

CATALOG & STUDENT HANDBOOK

VOLUME 19.1

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License # 3388

Additional Information regarding this institution may be obtained by contacting the Commission at:

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3015 Colvin Street, Alexandria, Virginia 22314 Telephone: (703) 600-7600. All programs of study
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This Catalog is Certified True & Correct in Content and Policy

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Mission Statement

Summit Salon Academy - Gainesville's objective is to produce highly trained and well prepared graduates for salons. We are committed to excellence in cosmetology arts and sciences. Educational systems and programs are updated constantly to keep the student's interests first and our educational quality high and prepare the student to pass Florida State Boards.

Summit Salon Academy - Gainesville is a Redken Premier School. The Academy uses Redken 5th Avenue NYC retail and professional products. Redken provides education for the staff and students. Redken does not have an ownership interest in The Academy. The Academy's corporate name is J.E.J. Enterprises, Inc.

History

Summit Salon Academy – Gainesville began its first cosmetology class on March 19th, 2007 and was formerly called The Salon Professional Academy. The owners of the academy, Joni Jarrell and Michael Nikolas formed the corporation J.E.J. Enterprises, Inc. in May of 2005. The first cosmetology class graduated in December 2007. Our operating DBA is Summit Salon Academy – Gainesville.

Community

Summit Salon Academy - Gainesville is in Gainesville, Florida within Alachua County, which has a population of 218,000. It is situated in the heart of North Florida and is home to the University of Florida Gators. The community has a wide variety of recreational and cultural activities as well as the beautiful Florida climate.

Facilities and Equipment

Summit Salon Academy is a 10,000 square foot facility. It includes a spacious salon, nail area, skin care department, student lounge, classroom and offices located in The Tower Centre Shopping Center, 6915 NW 4th Blvd., Suite B, Gainesville, Florida 32607. Our telephone number is 352-331-2424.

Responsibility for Catalog Information

Each student is responsible for knowing the information in this catalog. Summit Salon Academy reserves the right to change policies and/or to revise curriculum or schedules to ensure delivery of all required subject matter.

Course Numbering System

Cosmetology 1200 and Cosmetology 1500

CS 101 - CS 116 define class description of instruction for all Cosmetology Programs.

CS 122 define additional class description of instruction for the Cosmetology 1500 Program.

Full Specialist (Skin & Nail Care)

FS 401 – FS 426 define class description of Instruction for Full Specialist.

Skin Care Specialist

SC 201 - SC 215 define class description of Instruction for Skin Care Specialist.

**Column 3 of the program outlines denoted hours dedicated to subject area.

***Column 4 of the program outline denoted services required to perform prior to graduation.

Programs of Study

Cosmetology 1200

<i>Theory Hours:</i>	475Hours	<i>Tuition, Textbooks & Equipment kit Costs:</i>	
<i>Lab Hours:</i>	725 Hours	Registration Fee:	\$ 75.00
<i>Required Services:</i>	700 Services	Tuition:	\$ 13,245.00
		Textbooks:	\$ 755.00
<i>Total Hours:</i>	1200 Hours	Equipment Kit:	\$ 1,134.00
		Total:	\$ 15,209.00

<i>Program length:</i>	Schedule A, B, C, or D	10 Months
	Schedule E Part-Time	12 Months
	Schedule B Part-Time	17 Months
	Schedule C Part-Time	20 Months
	Schedule E	14 Months

Cash Payment plan:

Full-Time – Schedule A, B, C, or D

Down Payment (due 30 days before class start):	\$3,213.50
Monthly Payment (due the 1st of each month):	\$1,324.50
Payment Plan Duration:	9 Months

Full-Time – Schedule E

Down Payment (due 30 days before class start):	\$3,213.50
Monthly Payment (due the 1st of each month):	\$1,083.68
Payment Plan Duration:	11 Months

Part-Time – Schedule B

Down Payment (due 30 days before class start):	\$3,213.50
Monthly Payment (due the 1st of each month):	\$745.03
Payment Plan Duration:	16 Months

Part-Time – Schedule C

Down Payment (due 30 days before class start):	\$3,213.50
Monthly Payment (due the 1st of each month):	\$627.39
Payment Plan Duration:	19 Months

Part-Time – Schedule E

Down Payment (due 30 days before class start):	\$3,213.50
Monthly Payment (due the 1st of each month):	\$916.96
Payment Plan Duration:	13 Months

Students can pay their payment plan through various methods including cash, checks, money orders, or credit card payments. No interest is charged on payment plans held by and paid directly to the Academy. Grant and Loan information is available in our Financial Aid Department.

Description

The 1200-hour Cosmetology Program at Summit Salon Academy includes theory and practical instruction that prepares the student to perform all aspects of the cosmetology program. Training two types of learning, the theoretical knowledge, and the practical experience to build the skills needed to be successful in the profession. The course is taught in the English language using a variety of current educational instructional techniques including lecture, demonstration, visual aids, textbook review, practice on live models (under the supervision of licensed instructors) and testing.

Objectives

Prepare the student for the Florida State Board of Cosmetology Examination to become a Licensed Cosmetologist and enter the field of beauty.

The grading scale for all academic work is as follows:

100 - 94%	Honor roll
93 - 89%	Above Average
88 - 85%	Average
84% and below	Unsatisfactory

*The amount of services listed below represents the minimum required to graduate from Summit Salon Academy – Gainesville’s Cosmetology 1200 program. Students are encouraged to exceed these minimum standards to enhance their practical skill level prior to graduation.

Credential upon Completion: Diploma

Course	Class Description	Hours	Services
CS ORI	Orientation and Device Setup An overview of the Academy’s Cosmetology program and a walkthrough of the technology used to access and complete the curriculum requirements during enrollment.	14	0
CS 101	Life Skills This subject teaches students the basic life skills used to effectively develop good habits and communications skills needed in the cosmetology industry. Topics covered through this section are healthy body and mind, Ergonomics, Basic Communication, Communication with Confidence, Human Relations, and Resilience.	22	0
CS 102	Science This subject teaches students about the science that every cosmetologist must be proficient at in their career. Topics covered through this section are Microbiology, Infection Control, First Aid, Building Blocks of the Human Body, The Skeletal System, The Muscular System, The Circulatory System, The Nervous System, Principles of Electricity, Electricity in Cosmetology, Matter, pH, Hair Care Product Knowledge, Product Chemistry, Hair Theory, Hair Care, Shampoo and Scalp Massage Theory, and Shampoo & Condition Guest Experience.	42	95

CS 103	Business This subject teaches students about career development skills and the business knowledge needed to succeed in the cosmetology industry. Topics covered through this section are Goal Setting, Job Searching, finding a Salon That Fits, Professional Relationships, Knowing Your Client Market, Building Your Clientele, The Salon Experience, Salon Ownership, Salon Operations, and Retail Products.	40	0
CS 104	Client-Centered Design This subject teaches students how to utilize their skills of design in relation to client services. Topics covered through this section are Design Connections, Client Considerations, Connecting Service Essentials, Consulting Service Essentials, Creating Service Essentials, and Completing Service Essentials.	8	0
CS 105	Sculpting and Cutting This subject teaches students the sculpting and haircutting skills and tools needed to perform sculpting and haircutting services in the cosmetology industry. Topics covered in this section are Sculpture Theory, Sculpture Tools and Essentials, Sculpture Skills, Sculpture Guest Experience, Sculpture Service, Solid Form Overview, Graduated Form Overview, Increase-Layered Form Overview, Uniformly Layered Form Overview, Texturizing Techniques, and Combination Form Overview.	61	90
CS 106	Men's Sculpting and Cutting This subject covers an overview of sculpting and cutting men's hair. Topic covered in this subject is Men's Sculpture Overview.	14	25
CS 107	Hair Design This subject teaches students about the skills and tools needed to be successful in hair design. Topics covered in this section are Hair Design Theory, Hair Design Tools and Essentials, Hair Design Skills, Hair Design Guest Experience, Hair Design Service, Straight Volume and Indentation, Curvature Volume and Indentation, Fingerwaving and Molding, and Thermal Design.	23	275
CS 108	Long Hair This subject teaches students the student about the essentials and tools needed to perform services on long haired clients. Topics covered in this section are Long Hair Theory, Long Hair Tools and Essentials, Long Hair Skills, Long Hair Guest Experience, and Long Hair Service.	11.5	25
CS 109	Wigs & Hair Additions This subject teaches students about the theory and essential skills needed in relation to wigs and hair additions. Topics covered in this subject are Wig Theory, Wig Services, Hairpieces and Hair Additions, and Wig, Hairpiece and Hair Addition Essentials.	4.5	0

CS 110	Color This subject teaches students about the theory, design and products involved in utilizing and providing color services. Topics covered in this section are Color Theory, Color Design, Identifying Existing Hair Color, Nonoxidative Color Products, Oxidative Color Products, Color Tools and Essentials, Color Skills, Color Guest Experience, Color Service.	66	65
CS 111	Perm & Relax This subject teaches students the skills and product knowledge necessary to perform Perming and Relaxing services. Topics covered in this subject are Perm Theory, Perm Design, Perm Products and Essentials, Perm Skills, Perm Guest Experience, Perm Service, Relaxer Theory, Relaxer Products and Essentials, Relaxer Skills, Relaxer Guest Experience, Relaxer Service, and Curl Reformation Theory.	33	65
CS 112	Skin This subject teaches students about the different aspects of human skin to equip them with the knowledge necessary to perform services on the skin. Topics covered in this subject are Skin Theory, Skin Diseases and Disorders, Skin Care, Skin Care Guest Experience, Hair Removal Theory, Hair Removal Guest Experience, Makeup Theory, Makeup Products and Design, and Makeup Guest Experience.	52	30
CS 113	Nails This subject teaches students about the different types of nails, nail services and product knowledge necessary to perform basic nail services. Topics covered in this subject are Nail Theory, Natural Nails, Natural Nail Products and Essentials, Nails Guest Experience, Natural Nail Service, Artificial Nail System Products and Essentials, Artificial Nail Service.	42	30
CS 114	Florida State Laws & Regulations An overview of the laws set forth by the state of Florida for cosmetologists. Students will gain knowledge about the laws, rules, and regulations in relation to consumer protection for the health and Beauty Industry and gain economic awareness skills necessary for cosmetologists. 4hour HIV/AIDS Certification Theory	9	0
CS 115	Section Reviews and Final Exams Through the course of the cosmetology program students will have four section reviews and final exams. This subject is for preparation of those exams and the testing time allocated for completing those exams.	24	0
CS 116	State Board Preparation This subject consists of preparing students to take their Florida State Cosmetology Licensing Exam. Students will go through a series of practice exams to ensure that they will be able to successfully pass their Licensing Exam.	9	0
	TOTAL	1200	700

Cosmetology 1500

<i>Theory Hours:</i>	535 Hours	<i>Tuition, Textbooks & Equipment kit Costs:</i>	
<i>Lab Hours:</i>	965 Hours	Registration Fee:	\$ 75.00
<i>Required Services:</i>	810 Services	Tuition:	\$ 16,500.00
		Textbooks:	\$ 755.00
<i>Total Hours:</i>	1500 Hours	Equipment Kit:	\$ 1,134.00
		Total:	\$ 18,464.00

<i>Program length:</i>	Schedule A, B, C, or D	12 Months
	Schedule E Part-Time	15 Months
	Schedule B Part-Time	20 Months
	Schedule C Part-Time	25 Months
	Schedule E	17 Months

Cash Payment plan:

Full-Time – Schedule A, B, C, or D

Down Payment (due 30 days before class start):	\$3,264.00
Monthly Payment (due the 1st of each month):	\$1,375.00
Payment Plan Duration:	11 Months

Full-Time – Schedule E

Down Payment (due 30 days before class start):	\$3,264.00
Monthly Payment (due the 1st of each month):	\$1,100.00
Payment Plan Duration:	14 Months

Part-Time – Schedule B

Down Payment (due 30 days before class start):	\$3,264.00
Monthly Payment (due the 1st of each month):	\$970.59
Payment Plan Duration:	16 Months

Part-Time – Schedule C

Down Payment (due 30 days before class start):	\$3,264.00
Monthly Payment (due the 1st of each month):	\$825.00
Payment Plan Duration:	19 Months

Part-Time – Schedule E

Down Payment (due 30 days before class start):	\$3,264.00
Monthly Payment (due the 1st of each month):	\$1,178.57
Payment Plan Duration:	13 Months

Students can pay their payment plan through various methods including cash, checks, money orders, or credit card payments. No interest is charged on payment plans held by and paid directly to the Academy. Grant and Loan information is available in our Financial Aid Department.

Description

The 1500-hour Cosmetology training at Summit Salon Academy - Gainesville includes theory and practical instruction that prepares the student to perform all aspects of the cosmetology program

as well as providing the student with fundamental salon management. Training two types of learning, the theoretical knowledge, and the practical experience to build the skills needed to be successful in the profession. The course is taught in the English language using a variety of current educational instructional techniques including lecture, demonstration, visual aids, textbook review, practice on live models (under the supervision of licensed instructors) and testing. Cosmetology 1500 provides an additional 300 hours of training. This provides additional hours of training in haircutting, hair color, manicuring & pedicuring, hair removal as well as an additional program of Salon & Spa Services.

Objectives

Prepare the student for the Florida State Board of Cosmetology Examination to become a Licensed Cosmetologist and enter the field of beauty and to provide the student with fundamental salon management techniques.

The grading scale for all academic work is as follows:

100 - 94%	Honor roll
93 - 89%	Above Average
88 - 85%	Average
84% and below	Unsatisfactory

*The amount of services listed below represents the minimum required to graduate from Summit Salon Academy – Gainesville’s Cosmetology 1500 program. Students are encouraged to exceed these minimum standards to enhance their practical skill level prior to graduation.

