Catalog



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WELCOME

Rudy & Kelly Academy, a Paul Mitchell Partner School, welcomes you to your future. You have taken the first step to being a part of a profession that can take you to the pinnacle of your dreams. We are excited to have you as a student or, as we will call you, a Paul Mitchell Future Professional. We dedicate ourselves to giving you the opportunity to develop your skills under the teaching of a team dedicated to transforming every student into a successful professional cosmetologist.

Our goal is to develop students that will possess the skills to embark on a journey of success in the field of cosmetology. Our students will be trained to perform their trade in a manner that will benefit any future salon employer. Dedicated to the cosmetology industry, our team is proud of our ability to produce quality cosmetologists, who are trained to thrive in an industry that holds excellent opportunities for personal and financial success.

HISTORY

Rudy & Kelly Academy of Hair & Nails was established in 1997 when owner Rudy Russo, a successful hairstylist, multi-salon owner and local entrepreneur, sought an outlet to share his passion for the beauty industry with future hairstylists through education. When the opportunity arose to join the burgeoning Paul Mitchell Schools network in 2004, Rudy & Kelly Academy eagerly became a Paul Mitchell Partner School. Since 2004, the school has continued to improve its ability to educate students. In December 2008, the school began operating from a brand new facility, tripling the size of its previous location and providing state-of-the-art equipment on the clinic floor and in classrooms.

MISSION STATEMENT

Our school's mission is to provide a quality educational system to prepare students to pass the state board examination and gain employment within their chosen field of cosmetology. We are passionately committed to providing a solid educational foundation to empower our team in the pursuit of excellence and we strongly believe that when people come first, success will follow.

SCHOOL FACILITIES

Our programs offer the challenge of a stimulating and rewarding career. Rudy & Kelly Academy, a Paul Mitchell Partner School is 18,000 square feet fully equipped to meet all the demands of modern hair and skin care, while at the same time providing a high-tech atmosphere and attitude for progressive personal development. The facilities include student lounge and lockers, client reception and work areas, management offices, private classrooms, workstations, and equipment.

Our clinic floor has a spacious appearance with 60 styling areas, eight dryers, a nail clinic and one reception desk. Our washhouse contains 12 sinks. Restrooms are available at the front and at the rear of the school. Our general classroom has the capacity to seat 250 students with room for additional seating. Two additional classrooms seat 30 students with additional seating capacity. The student break room is located at the rear of the facility for use at lunch and during breaks. As a part of the fashion industry, our public appearance is important to us. We take pride in maintaining a clean, well-kept facility.

SCHOOL FACULTY

Under the controlling direction of prestigious cosmetologists, you will receive a quality education in the exciting and changing industry of cosmetology and esthetics. Our instructors are licensed by the state and are successful professionals who continue to work in salons and spas as time permits.

ADMINISTRATION/OWNERSHIP

The institution is owned by RAMJ, LLC., dba Rudy and Kelly Academy, a Paul Mitchell Partner School. RAMJ, LLC is an independently owned and operated franchisee of Paul Mitchell Advanced Education, LLC. The owners of RAMJ, LLC are Michael R. Russo, Joyce C. Worrall, and Rudolph R. Russo.

COURSE DESCRIPTIONS (All courses are taught in English)

Cosmetology: Standard Occupational Classification (SOC 39-5012.00): Classification of Instructional Programs (CIP 12.0401)

The curriculum involves 1500 hours to satisfy Virginia state requirements. The course includes extensive instruction and practical experience in cutting, hair coloring, perming, customer service, personal appearance and hygiene, personal motivation and development, retail skills, client record keeping, business ethics, sanitation, state laws and regulations, salon-type administration, and job interviewing.

* Student is prepared to become an entry level cosmetologist.

PARKING

Students must abide by local (city and/or landlord) parking rules. They are announced during orientation; Rudy & Kelly Academy, a Paul Mitchell Partner School will not be responsible for parking violations and/or towing fees. Rudy & Kelly Academy, a Paul Mitchell Partner School requests that students park in designated areas away from the front of the building behind the blue line to allow spaces for our clinic quests and neighboring businesses.

NONDISCRIMINATION

Rudy & Kelly Academy, a Paul Mitchell Partner School, in its admission, instruction, and graduation policies and practices, does not discriminate on the basis of sex, race, religion, age, ethnic origin, color, disability, sexual orientation, or ancestry. The school does not allow or tolerate discrimination of any kind, bullying, harassment, or hazing of any sort. If any student or team member experiences or witnesses anyone being bullied, harassed, or hazed in any way, he or she is required to report the matter to the school's director, Jeannie Hopkins, in person or by calling (757) 473-9797, or by mail at 1920 Centerville Turnpike, Suite 114, Virginia Beach, VA 23464 immediately so appropriate action can be taken.

ADMISSION REQUIREMENTS

Rudy & Kelly Academy, a Paul Mitchell Partner School admits as regular students those who are high school graduates or holders of high school graduation equivalency certificates (GEDs). Rudy & Kelly Academy, a Paul Mitchell Partner School does not accept ability to benefit (ATB) students at this time.

ADMISSION PROCEDURE

- Complete an Application Form: Complete and submit the application form to the school prior to registration. All forms may be obtained by requesting them from Rudy & Kelly Academy, a Paul Mitchell Partner School.
- 2 Submit an Application Fee: Action will not be taken on admission or any student loan application until an application fee of \$100.00 is received. This fee is non-refundable. Please send the application fee in the form of a check or money order, payable to Rudy & Kelly Academy. This fee is not included in the cost of tuition.
- **Submit Two (2) Photos:** The photos should be a recent head and shoulder shot of the student.
- **The essay:** The essay should include the applicant's accomplishments and career goals.
- **9 Personal Interview:** Applicant must complete a personal interview with the Admissions and/or Financial Aid Team prior to registration.
- **Provide Verification Documents:** A copy of the applicant's high school diploma or GED, or equivalent document showing high school completion, Social Security Card, driver's license, or photo ID, and birth certificate or passport are required. We are required to verify that your proof of education is from a valid high school or GED program. If we determine that your diploma or GED certificate is not valid, you will be denied admission to the school.

Rudy & Kelly Academy, a Paul Mitchell Partner School does not recruit students who are already enrolled in a similar program at another institution.

If you have a disability and need an academic accommodation, please notify the school's ADA Compliance Coordinator as soon as possible so the school can review your request. If you are intrested in attending our school and you do not have a high school diploma or GED certificate, please contact our admissions office for a list of GED programs located near the school. Rudy & Kelly Academy, a Paul Mitchell Partner School does not require a student to have immunizations / vaccinations to enroll in our school.

Transfer hours accepted by the school are applied to the total number of hours necessary to complete the program and are considered both attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. Satisfactory academic progress (SAP) evaluation periods are based on actual contracted hours at the institution. *Please refer to the school Transfer policy for additional information*.

ACCEPTANCE

After a prospect has completed the enrollment application process, the enrollment team and director reviews each applicant and his or her required admissions materials including the written entrance essay and personal interview to determine acceptance. Upon the decision of the enrollment team and director, the applicant receives written notification of acceptance or denial. Note: All applicants must go through the entire enrollment application process (detailed in the enrollment application) which includes re-entry students (withdrawals) and transfer students.

STATE LICENSING DISCLAIMER

The state may refuse to grant a license if a student has been convicted of a crime; committed any act involving dishonesty, fraud, or deceit; or committed any act that, if committed by a licentiate of the business or profession in question, would be grounds for the Virginia Department of Professional & Occupational Regulation to deny licensure. The Virginia Department of Professional & Occupational Regulation denies licensure on the grounds that the applicant knowingly made a false statement of fact required to be revealed in the application for such license. Students who are not U.S. citizens or who do not have documented authority to work in the United States will not be eligible to apply to take the state licensure examination. Rudy & Kelly Academy, a Paul Mitchell Partner School is not responsible for students denied licensure.

ENROLLMENT INFORMATION

- Enrollment periods: Rudy & Kelly Academy, a Paul Mitchell Partner School usually begins new cosmetology classes about every seven (7) weeks, depending upon space availability. Please refer to the Tuition and Registration Schedule supplement or contact Rudy & Kelly Academy, a Paul Mitchell Partner School for exact starting dates.
- **Holidays and school closures:** Rudy & Kelly Academy, a Paul Mitchell Partner School is closed for the following holidays: New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. The school closes one day a month for staff training, a week for summer holiday break and a week for winter holiday break. These dates are determined according to the calendar each year. Additional holidays may be added to the schedule at the discretion of school administration.
- **1 Enrollment contract:** Rudy & Kelly Academy, a Paul Mitchell Partner School clearly outlines the obligation of both the school and the student in the enrollment contract. A copy of the enrollment contract and information covering costs and payment plans will be furnished to the student before the beginning of class attendance.
- **Payment schedule:** Rudy & Kelly Academy, a Paul Mitchell Partner School offers a variety of monthly financial payment schedules. See Rudy & Kelly Academy, a Paul Mitchell Partner School's Financial Aid Leader for details.

EDUCATION GOALS

Rudy & Kelly Academy, a Paul Mitchell Partner School strives to provide a quality educational system that prepares students to pass the state board examination and gain employment within their chosen field of study. Our quality education system includes an outstanding facility, experienced and competent instructors, and a curriculum developed through years of experience and expertise. Our education goals are:

- To educate students to be professional, knowledgeable, and skilled in their field for marketability within the industry.
- To maintain a constantly updated program that provides students with the knowledge to compete in their field of study.
- To promote the continuing educational growth of our faculty and students, using current teaching methods and techniques.
- To teach courtesy and professionalism as the foundation for a successful career in their chosen field of study.
- To prepare students to successfully pass the state licensing exam for entry-level employment.
- To train and graduate students while empowering them to become confident and excited to enter a successful career within the salon and beauty industry.

COST OF TUITION AND SUPPLIES

Because of inflationary cycles, and because we must occasionally change equipment to remain current, the school reserves the right for the following tuition information to be subject to change.

TUITION – Cosmetology

TOTAL COSTS	\$18,500.00
Kit, Equipment, Textbook, Supplies (nonrefundable)	2,400.00
Application Fee (nonrefundable)	100.00
Tuition	\$16,000.00

Please contact the school's Financial Aid Leader for payment options. The school accepts cash, credit card, and personal check payments. Financial aid recipients understand that monies received on their behalf are applied first to tuition costs. Any remaining funds available for the student will be paid to the student only at which time the course costs have been paid in full.

Financial aid available to those who qualify.

2014 CLASS START DATES

Cosmetology	
DAY SCHOOL:	January 7, February 25, April 15, June 3, July 29, September 16, November 4
NIGHT SCHOOL:	January 6, March 24, June 9, September 8

2015 CLASS START DATES

Cosmetology	
DAY SCHOOL:	January 6, February 24, April 14, June 2, July 28, September 15, November 3
NIGHT SCHOOL:	January 5, March 23, June 8, August 31, November 16

CONSTITUTION DAY

Rudy & Kelly Academy, a Paul Mitchell Partner School celebrates Constitution Day on or near September 17 of each year. For more information visit www.constitutionday.com

VOTER REGISTRATION

Students are encouraged to register to vote in State and Federal Elections. Voter Registration and Election Date information for the state of Virginia can be found at www.sbe.virginia.gov.

For information on Voter Registration and Election Dates for Federal Elections visit www.eac.gov/voter_resources.

STUDENTS WHO WITHDRAW

Students who withdraw from the program are required to empty their locker and gather all personal items. Any items left behind by the student will be stored for 30 days, at which time the items become the property of Rudy & Kelly Academy, a Paul Mitchell Partner School.

Students wishing to transfer to another institution must pay all monies owed to Rudy & Kelly Academy, a Paul Mitchell Partner School, and all applicable academic requirements must be met in order for the hours to be released.

REENTRY STUDENTS

Readmittance for any student will be determined based on current tuition payment, current academic requirements with a 70% minimum grade, a personal interview with school administration, payment of a reentry fee of \$150.00, and probationary status for the first 30 days after reentry.

- Previous hours will be credited to the student's transcript, if paid for.
- Previous tuition payments will be credited to the student's balance.
- Tuition fees and costs are subject to change. Reentering students will be contracted according to the current tuition costs, and will be required to pay any additional fees, if applicable.
- Kits and books are subject to change. If the reentry student does not have the current materials, these must be purchased prior to reentry.
- Outstanding tuition, fees and overtime expenses must be paid in advance or satisfactory arrangements must be made with the administration.
- **6** The readmission fee of \$150.00 must be paid prior to reenrollment.

The school does not deny readmission to any service member of the uniformed services for reasons relating to that service.

Readmission is reserved to the sole discretion of Rudy & Kelly Academy, a Paul Mitchell Partner School and may require special conditions.

Readmission for a student requires a personal interview with school administration. The reentering student will be placed on 30-day evaluation. During the 30-day evaluation period the student must demonstrate for that period that they can meet the school's minimum attendance and academic requirements for Satisfactory Academic Progress. The student will then be evaluated for Satisfactory Academic Progress at the next scheduled evaluation period to determine their new status. Students who fail to meet the minimum attendance and academic requirements for that 30-day evaluation period may be terminated. Students who re-enter the program are placed in the same Satisfactory Academic Progress standing as when they left. If a reenrolling student has previously used all of their excused absences provided under their original contract, the student will not receive any additional time for excused absences under the new reenrollment contract. In addition, a student may be responsible for any previous overtime charges that had previously accrued, but not yet assessed.

TRANSFER STUDENTS

In accordance with the state of Virginia's requirements for transfer students, the student must meet items 1-5 below in order to transfer hours to Rudy & Kelly Academy. Rudy & Kelly Academy will accept transfer hours from other schools if the following are present as well as an evaluation of the student's comprehension of the course material.

- If the former school is licensed by the Virginia State Board (DPOR) while the student was enrolled and have had their current curriculum approved by the board;
- Hours earned at the originating school have been earned no more than two (2) years prior to enrolling in the new school;
- **3** Both the new and former school must use the same text and curriculum;
- Both the new and former school must be accredited by National Accrediting Commission of Career Arts and Sciences (NACCAS);
- The student must provide the school and board with satisfactory evidence of the above.

A maximum of 500 hours will be accepted for students who transfer from another school in the state of Virginia; all transfer students must attend a minimum of 1000 hours at Rudy & Kelly Acadmey, to obtain the Paul Mitchell culture and educational program. For students transferring from another Paul Mitchell School in the state of Virginia, all transfer hours will be accepted, and there is no minimum requirement for hours attended at this school.

The cost for transfer students is \$13.00 per hour attended at Rudy & Kelly Academy; this does not include the cost of a complete and current Paul Mitchell student kit.

Please note that students transferring to another school may not be able to transfer all the hours they earned at Rudy & Kelly Academy; the number of transferable hours depends on the policy of the receiving school.

