a refund.

All students attending and who withdraw must complete the Exit Interview process with Tamela Hartsfield, the Director of Financial Aid and Howell Donaldson Director of Student Service. They can be reached at 813-933-2468.

- If an extenuating circumstance prevents the student from completing the Exit Interview in person, the student will need to notify the Director of Student Service.
- If a student does not “officially withdraw,” the student will be dropped from the program when the student ceases to call to report an absence and ceases to attend after 14 days have elapsed since the student ceased attendance and failed to communicate with the schools Administrative Office.