Credential upon Completion: Diploma

Course	Class Description	Hours	Services
CS ORI	Orientation and Device Setup An overview of the Academy’s Cosmetology program and a walkthrough of the technology used to access and complete the curriculum requirements during enrollment.	14	0
CS 101	Life Skills This subject teaches students the basic life skills used to effectively develop good habits and communications skills needed in the cosmetology industry. Topics covered through this section are healthy body and mind, Ergonomics, Basic Communication, Communication with Confidence, Human Relations, and Resilience.	28	0
CS 102	Science This subject teaches students about the science that every cosmetologist must be proficient at in their career. Topics covered through this section are Microbiology, Infection Control, First Aid, Building Blocks of the Human Body, The Skeletal System, The Muscular System, The Circulatory System, The Nervous System, Principles of Electricity, Electricity in Cosmetology, Matter, pH, Hair Care Product Knowledge, Hair Theory, Hair Care, Shampoo and Scalp Massage Theory, and Shampoo & Condition Guest Experience.	42	95

CS 103	Business This subject teaches students about career development skills and the business knowledge needed to succeed in the cosmetology industry. Topics covered through this section are Goal Setting, Job Searching, Finding a Salon That Fits, Professional Relationships, Knowing Your Client Market, Building Your Clientele, The Salon Experience, Salon Ownership, Salon Operations, and Retail Products.	40	0
CS 104	Client-Centered Design This subject teaches students how to utilize their skills of design in relation to client services. Topics covered through this section are Design Connections, Client Considerations, Connecting Service Essentials, Consulting Service Essentials, Creating Service Essentials, and Completing Service Essentials.	8	0
CS 105	Sculpting and Cutting This subject teaches students the sculpting and haircutting skills and tools needed to perform sculpting and haircutting services in the cosmetology industry. Topics covered in this section are Sculpture Theory, Sculpture Tools and Essentials, Sculpture Skills, Sculpture Guest Experience, Sculpture Service, Solid Form Overview, Graduated Form Overview, Increase-Layered Form Overview, Uniformly Layered Form Overview, Texturizing Techniques, and Combination Form Overview.	67	113
CS 106	Men's Sculpting and Cutting This subject covers an overview of sculpting and cutting men's hair. Topic covered in this subject is Men's Sculpture Overview.	26	37
CS 107	Hair Design This subject teaches students about the skills and tools needed to be successful in hair design. Topics covered in this section are Hair Design Theory, Hair Design Tools and Essentials, Hair Design Skills, Hair Design Guest Experience, Hair Design Service, Straight Volume and Indentation, Curvature Volume and Indentation, Fingerwaving and Molding, and Thermal Design.	23	300
CS 108	Long Hair This subject teaches students the student about the essentials and tools needed to perform services on long haired clients. Topics covered in this section are Long Hair Theory, Long Hair Tools and Essentials, Long Hair Skills, Long Hair Guest Experience, and Long Hair Service.	17.5	35
CS 109	Wigs & Hair Additions This subject teaches students about the theory and essential skills needed in relation to wigs and hair additions. Topics covered in this subject are Wig Theory, Wig Services, Hairpieces and Hair Additions, and Wig, Hairpiece and Hair Addition Essentials.	4.5	0

CS 110	Color This subject teaches students about the theory, design and products involved in utilizing and providing color services. Topics covered in this section are Color Theory, Color Design, Identifying Existing Hair Color, Nonoxidative Color Products, Oxidative Color Products, Color Tools and Essentials, Color Skills, Color Guest Experience, Color Service.	84	85
CS 111	Perm & Relax This subject teaches students the skills and product knowledge necessary to perform Perming and Relaxing services. Topics covered in this subject are Perm Theory, Perm Design, Perm Products and Essentials, Perm Skills, Perm Guest Experience, Perm Service, Relaxer Theory, Relaxer Products and Essentials, Relaxer Skills, Relaxer Guest Experience, Relaxer Service, and Curl Reformation Theory.	33	65
CS 112	Skin This subject teaches students about the different aspects of human skin to equip them with the knowledge necessary to perform services on the skin. Topics covered in this subject are Skin Theory, Skin Diseases and Disorders, Skin Care, Skin Care Guest Experience, Hair Removal Theory, Hair Removal Guest Experience, Makeup Theory, Makeup Products and Design, and Makeup Guest Experience.	58	40
CS 113	Nails This subject teaches students about the different types of nails, nail services and product knowledge necessary to perform basic nail services. Topics covered in this subject are Nail Theory, Natural Nails, Natural Nail Products and Essentials, Nails Guest Experience, Natural Nail Service, Artificial Nail System Products and Essentials, Artificial Nail Service.	48	40
CS 114	Florida State Laws & Regulations An overview of the laws set forth by the state of Florida for cosmetologists. Students will gain knowledge about the laws, rules, and regulations in relation to consumer protection for the health and Beauty Industry and gain economic awareness skills necessary for cosmetologists.	9	0
CS 115	Section Reviews and Final Exams Through the course of the cosmetology program students will have four section reviews and final exams. This subject is for preparation of those exams and the testing time allocated for completing those exams.	24	0
CS 116	State Board Preparation This subject consists of preparing students to take their Florida State Cosmetology Licensing Exam. Students will go through a series of practice exams to ensure that they will be able to successfully pass their Licensing Exam.	9	0
	Total	1500	810

Full Specialist

<i>Theory Hours:</i>	223 Hours	<i>Tuition, Textbooks & Equipment kit Costs:</i>	
<i>Lab Hours:</i>	377 Hours	Registration Fee:	\$ 75.00
<i>Required Services:</i>	235 Services	Tuition:	\$ 6,600.00
		Textbooks:	\$ 887.40
<i>Total Hours:</i>	600 Hours	Equipment Kit:	\$ 821.36
		Total:	\$ 8,383.76
<i>Program length:</i>	Part-Time	10.5 Months	

Cash Payment plan:

Full-Time Program

Down Payment (due 30 days before class start):	\$2,368.76
Monthly Payment (due the 1st of each month):	\$660.00
Payment Plan Duration:	9 Months

Students can pay their payment plan through various methods including cash, checks, money orders, or credit card payments. No interest is charged on payment plans held by and paid directly to the Academy. Grant and Loan information is available in our Financial Aid Department.

Description

Full specialist (skin care and nail) training at Summit Salon Academy - Gainesville includes theory and practical instruction that prepares the student to perform nail services and skin care services on the public. The course is taught in the English language using a variety of current educational instructional techniques including lecture, demonstration, visual aids, textbook review, practice on live models (under the supervision of licensed instructors) and testing. Provides 100 additional hours of instruction in Skin care, Lash extensions, and brow tinting waxing services and the addition of gel polish and gel nail to ensure the marketability of our students in the Beauty Industry

Objectives

The objective is to prepare the student to qualify for state registration and to become a Licensed Skin Care and Nail Specialist and enter the field of beauty. Training two types of learning, the theoretical knowledge, and the practical experience to build the skills needed to be successful in the profession.

The grading scale for all academic work is as follows:

100 - 94%	Honor roll
93 - 89%	Above Average
88 - 85%	Average
84% and below	Unsatisfactory

*The amount of services listed below represents the minimum required to graduate from Summit Salon Academy – Gainesville’s Full Specialist (skin care & nail care) program. Students are encouraged to exceed these minimum standards to enhance their practical skill level prior to graduation.

Credential upon Completion: Diploma

Course	Class Description	Hours	Services
FS 401	Orientation & Professional Ethics Overview of The Academy's Full Specialist (skin care and nail care) program and general ethics.	3	0
FS 402	Laws & Regulations An overview of Florida laws, rules, and regulations in relation to consumer protection for both health and economic matters.	5	0
FS 403	Skin Bacteriology, Sanitation, HIV, AIDS The use of chemical agents and ultraviolet rays to sanitize implements and equipment in the salon and promote and protect good health in the community.	14	0
FS 404	Skin Theory, Diseases and Disorders of the Skin The structure of the skin and nails, function of skin, diseases of the skin, Anatomy	85	0
FS 405	Facial Techniques and Contraindications Identify skin types and corresponding corrective facial, exfoliation, chemical peels, paraffin masks, products use, muscle toning and light therapy.	66	0
FS 406	Chemistry and Product Knowledge Earth science, Product type and ingredient for skin.	15	0
FS 407	Skin Practices & Procedures Consultations, analysis and determining skin types, Facial manipulations, masques, product knowledge, corrective facials.	70	40
FS 408	Hair Removal General classification of hair removal; identification of acceptable techniques involved in permanent removal; methods of temporary removal.	11.5	20
FS 409	Aging Factors & Cosmetic Surgery Enemies of the skin and the application of cosmetic surgery.	4	0
FS 410	Make up Application The art of facial shape, skin tones, and make up application for Day Time and Night Time looks. Safety and Sanitation	15	10
FS 411	Basics of Electricity Use and Maintenance of facial equipment. Application of galvanic, ultra-violet and infra-red treatments as it applies to facials and guest safety.	9.25	5
FS 412	Extractions Proper procedures and practices of performing extractions from the skin	1.25	5

FS 413	Lash and Brow Tinting Product knowledge and application of lash and brow tinting products and procedure.	5	10
FS 414	Lashes and Extensions Product knowledge and application of strip lashes, individual lashes, and semi-permanent lashes	10	10
FS 415	Nail Sanitation Bacteriology Sanitation theory and nail procedures in the workplace.	4	0
FS 416	Nail Diseases & Disorders Identifying nail irregularities, diseases, and disorders	85	0
FS 417	Manicuring Proper manicuring and hand massage.	20	20
FS 418	Pedicuring Proper pedicuring and foot massage.	20	20
FS 419	Nail Art & Polishing Theory and practices using various materials.	15	20
FS 420	Tips & Overlay Extension of nails and the basic types artificial nails.	43.5	20
FS 421	Sculptured Nails The basic uses of sculptured nails using a form.	42.5	20
FS 422	Wrapping, Mending and Capping Use of various materials to wrap and mend.	10	10
FS 423	Nail Fills & Removal Filling re-growth with appropriate technique.	15	15
FS 424	Salon Management The basic principles needed to manage a salon as a successful business.	8	0
FS 425	Employment Skills Interview training and resume preparation.	3	0
FS 426	Gel Polish Basic use of gel polish. Proper use of gel product application and removal.	20	15
	Total	600	235

Skin Care Specialist

<i>Theory Hours:</i>	148 Hours	<i>Tuition, Textbooks & Equipment kit Costs:</i>	
<i>Lab Hours:</i>	162 Hours	Registration Fee:	\$ 150.00
<i>Required Services:</i>	100 Services	Tuition:	\$ 3,910.00
		Textbooks and Equipment Kit:	\$ 644.00
<i>Total Hours:</i>	310 Hours	Total:	\$ 4,704.00

Program length: Part-Time 6 Months

Cash Payment plan:

Full-Time Program

Down Payment (due 30 days before class start):	\$915.00
Monthly Payment (due the 1st of each month):	\$727.80
Payment Plan Duration:	5 Months

Students can pay their payment plan through various methods including cash, checks, money orders, or credit card payments. No interest is charged on payment plans held by and paid directly to the Academy. Grant and Loan information is available in our Financial Aid Department.

Description

Skin Care Specialist training at Summit Salon Academy – Gainesville includes theory and practical instruction that prepares the student to perform skin care services on the public. The course is taught in the English language using a variety of current educational instructional techniques including lecture, demonstration, visual aids, textbook review, practice on live models (under the supervision of licensed instructors) and testing. Provides 50 additional hours of instruction in Skin care, Lash extensions, and brow tinting and waxing services to ensure the marketability of our students in the Beauty Industry

Objectives

The objective is to prepare the student to qualify for state registration and to become a Licensed Skin Care Specialist and enter the field of beauty. Training two types of learning, the theoretical knowledge, and the practical experience to build the skills needed to be successful in the profession.

The grading scale for all academic work is as follows:

100 - 94%	Honor roll
93 - 89%	Above Average
88 - 85%	Average
84% and below	Unsatisfactory

*The amount of services listed below represents the minimum required to graduate from Summit Salon Academy – Gainesville’s Skin Care Specialist program. Students are encouraged to exceed these minimum standards to enhance their practical skill level prior to graduation.

Credential upon Completion: Diploma

Course	Class Description	Hours	Services
SC 201	Orientation & Professional Ethics Overview of The Academy's Full Specialist (skin care and nail care) program and general ethics.	2	0
SC 202	Laws & Regulations An overview of Florida laws, rules, and regulations in relation to consumer protection for both health and economic matters.	5	0
SC 203	Skin Bacteriology, Sanitation, HIV, AIDS The use of chemical agents and ultraviolet rays to sanitize implements and equipment in the salon and promote and protect good health in the community.	14	0
SC 204	Skin Theory, Diseases and Disorders of the Skin The structure of the skin and nails, function of skin, diseases of the skin, Anatomy	85	0
SC 205	Facial Techniques and Contraindications Identify skin types and corresponding corrective facial, exfoliation, chemical peels, paraffin masks, products use, muscle toning and light therapy.	66	0
SC 206	Chemistry and Product Knowledge Earth science, Product type and ingredient for skin.	16	8
SC 207	Skin Practices & Procedures Consultations, analysis and determining skin types, Facial manipulations, masques, product knowledge, corrective facials.	65	40
SC 208	Hair Removal General classification of hair removal; identification of acceptable techniques involved in permanent removal; methods of temporary removal.	11.5	20
SC 209	Make up Application The art of facial shape, skin tones, and make up application for Day Time and Night Time looks. Safety and Sanitation	15	10
SC 210	Basics of Electricity Use and Maintenance of facial equipment. Application of galvanic, ultra-violet and infra-red treatments as it applies to facials and guest safety.	8	5
SC 211	Extractions Proper procedures and practices of performing extractions from the skin	1.25	5

SC 212	Lash and Brow Tinting Product knowledge and application of lash and brow tinting products and procedure.	5	10
SC 213	Lashes and Extensions Product knowledge and application of strip lashes, individual lashes, and semi-permanent lashes	10	10
SC 214	Career Seeking Preparing students for employment, resume preparation and training students to be prepared for interviewing processes.	3	0
SC 215	Retail & Marketing Basic retail knowledge and marketing implementation.	3.25	0
	Total	310	100

Hours

Summit Salon Academy – Gainesville is open Monday through Saturday plus evenings. Hours of attendance depend on the student’s schedule selected.

A class hour is defined as a 60-minute hour with a minimum of 50 minutes of instruction in the presence of an educator.

Cosmetology 1200

Full time

Students begin with a schedule of Tuesday through Saturday for the first eight weeks (35 Hours per week)

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
OFF	10:00 a.m. – 5:00 p.m.	10:00 a.m. – 5:00 p.m.	10:00 a.m. – 5:00 p.m.	10:00 a.m. – 5:00 p.m.	10:00 a.m. – 5:00 p.m.

Then, for the remainder of the program the student selects a schedule at the time of enrollment that best fits their schedule. These schedules offer theory classroom classes on Mondays with the remainder of the week being exclusively in the Salon Area Classroom and have alternating Friday and Saturdays. The Schedules are as follows:

Schedule A (30 Hours Weekly)

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3:00 p.m. – 9:00 p.m.	3:00 p.m. – 9:00 p.m.	3:00 p.m. – 9:00 p.m.	3:00 p.m. – 9:00 p.m.	10:00 a.m. – 4:00 p.m.	10:00 a.m. – 4:00 p.m.

Schedule B (30 Hours Weekly)

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3:00 p.m. – 9:00 p.m.	8:00 a.m. – 2:00 p.m.	3:00 p.m. – 9:00 p.m.	3:00 p.m. – 9:00 p.m.	10:00 a.m. – 4:00 p.m.	10:00 a.m. – 4:00 p.m.

Schedule C (30 Hours Weekly)

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3:00 p.m. – 9:00 p.m.	3:00 p.m. – 9:00 p.m.	8:00 a.m. – 2:00 p.m.	8:00 a.m. – 2:00 p.m.	10:00 a.m. – 4:00 p.m.	10:00 a.m. – 4:00 p.m.

Schedule D (30 Hours Weekly)

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3:00 p.m. – 9:00 p.m.	8:00 a.m. – 2:00 p.m.	8:00 a.m. – 2:00 p.m.	8:00 a.m. – 2:00 p.m.	10:00 a.m. – 4:00 p.m.	10:00 a.m. – 4:00 p.m.

Schedule E (22.5 Hours Weekly)

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3:00 p.m. – 9:00 p.m.	5:30 p.m. – 9:00 p.m.	5:30 p.m. – 9:00 p.m.	5:30 p.m. – 9:00 p.m.	OFF	10:00 a.m. – 4:00 p.m.

Part time

Students begin with a schedule of Monday, Tuesday, Thursday and Saturday for the first sixteen weeks (17.5 Hours per week)

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
5:30 p.m. – 9:00 p.m.	5:30 p.m. – 9:00 p.m.	OFF	5:30 p.m. – 9:00 p.m.	OFF	10:00 a.m. – 5:00 p.m.

Then, for the remainder of the program the student selects a schedule at the time of enrollment that best fits their schedule. These schedules offer theory classroom classes on Mondays with the remainder of the week being exclusively in the Salon Area Classroom. The Schedules are as follows:

Schedule B (17.5 Hours Weekly)

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
5:30 p.m. – 9:00 p.m.	OFF	5:30 p.m. – 9:00 p.m.	OFF	OFF	10:00 a.m. – 5:00 p.m.

Schedule C (14 Hours Weekly)

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
5:30 p.m. – 9:00 p.m.	5:30 p.m. – 9:00 p.m.	OFF	5:30 p.m. – 9:00 p.m.	OFF	10:00 a.m. – 5:00 p.m.