Transfer hours accepted by the school are applied to the total number of hours necessary to complete the program and are considered both attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. Satisfactory academic progress (SAP) evaluation periods are based on actual contracted hours at the institution.

TERMINATION POLICY

Rudy & Kelly Academy, a Paul Mitchell Partner School may terminate a student's enrollment for immoral and/or improper conduct, receiving 7 coaching sessions, failing to comply with educational requirements, and/ or the terms as agreed upon within the enrollment contract. For more information refer to the school Future Professional Advisory. The student will be charged an administrative fee in the amount of \$150.00 upon termination.

SCHEDULE CHANGES

Students wishing to switch program schedules (day to evening or vice versa) must submit a request in writing, pay a \$150.00 administration fee, and meet with the Future Professional Advisor of the program schedule to which they are entering prior to being approved for a change of schedule. When all requirements have been met, the student will be issued an effective date for the switch.

TARDINESS

Tardiness for class, and from lunch or break time will not be tolerated. The theory classroom door will be secured at the assigned time and tardy students will not be permitted to enter class unless escorted by an instructor. Tardiness causes an interruption to your peers as well as our guests. Theory class is mandatory for all students. Excessive tardiness will require an evaluation with the Future Professional Advisor. If correction is not made after counseling, the student may be suspended for a period or eventually terminated.

WEATHER

In the event of inclement weather, school closures or delays will be reported via the school website (www.rkacademy.com) and/or Facebook Page (www.facebook.com/rkacademy).

COSMETOLOGY COURSE OUTLINE

Your time at Rudy & Kelly Academy, a Paul Mitchell Partner School for the cosmetology program will be divided into six designations:

- Core Curriculum: A 200-hour orientation, known as the Core program, instills the basic fundamentals. Students are graded and evaluated using written, oral, and practical testing methods. Students must successfully complete the Core curriculum prior to attending regularly scheduled daily classes in cutting, coloring, permanent waving, and chemical texture services.
- **Protégé Learning Experience:** Your experience as a Protégé produces a smooth transition from Core student to Adaptive student. You spend 70 hours as a Protégé preparing you for the clinic experience.
- Clinic Learning Experience: Your clinic time from 201 to 1500 hours will be guided with individual attention and group learning experiences using workshops, monthly worksheets, and periodic tests developed specifically for this monitoring progress. This is when you begin working on paying clients in the clinic floor area.
- Classroom Learning Experience: Your classroom time from 201 to 1500 hours is divided into four (4) areas: cutting, coloring, texture, and makeup. Each area has a specialist in the field who conducts the different elective classes monthly; these may include guest artists, retail, motivation, selfimprovement, nail artistry, skin care, and product knowledge, etc.
- **Adaptive Curriculum:** From 201 to 750 hours you will enter a new phase of elective classroom workshops coupled with challenging practical services designed to continue building you into a confident designer.
- Creative Curriculum: You will spend your last 750 hours at Rudy & Kelly Academy, a Paul Mitchell Partner School in "high gear" by dressing, acting, and working like a true professional. You will use your own artistic and creative abilities, coupled with the assistance of the Learning Leaders, to prepare yourself for your future salon career.
- **Theory Classroom Instruction:** Time in the theory classroom will be continuous throughout the program. The theory experience will be divided into several chapters in accordance with the textbook, covering subjects related to the study of cosmetology, such as anatomy, salon ecology, chemistry, etc. Theory will be evaluated after each unit of study.

STATE OF VIRGINIA REQUIREMENTS

Cosmetology

The instructional program of Rudy & Kelly Academy, a Paul Mitchell Partner School meets or exceeds these requirements:

Subject		Minimum Hours of Technical Instruction	Minimum State Performance Requirements	Minimum School Performance Requirements
I.	Orientation	50		
	1. School Policies	5		
	2. State Laws, Regulations, Professional Ethics	10		
	3. Personal Hygiene	5		
	4. Bacteriology, Sterilization, Sanitation	30		
II.	Manicuring and Pedicuring	50	15	15
	1. Anatomy and Physiology	15		
	2. Diseases and Disorders	15		
	3. Natural and Artificial Application Procedures	15	20	20
	4. Sterilization	5		
III.	Shampooing and Rinsing	55		
	1. Fundamentals	5		
	2. Safety Rules	5		
	3. Procedures	15		
	4. Chemistry, anatomy, physiology	30		
IV.	Scalp Treatment	40	10	20
	1. Analysis	5		
	2. Disorders and Diseases	15		
	3. Manipulations	10		
	4. Treatments	10		
V.	Hairstyling	145	320	445
	1. Anatomy and Facial Shapes	20		
	2. Finger Waving, Molding, and Pin Curling	25	15	15
	3. Roller Curling, Combing, and Brushing	50		
	4. Heat Curling, Waving, Braiding, and Pressing	50	15	15
VI.	Haircutting / Hair Shaping	95	50	100
	1. Anatomy and Physiology	25		
	2. Fundamentals, Materials, Equipment	10		
	3. Procedures	55		
	4. Safety Practices	5		
Co	ntinued on following page			

Subject	Minimum Hours of Technical Instruction	Minimum State Performance Requirements	Minimum School Performance Requirements
VII. Permanent Waving and Chemical Relaxing	70	25	35
1. Analysis	15		
2. Supplies and Equipment	5		
3. Procedures and Practical Application	25		
4. Chemistry	15		
5. Recordkeeping	5		
6. Safety	5		
VIII. Hair Coloring and Bleaching	95	45	100
 Analysis and Basic Color Theory 	25		
2. Supplies and Equipment	5		
3. Procedures and Practical Application	30		
4. Chemistry and Classification	25		
5. Recordkeeping	5		
6. Safety	5		
IX. Skin Care and Make-up	60	5	20
1. Analysis	15		
2. Anatomy	15		
3. Health, Safety, and Sanitary Rules	5		
4. Procedures	10		
5. Chemistry and Light Therapy	5		
6. Temporary Removal of Hair	5		
7. Lash and Brow Tinting	5		
X. Wigs, Hairpieces, and Related Theory	15	5	5
1. Sanitation and Sterilization	5		
2. Types	5		
3. Procedures	5		
XI. Salon Management	35		
1. Professional Ethics	5		
2. Effective Communication and Human Relations	10		
3. Compensation Package and Payroll Deductions	5		
4. Licensing Requirements and Regulations	5		
5. Fundamentals of Business Management	10		
TOTAL HOURS	710	525	790

In addition to the state requirements listed above, Rudy & Kelly Academy, a Paul Mitchell Partner School provides training in the areas of product use, salesmanship, decorum, record keeping, and client service record cards.

COSMETOLOGY PROGRAM TESTING AND GRADING PROCEDURE

The following tests and grading procedures are incorporated during the student's 1500-hour course:

- Weekly theory exams: Students must receive a 70% or higher on each weekly theory exam.
- **Ore practical skills evaluation test:** Students must receive a grade of 70% or higher.
- Adaptive practical skills evaluation test: Students must receive a grade of 70% or higher.
- Mock State Board evaluation test: This practical evaluation covers all technical areas of the Virginia Department of Professional & Occupational Regulation State Board Cosmetology exam. Students must receive a 70% or higher on this exam.
- **Final written exam:** This written test covers an overview of all theory instruction, and other items covered on the Virginia Department of Professional & Occupational Regulation State Board Cosmetology exam. Students must receive a 70% or higher on this exam.
- **Monthly practical worksheets:** These worksheets will be graded based on completion. Students must complete one worksheet for each full month enrolled.

Students are assigned theory study and an essential number of practical experiences. Theory is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. Practical skills are evaluated at three (3) intervals and according to test procedures and performance standards established by the state-licensing agency. Students must maintain a theory grade average of 70% and pass a final written and practical exam prior to graduation. Students must make up missed tests and incomplete assignments.

MEASURABLE PERFORMANCE OBJECTIVES

- Complete the required number of clock hours of training.
- Achieve and receive passing grades on all practical graduation requirements and projects, including practical and theoretical examinations.
- 3 Satisfactorily pass final written and practical exams.
- Upon completion, receive a graduation certificate.
- Pass state board exam.

SAFETY PRECAUTIONS FOR THE BEAUTY INDUSTRY

By following safety precautions you contribute to the health, welfare, and safety of the community. Always have good hygiene and be professionally dressed. Keep a first aid kit on hand, follow safety regulations, and keep equipment properly sanitized. The following precautions should always be taken with each client:

- Protect clients' clothing by appropriately draping them.
- Ask clients to remove any jewelry, hair accessories, glasses, etc.
- Keep any and all chemicals away from the eyes. In case of eye contact with chemicals, thoroughly rinse eyes with cold water.
- Wear gloves when dealing with chemicals.
- Remember that anything containing chemically active ingredients must be used carefully to avoid injury to you and your client.

INDUSTRY REQUIREMENTS / PHYSICAL DEMANDS OF THE PROFESSION

Students interested in pursuing a career in cosmetology should:

- Develop finger dexterity and a sense of form and artistry.
- 2 Enjoy dealing with the public.
- **3** Keep aware of the latest fashions and beauty techniques.
- Make a strong commitment to your education.
- **6** Be aware that the work can be arduous and physically demanding because of long hours standing and using your hands at shoulder level.

STUDENT SERVICES

- Housing: Rudy & Kelly Academy, a Paul Mitchell Partner School keeps a file of information about housing in the surrounding areas.
- Advising: Students are provided with academic advising and additional assistance as necessary. If referral to professional assistance is necessary, the school maintains a record of such referral. Information and advice on any financial assistance are accessible to students. Rudy & Kelly Academy, a Paul Mitchell Partner School also gives advice and information to students on these subjects:
 - a. Regulations governing licensure to practice, including reciprocity among jurisdictions.
 - b. Employment opportunities.
 - c. Opportunities for continuing education following graduation.

VETERANS PROGRAM

Rudy & Kelly Academy, a Paul Mitchell Partner School is approved by the Virginia State Approving Agency to enroll Veterans and other eligible students. To find out if you qualify as a eligible student please visit www.gibill.va.gov/benefits/other_programs/dea.html. For information or for resolution of specific payment challenges, call DVA nationwide toll free at 1-888-442-4551. All Veterans will sign confirm receipt of copy of this document (catalog) in the enrollment contract.

STATE BOARD EXAMINATIONS

The Virginia state law requires that students have 1500 clock hours of training and be graduated from a licensed cosmetology school to qualify for an initial cosmetology license. Following graduation, students are required to take a State Board Practical and Written Examination before receiving their Virginia Cosmetology License. This license is a protected license, but it must be renewed. The state board gives these exams and there is a charge for testing as well as for licensure.

Our goal is to prepare every student for his or her State Board Examination. We will stay informed of the requirements of the exam and will prepare each student for that exam prior to the actual examination date. We will help with the application for the examination, application for a temporary license, and inform students of all fees that will be required as well as time and site of examination. It will be the student's responsibility to acquire a model or mannequin and proper equipment for the exam. We feel confident that the preparation received at Rudy & Kelly Academy will exceed the requirements for this examination. The actual performance will be up to the student.

GRADUATION REQUIREMENTS IN COURSE

- Receive the required number of clock hours of training.
- Complete and receive passing grades on all practical graduation requirements and projects, including practical and theoretical examinations.
- For a student to meet state requirements, all practical worksheets must be completed 100%.
- Satisfactorily pass final written and practical exams.
- Pay all tuition cost or make satisfactory arrangements for payment of all debts owed to the school.

Once the student has met all these requirements, he/she will receive a Graduation Diploma.

Rudy & Kelly Academy, a Paul Mitchell Partner School reserves the right to retain a student in school if the student's progress is not satisfactory as determined by the school's administration and/or the student fails to complete all listed requirements or fails to pass the written and practical exams. Rudy & Kelly Academy, a Paul Mitchell Partner School can retain the student until all graduation requirements are met.

A certified transcript will be provided to a student who withdraws which will include hours that the school has been compensated for. For the purpose of transfer or graduation, hours will not be released by the school until all monies owed to the institution have been paid and all academic requirements pertaining to these hours have been completed.

GRADUATION, PLACEMENT, AND JOB OPPORTUNITIES

There are many wonderful career opportunities available within the beauty industry. In addition to hair design, this industry also offers opportunities in areas such as skin care, makeup, aromatherapy, nail artistry, product education, platform artistry, beauty magazine editing, sales consulting, cosmetology education, State Board participation and salon management. According to the NACCAS 2007 Job Demand Survey, the average annual salary for a salon professional in Virginia is \$38,484.87% of Virginia salon owners who attempted to hire new employees in 2006 said they were unable to find properly-trained applicants. This means that jobs would be immediately available for salon professionals.

Although Rudy & Kelly Academy, a Paul Mitchell Partner School *does not guarantee employment upon graduation*, Rudy & Kelly Academy, a Paul Mitchell Partner School does maintain an aggressive job placement program and will inform students of job openings and opportunities. Rudy & Kelly Academy, a Paul Mitchell Partner School coordinates placement programs with local and national salons by sending out surveys and inviting salon owners and guest artists to teach and speak at Rudy & Kelly Academy, a Paul Mitchell Partner School.

At graduation the student will also receive a copy of their official transcripts. If a student requests an additional transcript after 12 months of leaving school, the student will be charged \$20.00 for each transcript.

STUDENT KIT - Cosmetology

Students are responsible to purchase a Paul Mitchell Kit at an additional cost from the tuition. Please note that students are responsible for the purchase of stationery supplies. *Textbook and educational materials may be purchased separately, which may discount kit costs.*

The following items are contained in the Paul Mitchell cosmetology kit:

BRUSHES	CAPES AND ACCESSORIES	STUDENT EDUCATION MATERIALS
2 Color Applicator Brushes	1 Shampoo Chemical Cape	1 Cutting System DVD Box Set
1 Paddle Brush - 427	1 Cloth Cutting Cape	1 Cutting System Cutting Cards
1 Styling Brush - 407	1 Cutting Apron	1 Cutting Workbook
1 Sculpting Brush - 413	12 Black/White Butterfly Clips	1 Men's Cutting DVD
1 Small Round Boar Brush	10 Black Skinny Clips	1 Color System DVD Box Set
1 Medium Round Boar Brush	1 Aluminum Spray Bottle	1 <i>The Coloring Book</i> 1 Color System Skill Cards
1 Large Round Boar Brush	1 Professional Manicure Kit	1 Texture System Texture Cards
1 Express Ion Medium Round Brush	1 Basic Professional Makeup Kit	1 Paul Mitchell Product Guide Workbook
1 Express Ion Large Round Brush		1 Connecting to My Future Book
1 Express Ion XL Round Brush	TOOLS	1 Be Nice (Or Else!) Book
1 Scalp Brush	1 Metal Case w/ PM Logo	1 Success for the Modern Salon CD
	2 Doll Heads	1 Multiple Intelligence Letter
COMBS	1 Express Ionic Blow Dryer	1 Service Menu Experience, ISBN-N/A, \$N/A
1 Taper Comb	1 Marcel ¾" Curling Iron	1 Plugged In thumb drive, Plugged In membership, and MASTERS Audio Club
1 Metal Tail Comb	1 Express 1.25 Smoothing Iron	subscription throughout enrollment
1 Metal Pick Teasing Comb	1 Professional Clipper/Trimmer	(minimum 1 year)
6 Standard Cutting Combs	1 Black Hand Mirror	1 The Color paper swatch chart
1 Rat Tail Comb	1 each 6" Scissor & 6"Thinner in Case	1 PM Shines swatch chart
1 T.S. 408 Comb	151/2" Scissor	1 Blonding Brochure 2012
1 T.S. 416 Comb	1 Tripod & Cover	1 Black Messenger Bag
1 T.S. 424 Comb	1 Classic Razor	
1 Detangler Comb		

Textbooks listed below are included in the Paul Mitchell Kit at a discounted price to the student. For veterans or eligible person, the cost of the "Textbook and Supplies" may not be paid by the VA; the Veteran or eligible person will be responsible for payment.