Schedule E (22.5 Hours Weekly)

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3:00 p.m. – 9:00 p.m.	5:30 p.m. – 9:00 p.m.	5:30 p.m. – 9:00 p.m.	5:30 p.m. – 9:00 p.m.	OFF	10:00 a.m. – 4:00 p.m.

Cosmetology 1500

This program follows the same schedule as the full time Cosmetology 1200-hour program. The students will have additional subjects to learn and more services to complete and will continue their selected schedule until they have successfully completed the requirements of their program.

Full Specialist program (Skin & Nail Care)

Students in this program follow a 14 hour a week schedule for their entire time with the academy, with classes being on Tuesday and Thursday evenings and Saturday in the morning. The schedule is as follows:

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
OFF	5:30 p.m. – 9:00 p.m.	OFF	5:30 p.m. – 9:00 p.m.	OFF	10:00 a.m. – 5:00 p.m.

Skin Care Specialist

Students in this program follow a 14 hour a week schedule for their entire time with the academy, with classes being on Tuesday and Thursday evenings and Saturday in the morning. The schedule is as follows:

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
OFF	5:30 p.m. – 9:00 p.m.	OFF	5:30 p.m. – 9:00 p.m.	OFF	10:00 a.m. – 5:00 p.m.

Class Starting Dates 2019

Cosmetology 1200

Full Time Classes (Schedule A, B, C, & D)

Start Date	End Date
1/8/19	10/15/19
2/12/19	11/19/19
3/12/19	12/17/19
4/9/19	1/14/20
5/7/19	2/11/20
6/4/19	3/10/20
7/2/19	4/7/20
7/30/19	5/5/20
8/27/19	6/2/20
9/24/19	6/30/20
10/22/19	7/28/20
11/19/19	8/25/20
12/17/19	9/22/20

Full Time Classes (Schedule E)

Start Date	End Date
1/8/19	12/31/19
2/12/19	2/4/20
3/12/19	3/3/20
4/9/19	3/31/20
5/7/19	4/28/20
6/4/19	5/26/20
7/2/19	6/23/20
7/30/19	7/21/20
8/27/19	8/18/20
9/24/19	9/15/20
10/22/19	10/13/20
11/19/19	11/10/20
12/17/19	12/8/20

Part Time Classes (Schedule B)

Start Date	End Date
4/9/19	9/1/20
7/30/19	12/22/20
11/19/19	4/13/21

Part Time Classes (Schedule C)

Start Date	End Date
4/9/19	12/1/20
7/30/19	3/23/21
11/19/19	7/13/21

Part Time Classes (Schedule E)

Start Date	End Date
4/9/19	6/9/20
7/30/19	9/29/20
11/19/19	1/19/21

Cosmetology 1500

Currently the academy is not enrolling for the 1500-hour Cosmetology Program.

Full Specialist (Skin Care & Nail Care)

Start Date	End Date
2/26/19	1/7/20

Skin Care Specialist

Currently the academy is not enrolling for the Skin Care Specialist Program.

**Skin Care Specialist students can only be admitted if there is availability in the Full Specialist class being offered.

Holidays

Summit Salon Academy is closed for the following holidays:

2019	New Years	Tuesday, January 1, 2019
	Memorial Day	Monday, May 27, 2019
	Independence Day	Thursday, July 4, 2019
	Labor Day	Monday, September 2, 2019
	Thanksgiving	Thursday, November 28, 2019
	Christmas (Observance)	Tuesday, December 24, 2019
	Christmas	Wednesday, December 25, 2019
	New Year's	Wednesday, January 1, 2020

Admissions

Admissions Requirements

The following are required for admission to all programs at Summit Salon Academy - Gainesville:

1. Proof of education
2. Copy of the student's social security card or birth certificate
3. Copy of the student's driver's license or other proof of age
4. Enrollment documents on Admissions portal
5. Registration fee
6. Signed completed enrollment agreement

*Additional verification, including an official translation and verification of credential, will be required for all non-U.S. diplomas. Foreign diplomas must be translated and authenticated as equivalent to a high school diploma in the United States. Additionally, have evidence that verification of a foreign student's high school diploma has been performed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a U.S. high school diploma.

Admissions Procedures

Students are given a tour of the academy by a Career Advisor. Potential students are provided with the academy's current catalog and ample opportunity to ask questions regarding the program. Students are informed about the nature of training. Students will receive an Occupational Qualifications Fact sheet to inform them of the skills necessary to complete training. A Financial Aid Advisor is also available to discuss financial arrangements prior to enrollment. Federal Financial Aid is available for those who qualify. Currently Federal Financial Aid is NOT available for the Skin Care Specialist program.

How to Apply

1. Go to <http://www.ssag.edu/register-2/>
2. Create your User Name and Password for the Admissions Portal
3. Click “Login Here to Apply” button
4. Once logged in to the portal you can upload the required documents the admissions department needs:
 - a. Student Picture
 - b. Social Security Card/ Birth Certificate
 - c. State Identification/Driver’s License
 - d. High School/GED Diploma and Transcripts
 - e. CAN, CPR, or First Aid License/Certificate (if applicable)
5. In the portal the potential student must complete the following forms
 - a. Acknowledgement of school’s 5 day no call/no show policy.
 - b. Selecting your class schedule.
 - c. Acknowledgement of school’s dress code policy.
 - d. Completing the Enrollment Application.
 - e. Confirming your Enrollment Summary.
 - f. Acknowledging the Federal Trafficking Penalties.
 - g. Completing the Occupational Qualification Fact Sheet.
 - h. Completing a Photo/Video Release Form.
 - i. Acknowledge Pre-enrollment information sheet for your program.
 - j. Download, Read, and Acknowledge receipt of Consumer Information Handbook.
 - k. Complete Student Information Form.
 - l. Review Supplies List
6. Go to <http://www.ssag.edu/registration-payment/> and pay your Registration Fee for your program.
7. Complete Financial Aid Process with Schools Financial Aid Office. Contact Financial Aid at 352-331-2424 Extension 4
8. Contact Admissions Department at 352-331-2424 Extension 3 to schedule Final Enrollment Meeting.

Educational Requirements

A student must have a high school diploma or G.E.D, high school transcript which list the graduation date. Home schooled students must have a diploma certified by the State of Florida or the school district the student was home schooled in. Students are admitted based on educational background, aptitude and commitment. Summit Salon Academy – Gainesville does not admit ability-to-benefit students.

Due to the increase of illegitimate diploma’s and General Equivalency Diplomas received by our admissions department, Summit Salon Academy - Gainesville has adopted a policy as of October 15, 2010, the Academy will only accept four-year, traditional high school diploma’s, home school diploma’s overseen by local school/school board or General Equivalency Diploma’s received after successful completion of testing at an approved testing center under the guidance of the Florida Department of Education.

Verifying High School Diplomas

1. All students must have a verifiable high school diploma or G.E.D. certificate.
2. The Academy does not accept online diplomas or online GED's.
3. There is not an appeal process for any diplomas/GED's that are not verifiable.
4. Home School Diplomas are recognized by the Department of Education, therefore are accepted at Summit Salon Academy - Gainesville based on any applicable state law requirements.
5. The Academy does not admit ability-to-benefit students.
6. The Department of Education requires students who receive Title IV funding to have a valid high school diploma.
7. If a student is admitted and is found to have an invalid high school diploma or GED, the student must be dismissed from Summit Salon Academy - Gainesville immediately and all Title IV aid disbursed for the student must be returned to the Department of Education.
8. The student can be readmitted only after providing a valid GED certificate.

Home School Diplomas

1. Home-schooled students are self-certified and for eligibility purposes.
2. If the state requires home schools to be registered, The Academy will only accept diplomas from state certified home school environments.
3. Summit Salon Academy - Gainesville considers home-schooled students to be beyond the compulsory age if the state in which the student was home-schooled does not consider the student truant once he or she has completed the home-schooled program.

Transferability of Credits

Transferability of credits earned at an institution is determined by the receiving institution. It is the Student's responsibility to confirm whether credits will be accepted by another institution of the student's choice. Transfer of credits earned shall not be derived from any combination of transfer, examination or experimental learning; however, credits earned by active U.S. Military are excluded from this requirement due to the transient nature of the service. Transferring credits shall not exceed 75% of the units required for completion of program. Transfer of credits to hours will be calculated per the Academy's policy.

Transfer Policy for Cosmetology and Full Specialist Students

Summit Salon Academy – Gainesville ONLY accepts transfers from students with transcripts from another Summit Salon Academy or The Salon Professional Academy. The Academy does not accept transfers into the Skin Care Specialist program.

Students transferring from another Summit Salon Academy or The Salon Professional Academy location:

- Students transferring from another location of Summit Salon Academy or The Salon Professional Academy will be placed into an existing class based on their level of completion recorded on their transcript.
- Students from another location of Summit Salon Academy or The Salon Professional Academy can be granted up to 100% of hours transferred. The maximum number of hours accepted by Summit Salon Academy in a transfer is 900.
- Transferring credits shall not exceed 75% of the units required for completion of program. Transfer of credits to hours will be calculated per the Academy's policy.

- Students transferring will be granted transfer hours based on transcripts
- Students must have an 85% GPA in any given course of a program for that course to be considered for credit.
- Transfer students will pay \$11.25 per hour for the remaining hours to fulfill graduation requirements.

Procedure for accepting a Transfer student:

1. Collect cosmetology transcripts from any student wishing to transfer
2. Evaluate student transcript based on GPA and attendance and services performed.
3. Calculate grades, Attendance hours and services performed that will be transferable by using the above transfer policy criteria.
4. Admissions will have a formal meeting with prospective student to inform student of hours and course work that will be accepted as transferable and enroll student if the student and academy agree on an acceptable academic plan that will provide the student with all curriculum requirements to graduate in Satisfactory Academic Progress.
5. Enrollment Contract will be signed by transferring student and academy admissions office.

Financial Aid

Applying for Financial Aid

Easy as 1, 2, 3



- Gather the documents you'll need.
 - To complete the Free Application for Federal Student Aid (FAFSA), you will need:
 - Your Social Security Number
 - Your Alien Registration Number (if you are not a U.S. citizen)
 - Your most recent federal income tax returns, W-2s, and other records of money earned. (**Note:** You may be able to transfer your federal tax return information into your FAFSA using the IRS Data Retrieval Tool.)
 - Bank statements and records of investments (if applicable)
 - Records of untaxed income (if applicable)
 - An FSA ID to sign electronically.

If you are a dependent student, then you will also need most of the above information for your parent(s).

- Create your FSA ID. It is recommended that you create your FSA ID before you begin to fill out the FAFSA application, this can be done at <http://fsaid.ed.gov>. This is your electronic signature for federal student aid and gives you online access to your U.S. Department of Education records. If you are a dependent student, your parents must also apply for an FSA ID. Only the owner of the FSA ID should create and use the account. Never share your FSA ID. You may request a duplicate FSA ID or change your FSA on the FAFSA website. If you have a Federal Student Aid PIN, you will be able to enter it and link it to your FSA ID. You can still create an FSA ID if you have forgotten or do not have a PIN.

Your FSA ID will need to be renewed every 18 months. Students whose last names have changed need to make sure their last name is correct with the Social Security Administration.

Filling Out a FAFSA

2

- Complete a FAFSA as soon as possible after Oct. 1 each year, regardless of the date you plan to begin school, this can be done at <http://fafsa.ed.gov>.
- If you cannot complete a FAFSA online, call the Federal Student Aid Information Center at 800-433-3243 to request a paper copy or contact the schools Financial Aid Office
- Make sure you choose the academy's school code: **041631**.
- To help eliminate delays, file your tax return early and use the **IRS Data Retrieval Tool** to import income information. In certain circumstances, the FAFSA allows a student and/or parent to use information directly from the IRS to complete the financial portion. The academy highly recommends this option, if available, as it can speed up the application process. IRS tax information is available two weeks after filing electronically or six to eight weeks if the tax return was mailed.

FAFSA Follow-Up

3

- If you provide all required information and required signatures, your FAFSA will be processed and a Student Aid Report (SAR) will be sent to you and the colleges you have listed. Your SAR summarizes the data reported on your FAFSA.
- Three to five business days after you submit the FAFSA, go back to the FAFSA website to review your Student Aid Report for accuracy. Follow the directions on the SAR to submit any needed corrections.
- You do not need to send a copy of your SAR to the academy.
- Check your financial aid status by contacting the academy's Financial Aid Office to determine what items you may need to complete for your individual financial situation.

How to Determine Which FAFSA's to Complete

Below is a helpful chart to help you determine which FAFSA applications you will need to complete during your enrollment the academy.

If You Plan to Attend Between	You Will Submit This FAFSA	You Can Submit The FAFSA from	Using Income and Tax Information From
July 1 st , 2018 to June 30 th , 2019	2018-19	October 1 st , 2017 to June 30 th , 2019	2016
July 1 st , 2019 to June 30 th , 2020	2019-20	October 1 st , 2018 to June 30 th , 2020	2017

July 1st, 2020 to
June 30th, 2021

2020-21

October 1st, 2019 to
June 20th, 2021

2018

Eligibility

Your financial need determines your eligibility for financial aid. Generally, to qualify for federal, state, and/or institutional assistance, you must:

- Have a high school diploma or General Education Development (GED) certificate
- Have a valid Social Security Number
- Demonstrate financial need based on the results of the FAFSA
- Confirm eligibility if you have been convicted of possessing or selling illegal drugs by submitting Student Aid Eligibility Worksheet in your FAFSA application
- Be enrolled in and attending classes. Most financial aid programs require at least half-time enrollment
- Be attending a financial aid eligible certificate program
- Register with Selective Service if required at <http://www.sss.gov>
- Maintain Satisfactory Academic Progress in your course of study
- Document any Unusual Enrollment History
- Not be in default on any state or federal grant or loan received at any institution
- Be a citizen or permanent resident of the United States or trust territories
- Certify that you will use federal student aid only for educational purposes

Grants

Are awarded through federal, state and institutional sources and are based on financial need. Grants are regarded as "gift" aid and do not need to be repaid. The Financial Aid Office will verify your eligibility based on the information you provide on your Free Application for Federal Student Aid (FAFSA), the first step in applying for any financial aid.

Grant Availability

Federal Pell Grant (Pell)

The Federal Pell Grant is based on financial need and does not need to be repaid. Pell Grants are considered a foundation of federal financial aid, to which aid from other federal and non-federal sources might be added.

Federal Pell Grants usually are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. (In some cases, however, a student enrolled in a post baccalaureate teacher certification program might receive a Federal Pell Grant.) You are not eligible to receive a Federal Pell Grant if you are incarcerated in a federal or state penal institution or are subject to an involuntary civil commitment upon completion of a period of incarceration for a forcible or nonforcible sexual offense.

A Federal Pell Grant, unlike a loan, does not have to be repaid, except under certain circumstances.



Lifetime Eligibility Used

You can only receive Federal Pell Grant funding for the equivalent of 6 full-time academic years, starting from the first time you received Federal Pell Grant funding. If you have already received the equivalent of or exceeded the 6 full-time academic years' limit, you will no longer be able to receive Pell Grant funds. You may view your current Pell Grant payments at <http://nslds.ed.gov>.

There are no appeals or exceptions to the 6 full-time academic years Pell Grant rule.

Eligibility

To be eligible for a Federal Pell Grant, you must meet these requirements each academic year:

- Complete a FAFSA application.
- Be a U.S. Citizen or an eligible non-citizen.
- Be enrolled in a financial assistance eligible certificate program.
- Have a **Pell-eligible** Expected Family Contribution (EFC), as determined by the FAFSA.
- Have not have previously received a bachelor's degree.
- Must not owe a repayment or be in default under any state or federal grant or loan program.
- Must be meeting Satisfactory Academic Progress at the academy.