TEXTBOOKS	1 Milady's Standard Cosmetology 2012
1 Milady's Standard Cosmetology 2012	Theory Workbook ; ISBN-13: 9781439059234-4, \$47.95
Textbook; ISBN-13: 9781439059302 (Hardcover), \$112.50	1 DollarCamp Package
1 Milady's Standard Cosmetology 2012	
Exam Review; ISBN-13: 9781439059210, \$35.95	

Cosmetology is an ever-changing business that will cause this list of equipment to change from time to time. All tools are the responsibility of the student. We advise you to mark all your tools with paint or some form of permanent marking material. The student at his or her own expense will replace lost or misplaced items. All tools when not in use are to be kept in the kit or locker. They must be kept clean and sanitized.

FINANCIAL AID - CONSUMER INFORMATION

In accordance with federal regulations set forth by the Higher Education Act of 1965, as amended, Paul Mitchell the Schools provides the Student Handbook as means to disseminate required student consumer and "Right-To-Know" Act information. The school's Financial Aid Office offers assistance to students seeking financial aid for their educational costs while complying with all federal, state and institutional regulations. Anyone seeking financial aid information or assistance, or seeking consumer information at the school will be provided with access to the required financial aid forms and disclosures, the school Student Handbook and the school catalog which provides a brief description of the Financial Aid process and explains how financial aid information and assistance may be obtained.

Financial Aid Office — The Financial Aid Office's mission is to provide optimal customer service while helping students secure financial assistance to cover as much of their educational expenses as possible. The school's Financial Aid Representative is available in person or by telephone during normal business operating hours to help students determine an affordable way to pay for school.

Student Financing Options — Paul Mitchell the Schools offers a variety of financing options and payment terms to help students finance their education. Financing options consist of federal grants, loans and cash pay options.

Primary Financing Options

- Cash Payment The Cash option allows students to either pay their program costs in full prior to the start date of the program or make monthly payment until the balance is paid in full. Documents required for full Cash paying students are: ● Enrollment Agreement and ● Disclosure Statements.
- **VA Contract Billing Program** Students who are eligible to receive tuition assistance from the Veteran's Administration must submit the military form to the school's Financial Aid Office prior to the first class session in order for the school's Financial Aid Office to bill the Veteran Affair for the student's program costs.

Documents required for students participating in the Employer/Agency Contract Billing Program are:

- Enrollment Agreement
- Disclosure Statements
- Approved Tuition Authorization Form, Tuition Voucher or Military Form(s).

Financial Aid Programs — Financial aid consists of funding provided through federal sources to help cover educational expenses. This funding consists of Pell Grant that does not have to be repaid and loans that have a variety of repayment options. Financial Aid is available for those who qualify and there are different types of Financial Aid Programs. The school Financial Aid Representative can assist students in determining if they qualify for any of the following types of Financial Aid:

- Federal Pell Grant: The Federal Pell Grant is a need-based federal grant for undergraduate students and it does not require repayment.
- **William D. Ford Direct Loan Program:** The William D. Ford Direct Loan Program offers low interest, government-funded loans that include Direct Stafford Loans (subsidized and unsubsidized), Direct Parent Loans (PLUS) and Direct Consolidation Loans. These long-term loans are available to students who are enrolled at least half- time in school.

<u>Direct Subsidized Stafford Loan:</u> The Direct Subsidized Stafford Loan is a need-based loan. The interest rate varies annually and is paid by the government while students are in school at least half-time and during any periods of deferment. Loan repayment begins six months after students graduate, leave school or drop below half-time enrollment status.

<u>Direct Unsubsidized Stafford Loan:</u> The Direct Unsubsidized Stafford Loan is a non-need-based loan available to all eligible students regardless of income. The interest rate varies annually and begins to accrue at the time of disbursement. Students are responsible for paying accrued interest but may choose to defer and capitalize interest payments. Loan repayment begins six months after students graduate, leave school or drop below half-time status.

<u>Direct Parent Loans for Undergraduate Students (PLUS):</u> For students who qualify as a dependent, parents may choose to use the Direct Parent Loans for Undergraduate Students to borrow up to the total cost of their child's education, minus any other aid the child may be eligible for. The loan is credit based, the interest rate varies annually and loan interest begins to accrue at the time of disbursement. Loan repayment typically begins within 60 days after the loan has been fully disbursed.

Documents required for students applying for any type of Federal Financial Aid are:

- Enrollment Agreement and Disclosure Statements
- Free Application for Federal Student Aid (FAFSA)
- **3** Federal Student Loan Entrance Counseling Confirmation Page
- Direct Loan Master Promissory Note
- **5** Title IV Credit Balance Authorization
- **6** Other Documents as Required

Note: Students whose parents are applying for a PLUS loan will require additional documents such as credit approval and a PLUS Master Promissory Note. Students who are selected for verification will require additional documents upon the school's request.

Admissions Disclosure Statement (Only for Recipients of Stafford Student Loans) — The school is required by federal law to advise you that, except in the case of a loan made or originated by the institution, your dissatisfaction with or non-receipt of the educational services being offered by this institution, does not excuse you (the borrower) from repayment of any Stafford loan made to you (the borrower) for enrollment at this institution.

Veterans Assistance and Loans (VA) — Veterans, active duty service persons, reservists or otherwise eligible members (such as spouses and dependents) may be eligible to qualify for various VA educational assistance programs. Eligibility criteria for military educational assistance and benefits vary by state and school. Applicants must first check with the Veterans Affairs Administration Office to see if they qualify for benefits.

Students who receive VA educational benefits are still required to select one of the school's primary financing options (e.g. Financial Aid, Cash) to cover educational costs and related expenses not covered directly by the VA. All payments must be made in accordance with the school's financial policies and procedures.

Students who have questions about these benefits should contact the U.S Department of Veteran Affairs.

Financial Aid Process and Information

Applying for Financial Aid — Students who are interested in applying for Federal Financial Aid assistance are required to complete and sign a Free Application for Federal Student Aid (FAFSA) and several forms (electronic and/or hard copy) to begin the process. All documents must be submitted in a timely manner to allow the Financial Aid Office adequate time to process an application for Financial Aid. To apply for Financial Aid, the student must complete the following steps 1-4 by accessing the website https://studentloans.gov:

- Apply and obtain a federal student aid PIN
- Complete and submit the Free Application for Federal Student Aid (FAFSA)
- Complete a Federal Student Loan Entrance Counseling Session
- Complete and submit the Direct Loan Master Promissory Note

In addition, the student must complete and submit other required forms or documentation as requested by the school's Financial Aid Office.

Compliance Statement — The Federal Privacy Act of 1974 requires that students be notified in the event the disclosure of their social security number is mandatory. Students' social security numbers are used to verify students' identities and to process the awarding of funds, collection of funds, and tracing of individuals who have borrowed funds from Federal, State or private programs.

Student Eligibility for Financial Aid — The Free Application for Federal Student Aid will ask a series of questions that will determine a student's eligibility and dependency status. If a student is considered a dependent, the student will need to provide their parents' information as well.

Federal eligibility requirements to apply for Financial Aid include:

- Being a U.S. citizen or eligible non-citizen such as a permanent resident, or in the United States for other than temporary purposes.
- Having a valid social security number.
- Having a valid form of identification.
- Being registered for the draft with the Selective Service, for males who are at least 18 years old and born after December 31, 1959.
- Having a high school diploma, GED or equivalent.
- Not owing a refund on a federal grant or being in default on a federal educational loan.
- Being enrolled or accepted for enrollment as a regular student in an eligible program.
- Making satisfactory academic progress (refer to the school catalog for the definition of satisfactory progress).
- Not having previously received a Bachelor's degree for Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Pell Programs.

Note: For the purposes of applying for Financial Aid, a dependent student is an undergraduate who is under the age of 24, not married, has no legal dependents, is not an orphan or ward of the court, and is not a Veteran of the U.S. Armed Forces.

Submitting the FAFSA — Once a student completes and submits a FAFSA, the information contained on the FAFSA is reviewed by the Department of Education's Central Processing System (CPS). An estimated family contribution (EFC) will be calculated using a formula approved by Congress, which is based on the student's (and/or spouse or parent's) income and asset information. The student's EFC will determine the amount of Federal Pell Grant funds the student may be eligible to receive. In certain cases, verification of information submitted may be required. If the student's FAFSA is selected by the Department of Education's CPS, the school will be required to complete additional steps to ensure the information the student provided on the FAFSA is correct.

Determining Financial Need — The student's financial need is the difference between the actual cost of their education and the amount that the student (or parents) will contribute (the EFC). Financial Aid is then used to cover the gap between these contributions and the total cost of the student's education.

Here's how it works:

Cost of Attendance (COA) tuition, fees, books, supplies, room & board, transportation, & miscellaneous personal expenses

- The student's Expected Family Contribution (EFC)
- = The student's financial need

Each school and each program within the school has a different student expense budget. This will depend upon the tuition, course length, books, fees, supplies, etc. To illustrate how student budgets are determined, refer to the following sample chart provided by the Student Aid Commission for 2013-2014 award year using an adequate standard of living for various conditions. Actual tuition, books, fees, and supplies for a program in which the student enrolls can be obtained from the school's Financial Aid Office.

Sample Student Expense Budget Based on 6 months/26 weeks of instructional time						
Student Expense Budgets Student Expense Budgets (With Parents) (Without Parent or Off Campu						
Room & Board	\$3,012	\$7,512				
Personal Expenses	\$2,064	\$1,896				
Transportation	\$882					

Note: These amounts are used in the determination of a student's need only. The need calculation estimates total living costs for an academic year. This amount does not represent the amount a student will need to pay the school or the amount of Financial Aid that can be awarded to a student.

Verifying FAFSA Information — A student applying for Financial Aid may be required to verify the information submitted on their Free Application for Federal Student Aid (FAFSA). This inquiry is known as Verification and is required by the Department of Education. If a student's application is selected for verification, the school will require the student to submit any or several of the following items within a specified time frame in order to continue processing Financial Aid:

- Adjusted gross income (AGI) for the base year
- U.S. income taxes paid for the base year
- Number of family members in the household
- Number of family members attending postsecondary education as at least half-time students
- Any child support received
- Any food stamps received
- Other untaxed income and benefits
- High school completion status
- Identity/Statement of Educational Purpose

All of the required information must be submitted by the due date in order for the student applying for Financial Aid to be eligible for federal assistance. In cases where this is not possible, the student will be required to pay cash or set up a satisfactory payment arrangement to maintain their regular enrollment status.

Receiving an Award Notification — After careful evaluation of a student's Financial Aid application, the student's eligibility for Financial Aid is determined and the school issues an Award Letter detailing the student's estimated Cost of Attendance, the Financial Aid awards by fund type, the estimated disbursement dates and estimated disbursement amounts of aid. The school's Financial Aid Representative will discuss the contents of the Award Letter with the student and the student will acknowledgement receipt of the Award Letter.

Maintaining Regular Enrollment Status and Satisfactory Academic Progress — After the student's eligibility is determined, the amount of Financial Aid and the receipt of funds are contingent upon the student's (a) enrollment status and (b) ability to meeting satisfactory academic progress:

A. Maintaining Enrollment Status

- To receive benefit of a grant, a student must be enrolled as a full time student, as defined by the school for financial aid purposes.
- To receive Federal Direct Loan funds, a student must be enrolled in at least half-time, as defined by the school for financial aid purposes.
- The amount of certain federal grants and loans may be adjusted or prorated, depending on the student's enrollment status. The school must administer federal aid in accordance with federal regulations.
- A student's financial aid award may be adjusted up through the last day of attendance for tuition adjustment due to enrollment changes.
- A student who registers for classes but does not attend at least one class session is not eligible to receive federal, state, or institutional funds.

B. Meeting Satisfactory Academic Progress

- A student receiving Financial Aid must maintain certain standards of academic progress toward graduation, and the school is required to have and enforce a policy to check academic progress throughout the course of the student's program of study. Therefore, an eligible student applying for Financial Aid must maintain the school's standards of academic progress in order to be eligible to receive Financial Aid funds.

Disbursing Financial Aid Funds — Financial Aid is disbursed in increments throughout the student's payment periods or period of enrollment. A payment period is the length of time the student takes to earn a specific number of hours of attendance in school. Upon a student meeting eligibility, a student's Financial Aid funds are disbursed at the beginning of each payment period. The following is an example of how funds are scheduled to disburse for an eligible student in a 1500-hour program:

Academic Grade Level Year 1 (900 Hours)			Academic Grade Level Year 2 (600 Hours)		
Payment Period 1	Payment Period 2		Payment Period 3 Payment Period 4		
450 hours	450 hours		300 hours	300 hours	

Receiving a Disbursement Notification — The school must notify a student (or parent) of when Financial Aid funds are disbursed and credited to the student's account by issuing a Dear Borrower Letter and student ledger card. The student (or parent) will be notified upon funds are being credited to the student account.

Note: The Ledger Card indicates the net disbursement amount received by the school. The actual loan disbursements received may differ slightly from the amount expected to be receive due to loan fees and rounding differences.

Changing Enrollment Status after Receipt of Financial Aid — A student's decision to drop or change a program of study is based on academic and personal considerations and should be made in consultation with the School Director and the Financial Aid Office. Changing program schedules, dropping coursework, withdrawing from school has implications for student eligibility of Financial Aid funds and may result in a balance owed to the school.

Returning Title IV Funds (R2T4) — A student earns their Financial Aid (Title IV) funds on a prorated basis over the first 60% of the scheduled hours for each payment period. After attending 60% of scheduled hours of the payment period, the student is eligible to retain 100% of the Title IV funds scheduled for that payment period.

As a result, the school is required to return Financial Aid (Title IV) funds, if a student receiving Financial Aid withdraws during the first 60 percent of the scheduled hours for that payment period. The refund calculation and process is governed by federal regulation, and the school is required (a) to determine the portion of aid earned by the student up until the date of withdrawal and (b) to refund or repay the amount of unearned aid.