The Financial Aid Office will verify your eligibility based on the information submitted on your FAFSA.

Scholarships

Are provided through various organizations and corporations, private donors, and sometimes the school itself. Scholarships are regarded as "gift" aid and do not need to be repaid. Scholarships can reward you for academic excellence, talent and achievement in a variety of areas, such as the arts or athletics. Best of all, they don't need to be repaid.

Criteria amounts and application processes for scholarships vary depending on the scholarship.

Each scholarship requires its own application separate from the FAFSA and may require an essay and/or letters of recommendation. You are encouraged to research and apply for all scholarships you may qualify for. We recommend you complete the FAFSA, as the individual donor determines if a scholarship is need-based.

Colleges must include all funding resources, including scholarships, as part of a student's financial aid package. If you receive funds that are not listed on your financial aid awards, you must notify the Financial Aid Office.

Scholarship Availability

High School Graduate Pre-Enrollment Scholarship

Graduating high school seniors are eligible to apply for a \$1,000.00 scholarship. Application must be made between January and May of the graduating year. A written essay is required, and students must submit required referrals and high school transcripts. There are (2) scholarships available to each high school in Alachua and surrounding counties. These scholarships are awarded once a year between May and August of the graduating year, and student must be

enrolled by December following graduation from high school. Applications are available in the Admissions office.

Eligibility

To be eligible you must meet these requirements:

- Enroll in a cosmetology course by the end of that calendar year.
- Maintain an 85% or above in both attendance and grade average.
- Not receive any suspensions throughout their course.
- Use the scholarship towards their tuition only.
- Scholarship is applied at the final checkpoint of SAP.
- Scholarship Details
- (2) Typed Personal Character References (not provided by family).
- (3) Personal Essays discussing
 - Your Personal & Professional Goals
 - Lifetime achievements or charitable involvements
 - Financial need.
- Creativity and Presentation will be considered.

Applications should be submitted to the admissions office in person or by email at Admissions@ssag.edu.

Denise Soto Scholarship

The academy is thrilled to present a scholarship to a commendable student in the name of Denise Soto who passed away January 15, 2011 of complications from breast cancer. Denise was the owner of Summit Salon Academy in Perrysburg, Ohio. Denise was an intense spiritual person and allowed her faith to provide her direction. Her desire to help others led her to assist families that had children with Fetal Alcohol Syndrome, provide support and care for cancer survivors and the YWCA Battered Women's Shelter. She brought such an incredible strength to the franchise in her knowledge and her passion for this industry. We want to reward a student who shares the same passion for the industry and aspires to be an exemplary role model in their community. Denise Soto Scholarship is awarded once a year.

Eligibility

To be eligible you must meet these requirements:

- You must be a high school graduate or have a general equivalency diploma (GED)
- Must be currently enrolled at a Summit Salon Academy school. You cannot be enrolled in another school offering a similar course of study at the time of awarding or distributing.
- Current student applications must maintain 90% grades and 90% attendance.
- Presented every second Tuesday of October in accordance with Breast Cancer Awareness Month.
- The admissions office will verify this information.

Scholarship Details

- All applications will be reviewed by the advisory board; all decisions are final.

- A scholarship in the amount of \$1,500 will be awarded and applied towards tuition needed to complete the student's training.
- Winners will be notified by the second Tuesday of October of each year.
- Applicant will complete two essays.
 - Essay judging criteria are based on:
 - Creativity and professionalism in response
 - Dedication to the salon professional industry
 - Articulation of thought in the allotted amount of words
- Applicant must provide a letter of recommendation from someone outside of family who is qualified to offer testimony of your character.

Full application, essays and letter of recommendation should be submitted in its entirety to the Admissions office no later than September 30th of each year.

Applications should be submitted to the admissions office in person or by email at Admissions@ssag.edu

Summit Salon Business Center Board

SSBC Scholarship application for all prospective and currently enrolled students at Summit Salon Academies nationwide. Applications are available in the Admissions office.

Eligibility

To be eligible you must meet these requirements:

- High school diploma or GED
- Student must be currently enrolled in Summit Salon Academy.
- Current student applicants = 90% GPA and Academy attendance and prospective students = 90% GPA on their high school transcript.

Summit Salon Business Center or Summit Salon Academy employees or family members are not eligible.

Scholarship Details

- Application information must be completed in its entirety to be considered for a scholarship.
- Applicant must provide two letters of recommendation. Your references should be from employers, educators, or counselors. These references should not be people who are related to you. The reference's role is to write a letter of recommendation supporting your candidacy.
- All essay questions should be answered in a typed document or submitted in a .mov video.
- Please include a high school transcript or GED equivalent as proof of graduation, showing 90% attendance and grades with school seal imprinted and/or the signature of a school official.
- If you are a current student, please submit a copy of your Summit Salon Academy transcript with an approved signature, showing 90% attendance and grades.

Application must be postmarked by November 11, 2017 to be considered for one of the ten \$1,500 scholarships. The Summit Salon Business Center Board will select scholarship recipients based on the criteria listed on this application.

Applications should be sent to: Darci@summitsalon.com

Additional Scholarship Resources

SSBC Scholarship

SSBC Scholarship application for all prospective and currently enrolled students at Summit Salon Academies nationwide. Applications are available in the Admissions office.

FastWeb.com

Fastweb.com is the premier online resource when it comes to paying for and preparing for school. They have scholarships for every type of student from the high school freshmen to the returning adult. They've been around for over 15 years and have earned a reputation as a leading scholarship search provider. They not only find scholarships but offer our members information on financial aid, jobs and internships, student life and more.

Third Party Scholarships

We also recommend contacting all vendors that a student uses for their hair care, skin care, and nail care. A student should inquire with the right department to see if there are scholarships available.

Loans

Are offered at low interest rates and can be repaid over an extended period. The Financial Aid Office will verify your eligibility based on the information you provide on your Free Application for Federal Student Aid (FAFSA), the first step in applying for any financial aid.

You may qualify for student loans. They are a serious financial obligation and must be repaid. Be sure to look for other forms of financial aid that don't have to be paid back, like grants or scholarships first. The academy encourages you to review all information about loans before deciding to borrow and to borrow only what you need.

Loan Availability

Federal Direct Loans

Federal Direct Loans, from the William D. Ford Federal Direct Loan Program, are low-interest loans for eligible students to help cover the cost of higher education.

Federal Direct Subsidized Loans

Federal Direct Subsidized Loans are offered to students with financial need.

- You are not charged interest while you're in school at least half-time, during grace periods, or deferment periods
- If you receive a Federal Direct Subsidized Loan that is first disbursed between July 1, 2012 and July 1, 2014, you will be responsible for paying any interest that accrues during your grace period

- If you choose not to pay the interest that accrues during your grace period, the interest will be added to your principal balance

Federal Direct Unsubsidized Loans

Federal Direct Unsubsidized Loans are NOT based on financial need.

- Interest is charged from the time the loan is disbursed until it is paid in full
- You can pay the interest while you are in school and during grace periods and deferment or forbearance periods, or you can allow it to accrue and be capitalized (added to the principal amount of your loan)
- If you choose not to pay the interest as it accrues, this will increase the total amount you must repay because you will be charged interest on a higher principal amount

Loan eligibility is determined by completing the FAFSA. Loan limits are determined by grade level and prior borrowed amounts. There is a small loan fee charged prior to funds being received at the academy. Interest is charged on Direct loans.

Before your loan money is disbursed, you may cancel all or part of your loan at any time. After your loan is disbursed, you may cancel all or part of the loan within 14 days of receiving the loan.

Federal Direct PLUS Loan

Parent PLUS (Parent Loan for Undergraduate Students) Loans are available that enable birth, adoptive, or step-parents of dependent undergraduate students to borrow. There is a federal origination fee of 4% deducted proportionately from each loan disbursement.

Eligibility

To be considered for a Federal Direct PLUS Loan:

- The student must complete a FAFSA (Free Application for Federal Student Assistance)
- The parent must obtain an FSA ID
- Students and parents must be a U.S. Citizen or eligible non-citizen
- Students and parents must not be in default on a federal education loan or owe an overpayment on an educational grant
- Student must be enrolled at least half-time (minimum of six credits)
- Student must attend classes and maintain Satisfactory Academic Progress
- Applicant cannot have an adverse credit history. A credit check is required for approval.
- Applicant must complete the Federal Direct Parent PLUS Loan Certification Form
- Applicant must complete the Federal Direct PLUS Master Promissory Note

Private Loans

A private loan is a last resort and is not recommended. Be sure all other federal loan options have been exhausted before taking out a private loan for school.

The academy requires that U.S. Citizens and/or permanent residents first complete a FAFSA and apply for a Federal Direct Stafford Loan before applying for private loans. Federal Direct Stafford Loans have lower interest rates and offer borrowers better benefits than private loans. Students

are urged to speak with a Financial Assistance Counselor for guidance when considering their loan options.

Private student loans are not guaranteed by the federal government, require a credit check and often a co-signer. Loan terms and conditions vary significantly by lender. Carefully consider your financial needs and then select the loan product that best meets both your individual situation and your financial need.

When researching private loans, you should pay close attention to the borrower benefits, fees, interest rates and repayment options. To calculate the interest, lenders typically use the LIBOR Rate average, Prime Rate, or the 91-Day T-bill.

Reasons to consider a private loan

Private student loans provide a choice when circumstances necessitate one. Consider a private student loan if:

- You have reached your Federal Direct Stafford Loan borrowing limit.
- You have expenses that your financial assistance does not cover.
- You have a balance due from a previous term.

Applying for a Loan

Federal Direct Loans

The first step in applying for any financial aid at the academy, including grants, loans, scholarships and student employment, is to complete the FAFSA (Free Application for Federal Student Aid).

Information for first-time loan borrowers

If you are a first-time borrower at the academy, you will be required to:

1. Accept, reduce or decline the loans offered to you based on your eligibility. If your enrollment drops below half-time before loans are disbursed to your student account, you may not receive payment. After the funds are disbursed to your student account, the award will not change.
2. Complete Federal Direct Stafford Loan Entrance Counseling at <http://www.studentloans.gov>, which explains your rights and responsibilities as a loan borrower and is required for all first-time borrowers at the academy.
3. Complete your [Direct Loan Master Promissory Note](#) (MPN) at <http://www.studentloans.gov>, using your FSA ID. The MPN is the legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s); for instance, it will include information on how interest is calculated and what deferment and cancellation provision are available to you.

These steps must be completed before you can receive your first loan disbursement.

First-time, first-year loan borrowers will not receive their first loan disbursement until 30 calendar days after the first day of classes, per federal regulations. However, at the academy we

do not disburse loans until 30 calendar days after the first day of classes for all students who attend the school.

Your loan will be submitted to the National Student Loan Data System (NSLDS) and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

Federal Direct PLUS Loan

How to apply for a Federal Direct PLUS Loan

- The Federal PLUS Loan is not based on financial need; however, the academy requires completion of the FAFSA (Free Application for Federal Student Aid).
- Complete the Federal Direct Parent Loan for Undergraduate Students (PLUS) form, which is available from the Financial Aid Office.
- Complete the Federal Direct PLUS Master Promissory Note on <http://www.studentloans.gov>. This only needs to be completed once while your student attends the academy.
- If your student attends less than full-time during any term, the Cost of Attendance and financial aid award amounts will be adjusted. This could result in reduction or removal of loans or other financial aid.

There is a loan fee charged prior to funds being received at the academy. Interest is charged on PLUS Loans.

Entrance Counseling

If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling at <http://www.studentloans.gov> to ensure that you understand the responsibilities and obligations you are assuming.

If you complete your entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling fulfills counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

To complete Entrance Counseling as an undergraduate student, you will need:

1. Approximately 20-30 minutes to complete.
 - a. Entrance Counseling must be completed in a single session.
2. Your FSA ID
 - a. If you are a new user or have forgotten your FSA ID, go to <http://fsaid.ed.gov>. Students must log in using their own FSA ID to complete Entrance Counseling. **Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information.**
3. Name(s) of the school(s) you wish to notify of counseling completion

4. Useful Information to Have
 - a. Any details on your income, financial aid, and living expenses. Some of this information can be found in:
 1. Your student account information
 2. A copy of the award letter from your school's financial aid office (if you have received it)
 3. A listing of the current year tuition, fees, and other statistics for your school. Visit <http://www.CollegeNavigator.gov>
5. You must log in with your FSA ID at <http://www.studentloans.gov> to officially complete the counseling session; This is done by the following steps once logged in:
 - a. Navigate and click the complete counseling menu option on the left side of the webpage.
 - b. Locate where it says Entrance Counseling (required) and click the start button located to the right.
 - c. Selecting your schools to notify
 1. On the left-hand side of the page choose your state from the dropdown list.
 2. Then in the search school by name type in your school name.
 3. Click the button labeled Notify this school
 - d. On the right side of the page under select student type select the radio button next to I am completing entrance counseling to receive Direct Loans as an undergraduate student.
 - e. Click continue and navigate through the following screens completing the entrance counseling and submit it.

Parents borrowing a Direct PLUS Loan to pay for their child's education are not required to complete entrance counseling.

Loan Agreement (Master Promissory Note)

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years. Your school will tell you what loans, if any, you are eligible to receive.

Students Completing a Master Promissory Note

Students who need to complete a Master Promissory Note (MPN) will need:

1. Approximately 30 minutes to complete.
 - a. The MPN must be completed in a single session.
2. Your FSA ID
 - a. If you are a new user or have forgotten your FSA ID, go to <http://fsaid.ed.gov>.
 - b. Students must log in using their own FSA ID to complete Master Promissory Notes (MPNs). **Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information.**

3. Personal Information
 - a. Permanent Address
 - b. Mailing Address (if different from permanent address)
 - c. U.S. Address (if permanent and mailing addresses are foreign)
 - d. Telephone Number
 - e. E-mail Address
 - f. Alien Registration Number (if you are an eligible non-citizen)

4. Employer's Information
 - a. Employer's Name
 - b. Employer's Address
 - c. Employer's Telephone Number

5. **Reference Information.** Reference Information for two people with different U.S. addresses who have known you for at least 3 years. You may not list the student for whom you are borrowing this loan.
 - a. Name of each reference
 - b. Address of each reference
 - c. E-mail address for each reference
 - d. Telephone number for each reference
 - e. Relationship of each reference to the borrower

If you have previously completed either a Direct Loan MPN or a Direct PLUS Loan Request, some of this information may be populated for you. You should review all populated information carefully for accuracy.

Parents Completing a Master Promissory Note

Parents who need to complete a Master Promissory Note (MPN) will need:

1. Approximately 30 minutes to complete.
 - a. The MPN must be completed in a single session.

2. Your FSA ID
 - a. If you are a new user or have forgotten your FSA ID, go to <http://fsaid.ed.gov>.
 - b. Students must log in using their own FSA ID to complete Master Promissory Notes (MPNs). **Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information.**

3. Personal Information
 - a. Permanent Address
 - b. Mailing Address (if different from permanent address)
 - c. U.S. Address (if permanent and mailing addresses are foreign)
 - d. Telephone Number
 - e. E-mail Address
 - f. Alien Registration Number (if you are an eligible non-citizen)

4. Employer's Information
 - a. Employer's Name
 - b. Employer's Address
 - c. Employer's Telephone Number

5. **Reference Information.** Reference Information for two people with different U.S. addresses who have known you for at least 3 years. You may not list the student for whom you are borrowing this loan.
 - a. Name of each reference
 - b. Address of each reference
 - c. E-mail address for each reference
 - d. Telephone number for each reference
 - e. Relationship of each reference to the borrower

6. Student Information
 - a. Student's name
 - b. Student's social security number
 - c. Student's date of birth
 - d. Student's address
 - e. Student telephone number

If you have previously completed either a Direct Loan MPN or a Direct PLUS Loan Request, some of this information may be populated for you. You should review all populated information carefully for accuracy.

Exit Counseling

If you are graduating, withdrawing, or dropping below half-time, you must complete Student Loan Exit Counseling at <http://www.studentloans.gov>. Exit counseling provides important information you need to prepare to repay your federal student loan(s).

If you have received a subsidized, unsubsidized or PLUS loan under the Direct Loan Program or the FFEL Program, you must complete exit counseling each time you:

- Drop below half-time enrollment
- Graduate
- Leave School

Note: The FFEL Program ended June 30, 2010 and no new loans have been made under the FFEL Program after that date.

At the end of the exit counseling session, you will be asked for information that will be included as part of your loan records. You must provide the following:

- Names, addresses, e-mail addresses and phone numbers for:
 - Your next of kin
 - Two references who live in the U.S.
 - Your future employer (if known)

To complete Exit Counseling as an undergraduate student, you will need:

1. Approximately 20-30 minutes to complete.
 - a. Exit Counseling must be completed in a single session.
2. Your FSA ID
 - a. If you are a new user or have forgotten your FSA ID, go to <http://fsaid.ed.gov>.
 - b. Students must log in using their own FSA ID to complete Exit Counseling. Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information.
3. Name(s) of the school(s) you wish to notify of counseling completion

Loan Repayment

You begin repaying Federal Direct Stafford loans six months after graduation, leaving school, or dropping below half-time enrollment. You must complete federally required Exit Counseling before you graduate from the academy, if you drop below half-time attendance, or withdraw from classes completely. **Your academic records will be on hold until this is completed.**

Repayment

The Department of Education offers Loan Repayment Plans and Calculators and information on loan forgiveness and cancellation.

You must repay the full amount of your loan regardless of whether you complete the program or complete within the regular time for completion, are unable to obtain employment upon completion, or are otherwise dissatisfied with or do not receive the educational or other services you purchase from the school. There is no penalty for prepayment.

Sample Loan Repayment Amounts

Example: \$2880 in subsidized plus \$5762 in unsubsidized loans with a 4% interest rate; Married Filing Jointly; \$30,000 Adjusted Gross Income; family size of 3; living in Florida

Repayment Plan	Repayment Period	Monthly Payment	Total Interest Paid	Total Amount Paid
Standard	120 months	\$88 to \$88	\$1,858	\$10,500
Graduated	120 months	\$49 to \$147	\$2,319	\$10,961
Income-Based Repayment (IBR)	197 months	\$0 to \$87	\$4,052	\$12,694
IBR for New Borrowers	224 months	\$0 to \$87	\$4,828	\$13,470
Pay as You Earn	224 months	\$0 to \$87	\$4,828	\$13,470
Income-Contingent Repayment (ICR)	199 months	\$54 to \$68	\$3,366	\$12,008

Student Loan Servicer

When your loan is due, your federal loan servicer will mail you a payment schedule with your monthly payment of principal and interest, and the unpaid balance for each month it takes to

repay your total debt. If they do not contact you, you are still responsible for making payments. Login to Federal Student [Aid](#) for find your Federal Loan Servicer.

Federal Loan Servicers	Contact #
Aspire Resources, Inc.	855-475-3335
Cornerstone	800-663-1662
ESA/Ed Financial	855-337-6884
Fed Loan Servicing (PHEAA)	800-699-2908
Granite State – GSMR	888-556-0022
Great Lakes Educational Loan Services, Inc.	800-236-4300
MOHELA	888-866-4352
Nelnet	888-486-4722
OSLA Servicing	866-264-9762
Sallie Mae	800-722-1300
VSAC Federal Loans	888-932-5626

Federal Student Aid Ombudsman Group

If you're in a dispute about your federal student loan, contact the Federal Student Aid Ombudsman Group as a last resort. The Ombudsman Group is a neutral, informal, and confidential resource to help resolve disputes about your federal student loans. You may also call 877-557-2575, fax 606-396-4821, or write to FSA Ombudsman Group, P.O. Box 1843, Monticello, KY 42633.

National Student Loan Data System (NSLDS)

With your FSA ID, you can access NSLDS, a national database that contains your financial aid grant and loan history from any school, including the academy. This includes grants, federal Stafford and PLUS loans, whether borrowed directly from the Federal government or a private lender. Private loans are not listed on NSLDS. NSLDS is accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

Consolidation

The Federal Direct Consolidation Loan Program allows you to combine one or more certain federal student loans and to make one monthly payment to the federal government. There is no charge for consolidation, and repayment plans are offered. The interest rate is fixed for the life of the loan and cannot exceed 8.25 percent.

Pros and cons of loan consolidation

PROS

- Locks in the interest rate
- Allows the borrower to combine loans from multiple lenders into a single repayment schedule (i.e., one monthly payment)
- Allows the borrower a longer repayment period, which will reduce the amount of the borrower's monthly payment
- Allows a borrower to clear an over-award of Stafford loans or clear a defaulted student loan

CONS

- Locks in the interest rate, for older Stafford loans that have a variable interest rate
- May increase the total cost of the borrower's loan, the longer the repayment, the more interest you will pay
- Borrower may have to forfeit all or a portion of the grace period
- Borrower may lose certain borrower benefits related to their current loans
- Certain deferments may be lost; however, borrowers retain their ability to request most major deferments
- Borrowers who consolidate Perkins Loans lose the deferment subsidy and cancellation eligibility options related to Perkins loans

Loans that can be consolidated

Federal Direct Loans and Federal Family Education Loan(s) that are eligible for loan consolidation include:

- Stafford
- PLUS
- SLS
- Previous Consolidation Loans
- Perkins Loans
- Health Professional Student Loans
- Nursing Student Loans
- Health Education Assistance Loans (HEAL)
- Federally Insured Student Loans (FISL)

*Alternative loans are not eligible to be included in a Federal Consolidation Loan

Loan deferment and forbearance

If you have trouble making your education loan payments, you may qualify for a deferment (a temporary suspension of loan payments for specific situations such as reenrollment in school, unemployment or economic hardship) or a forbearance (a temporary postponement or reduction of payments for a period because you are experiencing financial difficulty).

These periods do not count toward the length of time you have to repay your loan. You cannot get a deferment or forbearance for a loan that is already in default. You must continue making payments on your student loan until you have been notified that a deferment or forbearance has been granted.

To request a deferment or forbearance, contact your individual Federal Loan Servicer. Login to Federal Student Aid to find your Federal Loan Servicer.

Deferment

A deferment is a period during which no payments are required, and interest continues to accrue on the unsubsidized portion. Interest does not accrue on the subsidized portion. PLUS, borrowers may defer repayment while the student is enrolled at least half-time. To qualify for a deferment, you must meet at least one of the eligibility requirements listed below, with certain conditions:

- Be enrolled at least half-time at a postsecondary school
- Study in an approved graduate fellowship program or in an approved rehabilitation training program for the disabled
- Be unable to find full-time employment (up to 3 years)
- Face an economic hardship including Peace Corps Service (up to 3 years)
- Be on Active Military Duty - If a borrower is called to active duty during a war, other military operation or national emergency and if the borrower was serving on or after Oct. 1, 2007, the borrower qualifies for an additional 180-day period following the demobilization date for the qualifying service.

Forbearance

If you temporarily cannot meet your repayment schedule, but you are not eligible for a deferment, your lender might grant you forbearance for a limited and specific period. Interest continues to accrue, and you are responsible to pay it. Generally, your lender can grant forbearance for periods up to 12 months at a time, for a maximum of three years. You will need to provide documentation to the lender to show why you should be granted forbearance. The lender must send you a notice confirming the terms that were agreed to and record them in your file. Receiving a forbearance is not automatic: you must apply for it.

Loan default

Default is a serious consequence for not repaying your loans. It will occur if you fail to make a payment for 270 days. The school, lender, or agency that holds your loan may all act to recover the money.

Not paying back your student loans can have serious consequences including:

- The lender can require that you repay the entire amount immediately, including all interest, collections, and late payment charges.
- The lender can sue you and can ask the federal government for help in collecting from you.
- The lender can garnish your wages.
- The Internal Revenue Service may withhold your income tax refund and apply it toward your loan repayment.
- You cannot get any additional federal student aid until you make satisfactory arrangements to repay your loan.
- The lender may notify credit bureaus of your default. This may affect your credit rating, which will make it difficult to obtain credit cards, car and/or home loans in the future.

There are several options for repaying your loans if you suffer a financial hardship or other circumstances. In many cases, default can be avoided by submitting a request for a deferment, forbearance, discharge, or cancellation and by providing the required documentation.

Veterans Benefits

If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs.

For example, the Post-9/11 GI Bill provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.

If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the paygrades of E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill benefits to you.

Calculating Your Award

Federal financial aid is based on financial need. Using the data collected on the FAFSA, financial need is calculated as follows:

$$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need}$$

Cost of Attendance

The Cost of Attendance is not the balance that you owe the school: it is a calculation of expected expenses during the time you are enrolled in school. It includes allowances for tuition and fees, room and board, books and supplies, transportation and other personal expenses.

Expected Family Contribution

The Expected Family Contribution (EFC) is a measure of a student's and his or her family's financial strength and resources that should be available to help pay for the student's education. The EFC is calculated from the information you report on the FAFSA and a formula established by law. Your family's income and assets are considered in determining your EFC. Your EFC will appear on the Student Aid Report (SAR) you receive after you complete the FAFSA. This is not the amount you will be billed by the academy.

Awarding

Federal, state and private grants and scholarships are awarded first. All funding resources are included as part of a student's financial aid package, including federal and state grants, scholarships, certain Veterans benefits, loans, and any other educational benefits paid to cover expenses because of enrollment. William D. Ford Federal Direct Loans are awarded next. If it is determined that you do not have financial need, you can still apply for an unsubsidized Direct Loan or scholarships based on merit. In addition, parents can apply for a Federal Direct Parent PLUS loans.

If you receive scholarship or other funds that are not listed on your financial aid awards, you must notify the Financial Aid Office. Reporting this information early will help prevent changes in eligibility that can result in reductions of other financial aid.

If a reduction of financial aid is required, loans are reduced first, followed by forms of free financial assistance. In some cases, Florida Prepaid funds are reduced to allow for specific scholarship funds. The Federal Student Aid website <http://studentaid.ed.gov> offers an overview of the financial aid process. If you want an estimate of your financial aid award, use the [FAFSA4caster](#).

Fraud Referral Program

Title 34 Code of Federal Regulations CFR 668.16 (g) Standards of Administrative Capability require an institution to refer to the Department's Office of Inspector General (OIG) any credible information indicating that an applicant for Title IV federal student aid may have engaged in fraud or other criminal misconduct in connection with his or her application. Remember that fraud is the intent to deceive as opposed to a mistake. If you suspect such intent on the part of a student, report it to the OIG by telephoning 1-800-MISUSED.

Verification

The Department of Education has regulations to ensure that only eligible students receive financial aid. Verification is the process used to confirm the data you provided on the FAFSA. It is to your benefit to submit all requested items as quickly as possible since your financial aid file cannot be reviewed or completed until verification is complete. If there are any differences found between information reported on the FAFSA and the actual figures provided in the verification documents, the academy will submit the corrections on your behalf. Your financial aid award will be based on the corrected information.

Your financial aid file may have been selected for verification randomly by the federal processor, or because your file appears to have errors or conflicting information. If your file is selected, requested documentation should be submitted as soon as possible to avoid delays in processing your financial aid.

If you are a dependent student and both biological and/or adoptive parents reside in the same household, you will need to provide both parents' information regardless of their marital status or gender.

If you are an independent student and your marital status on the date the FAFSA was completed was "married," you will need to provide your spouse's information regardless of gender.

A student/parent is considered "married" if the student/parent was legally married in any domestic or foreign jurisdiction that recognizes that relationship as a legal marriage, regardless of where the couple resides. This determination applies to same sex or opposite sex couples. This determination does not apply to domestic partnership, civil unions, or similar formal relationships recognized under state law.

What Documents Do I Need to Submit?

If your Student Aid Report (SAR) has been selected for Verification, the academy will send a written request for documentation by e-mail or contact you by phone to schedule an in-person appointment. Not all applicants will be asked to submit the same documents. You may be asked to provide different documents than you have submitted in previous years.

Verification documents may include IRS Tax Transcripts, a completed Verification Worksheet, or other documents. In some circumstances, you may go back to your FAFSA application and use the IRS Data Retrieval Tool to download your income information. If you are unable to use the IRS Data Retrieval Tool, submit an IRS Tax Return Transcript. You may no longer submit copies of tax returns (IRS 1040, 1040A or 1040EZ). If you filed an income tax return with Puerto Rico, another U.S. territory, commonwealth, or with a foreign central government, provide a transcript that was obtained at no cost from the relevant taxing authority, or if this cannot be obtained at no cost, then provide a *signed* copy of that tax return.

How Do I Submit the Requested Documents?

Please submit all documents with your Student Name and telephone number written clearly at the top of each page. Do not submit original documents unless you are told to do so. Make copies of what you submit. To submit Verification documents, you may bring them to the Financial Aid Office in person, fax them to 352-331-2470, or e-mail them to FinAid@ssag.edu.

Deadlines

The academy's financial aid deadlines vary based on the program you are interested in attending. Students must have all verification documentation submitted to the financial aid office no later than 3 days before the students desired class start date.

Once your documentation has been reviewed by the academy's financial aid office they will process the verification and determine if you are eligible to start classes in your selected start date. If documents are submitted later than your due date or additional documentation is required by the financial aid office your class start date may be moved to the next available start date.

On special occasions, if your documentation was submitted by the deadline but has not finished processing the academy's Director of Financial aid may grant permission for you to start in your desired class if they can determine that the students financial aid award will not change drastically upon completion of your verification.

Financial Aid Awards

Your file will not be complete until all requested documents are received and processed by the Financial Aid Office. The verification process may delay the awarding of financial assistance if corrections need to be submitted to the federal processor.

Verification Questions?

If you have questions, visit the Financial Aid Office or call 352-331-2424 Ex. 4.

Professional Judgement

Professional Judgment is the review of a student's eligibility for financial aid due to extenuating circumstances that may change the family's ability to contribute to the student's educational expenses. Through Professional Judgment, the Financial Aid Office reviews the information submitted and may make appropriate changes to individual items on the Free Application for Federal Student Aid (FAFSA) such as adjusted gross income, child support, etc. This authority is granted to financial aid offices through the Higher Education Amendments of 1992, as amended.

Philosophy

The Financial Aid Office's Professional Judgment policy serves to assist families by reviewing their special circumstances. To make appropriate adjustments and to be good stewards of our funding, we must have the most accurate information available concerning the family's financial situation. Therefore, it is necessary to request documentation from the student and other parties as determined by the Financial Aid Office to substantiate any claims of extenuating circumstances.

When Should I Request a Professional Judgement?

When you believe there is a significant change to the family's income that is being considered towards your financial aid award. Commonly, the reduction in family income is a result of one or more of the following scenarios:

- An extended period of loss or change in employment and/ or significant change in income
- Divorce or separation
- Death of a parent or spouse
- Reduction in child support
- Unusual out-of-pocket medical and/or dental expenses that exceed 11% of the Family's Adjusted Gross Income

A Professional Judgment may also be submitted for consideration for Cost of Attendance increases for unusual expenses incurred for educational purposes. Adjustments in Cost of Attendance are generally limited to the following situations:

- Costs associated with a student's disability
- Child care expenses for a dependent child of a student
- One-time purchase of a computer for educational expenses
- One-time costs of professional licensure required for a student's major

What Documents Do I Need to Submit?