Note: For the purposes of the Title IV refund policy, the student's official withdrawal is the date the student initiated the withdrawal process or notified the school of their intention to withdraw. In the event of an unofficial withdrawal, the school determines the student's last date of attendance that is documented in the school's records and uses that date as the withdrawal date. The U.S. Federal Government determines the amount of Title IV funds a student has earned, as of the withdrawal date.

If a student withdraws, the school is required to calculate and return all unearned financial aid for that payment period and is subject to the Return of Title IV policy. As a result, the school must (a) Complete the refund calculation in a timely manner, (b) Adjust the awards, (c) Refund/repay the unearned aid, and (d) Notify the student in writing of the refund calculation results. If a refund of Title IV funds is required, funds are returned to the appropriate Federal Aid Program(s) in the following order:

- Federal Unsubsidized Direct Loan Program
- Pederal Subsidized Direct Loan Program
- Federal Direct PLUS Program
- Federal Pell Grant Program

- **5** Federal SEOG Program
- **6** Other Title IV Programs
- Other federal, state, private and institutional programs
- Student

Institutional Refund Calculation — If a student withdraws prior to the completion of their program of study the school is required to perform an institutional refund calculation to determine whether the student is eligible for a refund of monies paid based on a pro-rata calculation formula up to sixty percent (60%) of the scheduled hours completed within their period of enrollment. Should the number of scheduled hours completed during student's enrollment exceed sixty percent (60%) of the total hours in their period of enrollment, the institution shall have earned and retained 100 percent of the institutional charges assessed to the student. If a student withdraws from their program of study after the enrollment cancellation period, the student is entitled to a refund per the pro rata calculation mentioned above less a registration fee not to exceed \$100.00, within forty-five (45) days of the student withdrawal or termination from the program.

Reapplying for Financial Aid — As eligibility for Financial Aid is evaluated at the beginning of each academic year, a student must submit a new financial aid application for each academic year of their enrollment. If the student does not complete their term or payment period by June 30 of each award year, financial assistance may change and the student will need to reapply for Financial Aid by submitting a new financial aid application.

Seeking Additional Information — Students (and/or parents) who wish to seek additional information about Financial Aid and the Financial Aid process can refer to:

- The school's Financial Aid page located on the school home page via the intranet
- The Department of Education's guide to Funding Your Education, which can be downloaded from the websites www.studentloans.gov or www.fafsa.ed.gov
- The School's Enrollment Agreement
- The School's Catalog
- The Federal Student Aid Information Center: 1-800-4-FED-AID (1-800-433-3243)
- The Department of Education websites: www.studentaid.ed.gov, https://studentloans.gov or www. fafsa.ed.gov
- The FA Representative listed on the Staff List for the specific campus.

FEDERAL RETURN OF TITLE IV FUNDS POLICY

The school participates in federal financial aid. Please refer to the following refund policy for specific consumer information pursuant to the Federal Financial Aid program.

- Students who receive loans are responsible for repaying the loan amounts, plus any interest, less the amount of any refunds, and if those students have received federal student financial aid funds, they are entitled to a refund of the monies not paid to the federal student financial aid program fund.
- For students who have received Title IV financial assistance, the Federal Return of Title IV Funds calculation will be completed first and applicable funds returned. Returned funds will be reduced from the payments received on behalf of the student before applying the institutional refund policy to determine whether the student is owed a refund or if a balance is owed to the institution.
- If a student has received less aid than that student earned, he/she may be eligible for a post-withdrawal disbursement. If a student is eligible for this disbursement, the school will notify the student in writing of the amount he/she is eligible to receive. The student will have 14 days to accept or decline the disbursement. If an acceptance is not received within this time frame, the institution will not make the post-withdrawal disbursement to the student.
- The Federal Return of Title IV Funds formula dictates the amount of federal Title IV aid that must be returned to the federal government or the lending institution by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60% point in time in the payment period.
- The federal formula requires a return of Title IV aid if the student received federal financial assistance in the form of Stafford Loans, Pell Grants, or Plus loans and withdraws on or before completing 60% of the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time. The percentage that has not been earned is calculated by determining the complement of the percentage earned (e.g., if 40% was earned, 60% was unearned).
- The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date. The percentage of the payment period scheduled to complete is calculated by dividing the total number of clock hours scheduled to complete by the payment period as of the last date of attendance.
- If a student unofficially withdraws and has received federal loans, the loans will go into repayment.

NOTE: A student who withdraws prior to completing 60% of the charging period may be required to repay some of the funds released to the student because of credit balance on the student's account.

The following Title IV refund distribution is used for all financial aid applicants/students due a refund:

- Federal Unsubsidized Stafford Loan
- Federal Subsidized Stafford Loan
- Federal Plus Loan
- Federal Pell Grant

TREATMENT OF TITLE IV FUNDS WHEN A STUDENT WITHDRAWS FROM A CLOCK-HOUR **PROGRAM**

Treatment of Title IV Funds When a Student Withdraws From a Clock-Hour Program							
Student's Name: John Doe		Social Security #:	123-45-6789				
Date of school's determination		at student withdrew: 1/6/11					
Period used for calculation (check one):	1st	Payment Period	Period of Enrollme	ent			
Monetary amounts should be in dollar	rs and	cents (rounded to the r	earest penny)				
When calculating percentages, round to three	decim	al places. (for example,	.4486 = .449 = 44.	9%)			
STEP 1: Students Title IV Aid Information							
Amount		Amount that Could Have			al Title IV Aid sbursed for		
Title IV Grant Programs: Disbursed		Been Disbursed			he Period		
1. Pell Grant 2,775.00				Α.	2,775.00		
Academic Competitiveness Grant			+	в.	6,727.00		
National SMART Grant			=	E.	9,502.00		
4. FSEOG							
5. TEACH Grant				F. To	tal Title IV		
				•	d disbursed and		
A. 2,775.00	C.	0.00			ould have been		
(sub-total)		(sub-total)			ed for the period		
		Net Amount that		A. C.	2,775.00		
Net Amount		Could Have		E.	2,775.00		
Title IV Loan Programs: Disbursed		Been Disbursed	_ \	1.	2,775.00		
6. Unsubsidized FDLP / FFELP 2,985.00		Decil Biobaloco		G. Tota	Little IV aid		
7. Subsidized FDLP / FFELP 1,742.00					ed and aid that		
8. Perkins Loan				could hav	e been disbursed		
9. PLUS FDLP / FFELP (Grad Student)				for	the period		
10. PLUS FDLP / FFELP (Parent) 2,000.00				Α.	2,775.00		
				В.	6,727.00		
B. 6,727.00	D.	0.00		ç	0.00		
(sub-total)		(sub-total)	•	D	0.00		
			=	G	9,502.00		
STEP 2: Percentage of Title IV Aid Earned	STE	P 4: Title IV Ald to be	Disbursed or Ret	urned			
Last Day Attended: 12/30/11	•	If the amount in Box I	is greater than the	amount ir	7		
		Box E, go to Post-wit		•	<i>I</i>).		
H. Determine the percentage of the period completed:	•	If the amount in Box I is less than the amount in Box E, go to Title IV aid to be returned (Item K).					
Divide the clock hours scheduled to have been completed as of the last day of attendance in the period by the total		If the amounts in Box	,		D		
clock hours in the period.		No further action is no		uai, 310	Γ.		
South to are in the period.		110 1010101 000011 10 11	ooddary.				
271.00 / 450.00 = 60.2%	J.	Post-withdrawal dis	bursement				
Hours scheduled Total hour in		From the amount of T	itle IV aid earned b	y the stud	lent (Box I)		
to complete period		subtract the Total Title			, ,		
If this percentage is greater than 60%, enter 100% in		This is the amount of	the post-withdrawa	f disburse	ment.		
Box H and proceed to Step 3.		0.500.00	0.500.00		0.00		
If this percentage is less than or equal to 60%, enter		9,502.00 -	9,502.00	= L	0.00		
that percentage in Box H and proceed to Step 3. H. 100.0%		Box I	Box E		Box J		
and proceed to elep o.	K.	Title IV aid to be retu	urned				
STEP 3: Amount of Title IV Aid Earned by the Student	•••	From the Total Title IV		the period	(Box E)		
Multiply the percentage of Title IV aid earned (Box H) by the		subtract the Amount					
Total Title IV aid disbursed and that could have been		(Box I). This is the ar	nount of Title IV aid	that mus	t be returned.		
disbursed for the period (Box G).							
100.0% x 9,502.00 = 9,502.00		9,502.00 -	9,502.00	=	0.00		
Box H Box G Box I		Box E	Box I		Box K		

STEP 5: Amount of Unearned Title IV Aid Due from STEP 8: Repayment of the Student's loans the School From the Net loans disbursed to the student (Box B) subtract the Total loans the school must return (Box P) to find the amount of L. Instutional 4,500.00 Tuition Title IV loans the student is still responsible for repaying (Box R). Charges for Room the Period. Board These outstanding loans consist either of loan funds that student Other has earned, or unearned loan funds that the school is not Other responsible for repaying, or both; and they are repaid to the loan Other holders according to the terms of the borrower's promissory note. Total Instutitonal Charges 6,727.00 0.00 6,727.00 (Add all the charges together) 4,500.00 Box P Box B Box R If Box Q is less than or equal to Box R, STOP. M. Percentage of unearned Title IV aid The only action a school must take is to notify the holders 100.0% 100.0% 0.0% of the loans of the student's withdrawal date. Box M If Box Q is greater than Box R, Proceed to Step 9. N. Amount of unearned charges Multiply institutional charges for the period (Box L) by the STEP 9: Grant Funds to be Returned Percentage of unearned Title IV aid (Box M) Initial amount of Title IV grants for student to return 4.500.00 | x | 0.0% From the initial amount of unearned Title IV aid due from the Box L Box M student (Box Q) subtract the amount of loans to be repaid Box N O. Amount ofor school to return by the student (Box R) 6,727.00 Compare the amount of Title IV aid to be returned (Box K) 0.00 0.00 to Amount of unearned charges (Box N), and enter the Box Q Box R Box S lesser amount. Amount of Title IV grant protection Multiply the total of Title IV grant aid that was disbursed 0.00 and that could have been disbursed for the period (Box F) STEP 6: Return of Funds by the School by 50% The school must return the unearned aid for which the school 2,775.00 50.00% 0.00 is responsible (Box O) by repaying funds to the following Box F Box T U. Title IV grant sources, in order, up to the total net amount disbursed for each source. From the initial amount of unearned Title IV aid due from the Amount for School student (Box S) subtract the amount of loans to be repaid Title IV Programs to Return by the student (Box T) 1. Unsubsidized FDLP / FFELP 0.00 0.00 0.00 0.00 2. Subsidized FDLP / FFELP 0.00 Box S Box T Box U 3. Perkins Loan 0.00 If Box U is less than or equal to zero, STOP. 4. PLUS FDLP / FFELP (Grad Student) 0.00 If not, go to step 10. 5. PLUS FDLP / FFELP (Parent) 0.00 Total loans the school must return = 0.00 STEP 10: Return of Grants Funds by the Student Except as noted below, the student must return the unearned Pell Grant 0.00 grant funds for which he/she is responsible (Box U). The grant 7. Academic Competitiveness Grant 0.00 funds returned by the student are applied to the following sources 8. National SMART Grant 0.00 in the order indicated, up to the total amount disbursed from that 9. FSEOG 0.00 grant program minus any grant funds that school is responsible 10. TEACH Grant 0.00 for returning to that program in Step 6. STEP 7: Initial Amount of Unearned Title IV Aid Due Note that the student is not responsible for returning from the Student funds to any program to which the student owes \$50.00 From the amount of Title IV aid to be returned (Box K) subtract or less. the Amount for the school to return (Box O). Title IV Grant Programs: Amount to Return 0.00 0.00 0.00 1. Pell Grant 0.00 Academic Competitiveness Grant Box K Box O Box Q

3.

4.

FSEOG TEACH Grant

If Box Q is < or = zero, STOP. If > zero, go to Step 8.

National SMART Grant

INSTITUTIONAL REFUND/CANCELLATION/DROP POLICY

- Any monies due the applicant or student shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:
 - a. An applicant is not accepted by the school. This applicant shall be entitled to a refund of all monies paid to the school except a non-refundable application fee.
 - b. A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her contract and demands his/her money back in writing, within three (3) days of signing the enrollment contract. In this case all monies collected by the school shall be refunded except a non-refundable application fee. This policy applies regardless of whether or not the student has actually started training.
 - c. A student who cancels his/her contract after three (3) days of signing the contract but prior to entering classes is entitled to a refund of all monies paid to the school less a non-refundable application fee of \$100.00.
 - d. A student notifies the institution of his/her official withdrawal in writing.
 - e. A student is expelled by the institution.
 - f. For official cancellations as defined in paragraphs b, c, d, or e, the cancellation date will be determined by the postmark on written notification, or the date said information is delivered to the school administrator/owner in person.
 - g. Monies paid for student kit is nonrefundable unless the student cancels within 3 (three) business days of signing the enrollment contract or the student cancels prior to entering class.
- Any monies due a 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. Unofficial withdrawals are monitored every 30 days and a determination is made to withdraw a student who has been absent from school for 14 or more consecutive calendar days; the withdrawal date that will be used in this calculation is the student's actual last date of attendance.
- When situations of mitigating circumstances are in evidence, such as serious illness, a disabling accident, or death in the immediate family, the school may make a settlement that is reasonable and fair to both parties.
- All extra costs, such as books, equipment, graduation fees, application fee, rentals, and other such charges, are not considered in the tuition adjustment computation if the charges are itemized separately in the enrollment contract.
- If a course and/or program is cancelled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.
- If a course and/or program is cancelled and ceases to offer instruction after the student has enrolled and instruction has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.
- For students who terminate prior to completion, an administration fee in the amount of \$150.00 will be assessed.
- In the event of any default by Applicant of his/her obligation here under including payment when due and payable, the school may declare the unpaid balance due and payable. Applicant will be responsible for all cost of collection as well as reasonable attorney's fees of 33 1/3 percent.
- If the school closes permanently and no longer offers instruction after a student has enrolled and instruction has begun, the school will provide a pro rata refund of tuition to the student.

The following refund table distribution is used for all applicants due a refund. Upon withdrawal, drop or termination, a student may owe tuition or be entitled to a refund based on his/her scheduled hours:

Percentage Length Scheduled to Complete to Total Length of Program or Course	Hours Scheduled to Complete to Total Length of Program or Course	Amount of Total Tuition Owed to the School
0.01% - 4.9%	1 – 74	20%
5% - 9.9%	75 – 149	30%
10% - 14.9%	150 – 224	40%
15% - 24.9%	225 – 374	45%
25% - 49.9%	375 – 749	70%
50% and over	750 – 1500	100%

STUDENT FINANCIAL AID RELEASE

The undersigned agrees that Rudy & Kelly Academy, a Paul Mitchell Partner School does not guarantee the student loan process in any respect. A Federal Parent Plus loan requires a credit check and is based on the parent's credit. Pre-approval for a Parent Plus loan does not guarantee that the parent will receive a Federal Parent Plus loan. It is critical that the parent be able to pass a credit check when the loan is certified. The school has no control over the approval or decline of a parent's credit history. Nor does the school assume any responsibility for mistakes on any Department of Education financial aid forms. It is up to the student to make sure all forms are accurate and complete.

POLICY FOR VERIFICATION OF TITLE IV FUNDING

The school has policies and procedures that it follows for verification of Title IV funding. Verification is a requirement by the U.S. Department of Education. Students are randomly selected to provide additional information. The school provides students with a verification form so they can collect the necessary information. The school gives the student a 30-day deadline to return the form to the financial office with verification items attached. If verification documents are not submitted by the due date, the student will be placed on a monthly cash pay status until verification is completed. If a student fails to make monthly payments, he or she may be suspended from school until all verification documents are submitted. Boston Educational Network handles our student overpayments and alerts the school so it can make changes to the award packet, which is reported to Common Origination and Disbursement (COD) for the Department of Education.

ELIGIBILITY OF FINANCIAL AID AFTER A DRUG CONVICTION

Students will be given written notice advising them that a conviction for illegal drugs, of any offense, during an enrollment period for which the student was receiving Title IV financial aid will result in the loss of eligibility for any Title IV per HEA Sec. 484(r)(1) and 20 U.S.C. 1091(r)(1). Students whose eligibility has been suspended due to a drug conviction may resume eligibility if they successfully pass two (2) unannounced drug tests conducted by a drug rehabilitation program that complies with criteria established under HEA Sec. 484(r)(2) (20 U.S.C. 1091(r)(2)).

MAKEUP WORK

Students must complete all required assignments and tests. To accommodate students who have missed a test, make up test days are scheduled. Students will receive a zero if the makeup test is not completed at the next scheduled makeup test date.

Students have 150 allowable absent hours included in the contract. This time cannot be made up and therefore should be used wisely in the case of illness or unforeseen circumstances that may prevent attendance.

SATISFACTORY ACADEMIC PROGRESS POLICY

Students enrolled in programs approved by NACCAS must meet formal standards that measure their satisfactory progress toward graduation. The Satisfactory Academic Progress policy is provided to all students prior to enrollment. The policy is consistently applied to all applicable students. *Evaluations are maintained in the student file*. The school will develop an academic plan to address the specific needs of those students who fail to meet the academic requirements at specific SAP evaluation points.

QUANTITATIVE AND QUALITATIVE FACTORS

Factors for measuring the student's progress toward satisfactory completion of the program include maintaining:

- **1** A minimum cumulative Theory grade level of 70% or higher.
- A minimum cumulative academic level of 70% or higher on practical evaluations and practical worksheet completion.*
- To determine whether a student meets the academic requirements for Satisfactory progress, theory and practical grades are averaged together to give a cumulative academic grade of 70% or higher.
- A minimum cumulative attendance of 70% of their scheduled hours**

*To meet the state practical requirements for graduation, students must eventually complete monthly practical worksheets 100%. See GRADUATION REQUIREMENTS IN COURSE.

**To determine your rate of attendance, divide the cumulative number of hours completed by the scheduled hours to date.

A student who has not achieved the minimum cumulative GPA of 70% and/or who has not successfully completed at least a cumulative rate of attendance of 70% is not eligible for Title IV assistance, if applicable, unless the student is on warning or has prevailed upon appeal of the determination that has resulted in status of probation.

COMPLETION OF COURSE WITHIN DESIGNATED PERIOD OF TIME

Full time day students attend 5 days/35 hours per week, Tuesday through Saturday, 9:30 a.m. to 5:00 p.m. Night school students attend 5 days/20 hours per week, Monday through Friday, 5:30 p.m. to 9:30 p.m.

The State of Virginia requires 1500 clock hours for cosmetology. Students are expected to complete their course of cosmetology in no more than 143% of their contracted date. If students are never absent, they should complete their course of study within 42.86 weeks for a full time student and 75 weeks for a part time student.

MAXIMUM TIME FRAME

Students must complete the educational program within the maximum time frame, which is no longer than 143% of the required number of clock hours.

COURSE	LENGTH	MAXIMUM TIME FRAME
Cosmetology – Full Time	42.86 Weeks	61.29 Weeks
Cosmetology – Part Time	75 Weeks	107.25 Weeks

LEAVE OF ABSENCE, INTERRUPTIONS, COURSE INCOMPLETES, AND WITHDRAWALS

The school does not have a leave of absence policy. If the student needs to take off more time than allotted in the contract or more than 14 consecutive calendar days, he/she must drop and reenroll when ready to return. Students who withdraw prior to completing the course of study and who wish to reenter will reenter at the same progress status as applicable at the time of withdrawal. Course incompletes, repetitions, and noncredit remedial courses have no effect upon the school's satisfactory progress standards.

EVALUATION PROCEDURES AND REQUIRED LEVEL OF ACHIEVEMENT

Formal Satisfactory Progress Evaluations in both attendance and academics will occur when cosmetology students reach 450, 900, and 1200 *actual hours*. At least one evaluation will occur prior to or at the midpoint of the academic year.

The following grading system is used to evaluate a student's academic ability:

- Grade reports are issued monthly to each student, to make them aware of their progress toward meeting satisfactory progress.
- 2 Examinations are given in all subjects.
- Grades and attendance (Satisfactory Academic Progress) records are reviewed and signed by the student and maintained in the student's financial file. The student may request to review their financial aid file from the Financial Aid Leader.

The following grading scale is used for theory progress:

A = 90 - 100% (Excellent) B = 80 - 89% (Average) C = 70 - 79% (Below Average) Below 70% (Failing)

Practical and clinical work is graded by a signature on the performance worksheet or client ticket. A signature from an instructor represents a grade of 70% or higher. No signature indicates a score of less than 70% and the student has not met minimum satisfactory standards on the practical application. The student is required to continue the practical application until they receive a signature from an instructor.

Transfer hours accepted by the school are applied to the total number of hours necessary to complete the program and are considered both attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory progress until the next scheduled evaluation.

REINSTATEMENT OF FINANCIAL AID for those who qualify

If applicable, Title IV financial aid will be reinstated to qualified students who have prevailed upon appeal or who have reestablished satisfactory progress by meeting the minimum cumulative attendance and academic requirements.

PROBATION AND REESTABLISHMENT OF SATISFACTORY PROGRESS

Students failing to meet minimum requirements will be notified in writing and placed on Financial Aid Warning for the next evaluation period. They will be counseled regarding actions required to attain satisfactory requirements by the next evaluation point. During the Financial Aid Warning period, students are eligible, if applicable, to receive financial aid funds.

If, at the end of the Financial Aid Warning period, the student still has not met both the attendance and academic progress requirements, he/she will be ineligible for Title IV assistance.

A student may appeal the Financial Aid ineligible decision, at the beginning of the probationary period, if he/she has a reason for not making satisfactory progress and if he/she can document that the circumstances that caused the unsatisfactory progress determination have in some way changed and that satisfactory academic progress standard can be met by the end of the next evaluation period.

The basis for filing an appeal, such as death of a relative, injury or illness of the student, or other special circumstances, must be documented. The student may obtain an Appeal Form from the Financial Aid office, once the Appeal Form has been completed by the student it must be returned to the Financial aid office. *Please see the Appeal Procedures below*. If the school grants the appeal, it may impose conditions for the student's continued eligibility to receive Title IV, such as changing schedules. If such an appeal is granted the student will be placed on Financial Aid Probation for one evaluation period. If at the end of the Financial Aid Probation period the student has not met both academic and attendance requirements all federal aid will be suspended. Students may reestablish satisfactory progress by meeting minimum attendance and academic requirements at the next evaluation period, if those requirements can be met. The school will determine if the requirements can be met.

If the student has not met academic and attendance requirements for two (2) consecutive evaluation periods, the student will be determined as not making satisfactory progress and may be terminated.

This policy applies to all students regardless of whether or not they are eligible for Title IV funding programs. In order to comply with DOE requirements the terminology financial aid warning or financial aid probation will be used for both Title IV and non-Title IV students.

APPEAL PROCEDURE

If a student is determined as not making satisfactory progress or is terminated for not making satisfactory progress, the student may appeal the negative determination. The student must submit a written appeal to the school administration within five (5) business days of not making satisfactory progress or termination. The student must include any supporting documentation of reasons why the determination should be reversed. If the student fails to appeal the decision, it will stand.

An appeal hearing will take place within 15 business days of receipt of the written appeal. This hearing will be attended by the student, parent/guardian (if the student is a dependent minor), the student's instructor, and the director of education. A decision on the student's appeal will be made within three (3) business days by the director of education and will be communicated to the student in writing. This decision will be final. Appeal documentation will be kept in the student's permanent file.

Should a student prevail on his or her appeal and be determined as making satisfactory progress, the student will be automatically reentered in the course, and financial aid funds will be reinstated to eligible students.

If a student is terminated for gross misconduct, which includes but is not limited to reporting to school under the influence of alcohol or illegal drugs, cheating, stealing, insubordination, threats, and/or bullying, such termination is final and may not be appealed.

STUDENT RIGHT OF ACCESS AND RECORD RETENTION POLICY

The Family Educational Rights and Privacy Act (FERPA) sets a limit on the disclosure of personally identifiable information from school records and defines the rights of students to review and request changes to the records. FERPA generally gives postsecondary students the rights to:

- Review their education records.
- 2 Seek to amend inaccurate information in their records, and
- 3 Provide consent for the disclosure of their records.

Students (or parents or guardians, if the student is a dependent minor) are guaranteed access to their school records, with a staff member present, within 45 days from the date of the request. Copies of all records can be requested at \$0.20 per page.

General Release of Information

Except under the special conditions described in this policy, a student must provide written consent before the school may disclose personally identifiable information from the student's education records. The written consent must:

- State the purpose of the disclosure,
- 2 Specify the records that may be disclosed,
- 1 Identify the party or class of parties to whom the disclosure may be made, and
- Be signed and dated.

FERPA Disclosures to Parents

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

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

A school may disclose information from a student's education records to parents in the case of a health or safety emergency that involves the student. A school may let parents of students under age 21 know when the student has violated any law or policy concerning the use or possession of alcohol or a controlled substance. A school official may share with parents information that is based on that official's personal knowledge or observation and that is not based on information contained in an education record.

Release of Information to Regulatory Agencies

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

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

Rudy & Kelly Academy, a Paul Mitchell Partner School provides and permits access to student and other school records as required for any accreditation process initiated by the school or by the National Accrediting Commission of Career Arts and Sciences (NACCAS), or in response to a directive of said Commission.

Disclosures in Response to Subpoenas or Court Orders

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

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

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

Disclosures for Other Reasons

There are two FERPA provisions concerning the release of records relating to a crime of violence. One concerns the release to the victim of any outcome involving an alleged crime of violence (34 CFR 34 CFR 99.31[a][13]). A separate provision permits a school to disclose to anyone the final results of any disciplinary hearing against an alleged perpetrator of a crime of violence where that student was found in violation of the school's rules or policies with respect to such crime or offense (34 CFR 99.31[a][14]).

Directory Information

Rudy & Kelly Academy, a Paul Mitchell Partner School does not publish "directory information" on any student.

Record Maintenance

All requests for releases of information are maintained in the student's file as long as the educational records themselves are kept. Student records are maintained for a minimum of five (5) years for withdrawal students; transcripts of graduates are kept indefinitely.

Amendment to Student Records

Students have the right to seek an amendment to their school records. To seek an amendment, students must meet with the school director and bring any supporting documentation to show that the record is incorrect.

PERFORMANCE STATISTICS/JOB OUTLOOK

Rudy & Kelly Academy, a Paul Mitchell Partner School is accredited by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and recognized by the U.S. Department of Education. Each agency requires schools to provide important information regarding outcome rates in the areas of completion, placement, and licensure; however, each agency requires that we provide outcome rates differently. NACCAS requires schools to list the outcome rates for each main campus and all additional campuses as a whole. In this case, Rudy & Kelly Academy, a Paul Mitchell Partner School is the only campus; the outcome rates provided are for Rudy & Kelly Academy, a Paul Mitchell Partner School. The U.S. Department of Education, requires outcome rates be provided based upon the individual location. If you have any questions regarding our outcome rates, please see our Admissions Team for assistance.

NACCAS – Rudy & Kelly Academy, a Paul Mitchell Partner School performance statistics for the calendar year 2012:

Graduation	Placement	Licensure
69.19%	70.59%	97.5%

The Bureau of Labor and Statistics Occupational Employment Statistics Survey reports that median earnings in 2010 for salaried barbers, hairstylists, and cosmetologists were \$22,500. Median annual earnings were \$28,920 for skin specialists; \$19,650 for manicurists and pedicurists.

Moreover, the US Bureau of Labor and Statistics (BLS.gov/oes) projects a 20% overall increase in employment for beauty professionals from 2008-2018, a much faster growth than the average for all occupations. This growth includes a 19% increase for cosmetologists, and a 12% increase for barbering professionals. Continued growth in the number of full-service spas will generate a 38% increase in job openings for estheticians and other skin care specialists as well.

The results of the 2007 Job Demand Survey conducted by the National Accrediting Commission of Career Arts and Sciences indicate that salons in Virginia plan to hire 11,989 new employees in the next twelve months. The average annual salary for a salon professional in Virginia is \$38,484. This amount does not include tips and gratuities.

PROGRAM INTEGRITY

Rudy & Kelly Academy, a Paul Mitchell Partner School is accredited by NACCAS and uses its calculation for student placement based on each program offered. For the most recent annual reporting period, the school shows the following data for the cosmetology program:

Placement rate	On-time graduation rate	Median Loan Debt
2012:	2012-13:	2012-13 Title IV: \$11,698.00.
70.59%	42%	Private: \$0. Institutional: \$0.

For more information about our graduation rates, the median debt of students who completed the program, and other important information, please visit our Web site at: rkacademy.com/programs/cosmetology.

STUDENT PROFESSIONAL DEVELOPMENT GUIDELINES

The following are a list of guidelines that all students must commit to and follow during their enrollment at Rudy & Kelly Academy, a Paul Mitchell Partner School. The guidelines were established to assist in creating a safe, focused and enjoyable learning experience.

Our Responsibility To You

- To offer each student training opportunities with a team dedicated toward an educational experience that will be challenging and ultimately profitable.
- To offer a training facility that will be kept clean, safe, and environmentally sound.
- To offer immediate assistance in any area we feel your training may be below our expected standards. Communication skills will be taught as well as experienced. We will be available to help students achieve their goals.