Professional Judgments appeals are reviewed on a case-by-case basis and require a letter of explanation and supporting documentation. Professional Judgment forms are available in the Financial Aid Office. The chart below lists the type of supporting documentation needed for various categories of Professional Judgment:

Reason for Professional Judgment Petition	Documents Required
Loss or Change of Employment and/or Income	<ul style="list-style-type: none"> • Statement on letterhead indicating last date of employment • Copy of the last paycheck including any vacation pay, severance, bonuses, or tips received • Documentation of gross income of person whose employment status changed • Members of the military must submit a copy of the DD214 and a LES showing taxable and untaxed income • Documentation of any type of income being received including: workman’s compensation, payments from 401(k) or 403(b) plans, financial contribution made by individuals outside of the household
Divorce or Separation	<ul style="list-style-type: none"> • Copy of divorce decree • Statement from the family law attorney indicating the date of separation or proof of separation • Documentation of any alimony or child support being received or paid out
Death of a Parent or Spouse	<ul style="list-style-type: none"> • Death certificate of the deceased individual • Copy of final paycheck • Documentation of any death benefits received
Disability	<ul style="list-style-type: none"> • Documentation of disability diagnosis • Documentation of costs related to student’s disability ex. Personal assistance, transportation, equipment, or supplies (These costs cannot be provided by other agencies to be considered for a Professional Judgment.)
Reduction in Child Support	<ul style="list-style-type: none"> • Documentation of the total amount of child support expected for each child.
Unusual Medical/Dental Expenses	<ul style="list-style-type: none"> • Documentation of paid out- of- pocket medical expenses • Copy of Schedule A (tax form)
Elementary/Secondary Tuition Expenses	<ul style="list-style-type: none"> • Proof of tuition expenses paid for the current academic year on school letterhead
Dependent Care Expenses	<ul style="list-style-type: none"> • Proof of dependent care expenses paid for the current academic year on letterhead

Computer Purchase	<ul style="list-style-type: none"> • Proof of cost of computer required for educational purposes or proof of purchase (This is a one-time adjustment.)
Professional Licensure	<ul style="list-style-type: none"> • Proof of costs associated with professional licensure or proof of payment (This is a one-time adjustment. Preparatory coursework cannot be included.)

Note: An approved Professional Judgment Appeal may not result in a change to the student’s financial aid award package.

How Do I Submit the Requested Documents?

Please submit all documents with your Student Name and telephone number written clearly at the top of each page. Do not submit original documents unless you are told to do so. Make copies of what you submit. To submit Professional Judgement documents, you may bring them to the Financial Aid Office in person, fax them to 352-331-2470, or e-mail them to FinAid@ssag.edu.

Deadlines

The academy’s financial aid deadlines vary based on the program you are interested in attending. Students must have all professional judgement documentation submitted to the financial aid office no later than 2 weeks before the students desired class start date.

Once your documentation has been reviewed by the academy’s financial aid office they will process the professional judgement and determine if you are eligible to start classes in your selected start date. If documents are submitted later than your due date or additional documentation is required by the financial aid office your class start date may be moved to the next available start date.

Financial Aid Awards

Your file will not be complete until all requested documents are received and processed by the Financial Aid Office. The professional judgement process may delay the awarding of financial assistance if corrections need to be submitted to the federal processor.

Professional Judgement Questions?

If you have questions, visit the Financial Aid Office or call 352-331-2424 Ex. 4.

Dependency Override

A Dependency Override occurs when a financial aid administrator exercises professional judgment and overrides the Department of Education’s criteria for dependent students. An override may only be granted on a case-by-case basis for students with unusual circumstances. Parental incarceration, abusive family environment that threatens the student’s health or safety, or parental abandonment are some reasons for which a dependency override may be considered. In these rare instances, students may complete a Dependency Override Worksheet.

What is Not Considered

Students are not considered independent for financial aid purposes for any of the following reasons:

- Parents refuse to contribute to the student's education
- Parents are unwilling to provide information on the FAFSA or for verification
- Parents do not claim the student as a dependent for income tax purposes
- Parents live away from student or in a foreign country
- Student demonstrates total self-sufficiency

Students who think their unusual circumstances may warrant a dependency override should file the Dependency Override Worksheet.

What Documents Do I Need to Submit?

For dependency overrides the student should file a Dependency Override Worksheet which can be obtained by contacting the Financial Aid Office. The Dependency Override worksheet explains all the required information that must be submitted in order to have a successful dependency override. Some documentation that is asked for on the Dependency Override Worksheet is:

- A personal letter from the student detailing the unusual circumstance along with
- supporting documentation from a third party (guidance counselor, clergy person or social worker) who can corroborate the parental situation.
- Applicable legal documents, court records, and police reports.

How Do I Submit the Requested Documents?

Please submit all documents with your Student Name and telephone number written clearly at the top of each page. Do not submit original documents unless you are told to do so. Make copies of what you submit. To submit Professional Judgement documents, you may bring them to the Financial Aid Office in person, fax them to 352-331-2470, or e-mail them to FinAid@ssag.edu.

Deadlines

The academy's financial aid deadlines vary based on the program you are interested in attending. Students must have all dependency override documentation submitted to the financial aid office no later than 2 weeks before the student's desired class start date.

Once your documentation has been reviewed by the academy's financial aid office they will process the dependency override and determine if you are eligible to start classes in your selected start date. If documents are submitted later than your due date or additional documentation is required by the financial aid office your class start date may be moved to the next available start date.

Financial Aid Awards

Your file will not be complete until all requested documents are received and processed by the Financial Aid Office. The professional judgement process may delay the awarding of financial assistance if corrections need to be submitted to the federal processor.

Dependency Override Questions?

If you have questions, visit the Financial Aid Office or call 352-331-2424 Ex. 4.

Receiving Funds

Students will begin receiving their financial aid refunds at the end of the fifth week of classes (approximately 30 days after the student's classes start). The remaining financial aid refunds will be based on hours and weeks completed in the program. For Cosmetology students, their remaining refunds will be at 450 hours, 900 hours, and 1050 hours. For Full Specialist students, they will only have one remaining refund at 300 hours. It is the student's responsibility to understand the attendance policies of the program they are enrolled in.

Tuition and Fees

The academy deducts tuition and fees from your financial aid award directly. If your award is less than the cost of tuition and fees, you must pay the difference through scheduled monthly payments by setting up a payment plan with the Financial Aid Office.

Books and Supplies Fees

The academy deducts Books and Kit Fees from your financial aid award directly. These fees will be charged and deducted from your financial aid throughout the program on a proration of each payment period.

Disbursements

Disbursements occur when the academy receives federal, state, or other funds on your behalf. These funds are applied to your student account to cover your tuition, fees, books and supplies charges.

Loan Disbursements

All loans are disbursed in two payments, even if the loan is for one payment period.

Cosmetology 1200 Program

In your first academic year (first 900 hours), you will receive one half of the loan after you have successfully completed 30 calendar days in attendance at the academy. You will only receive the second half of the loan after you have successfully completed 450 hours and 14.5 weeks of your program.

In your second academic year (901 – 1200 Hours), you will receive two loan disbursements within that term, one half of the loan after you have successfully completed 900 hours and 29 weeks at the academy. The second at the halfway point of the term which is 1050 hours and 34 weeks.

Full Specialist Program

You will receive one half of the loan disbursement after you have successfully completed 30 calendar days in attendance at the academy. You will only receive the second half of the loan disbursement after you have successfully completed 300 hours and 22 weeks of your program.

Refunds

Refunds occur when the amount of the disbursements received on your behalf is greater than the amount owed for tuition, fees, books and supplies costs. Financial aid refunds begin at the end of the fifth week of classes (approximately 30 days).

Example Student Disbursement Calculation

Actual amounts will vary

Aid Received: Period of Enrollment		Charges: Period of Enrollment	
Financial Aid Disbursed		Charges	
Federal Pell Grant:	\$3048.00	Tuition:	\$ 4967.00
Federal Direct Subsidized Loan:	\$1732.00	Books and supplies:	\$ 708.00
Federal Direct Unsubsidized Loan:	\$2969.00	Total Amount Due to School:	\$ 5675.00
Total Financial Aid:	\$7749.00	Refund to student:	\$ 2074.00

Amounts paid more than the amount owed for tuition, fees, books and supplies fees will be refunded to the student or the parent (if the refund is from a Federal Direct Parent PLUS Loan and the parent has indicated to send all refunds to them) in the form of a paper check.

Withdrawals

Official withdrawal

Students who wish to withdraw completely from the academy must contact and schedule a meeting with the school's Campus Director to complete the necessary withdraw papers.

Unofficial withdrawal

If a student stops attending classes with no notification given to the school, after five scheduled class days of no attendance and no attendance the student is considered unofficially withdrawn. Additionally, if the student does call out for each absence but is absent from all classes for 14 consecutive days the student will be automatically withdrawn based on USDOE guidelines.

Return to Title IV (R2T4)

If a student officially or unofficially withdraws from their course the student will be required to repay all or part of the financial assistance disbursed in that payment period.

The Return of Title IV (R2T4) calculation is determined by the number of days that a student attended classes during the payment period. If a student attends less than 60% of the payment period, the student will need to repay a portion of their financial assistance. For students who officially withdraw, the calculation will be made within 30 days of the withdrawal date. For students who unofficially withdraw, the calculation will be made within 30 days of the date that the school determined the student to be withdrawn.

*Once a student has completed more than 60% of the payment period, the student will not incur repayment of financial aid funds; however, future financial aid could be affected due to not meeting Satisfactory Academic Progress.

The academy's institutional refund policy is separate from the federal requirement to return funds when a student withdraws. The amount returned is not dependent on if the student received a refund or how much the refund was. Funds that are required to be returned on behalf of the student will be sent within 45 days of the withdrawal date. Federal regulations require Title IV aid to be refunded in the following order:

1. Unsubsidized Federal Direct Loan
2. Subsidized Federal Direct Loan
3. Federal PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Education Opportunity Grant

The student (or parents for a PLUS loan) must return any loan funds in accordance with the terms of their promissory note(s). That is, the student makes scheduled payments to the holder of the loan over a period.

For grants, the law requires the student return 50% of any grant funds they receive. Any amount the student is required to return is a grant overpayment. The academy will repay any grant overpayment to the applicable federal program on the student's behalf.

The academy will notify the student when a calculation is performed. The student will be billed for any outstanding obligations.

Student Policies and Procedures

Standards

Students at Summit Salon Academy - Gainesville must be an example of good grooming and should be in the best of health. All state cosmetology laws and rules are practiced and taught at Summit Salon Academy - Gainesville.

Conduct

While at the Academy you must choose your words carefully. Swearing and other improper language will not be tolerated. Physical or verbal aggression toward another student or staff member or acting out of control will not be tolerated and can result in termination from the Academy. Gathering at the front desk, in the student salon area or around a station when another student is working with a guest, is not allowed. You will be under the supervision of an educator always. Educators will be available for each step of the service.

Orientation

All programs have a complete orientation before enrollment agreement is signed. Orientation is typically held the week prior to the students selected class start date.

Vaccinations

Summit Salon Academy – Gainesville is not required to have a vaccination policy but does encourage its students and faculty to maintain their health and vaccinations for their own personal benefit and health.

Housing

Contact the admissions staff for assistance in locating off-campus housing available in Gainesville, Florida. Summit Salon Academy – Gainesville does not offer on campus housing options for students.

Learning

Subjects being taught are reviewed yearly and built upon constantly. If you have difficulty in understanding a subject an educator will assist you in all aspects of your learning. Academy educators have resources available to adjust to different learning styles.

Parking

Please park in the back-parking lot or on the side of the building, allowing guests closer accessibility into the Academy. Students may NOT park in the front parking lot. Students will be asked to move their vehicle if it is not parked in the proper location.

Breaks

Keep all eating and drinking in the student break room, Non-Glass containers with a lid are allowed in the classroom during class. No food is allowed without the educator's permission. Only beverages with a lid are allowed in the salon area, no exceptions. Smoking is not allowed in the Academy. If you smoke, you must take your breaks outside away from the door and you will be assigned to clean up the area.

Class Size

Summit Salon Academy - Gainesville limits the class start date size to 20 students per month for all programs.

Phone Usage

The Academy phones are not for personal calls. Cell phones are allowed in the classroom and student salon area for educational purposes only. Personal cell phone use is restricted to breaks or lunch periods. Cell phones must be turned off upon entering Theory classrooms unless otherwise instructed by your educator. Cell phones can be confiscated by an educator if the student is using it for personal reasons and not educational reasons. If confiscated; it will be returned at the end of the student class period.

Lockers

You are provided with a locker and padlock to use while you are enrolled at the Academy. There will never be more than two students assigned per locker. Your locker is storage for your personal belongings including bags, purses, cell phones and jackets.

You may store food in your locker if it is sealed packages or containers. Please remove left over food from your locker daily. The lockers are subject to random searches. It is your responsibility to keep it clean and free of open food or drink as it will attract bugs.

It is important to lock all belongings in your locker using the padlock provided. The Academy is not responsible for stolen or lost items. If your padlock is lost or damaged, you will be charged \$10 for a replacement.

Affordable Tuition Rates

The academy offers quality education in cosmetology and other related arts at an affordable cost, however many qualified students will need financial assistance to attend school. To meet this need, Federal Financial Aid is offered to those students who qualify.

Tuition and Fees Reductions

Periodically the academy may reduce the tuition and fees of its programs. When a reduction of tuition and fees does occur at the academy the reduction is given to all students within the enrollment period. The reduction will not be based upon the timing or method of payment.

When a reduction in tuition and fees occurs the academy will maintain verifiable records of the reduction, copies of all application records, notes of any selection committee for reductions, and all copies of notices to the students who were granted a reduction of tuition and fees.

Interruptions

To maintain an optimal learning experience, it is imperative that students respect the classroom space and not disrupt the flow of education being delivered in the Theory Classroom or Salon Area Classroom. Please stay in the classroom or salon area classroom you are assigned for the day. Do not roam about interrupting other students in training.

Time Clock

Your hours are recorded daily using the electronic time clock scanner. You will clock in at the beginning of your scheduled start time, lunch breaks and at your scheduled stop time. If an error has occurred while clocking in or out, seek an educator for assistance immediately.

You will have a grace period while in Fundamentals. There are no mistakes allowed with the time clock after Fundamentals. Mistakes include forgetting to clock in or out could cause you to lose hours for the entire day.

After fundamentals, make up hours may be approved by an educator due to absences. Make up hours will be approved based on the guidelines set forth in the make-up time policy in the student catalog.

Dress Code

It is important to follow the dress code policy while attending the academy. By failing to adhere to the following dress code standards you will be sent home for the remainder of the day.

Name Tag

A name tag is provided and is to be worn always. If the name tag is lost, the student must pay \$10.00 to replace it through the academy's admissions office.

Uniform

- Cosmetology Students (All-Black)
- Full Specialist Students (White Tops, Black Bottoms)

All Clothing Must Fit Properly, Be in Good Condition as well as Neat and Clean.

Shoes

- Black, Clean, Polished shoes with No Scuffs
- Sandals with Back Strap Toenails Must be Polished
- No Flip Flops
- Black Shoestrings (If Applicable)
- All Black Tennis Shoes

Tops

- No Bare Midriffs
- No Bare Shoulders
- No Cleavage
- No Arm Pits Exposed
- No Undergarments Exposed
- No Screen Prints
- No Writing
- Yes, to Blouses
- Yes, to Polo's
- Yes, to Sweaters

Black Camisoles or Black Undershirts are a must under sheer clothing. If your bra or bare back is showing, then you are NOT in dress code.