Student Responsibilities

- To be on time for all classes.
- To come to class alert and ready for instructions.
- To follow instructions and to work in a safe and responsible manner.
- To dress in proper attire required by Rudy & Kelly Academy.
- To follow rules, conduct yourself in a professional manner, and speak and act in a respectful manner to others.
- To smile and bring your positive attitude to class daily!

The Matter Of Conduct

Our goal is to treat each student as an adult. We feel adults are always responsible for the way they conduct themselves in public. Therefore, it is the responsibility of each student to help keep our education and clinic facility a place of study and work that displays teamwork and a concern for others. We must each realize that rules and regulations apply to everyone and we must consider the safety and well-being of all we come in contact with.

How To Make Your Clinic Time Profitable

- Be on time.
- When assigned to the clinic begin with a positive attitude.
- Set up your station in a neat and orderly manner.
- Prior to receiving a guest, be certain your styling chair and station are clean and free of any chemical material that might stain your guest's clothing.
- When assigned to a guest, greet them with a smile and always introduce yourself by name and refer to them by their name while escorting them to your assigned station.
- Always communicate with every guest to be certain you understand the service they wish to have performed and always ask or talk with the instructor for assistance in making the proper evaluation. Prior to shampooing a guest, make certain the shampoo basin and chair are free from any chemical that might stain or damage guest's clothing.
- If placing a guest under a dryer, always check the temperature and inform them that the temperature may be adjusted and you will be happy to do so at any time. After placing the guest under the dryer, offer to acquire a magazine or drink if they so desire.
- Remember to always SMILE! Be courteous and say the magic words PLEASE and THANK YOU. Always be aware that this is a learning experience and you will only become competent with practice. Patience, persistence, and performance will be keys that will always lead you to success on your guests in the clinic and afterwards in a professional salon.

Attendance and Documentation of Time

- The school records attendance in clock hours and gives appropriately earned attendance credit for all hours attended and does not add or deduct attendance hours as a penalty. Attendance is calculated using a computerized time clock and rounds hours to the nearest quarter hour. It is the responsibility of the student to record his/her hours by clocking in and out using the time clock.
- The school is open from 9:30 a.m. to 5 p.m. for day students and 5:30 to 9:30 p.m. for night students.
- 3 All courses require continuous attendance.
- The prescribed attendance schedule must be maintained each week.
- Day students attend school Tuesday-Saturday. Night students attend school Monday-Friday. Saturdays are mandatory for day students; Mondays are mandatory for night students.
- Students must be on time as tardiness inhibits the learning process. Students who are late for theory, cutting, coloring, perming, or special class may not enter the classroom without an excuse note from the Future Professional Advisor or another instructor. They may "clock in" and will be assigned special projects or assignments pertaining to their course of study. Students are never excused from mandatory theory class to work in the clinic.
- During the enrollment contract period, the student is allowed to miss 150 hours before having to pay extra instructional charges. If the student's training goes beyond the contracted ending date for course completion, the student will be charged an additional \$10.00 for each hour completed after the contract ending date. The student may use the 150 allowed absent hours for vacation, appointments, illness, etc.

Scheduled Program Length is defined as:

Cosmetology: Hours in program = 1500 hours 10% absent hours = 150 hours Scheduled Program Length = 1650 hours

Please note that if a student misses more than 14 consecutive calendar days, the student will be terminated from the program.

- Students who are late or cannot attend school must contact the school and talk to the Service Desk Coordinator immediately. Day students must call in prior to 9:30 a.m. Night students must call in prior to 5:30 p.m.
- Students must request time off from school from the Education Leader or Future Professional Advisor.
- Students are required to be in attendance a minimum of: 7 hours per day, 35 hours per week for the full-time schedule and 4 hours per day, 20 hours per week for the part-time schedule. Holidays such as Memorial Day, Labor Day, and Thanksgiving Day will be set according to the calendar each year.
- Lunches and breaks are scheduled for all students. Day students are required to take a 30-minute lunch. Students should communicate with their instructor if they have not had lunch by 1:30 p.m. Night students will take a 15-minute break as scheduled by school administration.
- Documentation of time: Students may not leave the school premises during regular hours without the permission of a instructor. Students who will be leaving the school premises for more than 15 minutes or leaving early must document their time by completing all of the following:
 - a. Clocking out on the time clock.
 - b. Having an instructor sign a Leave Early form.
 - c. Informing the Service Desk Coordinator
- Students may not clock in or out for another student. Doing so may result in termination.

Professional Image

A professional image is a requirement for successful participation in school. Students must maintain the following professional dress code:

- Core and Phase One students must wear all black.
- **2** Phase Two students must wear black or white in any combination.
- Clothing must be professional, clean, and free of stains and tears.
- Shoes should be black, professional, and comfortable for all students.
- All students must wear closed-toed shoes. Shoes, socks or hose must be worn at all times.
- 6 Hair must be clean and styled prior to arriving at school.
- Cosmetics must be applied prior to arriving at school, using trend-appropriate makeup techniques.
- The following is a list of unacceptable dress:
 - a. Tennis shoes, gym shoes, foot thongs or beach sandals.
 - b. Jeans or clothing made of jean material.
 - c. Tank or sleeveless tops.
 - d. Sweatpants and sweatshirts.
 - e. Printed t-shirts other than those with a Paul Mitchell logo. The Paul Mitchell t-shirt must be clean and professional, and you must dress it up!
 - f. Short skirts that fall above fingertips.
 - g. Shorts, spandex or biking shorts
- Students who fail to comply with the professional dress code will be asked to leave and return with appropriate attire.

Sanitation and Professional Services

- Students must keep workstations and classroom areas clean, sanitary, and clutter free at all times.
- 2 Students must clean their stations, including the floor, after each service.
- Hair must be swept up immediately after a service is completed, before blow drying.
- Workstations must be cleaned at the end of the day, prior to clocking out for the day.
- Students may have their hair or other services done upon approval. Students must complete the following prior to starting the service:
 - a. Seek permission and approval from Future Professional Advisor according to criteria below:
 - Be maintaining Satisfactory Academic Progress.
 - Be current in worksheet performances, theory attendance and tests.
 - b. Be scheduled off the service book by the Service Desk Coordinator.
 - c. Pay for all services.

Personal services must be rescheduled when the student is scheduled to take a guest. Students must re-schedule their personal service and complete the service appointment assigned to them. Personal services are considered rewards and scheduled for students who are up to date with all projects, tests and worksheets. School assignments and successful learning are the priority.

Communication Guidelines and Professional Conduct

- Visitors are allowed in the reception area only. Visitors are not allowed in the classrooms, student lounge, or clinic floor area.
- Only emergency calls are permitted on the business phone. Our telephone is for business purposes only. It is a vital link in our ability to conduct business. Emergency calls will be handled with extreme importance and the student will be called to the phone.
- Students are not permitted to have pagers or cellular phones in the classroom or on the clinic floor. They should be used on personal time only.
- Students may not visit with another student who is servicing a guest.
- Students may not gather around the reception desk, the reception area, or the offices.
- **6** Food and drinks are allowed only in the break room.
- Smoking is not permitted on or near school grounds.
- Stealing or taking school property or another's personal property is unacceptable.

Learning Participation Guidelines

- Peer teaching and tutoring are encouraged. Taking credit for another's work or cheating during exams is unacceptable.
- 2 Students will be expected to maintain an average of 70% on all theory tests and assignments.
- 3 Students must take all service appointments assigned to them. This includes last-minute walk-ins.
- Students may not be released from required theory class to take a client.
- Only service desk personnel may schedule or change client service appointments.
- **6** All services must be checked and the service ticket initialed by an instructor.
- Students are expected to be continuously working on school-related projects, assignments, reading, or test preparation during school hours.
- Students will receive clock hours during the times they fully participate in their learning experience.
- When students are not scheduled with service appointments or are not scheduled to attend theory or an elective class, they may focus on the following:
 - a. Completion of performance worksheets using doll heads
 - b. Completion of theory review worksheets
 - c. Listening to or reading school resource center materials, including educational videos, audiotapes, and books
- Students must comply with school personnel and instructor's assignments and requests as required by the curriculum and student guidelines and rules.
- Students may not perform hair, skin, or nail services outside of school unless authorized to do so by school administration. Conducting unauthorized hair, skin, or nail services outside of school will be reported to the state board and may result in your inability to receive a professional license.
- Students are responsible for their own equipment and may use a station drawer only while working at that station. All equipment, tools, and personal items must be secured in their assigned locker. Rudy & Kelly Academy, a Paul Mitchell Partner School is not responsible for any lost or stolen articles.
- Parking is allowed in assigned parking areas only or cars may be towed at the owner's expense.
- Lockers will be assigned during orientation. Deposit cost for lockers and any assigned reading materials will be given upon registration as costs may vary from time to time. Assigned lockers may not be traded or changed unless approved by school administration. See Locker Policy.

COACHING AND CORRECTIVE ACTION

Part of your learning experience includes fine-tuning and mastering the skills and behaviors of a salon professional. The school team will coach all students to correct noncompliant or destructive behavior.

The following actions may be inspected for noncompliance:

- Attendance and Documentation of Time Guidelines: Attendance, promptness, and documentation of work are cornerstones of successful work practices. Students may be clocked out, released for the day, or suspended when they do not comply with guidelines.
- **Professional Image Standards:** Professional image standards were created to provide guidance and direction to students as they develop their professional image and persona. Students may be clocked out and released for the day when they do not meet professional image standards.
- Sanitation and Personal Service Procedures: Sanitation and personal service procedures have been established to comply with state laws and to provide a safe and clean service environment. Students may be clocked out and released for the day when they do not follow sanitation and personal service procedures.
- Communication Guidelines and Professional Conduct: It is the school's responsibility to provide a learning environment that is professional, positive, and conducive to learning. Staff and students all contribute to a mutually respectful learning environment that fosters effective communication and professional conduct. Students who fail to follow communication guidelines and who do not conduct themselves in a respectful and professional manner may experience suspension or termination.
- Learning Participation Guidelines: The learning participation guidelines have been established to provide a creative, fun, interactive, and collaborative learning environment that empowers students to act as "future salon professionals" and committed learners. Positive behavior is required to create a mutually beneficial learning environment for all students. Students who fail to meet the guidelines and create challenges for other students or staff may be released from school, suspended, or terminated.

Corrective Action Steps

Once a student has received five (5) coaching sessions, the student may be suspended from school for five (5) days. Suspended students may only be readmitted to school upon paying the administrative suspension fee of \$100.00. If a student receives two (2) more coaching sessions after readmission from a five (5) day suspension, the student's attendance may be permanently terminated. A student may be terminated without prior coaching sessions for improper and/ or immoral conduct. Refer to the school Future Professional Advisory.

When monitoring students for unofficial withdrawals, the school is required to count any days that a student was out of school on suspension as a part of the 14 consecutive days of non-attendance used to determine whether the student will be returning to school.

We believe in providing a quality environment with an exceptional educational program. This framework gives everyone the opportunity to enjoy the experience! The entire staff appreciates the students' respect of these guidelines.

LOCKER POLICY

Purpose — Rudy & Kelly Academy, a Paul Mitchell Partner School makes lockers available to students to facilitate the daily storage of their learning materials and items related to their studies. Rudy & Kelly Academy manages lockers to ensure responsible use of property and for the health and safety of individuals.

Agreement — Rudy & Kelly Academy, a Paul Mitchell Partner School establishes rules, guidelines and procedures to ensure responsible use and to control the contents of its lockers. By utilizing Rudy & Kelly Academy's lockers, students acknowledge and agree that locker use is a privilege and subject to immediate termination without notice and to such rules, guidelines and procedures established by Rudy & Kelly Academy from time to time, at its discretion.

Guidelines

- Lockers will be issued to all students in the Cosmetology program during Core. A locker number will be provided during orientation. Assigned lockers may not be traded or changed unless approved by the school's administration.
- Locker assignments are valid from the beginning of enrollment until the day of graduation or withdrawal. At that time, all locker contents must be removed. After that time, any lockers that have not yet been vacated will be emptied, and the contents stored for 30 days, at which time they become the property of the school.
- Lockers are for individual use only and are not to be shared. Locker content is the sole responsibility of the registered occupant of the locker. To reduce the risk of theft, students are encouraged to keep their lockers locked. Students should not store money, wallets, jewelry, credit or debit cards, or any other personal item of high value.
- Rudy & Kelly Academy, a Paul Mitchell Partner School is not in any way responsible for a locker's contents or liable for the loss of or damage to items stored in lockers. Students are required to maintain their locker's interior and exterior in a clean, neat and undamaged condition. Marking, defacing or graffiti on lockers is not acceptable.
- No person shall store in a locker: weapons of any kind, explosives, prohibited drugs, illegal or illicit items or substances or other items deemed by Rudy & Kelly Academy, a Paul Mitchell Partner School to be harmful, offensive or inappropriate.
- Rudy & Kelly Academy, a Paul Mitchell Partner School may in its sole discretion carry out or authorize searches/inspections for any reason. The following is a partial listing of examples of when Rudy & Kelly Academy, a Paul Mitchell Partner School will exercise its discretion without notice:
 - a. Locker abandonment.
 - b. Suspected contents that may be illegal, illicit or deemed by the school to be harmful, offensive or inappropriate.
 - c. At the request of or generally in cooperation with law enforcement authorities.
 - d. Investigative purposes related to suspected or alleged criminal, illegal, or inappropriate activities.
 - e. Risk to the general good of the school.
 - f. Risk to the general good of the student or student population.
 - g. Unregistered locker.
 - h. Physical damage to or defacing of the locker.
 - i. Odors (spoiled/rancid food, garbage or smelly contents).
 - i. Locker maintenance.
- Rudy & Kelly Academy, a Paul Mitchell Partner School works with the local law enforcement authorities and maintains the right in the school's sole discretion to allow law enforcement to carry out specific and random searches/inspections of locker contents. Such searches/inspections may be carried out with or without notice to or in the presence of the locker's occupant. Such police activity may include but is not limited to: random drug or weapon searches of lockers, backpacks, book bags, brief cases, containers, jackets and winter coats.

POLICIES AND PROCEDURES FOR STUDENTS WITH DISABILITIES

- Accommodation Procedures for Students with Disabilities
- Grievance Procedures for Students who have Complaints on the Basis of Disability

Accommodation Procedures for Students with Disabilities

Non-Discrimination Policy — It is the policy of Rudy & Kelly Academy, a Paul Mitchell Partner School to comply with Section 504 of the Rehabilitation Act and the Americans with Disabilities Act which are Federal laws that prohibit discrimination on the basis of disability. Rudy & Kelly Academy, a Paul Mitchell Partner School does not discriminate on the basis of disability against a qualified person with a disability in regard to application, acceptance, grading, advancement, training, discipline, graduation, or any other aspect related to a student's participation in a program of Rudy & Kelly Academy, a Paul Mitchell Partner School. This applies to all students and applicants for admission to The School. Rudy & Kelly Academy, a Paul Mitchell Partner School will provide reasonable accommodations to students with disabilities.