Bottoms

- No Shorts
- No Jeans
- No Yoga Pants
- No Sheer Leggings
- No Sheer Tights
- Yes, to Slacks
- Yes, to Skirts
- Yes, to Dresses
- Yes, to Capri Pants
- Yes, to Leggings

Skirts must come to the knee, if not then black opaque (cannot see through) tights or black leggings must be worn underneath. If your skirt rides up to your thighs while walking, then you MUST have on black opaque tights or leggings. Leggings must be worn with a shirt long enough to cover your bottom always (this includes while walking).

Accessories

Accessories can be of any color. The following are examples of appropriate accessories:

- Flowers or Feathers in Hair
- Belt
- Necklace
- Earrings
- Bracelets
- Rings
- Scarves as headbands or around neck
- Ties
- No Hats
- No Head Scarves

Make-Up

All female students are REQUIRED to wear appropriate daytime makeup. This is to be applied BEFORE you come to school; NOT in the academy restroom or salon area classroom.

Nails

Clean and Manicured; Fresh Polish and No Chips

Hair

Clean, Dry and Styled before you enter the Academy. Your hair is a representation of your skills and our industry. Guests look at your professional appearance as a testament to your talent.

Textbooks, Equipment Kit, and Other Equipment

Textbooks

Your textbooks serve as a personal and professional library. We encourage you to write notes in them to aid in your learning. Below is a listing of what is included for your program of study for textbooks:

Cosmetology 1200 Program

Textbook	Publisher
Fundamental Cosmetology Digital with Printed Color Books and Study Guides	Pivot Point
Student Technology Fee	Pivot Point
Apple iPad w/ 2 Year AppleCare Protection	Apple
Fast Track Salon Planner	Salon Development Corporation
PBD Binder	Salon Development Corporation

Full Specialist Program

Textbook	Publisher
Nail Technology Textbook Bundle and Exam Review Workbook	Pivot Point
Esthetics Technology Textbook Bundle and Exam Review Workbook	Pivot Point
Over the Top Workbook	Salon Development Corporation
Fast Track Salon Planner	Salon Development Corporation

Equipment Kit

Your kit includes tools that will be used to practice your skills on guests; therefore, it will be with you in the Academy always. If an item is lost or broken, you are responsible for the replacement cost. Borrowing is discouraged. Below is a listing of what is included for your program of study for your equipment kit:

Cosmetology 1200 Program

Quantity	Item
1	3/4" Tourmaline Titanium Marcel Iron
1	1 1/4" Babyliss Nano Titanium Marcel Iron
1	6-Pc. Manicure Kit
1	Andis Clipper & Slimline Trimmer
1	Slanted Tweezer
1	Academy Apron
1	Luggage on Wheels
1	Academy Name Badge
1	Barbacide Jar
4	Redken Color Brushes
1	Redken Foil Board
2	Large Tint Brush
1	Aluminum Spray Bottle

1	Butterfly Clips
1	Hand Mirror
1	Digital Timer
2	Andis Flat Top Comb
1	Pintail Comb
1	Angled Styler
1	7.5" Teaser/Lift Comb
1	7" Cleopatra Cutting Combs with Inch Marks
1	2.5" Diameter Boar Bristle Brush
1	Sam Villa Right/Left Handed Shears Kit
4	"Kate" Mannequin
1	"Cole" Mannequin
1	"Madi" Mannequin
1	Metal Adjustable Mannequin Stand

Full Specialist Program

Quantity	Item
12	Make-up Brushes
1	Comedone Extractor
4	Tweezer
1	Storage Tote
1	Hand Mirror
1	Body Brush Set
2	Steel Bowls
4	Small Ramicans
1	Dermalogica Student Kit
1	Academy Name Badge
1	OPI Nail Kit

Other Equipment

The student salon area also serves as your equipment; therefore, it must stay clean and neat always. You will be responsible for daily sanitation duties that will be checked and graded by an educator before leaving each day. Failure to get this grade at the end of the day will result in a loss of 20% on the daily grade.

Also, Cosmetology students are provided the following equipment that remains at the academy permanently:

Quantity	Item
1	Afro Style Mannequin
1	4 Quad Mannequin Stand

library

A library is provided for all students. You may use the library during the day with permission from your educator.

Classroom Materials List

The student will need the following items to be successful in the classroom:

- Pens
- Pencils
- Highlighters
- Color pencils
- Markers.
- Notebook for note taking
- 2-3" 3-Ring Binder
- Dividers with Tabs (2 inch) for Look Book Project
- Sheet Protectors (optional) for Look Book Project
- Folders for Handouts (optional)
- Index Cards,
- Waterproof Band-Aids
- Antibacterial ointment

Student Services

Service	Method
Life	List of Counseling Services – available to students always. Given to students at orientation and re-orientation.
Career Development	Monthly One-on-One coaching sessions with an educator.
Budget & Personal Finance	Student tracking journal is reviewed monthly.
Academic Advising	Conducted monthly during coaching sessions – attendance and grade point average. Strategies needed to improve (extra credit or additional hours)
Placement	Interviews conducted with the director of education and or the placement educator. Salon visits and other information available for placement.
Financial Aid	Financial Aid is administered by the Financial Aid Advisor on campus. The Financial Aid Advisor meets with potential and current students, aids during the enrollment process and payment period check points for all students. Also available for assistance with Entrance, Exit Counseling, and assists both financial aid and cash pay students.

Attendance

Daily attendance is the responsibility of the student. Expectations are for students to attend their contracted hours and to complete all state mandated requirements by the end of the students contracted end date stated on the student's enrollment agreement.

For students to complete services and to receive the hands-on experience required to be proficient in the technical skills required of a salon professional, it is imperative that the student be in attendance. Students who are not in attendance and fail to provide documentation for an excused absence will receive a zero on salon area grade sheets for the day.

Being on time for class is part of career training. Students arriving tardy are a distraction to the educational process, therefore, students arriving to the Academy more than 30 minutes after their class start time will be unable to attend their scheduled class for that day. Students must

attend 100% of their scheduled hours to avoid overtime charges. Make up hours are available to all students who qualify. (See make-up hours' policy.)

Make-Up Hours

Students will be allowed to make up hours on non-scheduled days and times according to availability and student/educator ratios. Absences that can be excused towards contract time are:

- Students on an approved leave of absence

Students who are continually tardy or miss time will be subjected to termination.

If you are behind hours, have scheduled time off, you may come in during your unscheduled time to make up hours following approval from your educator.

Make Up Time and Assignments

- Make up work will be scheduled by the student and their educator. Makeup exams must be taken on the student's break time.
- Make up time is only granted to students that have completed the fundamentals portion of their program.
- An Additional Hours Request Form must be submitted and approved by your team educator prior to scheduling additional hours. If you are behind hours, or have **scheduled** time off, you may come in during your unscheduled time to make up hours following approval from your educator. You must be in full attendance with no tardiness the week prior to your request to be granted make up hours for the following week. Make up hours are granted one week at a time.
- You can make up time in the student salon area only if a station is available. The following constitutes a station; styling station, manicure station, pedicure station, facial treatment table, front desk, dispensary or laundry. You can make up hours missed in a class if it does not interfere with your current class or student salon area schedule. It must be approved by the educator who is facilitating the class. If you do not follow through with the commitment by not showing up at the arranged times, you can be denied future additional hours request.
- The maximum number of additional hours that can be granted is 50% of the contracted scheduled time per week.
 - Full-time
 - Schedule A-D = 15 additional hours per week, totaling 45 hours in a week.
 - Schedule E = 11.25 additional hours per week, totaling 33.75 hours in a week.
 - Part-time
 - Schedule B = 8.75 additional hours per week, totaling 26.25 hours in a week.
 - Schedule C = 7 additional hours per week, totaling 21 hours in a week.
 - Schedule E = 11.25 additional hours per week, totaling 33.75 hours in a week.
- If you are absent or tardy the week prior to your request, your additional hour's request may be granted only if you have an Excused Absence or tardy **with proper documentation**.

Acceleration of Hours

If a student is completing more hours than they are scheduled and accelerate through the program they may become ineligible for financial aid that was estimated on their financial aid estimate in the beginning of their program.

If a student accelerates through their program, at their financial aid repackage (approximately 900 hours into their program), the remaining aid for their last academic year will be prorated appropriately. If a student accelerates through the program at an unusually fast pace the academy may schedule time off for that student (not to be more than 10 Calendar days in a row) to balance the students scheduled and actual hours. This is done to potentially maintain the student's original amount of estimated financial aid for their program.

If a student accelerates and the student's financial aid has already been disbursed in full, and the student was over awarded by the academy. The academy must return the funding that was over awarded to the United States Department of Education. The amount that was returned from the student's tuition account will create a tuition balance due to the academy that the student must pay in full before graduation.

Missing Student Procedure

A missing student is defined as a student who is not in attendance for 14 calendar days, a student who does not call out or show for classes for 5 consecutive scheduled class days or is a student who does not return from an approved Leave of Absence. The Academy does not provide on campus housing for students therefore is not required to establish official notification procedures for a missing student.

Completion Time

Students complete their program at various times due to the numerous schedule options available for a student to choose from. The completion times are as follows:

Cosmetology 1200

Full Time Schedule A, B, C, or D	10 Months in length
Full Time Schedule E	12 Months in Length
Part Time Schedule B	17 Months in Length
Part Time Schedule C	20 Months in Length
Part Time Schedule E	14 Months in length

Cosmetology 1500

Full Time Schedule A, B, C, or D	12 Months in length
Full Time Schedule E	15 Months in Length
Part Time Schedule B	20 Months in Length
Part Time Schedule C	25 Months in Length
Part Time Schedule E	17 Months in length

Full Specialist

Part-Time	10.5 Months in length
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Skin Care Specialist

Part-Time	6 Months in length
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Leave of Absence

A student who must take an approved Leave of Absence (LOA) from training will return to school in the same satisfactory academic progress status as prior to the leave of absence. A student may be granted a LOA for any of the following reasons and where there is a reasonable expectation that the student will return from the LOA:

1. Medical Issues
2. Military Requirements
3. Jury Duty
4. Mitigating Circumstances beyond the Student's Control
5. Financial Hardship
6. Personal or Family
7. Staff Recommendation

The LOA must be requested and approved in writing prior to LOA occurring and must specify the reason for the LOA. Emergency LOA, without prior written request, may be granted provided the student completes the LOA form and returns it to the Academy via mail or in person within a reasonable resolution of the emergency. A student who is granted a LOA that meets the above-mentioned criteria is not considered to have withdrawn from the Academy and a refund calculation is not required.

The maximum time frame for a LOA is 180 calendar days. Summit Salon Academy permits more than one LOA provided the total number of days of all LOA's does not exceed 180 calendar days in the student's enrollment at the academy.

The day the student returns from a LOA the student is required to inform the financial aid office of their return. The student's contract will be extended for the same number of days the student was on a LOA without any additional institutional charges or penalty to the student. If the student is receiving Federal Direct Loans, no aid will be disbursed during the LOA.

Students not returning from an official LOA by the expected date of return will be considered withdrawn from the school. The school is required to take attendance and therefore the date of withdrawal will be considered the last day the student was in attendance. A refund calculation will be completed and any refunds due to the US Department of Education and/or the student will be returned. The student's loans will enter repayment 6 months from the student's last date of attendance.

VA students will be terminated from VA educational benefits while on an approved leave of absence. (The school is not responsible for any equipment left at the school)

Satisfactory Academic Progress

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

Evaluation Periods

Cosmetology 1200	450 and 900 actual hours
Cosmetology 1500	450, 900, and 1200 actual hours
Full Specialist	300 actual hours
Skin Care Specialist	155 actual hours

*Transfer Students SAP is evaluated at the midpoint of the contracted hours or the established evaluation periods, whichever comes first.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course.

Attendance Progress Evaluations

Students are required to attend a minimum of 85% of their scheduled hours based on the applicable schedule to be considered maintaining satisfactory academic progress. Evaluations are conducted at the end of each financial aid payment period for the program the student is attending to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 85% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

Maximum Time-Frame

The maximum time (which does not exceed 118% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

Cosmetology 1200 Hours – 1416 hours
Skin Care Specialist – 366 hours

Cosmetology 1500 Hours – 1770 hours Full
Specialist (Skin & Nail Care) -708 hours

The maximum time allowed for transfer students who need less than the full course requirements will have their maximum timeframe determined based on 118% of the scheduled contracted hours. Students who have not completed the course within the maximum timeframe will be withdrawn from their program of study.

Academic Progress Evaluations

Fundamentals Classes

During Fundamentals Classes, first 280 hours (first 8 weeks for full-time students and first 16 weeks for part-time students), Academic Progress Evaluations will be conducted by the students assigned educator. All techniques that the student performs during this period will be performed on mannequins or classmates in the student's class.

Before a student can perform any services on academy guests and enter the Salon Area Classroom they must pass their Section A Exam with a grade of 75% or higher. A student who fails to make a 75% on their

first attempt will be given a second exam. If a student fails to make a 75% or better on both attempts, then the student will be withdrawn from the program.

Salon Area Classroom

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study.

Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as an 85% or higher rating). If the performance does not meet satisfactory requirements, it is not counted, and the performance must be repeated.

At least two comprehensive practical skills evaluations will be conducted during study. Practical skills are evaluated according to textbook procedures and set forth in practical skills evaluation criteria adopted by the school.

Students must maintain a written grade point average of 85% and a minimum attendance percentage of 85% to be considered a graduate. Students must make up all missed exams and incomplete assignments. Students have the option to retake a failed exam in efforts to improve a failing accumulative GPA. The Average of the exams is then entered as the students' final grade in the subject area. makeup exams must be taken on the student's break time. Numerical grades are considered according to the following scale:

100 - 94%	Honor roll
93 - 89%	Above Average
88 - 85%	Average
84% and below	Unsatisfactory

Determination of Progress Status

Students meeting the minimum requirements for academics (85%) and attendance (85%) at the evaluation point are making satisfactory academic progress until the next scheduled evaluation. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

Warning

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to not be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required by them to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she will be placed on probation.

Probation

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to not be making satisfactory academic progress while during the probationary period. The student will lose all federal financial aid during this period unless the student appeals the decision, and the appeal has been approved by the schools advisory committee.

Additionally, only students who can meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be deemed eligible to be placed on probation. Students who do not have the ability to meet Satisfactory Academic Progress by the end of the evaluation period will be withdrawn from the academy. If the students appeal is denied but the student can meet Satisfactory Academic Progress by the maximum timeframe then the student will be allowed to continue as a cash pay student.

Students who submit an appeal and are granted an appeal will be placed on an academic plan and must be able to meet the requirements set forth in the academic plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress.

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

Re-Establishment of Satisfactory Academic Progress

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period at the next scheduled evaluation.

Appeal Procedure

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within ten calendar days.

Reasons for which students may appeal a negative progress determination include:

- death of a relative,
- an injury or illness of the student,
- or any other allowable special or mitigating circumstance.

The student must submit a written appeal to the school on the designated form describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point.

The Academy will notify the student of the results of the appeal as soon as possible, but no later than 5 business days following the decision of an appeal. The appeal and decision documents will

be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed, and federal financial aid will be reinstated, if applicable. If the student's appeal is denied the student is placed on Probation and all Title IV Finance Aid will be terminated.

Noncredit, Remedial Courses, Repetitions

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

Transfer Hours

Regarding Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for determining when the allowable maximum time frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

Schedule Changes

A student can elect to change their schedule to better suit their needs. The schedule change fee is \$75 and is charged for each schedule change during enrollment at the academy. Once a student changes their schedule they cannot change their schedule again until three months from the date of their last schedule change. When a student changes their schedule their contracted graduation date will be adjusted accordingly to align with their new schedule.