Definition of an Individual with a Disability — An *individual with a disability* is a person who has a physical or mental impairment which substantially limits one or more major life activities of the individual. These persons are protected by Section 504 of the Rehabilitation Act and the Americans with Disabilities Act (ADA). Individuals with a record of such an impairment and individuals who are regarded as having such an impairment are also protected by these Federal laws. The definition of "disability" in Section 504 and the ADA should be interpreted to allow for broad coverage.

The phrase *physical impairment* means a physiological disorder or condition, a cosmetic disfigurement, or an anatomical loss, that affects one or more of the following body systems: neurological; musculoskeletal; special sense organs (which would include speech organs that are not respiratory such as vocal cords, soft palate, tongue, etc.); respiratory, including speech organs; cardiovascular; reproductive; digestive; genitourinary; hemic and lymphatic; skin; and endocrine. Examples include, but are not limited to, orthopedic, visual, speech, and hearing impairments, cerebral palsy, epilepsy, muscular dystrophy, multiple sclerosis, cancer, heart disease, diabetes, HIV disease (symptomatic or asymptomatic), tuberculosis, drug addiction, and alcoholism.

The phrase *mental impairment* means any mental or psychological disorder, including but not limited to, mental retardation, organic brain syndrome, emotional or mental illness, specific learning disabilities, post-traumatic stress disorder, depression and bi-polar disorder. The phrase substantially limits must be interpreted without regard to the ameliorative effects of mitigating measures, other than ordinary eyeglasses or contact lenses. Mitigating measures are things like medications, prosthetic devices, assistive devices, or learned behavioral or adaptive neurological modifications that an individual may use to eliminate or reduce the effects of an impairment. These measures cannot be considered when determining whether a person has a substantially limiting impairment. An impairment that is episodic or in remission is a disability if, when in an active phase, it would substantially limit a major life activity. For example, a student with bipolar disorder would be covered if, during manic or depressive episodes, the student is substantially limited in a major life activity (e.g., thinking, concentrating, neurological function, or brain function).

The phrase *major life activities* means functions such as caring for one's self, performing manual tasks, seeing, hearing, sleeping, walking, standing, lifting, bending, speaking, breathing, learning, reading, concentrating, thinking, communicating and working. Major life activities also includes major bodily functions such as functions of the immune system, normal cell growth, and digestive, bowel, bladder, neurological, brain, respiratory, circulatory, endocrine, and reproductive functions.

The School's Responsibilities to Students with Disabilities

The School must provide academic adjustments, auxiliary aids and reasonable accommodations to students with disabilities, that are necessary to ensure students are not denied the benefits of, or excluded from participation in, The School's program. The School must make modifications to its academic requirements that are necessary to ensure that the requirements do not discriminate against students with disabilities. The School must ensure that it provides physical access to students with disabilities. It is also the responsibility of Rudy & Kelly Academy, a Paul Mitchell Partner School to permit students with disabilities to use service dogs on each campus.

The person responsible for implementing these responsibilities at Rudy & Kelly Academy, a Paul Mitchell Partner School's Campus is: Karen Bevan, ADA Compliance Coordinator; 1920 Centerville Turnpike, Suite 114, Virginia Beach, VA 23464; (757) 473-9797; karenb@rkacademy.com.

When a student informs a School staff member that the student is disabled, or needs accommodations or assistance due to disability, the staff member will refer the Student to The School's ADA Compliance Coordinator.

Procedures for Students and The School

Documentation of disability by students — Students with disabilities who wish to request reasonable accommodations (including academic adjustments, auxiliary aids, or modifications) must contact the ADA Compliance Coordinator named above for their campus. Students must provide documentation of disability from an appropriate professional, which depends on the nature of the disability. For example, a student with a psychological disability should provide documentation from a psychologist, psychiatrist or social worker.

This documentation may be the student's existing medical records, or reports created by the student's medical provider or an appropriate professional who conducts an assessment of the student. It may be documentation from the student's past educational records such as reports from teachers or school psychologists, or records that show the student's educational history, disability assessment, and the accommodations the student previously received. It may be records from the state department of rehabilitation or the U.S. Department of Veterans Affairs. Documentation should be current and relevant, but that does not mean that a recent report or record is needed in all cases. Some disabilities are stable lifelong conditions and historic documentation will be sufficient. Some disabilities are readily apparent and observable and thus little or no documentation will be needed.

The documentation of disability is kept at all times in a locked, private file at The School. To protect privacy, direct access to this documentation is by written consent only. The ADA Compliance Coordinator will determine what information needs to be shared with Rudy & Kelly Academy, a Paul Mitchell Partner School staff and Learning Leaders, on an "as needed basis," in order to facilitate academic accommodations or other services.

Student requests for accommodations and interactive discussion with ADA Compliance

Coordinator — Students who plan to request accommodations should contact the ADA Compliance Coordinator promptly, so there is time for the Coordinator to review the student's documentation and discuss accommodations with the student before the student begins the class or program for which the accommodation is being requested. When a student contacts the Coordinator, the Coordinator will keep a record of the dates and contacts with the student, including a record of the accommodations requested by the student. Students who have questions about the type of documentation they need to provide should contact the Coordinator to discuss this.

The student and the ADA Compliance Coordinator will discuss how the student's impairment impacts the student, how the student expects the impairment to impact the student in The School's program, the types of accommodations the student has previously received (if any), and the accommodations being requested by the student from The School. The Coordinator and the student should discuss accommodations needed during all phases of the program (Core, Adaptive and Creative), and for classroom instruction, skills based instruction and skills practice.

The documentation (or observation) must show the nature of the student's disability and how it limits a major life activity. The accommodations requested by the student should be related to these limitations. There are no pre-set accommodations for specific disabilities. Instead, the Coordinator and the student must discuss and determine what the student's limitations are, and how they can be accommodated.

Here are some examples:

- A student with an orthopedic disability may need cushioned floor mats and scheduled times to sit down. These students may also need particular kinds of chairs.
- A student with a learning disability or attention deficit disorder may need extra time to take tests, such as ninety minutes to take a test instead of the sixty minutes allowed to other students. These students may need to take their tests in a location that is quiet and has no distractions, such as an office rather than the classroom.
- A student with a learning disability or psychological disability may need a note taker, a copy of the instructor's notes or presentation, or to use a tape recorder during instruction.
- A student with post-traumatic stress disorder or an anxiety disorder may need to take periodic leaves
 of absence, or may need to structure their program so that it is scheduled over a longer period of
 time than usual. These students may need to take breaks in a quiet room during skills practice.
- A student with a hearing impairment may need instructors to use voice amplification systems, or may need the School to provide a sign language interpreter.
- A student with diabetes may need periodic breaks to check his or her blood sugar level.

Decision about accommodations, and ensuring implementation of accommodations — The ADA Compliance Coordinator and the School Director will decide the accommodations to be provided to the student. The Coordinator will consider any past accommodations that have been effective for the student, and will give primary consideration to the type of accommodation requested by the student. Alternate accommodations may be provided if there is an alternative accommodation that would be equally effective for the student.

The Coordinator and the School Director will make a decision no later than two weeks after the student states the request for an accommodation. If the student does not submit documentation of a disability at the time the student requests an accommodation, the Coordinator will make a decision no later than two weeks after the student provides the documentation.

The Coordinator will list the approved accommodations in writing and provide this to the student. The Coordinator will inform the appropriate Learning Leaders and school staff of the accommodations they are responsible for providing to the student, how to provide the accommodations, and when to provide the accommodations. The Coordinator will keep a written record of these contacts about the student's accommodations. The Coordinator will verify that the accommodations are being implemented for the student through direct observation, report by the student, and/or documentation from The School staff. If the student informs the Coordinator and the School Director that an accommodation is not being fully implemented, the Coordinator will immediately intervene with relevant staff members to ensure the accommodation is provided to the student.

After accommodations have been approved for a student, the Coordinator will make an appointment with the student for a time when the student's program is expected to change. The purpose of the appointment is to determine whether the student's accommodations should be changed when the student's program phase changes, or the type of instruction changes.

Additional factors — The School is not obligated to provide accommodations that would result in a fundamental alteration of The School's program. In this case, the Coordinator will promptly search for an equally effective alternate accommodation for the student that would not fundamentally alter the program. The Coordinator will offer the alternate accommodation to the student.

The School is not obligated to provide accommodations that would result in an undue financial or administrative burden on The School. If the Coordinator decides that a requested accommodation might impose such a burden, the Coordinator will discuss the issue with The School owner, who will take into account the overall financial resources of The School. The School owner will make the final decision, in accord with the requirements of Section 504 of the Rehabilitation Act and the Americans with Disabilities Act. If The School owner determines that the requested accommodation would be an undue burden, the Coordinator will promptly search for an equally effective alternate accommodation for the student and offer the alternate accommodation to the student.

Appeals by Students

A student may appeal any accommodation decision made by the ADA Compliance Coordinator and/ or the School Director or owner if the student disagrees with the decision. Here are some examples: A student may appeal the Coordinator's decision to deny a requested accommodation. A student may appeal a decision by the Coordinator to provide an alternate accommodation rather than the specific accommodation requested by a student. A student may appeal a decision by the Coordinator that the student has not presented sufficient documentation to support the requested accommodation. A student may also file an appeal when a school staff member fails to provide an approved accommodation, and the Coordinator has not effectively addressed the situation.

When a student wishes to file an appeal, the student must notify Jeannie Hopkins, Director; 1920 Centerville Turnpike, Suite 114, Virginia Beach, VA 23464; (757) 473-9797; **jeannie@rkacademy.com.** The student must explain his/her reasons for disagreeing with the Coordinator's decision, or explain how the student's accommodation is not being implemented, and submit any relevant documentation.

Within five calendar days of receiving a student's appeal the Owner will meet with the student and the Coordinator to discuss the issues presented by the student's appeal. If appropriate, the Director will also discuss the issues with other School staff members.

When a student appeals a decision made by the Coordinator, the Owner will determine whether the Coordinator's decision should be revised or remain the same. If the decision is revised, the Director will ensure that the revised decision is implemented.

When a student files an appeal on the basis that an approved accommodation is not being implemented, the Owner will determine whether the accommodation is being fully implemented, and if it is not, ensure that the accommodation is implemented. The Owner will inform the student of the decision in writing no later than fourteen days after receiving the student's appeal.

Training and Mediation Responsibilities of the ADA Compliance Coordinator

The ADA Compliance Coordinator at each campus will deliver disability training sessions for all campus staff members at least once each calendar year. In these training sessions the Coordinator will explain the basic requirements of Section 504 of the Rehabilitation Act and the Americans with Disabilities Act as they apply to The School. The Coordinator will address: The School's responsibility to provide accommodations to students with disabilities; how to appropriately interact with students with particular kinds of disabilities; how to go about implementing accommodations that the Coordinator has approved for students; how to support students with disabilities in The School's programs; that students with disabilities cannot be penalized for using approved accommodations. The Coordinator will keep a record of each training session.

The Coordinator may also provide trainings for students who wish to learn about The School's process for providing accommodations, or about The School's grievance procedures.

To help ensure that future campus staff members and students are aware of The School's policies, the Coordinator will make sure that the Accommodations Procedures and the Grievance Procedures are continually posted at the campus.

The Coordinator will assist students with disabilities who have concerns about implementation of their accommodations or their treatment by The School staff members or other students. At the request of a student, the Coordinator will informally mediate or attempt to resolve issues related to the student's disability. If this informal process does not resolve the student's concerns, the student may file a grievance as described in Section II below.

O Grievance Procedures for Students who have Complaints on the Basis of Disability

Rudy & Kelly Academy, a Paul Mitchell Partner School is responsible for providing a grievance procedure to students who feel they have been discriminated against on the basis of disability. The grievance procedure provides students the opportunity to file a complaint. The School then has the responsibility to objectively investigate the allegations in the complaint and determine whether the student has been discriminated against. If The School determines that discrimination occurred, The School must take appropriate steps to correct the discrimination and prevent it from reoccurring.

Grievance complaints — A student may file a grievance if the student feels he or she has been discriminated against because the student is disabled, or because the student is regarded as being disabled, or because the student has a record of being disabled. A student may also file a grievance if the student feels that he or she has been retaliated against for advocacy based on disability. Here are some examples of discrimination:

- An instructor or other students refer to the student in a derogatory way related to the student's disability.
- An instructor generally refers to students with particular types of disability in a derogatory way.
- Other students refuse to work with the student because the student is disabled.
- A School staff member refuses to provide a service to the student that the staff member provides to other students.
- A school staff member takes a negative action toward the student after the student asked for accommodations for a disability.
- A guest presenter at The School makes derogatory statements about students with disabilities, or states that students with disabilities can never be employed in the presenter's field.
- A student's request for accommodation was denied by The School, or an instructor did not implement an accommodation for the student that was approved by The School.

A student must file a grievance complaint within 90 days of the date the discriminatory act occurred, or within 90 days of the end of an informal attempt to resolve the complaint, whichever is later. The complaint must be written. In the complaint, the student must describe what happened and the dates the acts took place, and state who was involved. The student should explain why the student believes the acts were taken based on disability. The student should describe or provide copies of any relevant documents or emails, if available.

A student may ask the Campus ADA Compliance Coordinator to try and informally resolve the student's complaint before the student files a written complaint. However, the student is not required to try informal resolution before filing a written complaint.

The complaint must be sent to Jeannie Hopkins, Director; 1920 Centerville Turnpike, Suite 114, Virginia Beach, VA 23464; (757) 473-9797; jeannie@rkacademy.com.

Investigation of the Complaint — When the Owner/Director receives a written complaint, the Owner/Director will immediately begin an objective investigation. The School has the right to contract with an independent investigator to conduct any investigation. Within seven days, the Owner/Director will discuss the allegations in the complaint with the student, and obtain any needed additional information from the student. The Owner/Director will obtain from the student the names of any persons the student believes will have relevant information. The Owner/Director will gather all information necessary to determine what took place. To do so, the Owner/Director will interview any school staff members or students who engaged in the actions or may have witnessed the actions that the student is complaining about. The Owner/Director will interview persons that the student stated may have relevant information. The Owner/Director will gather any relevant documents such as emails, student work or instructor's records. During the investigation, the Owner/Director will disclose the complaint, and confidential information about the student, only to the extent necessary to investigate the allegations of the complaint.

After reviewing all the evidence gathered, the Owner/Director will determine whether the student was treated differently from other students based on disability; or whether the student was harassed based on disability; or whether the student was retaliated against because the student advocated on the basis of disability; or whether the student was denied an accommodation that the school should have provided to the student.

Written Decision — The Owner/Director will provide the student with a written decision no later than sixty days after the date the student filed the complaint. The decision will state the determination reached by the Owner/Director at the conclusion of the investigation, and the reasons the Owner/Director reached that determination. If the Owner/Director concludes that the student was discriminated against on the basis of disability, the decision will state the types of remedial action that the school has taken or will take to correct the discrimination. The decision will also state how the school will prevent the discriminatory acts from occurring again.

Appeals by Students — If the student who filed the complaint disagrees with the decision made by the Owner/Director, or disagrees with the remedial action specified, the student may appeal the decision to The School Owner. The appeal must be written and sent to Joyce Worrall; Owner; 1920 Centerville Turnpike, Suite 114, Virginia Beach, VA 23464; (757) 473-9797; **joycew@rkacademy.com.** The appeal must state the specific reasons that the student disagrees with the decision. Appeals must be filed no later than thirty days after the student receives the written decision from the Owner/Director.

The Owner will review all the information provided by the student in the appeal, the decision by the Owner/Director, the interview records made by the Owner/Director and the documents gathered by the Owner/Director. The Owner will issue a written decision to the student within fourteen days after receiving the student's appeal. The Owner will determine whether the decision should be revised or remain the same. If the Owner determines that the decision should be revised, the Owner will ensure that any necessary changes in the remedies are implemented.

U.S. Department of Education

Students or The School staff who have questions or concerns about disability issues may contact the Office for Civil Rights (OCR), U.S. Department of Education. OCR enforces Section 504 of the Rehabilitation Act and the Americans with Disabilities Act as they apply to post-secondary educational institutions.

The OCR National Headquarters is located at:

U.S. Department of Education, Office for Civil Rights Lyndon Baines Johnson Department of Education Bldg. 400 Maryland Avenue, SW Washington, DC 20202-1100 Telephone: (800) 421-3481

FAX: (202) 453-6012; TDD: (877) 521-2172

Email: OCR@ed.gov

OCR has regional offices located throughout the country. To find the office for our state, you can check the OCR website at: http://wdcrobcolp01.ed.gov/CFAPPS/OCR/contactus.cfm, or call the telephone number above.

STUDENT CONSUMER INFORMATION

Provisions of the Higher Education Amendment of 1976 require that effective July 1, 1977, each post-secondary institution which receives Federal Financial Aid funds must make certain student consumer information available to any enrolled or prospective student who requests such information.

This section compiled by the Financial Aid office staff attempts to meet the requirements.

The school is approved for and participates in Federal PELL Grants, Subsidized Direct loans, Unsubsidized Direct Loans, and Parent PLUS loans. Such programs help to defray the costs of attending school for those students eligible for financial aid consideration.

Financial aid is any mechanism that reduces out of pocket costs that the students and/or parents must pay to obtain a specific post-secondary education. Put differently, financial aid is monies made available to help students meet the cost of the program. Financial aid includes grants and need-based and nonneed based loans.

Need-based financial aid is available to families that demonstrate a financial need for additional resources. The formula below is used to determine how much financial need a student has:

Cost of Attendance – Expected Family Contribution (EFC) = Financial Need

Non-Need-based is the difference between the cost of education and Financial Need.

Based on these calculations Federal Aid may not cover all of the cost of attendance.

All financial aid is awarded to students who qualify based on the following:

- Criteria making a student ELIGIBLE includes citizen or permanent non-citizen alien recipient codes 1-151, 1-551, and 1-94.
- Criteria making a student INELIGIBLE includes codes F-1, F-2, J-1, J-2; students who are in federal loan default; students who receive grant overpayments; or male students who meet Selective Service registration criteria, but are not registered.

SEXUAL HARASSMENT POLICY

Rudy & Kelly Academy, a Paul Mitchell Partner School is committed to maintaining a working and learning environment that provides for fair and equitable treatment, including freedom from sexual harassment. This policy covers anyone who engages in sexual harassment on school property or at school activities.

Sexual harassment is defined as unwelcome sexual advances, requests for sexual favors, and other verbal and/or physical conduct of a sexual nature, when:

- Submission to the conduct or communication is either explicitly or implicitly made a term or condition of an individual's employment, work opportunity, education, or other benefit;
- Submission to or rejection of the conduct or communication is used as a factor for employment decisions or other school-related decisions affecting an individual; and/or
- Such conduct or communication has the purpose or effect of substantially interfering with an individual's work or school performance or creates an intimidating, hostile, or offensive work or school environment.

Sexual harassment can occur between staff to student, student to staff, student to student, staff to staff, female to male, male to female, female to female, and male to male. Administration will take prompt, equitable, and remedial action on reports and complaints that come to the attention of school personnel, either formally or informally. Allegations of criminal misconduct will be reported to the appropriate law enforcement agency.

Sexual harassment may include but is not limited to:

- Verbal harassment or abuse of a sexual nature
- 2 Subtle pressure for sexual activity
- 1 Inappropriate or unwelcome touching, patting, or pinching of a sexual nature
- Intentional brushing against a student's or an employee's body
- Demanding sexual favors accompanied by implied or overt threats concerning an individual's employment or educational status
- Demanding sexual favors accompanied by implied or overt promises of preferential treatment with regard to an individual's employment or educational status
- Use of sexually or gender-degrading words or comments, verbal or written (e.g., graffiti)
- Display in the school, on school grounds, or at school-sponsored events of sexually suggestive pictures
- Leering of a sexual nature
- Spreading of sexual rumors

If, after the investigation, a person is deemed to have engaged in sexual harassment, this will result in appropriate discipline or other appropriate sanctions against offending students, staff, or contractors. Anyone else engaging in sexual harassment on school property or at school activities will have their access to school property and activities restricted or revoked, as appropriate.

The school shall respect the confidentiality of the complainant and the individual(s) against whom the complaint is filed as much as possible, consistent with the school's legal obligations and the necessity to investigate the allegations and take disciplinary action when the conduct has occurred.

Retaliation is prohibited against any person who makes a complaint or is a witness under this policy and will result in appropriate disciplinary action against the person responsible for the retaliation. Individuals who knowingly report or corroborate false allegations will be subject to appropriate disciplinary action.

Each staff member is responsible to immediately report alleged discrimination and/or harassment to his/her supervisor or other appropriate school personnel. Staff members who fail to take prompt action to report allegations or violation(s) of this policy may be subject to disciplinary action up to and including termination.

HARASSMENT, INTIMIDATION, BULLYING, AND DISCRIMINATION POLICY

Rudy and Kelly Academy is committed to maintaining a working and learning environment that provides for fair and equitable treatment, including freedom from bullying, harassment, intimidation, and discrimination of any kind. This policy includes anyone who engages in such behavior on school property, at school activities, or an electronic act through the use of cell phones, computers, personal communication devices, or other electronic gaming devices.

Harassment, intimidation, bullying, and discrimination may take many forms, including verbal aggression and name calling; physical aggression; relational aggression; graphic and written statements, which may include use of cell phones, computers, or gaming systems; and other conduct that may be physically threatening, harmful, or humiliating. Harassment, intimidation, bullying, and discrimination include intent to harm, they are directed at a specific target, and typically involve repeated incidents. Harassment, intimidation, bullying, and discrimination create a hostile environment and will not be tolerated in Paul Mitchell Schools.

Such conduct or communication has the purpose or effect of substantially interfering with an individual's work or school performance and creates an intimidating, hostile, or offensive work or school environment. Harassment, intimidation, bullying and discrimination can interfere and limit a person's ability to participate in or benefit from the services, activities, or opportunities offered by the Paul Mitchell School. Administration will take prompt, equitable, and remedial action on all reports and complaints that come to the attention of school personnel, either formally or informally. Allegations of criminal misconduct will be reported to the appropriate law enforcement agency.

Engaging in harassment, intimidation, bullying or discrimination will result in appropriate discipline or other appropriate sanctions against offending students, staff, or contractors. Anyone engaging in these behaviors on school property or at school activities will have their access to school property and activities restricted or revoked, as appropriate.

The school shall respect the confidentiality of the complainant and the individual(s) against whom the complaint is filed as much as possible, consistent with the school's legal obligations, state laws and policies, and the necessity to investigate the allegations and take disciplinary and/or restorative action to resolve the problem.

Retaliation is prohibited against any person who makes a complaint or who is a witness under this policy and will result in appropriate disciplinary action against the person responsible for the retaliation. Individuals who knowingly report or corroborate false allegations will be subject to appropriate disciplinary and /or restorative action. Each staff member is responsible for immediat@ ly reporting alleged harassment, intimidation, bullying or discrimination to his/her supervisor or other appropriate school personnel. Staff members who fail to take prompt action to report allegations or violation(s) of this policy may be subject to disciplinary and/or restorative action up to and including termination.

For a list of state anti-bullying laws and policies please go to: www.stopbullying.gov.

COPYRIGHT MATERIAL POLICY FOR RUDY & KELLY ACADEMY

All material in this program is, unless otherwise stated, the property of Rudy & Kelly Academy, a Paul Mitchell Partner School. Reproduction or retransmission of the materials, in whole or in part, in any manner, without the prior written consent of the copyright holder, is a violation of copyright law.

At Rudy & Kelly Academy, a Paul Mitchell Partner School we abide by the provisions of the federal Digital Millennium Copyright Act (DMCA), which requires prompt response to claims of copyright infringement by copyright holders or their agents. If the school receives an allegation of copyright infringement based on your use of the school's computers, the matter will be referred to the school director for further investigation. If you are found responsible after meeting with the school director, you are subject to disciplinary action including loss of network access, suspension or termination from school, and/or restitution or community service.

The Internet is an essential tool in everyone's lives for both academic and everyday pursuits. Along with these benefits come responsibilities. One of the most critical is conforming to the copyright laws governing music, movies, games, and software over the Internet. You must have the consent of the copyright holder to make copies.

The consequences of copyright infringement also extend outside of the school. Copyright holders may assess civil liability and even criminal prosecution. Recently, the Recording Industry Association of America (RIAA) has adopted the practice of sending schools pre-litigation settlement letters to be forwarded to individuals offering them "the opportunity to resolve copyright infringement claims against them at a discounted rate." Published reports indicate that the minimum settlement is \$3,000.00 per case.

Another reason to be careful with file-sharing programs is that the installation procedures for most of them enable default open access worldwide to information on your system; thus, the integrity of your computer and personal information can be compromised through illegal file sharing, including making you vulnerable to identity theft.

To facilitate student access to legal sources of music and video online, we have listed a couple of sites below:

- iTunes: This Apple store works with both Windows and Mac operating systems. Currently, over 99% of their song catalog is "unlocked," meaning you can transfer the songs to any device or computer you own.
- eMusic.com: This site features mostly independent and jazz/blues music. They offer low prices for signing up (up to 45 songs for free), and a good portion of their catalog can be purchased for about \$0.50 to \$0.89/song.
- Netflix.com: For about \$7.99/month, you can set up an online list of over 20,000 movies that can be streamed directly to your computer.

SOCIAL NETWORKING POLICY

Rudy & Kelly Academy, a Paul Mitchell Partner School respects the rights of students to use social media during their personal time. Social media includes all forms of publicly accessible communications which include, but are not limited to, written and verbal communications (including podcast and video uploads) and all forms of electronic communication including discussion groups, forums, news groups, e-mail distribution, blog postings, and or social networking sites (such as Facebook, MySpace, Twitter, You Tube, Friendster, etc.) . Students are personally responsible for the content they publish on social networking sites. Students are expected to treat each other with fairness and respect, consistent with the Rudy & Kelly Academy, a Paul Mitchell Partner School's culture.

Rudy & Kelly Academy, a Paul Mitchell Partner School does not permit ethnic slurs, personal insults, obscenity, and intimidation, cyber bullying or engaging in conduct that would be unbecoming of a Rudy & Kelly Academy Future Professional and misrepresent Paul Mitchell culture. Rudy & Kelly Academy, a Paul Mitchell Partner School reserves the right to request the removal of any posts at its discretion and take necessary disciplinary action as appropriate.

REGULATORY AND ACCREDITATION AGENCIES

The following institutions license and regulate our institution:

Rudy and Kelly Academy is licensed under the Virginia Board of Barber & Cosmetology Regulations. The Virginia State statute title 54.1, Chapter 12. The license is issued by:

Department of Professional & Occupational Regulation

Perimeter Center, Suite 400 9960 Mayland Drive, Richmond, VA 23233 Phone: (804) 367, 8500

Phone: (804) 367-8500

It is our desire that every student will be familiar with the regulations and will have an opportunity to review them in a classroom situation. A copy of the Virginia State Regulations is issued with our orientation information. Any state rule or regulation changes will be issued in writing.

National Accrediting Commission of Career Arts & Sciences, Inc. (NACCAS)

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

Nationally accredited by National Accrediting Commissions of Career Arts & Sciences, Inc (NACCAS). NACCAS is recognized by the Department of Education as a national accrediting agency for postsecondary school and programs of cosmetology arts and sciences, Electrology, and massage.

If you are interested in reviewing or receiving a copy of the school's state license/approval or a copy of the school's letter of accreditation, please contact the school director.

The Campus Crime Report is provided to each student prior to enrollment. The Campus Crime Statistics are updated annually (October). If you are interested in reviewing or receiving a copy of the school's Campus Crime Report, please see the school director and/or the Financial Aid Office.

GRIEVANCE POLICY

In the event a student has a concern or grievance that cannot be resolved with the student's immediate Learning Leader or Education Leader, the student must file the concern in written form. The complaint will then be referred to the school's Management Team, which consists of the director, the school owners, sales leader, and Future Professional Advisor. The team will receive and attempt to resolve each complaint or concern within 21 days of receiving the written complaint. If more information is needed, a letter requesting the additional information will be sent to the student. If no further information is needed, the team will determine a resolution and notify the student in writing within 15 calendar days of the steps taken to correct the concern or an explanation as to why no action was required. Rudy & Kelly Academy, a Paul Mitchell Partner School will maintain records of the complaint and response in accordance with the published record retention policy.

Students will not be subject to retribution upon filing a complaint.

SCHOOL ADMINISTRATION AS OF APRIL 2014

Owners: The institution is owned by RAMJ, LLC., with owners of RAMJ, LLC being Michael R. Russo, Joyce C. Worrall, and Rudolph R. Russo.

Director: Jeannie Hopkins

Admissions Leaders: Karen Bevan, Sterling Myers, & Christy Rusnack

Financial Aid Leaders: Joyce Worrall & Brenda O'Connor

Education Leaders: Dianna Stocker & Angie Duncan

Operations Leader: Kristen Kent

Sales Leader: Doug Worrall

Future Professional Advisors: Nikki Coleman & Courtney Perry

Learning Leaders: Emily Garcia, Christina Henderson, Burcu McDowell, Debbie Demanche, Leland Carver, Samantha Thomson, Salvatore Spano, Kelly Urban, Jessie Booth, , Bryant Murphy, Danielle Allen