Over Contract Charges

If the student does not complete training by the contract end date according to the student's enrollment contract, the student will be charged \$11.00 per hour for every remaining hour that needs to be completed past the student's contract date to complete their course.

Payment arrangements must be agreed upon by the Academy and the student at that time. All over contract fees must be paid in full before the student can schedule to take their state board exam. Student transcripts are not released until all over contract hours are paid in full.

Extra Education

Extra educational events are available at various times throughout the program for students at Summit Salon Academy - Gainesville. All students will be notified of additional events and can choose to attend these events as they are available.

Personal Services

Personal services will be awarded to you each month that you maintain 85% grades and attendance have no tardiness in the previous month and have no unexcused absences.

Fellow students will perform your services. Students may only perform those services they have been trained to do. The services must be done all at one time and approved by a salon area educator. Your voucher must be present to redeem for services. All vouchers are based on the prior month. Example: September = no tardiness, no unexcused, 85% grades, 85% attendance. \$40 will be given to you to be used in the month October. The front desk support staff will schedule your service. Personal services may not be scheduled on Friday or Saturday.

Your student service provider will fill out a service ticket, have it signed, and services checked by an educator. You are the guest while receiving the services; therefore, your student service provider will receive grades throughout the process. You may select any services a student can perform. If the services exceed the \$40, you pay one-half of the remaining balance. The services must be completed in the time allotted for that student's level.

If you would like additional services, you may have them done at a time when not scheduled to be clocked in and will pay half price.

Services are not transferrable from month to month, to another student or other persons. The services are null and void if you take a leave of absence, drop from the program. Graduates have the remainder of the graduating month to use any outstanding personal service voucher awarded.

Course Incompletes and Repetitions

Course incompletes and repetitions will influence the student's SAP but has no effect on The Academy's Satisfactory Academic Progress Policy regarding 85% grades and 85% attendance requirement. Non-credit remedial courses do not apply to the academy.

Transfer hours that are accepted from another institution will count as both attempted and completed hours and as such will be included in the students SAP calculations. SAP checkpoints periods are based on actual contracted hours at The Academy.

Inadequate grades may indicate a lack of student inability or motivation. When a student is struggling in one or more areas of study or skill level, the educator will advise the student on how the deficiency can be successfully completed and determine a deadline for the work to be completed satisfactorily. The student will be notified immediately after a grading period of how the deficiency can be successfully completed.

Students may receive an incomplete from an educator when the student is attempting to learn a skill or subject but needs additional time to complete the work successfully. Students will be given timelines to complete the work and a description of the work yet to be completed. Quantitative and qualitative standards used to judge academic progress include all periods of the student' enrollment, including payment periods in which the student is not eligible for Title IV funding. Students placed on an academic outline designed to improve GPA and or Attendance must comply with the requirements of the outline to remain an active student at the Academy. Student not in compliance with the Academic outline may be terminated from the program

Student Files

Students (or parental guardians if the student is a dependent minor) can have access and review their personal student file. Student is to make the request in writing to the Director of the Academy and will be given an appointment in which to meet and review students file.

Request to review any documents by anyone other than the student personally must be accompanied with a FERPA release, signed by the student, with a specific outline of materials requested for review.

Graduation

Students are required to have an average grade point average and attendance percentage of 85% or above for graduation from any program at Summit Salon Academy – Gainesville. Both theory and practical work are considered important. Students are evaluated on a level system that prepares them for Salon performance levels. All work must be completed to graduate. The following are required for graduation from all programs:

- Completion of state required number of hours (As stated per program).
- Completion of all assignments.
- Completion of minimum required services.
- 85% or above GPA and Attendance Percentage.
- Satisfactory payment of all debts owed the Academy including any over contact charges.
- Completion of a final practical exam (a total look).

Suspension

Students may be suspended or terminated for poor performance, absences, tardiness, lying, stealing, in violation of any policy or inappropriate behavior. If a student is suspended, the student will be advised on what they must do to correct the problem. It is the intention of the academy to prepare people for a career. Employers ask about attitude, attendance and levels.

Termination

A student may have their enrollment terminated at the discretion of the academy for, insufficient academic progress, non-payment of academic costs, improper language, Unprofessional behavior, physical or verbal aggression or failure to comply with rules and policies established by the academy as outlined in the catalog and the enrollment agreement.

Refusal to follow directions of educators, violation of state Laws or Regulation, disruptive behavior and improper conduct, and any action which causes or could cause bodily harm to a client, a student or employee of The Academy, willful destruction of Academy property, and theft or any illegal act in the case of termination by the Academy, the Student will receive a refund, according to the Refund Policy described in the Academy's Catalog. The Academy will issue an Official Transcript of hours to Students who withdraw prior to program completion when the student has successfully completed the required exit paperwork, attended an exit interview and made final payment of debts owed The Academy.

Date of Determination/Withdrawal Date (Official/Unofficial Withdrawal)

The students last date of attendance is the last day the student was physically in attendance at the school and is used as the official withdraw date on the student's withdrawal documentation. A student's Date of Determination is the date the Academy determines the student is a withdrawal. This date could be up to, but not to exceed, 14 calendar days from that student's actual last date of attendance.

An active student officially withdraws when they notify the school's administrative offices of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance.

Refund Policy

This policy applies to all students (or Legal Guardian) regardless of whether the student has started training. Should the student be terminated or cancel for any reason, all refunds will be made according to the following refund schedule:

1. Cancellation must be made in person or by certified mail. Cancellation date is determined by post mark or day student delivers notice in person.
2. All monies will be refunded if the academy does not accept the applicant or if the student cancels within three (3) business days after signing the Enrollment Agreement and making initial payment.
3. Cancellation after the third (3rd) business day, but before the first class, will result in a refund of all monies paid, **apart from the registration fee. NOTE: USED BOOKS and/or OPENED KITS ARE NON-REFUNDABLE.**
4. Withdraw after attendance has begun, but prior to 40% completion of the program, will result in a pro rata refund computed on the number of hours scheduled to the total program hours, **apart from the registration fee and the books and kits fee. NOTE: USED BOOKS and/or OPENED KITS ARE NON-REFUNDABLE.** Refunds are calculated on hours scheduled, as of last date of attendance.
5. Students withdrawing after 40%, but less than 50%, will be responsible for 70% of the total tuition. Withdraw after completing 50% of the program will result in no refund.

SETTLEMENT FORMULA

00.01% - 40.00%	Prorated refund computed on the number of hours scheduled to attend
40.01% - 49.99%	70%
50.00% and Over	100%

6. Termination Date: The termination date for refund computation purposes is the date the institution has determined that the student has withdrawn unless written notice has been received.
7. Refunds will be made within 30 days of termination or receipt of cancellation notice.
8. A student can be dismissed, at the discretion of the Director, for insufficient progress, non-payment of costs, or failure to comply with rules and policies established by the institution as outlined in the catalog, student consumer information/handbook and this agreement.
9. **Students who drop and are receiving veteran's educational benefits shall be refunded their fees based on a pro-rata formula. (Hours remaining *divided by* Total Required Hours *multiplied by the Tuition Charged*). If the student has completed the program no refund will be issued. Note: USED BOOKS and/or OPENED KITS ARE NON-REFUNDABLE.**
10. **Students using Federal Title IV Funds will follow (#1-#8 above) AFTER the Return of Unearned Title IV Funds Calculation has been made. This calculation often results in the Student owing tuition and fees to The Academy. The Federal Return of Title IV Funds Calculation will be used for students who have received financial assistance under the Higher Education Act, i.e. Federal Pell Grants, Direct Loans or Federal PLUS Loans awarded under the Direct Loan Program. If the enrollment is terminated during the first 60% OF THE SCHEDULED HOURS OF ANY PAYMENT PERIOD, THE Federal Return of Title IV Funds Calculation will apply. If over 60% of the scheduled payment period**

has elapsed, no refund is due. Students will receive refund within 45 days of termination or receipt of cancellation notice.

SETTLEMENT FORMULA

SCHEDULED TIME ELAPSED IN TOTAL PROGRAM	TOTAL TUITION SCHOOL SHALL HAVE EARNED
00.01% - 40.00%	Prorated refund computed on the number of hours scheduled to attend
40.01% - 49.99%	70%
50.00% and Over	100%

In cases of extreme mitigating circumstances, the academy reserves the right to consider these extreme circumstances and exceed the Tuition Adjustment Guidelines. This policy exception must be presented with documentation of death certificate, military deployment notification, etc.

WITHDRAW RECORD AND SETTLEMENT CALCULATION WORKSHEET					
Student's Name: Jane Doe					
Student's Address: 1515 Mickey Street					
City: Orlando		State: Florida		Zip Code: 34451	
Student's Phone: (55) 555-5555			Email: lovetosing@gmail.com		
Course: Cosmetology 1200 FT Hours Contracted: 1200.00					
Start Date: 8/1/2016		LDA: 12/25/2016		DOD: 12/27/2016	
Actual Hours Clocked: 498.00			Scheduled Hours on LDA: 535.00		
Reason For Withdrawal: Student requested LOA due to moving to another state.					
Contract Costs					
Registration Fee: \$ 150.00		Tuition: \$ 13,245.00		Percentage of Program Elapsed 44.58%	
Books & Supplies: \$ 1,590.00		Misc./Other: \$ -			
Total: \$ 14,985.00					
SETTLEMENT FORMULA					
Scheduled Hours on LDA × Total Tuition School Shall Have Earned					
(Check Box Associated with Percentage of Program Elapsed)					
<input type="checkbox"/> 00.01% to 40.00%		Prorated refund computed on the number of scheduled hours			
<input checked="" type="checkbox"/> 40.01% to 49.99%		70% of Tuition Cost			
<input type="checkbox"/> 50.00% and Over		100% of Tuition Cost			
ACCOUNT INFORMATION					
AMOUNT RECEIVED BY SCHOOL:			AMOUNT EARNED:		
			Percentage: 70.00%		
Cash: \$ 150.00		Earned Tuition: \$ 9,271.50		Registration Fee: \$ 150.00	
Financial Aid: + \$ 6,498.00		Books & Supplies: \$ 1,590.00		W/D Fee/Other: \$ -	
Other: + \$ -		Total Earned: \$ 11,011.50			
Less Returned FA: - \$ -					
Total Paid: \$ 6,648.00					
AMOUNT REFUNDED (If applicable):			AMOUNT OWED TO SCHOOL:		
Total Paid to School: \$ 6,648.00		Total Earned by School: \$ 11,011.50		Total Paid to School: \$ 6,648.00	
Total Earned by School: \$ 11,011.50		Total Owed to School: \$ 4,363.50		Total Refund Due: \$ (4,363.50)	
Total Refund Due: \$ (4,363.50)					

Re-Entry to a Program

Students requesting to re-enter a program which they have previously been enrolled in will be granted credit for courses the student received an 85% or higher average in the course. Students who are granted re-entry must be able to meet Satisfactory Academic Progress by the first designated academic checkpoint as it applies to the program requested to be considered for re-entry.

A request to re-enter a program must be within 2 years of the students withdraw/or failure to return from a Leave of Absence. All students who are approved for re-entry will enter with the same Satisfactory Academic Progress as when they were terminate, withdrew or did not return from an approved leave of absence.

Reentry within 180 Days

A student who reenter within 180 days is treated as if he or she did not cease attendance for purposes of determining the student's aid awards for the period. A student who withdraws and then reenters the same program at the academy within 180 days returns in the same payment period he or she was in at the time of the withdrawal. The student retains his or her original financial aid eligibility for that payment period and is treated as though he or she did not cease attendance. The student is immediately eligible to receive all Title IV funds that were returned when the student ceased attendance. The school will restore the types and amount of aid that the student was eligible for before the student ceased attendance and schedule the appropriate disbursements.

The following actions will be taken by the academy:

- disbursing aid that had been disbursed and then returned under the R2T4 provisions;
- disbursing aid the student was otherwise eligible for that had not yet been disbursed at the time the student withdrew; and
- canceling any overpayments assessed on the students account because of the prior withdrawal if those funds being disbursed upon reentry.

Once the student completes the payment period for which he or she has been paid, he or she becomes eligible for subsequent Title IV student aid payments. Consistent with a Leave of Absence this arrangement is like an LOA, and the 180-day time frame is consistent with the maximum 180 days allowed for an approved LOA. The difference is that with an unauthorized LOA, the academy does not know the student will be returning and must treat the student as a withdrawal. Based upon that withdrawal, the academy will have completed an R2T4 calculation, which may have required both the academy and/or the student to return funds to the Title IV programs. If the student returns within 180 days to his or her original program, while an official leave was not granted, and the provisions of the Return regulations were applied, upon the student's return, the student will be treated as though he or she had been on an approved LOA.

Costs Upon Reentry Within 180 Days

The cost of attendance used in the calculation is the costs associated with the original period before the student withdrew. Once the student has withdrawn and then returned to the same

program within a 180-day period, the regulation states that the student remains in the same payment period. The cost of attendance for a student returning to the same program within 180 days reflects the original educational costs associated with the payment period from which the student withdrew.

Reentry Before the End of The Grace Period

If a student who received a Direct Loan that has a grace period withdraws and then reenrolls in school on at least a halftime basis before the grace period expires, the student regains in-school status and will receive a full grace period when he or she ceases half-time enrollment.

For a student who completed more than 60% of the period for which the student was paid before ceasing attendance, the academy would not have returned any Title IV aid. If the student reenters school within 180 days, because the student had received 100% of his or her aid for the period, the student would not be eligible to receive additional Title IV aid until he or she has completed the weeks of instructional time and hours (as applicable) for which the student was previously paid. However, if during the student's initial enrollment, the student has borrowed less than the appropriate annual maximum Direct Loan, upon returning within 180 days, the student could borrow the balance of that annual maximum Direct Loan.

Student Whose Overpayment has been Referred to Default Resolution Group Reenters Within 180 days

If a student whose overpayment has previously been referred to the Department's Default Resolution Group returns to school within 180 days, the academy will send the Default Resolution Group a fax identifying the student overpayment and informing them that it should be made void. This allows the US Department of Education the ability to properly update its records in both the Default Resolution Group system and NSLDS.

Reentry After 180 Days

A student who reenters the academy after 180 days from the last date of attendance will be considered as a new enrollment at the academy. All grades that were an 85% or higher from the student's previous enrollment will be transferred towards the student's academics in the new enrollment. Any grades and hours that were not transferable from the student's previous enrollment will be contracted to be completed as part of their new enrollment.

Calculating Awards for A Student Who Reenters the Same Program After 180 Days

The academy will treat the hours remaining in the program as if they are the student's entire program. The number of payment periods and length of each payment period are determined by applying the rules in the appropriate part of the definition of a payment period to the hours remaining in the program upon reentry.

Family Educational Rights and Privacy Act

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

1. The right to inspect and review the student's education records within 45 days after the day the Summit Salon Academy - Gainesville receives a request for access. A student should submit to the Campus Director, a written request that identifies the record(s) the student wishes to inspect. The Campus Director will plan for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

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

If the academy decides not to amend the record as requested, the academy will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

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

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

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the academy to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202

5. FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA

regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within the academy whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the academy has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1)) To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the public, the results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§ 99.31(a)(14))

Establishing and Maintaining Information Security

The Gramm-Leach-Bliley Act (Public Law 106-102) provides consumers the right to the protection of their nonpublic Personally Identifiable Information (PII) and requires financial institutions possessing such information about consumers to publish a privacy policy.

General Privacy Policy

Summit Salon Academy - Gainesville carefully protects all nonpublic personal information in our possession regarding students and their families. The academy will not release nonpublic, private, personal, or financial information about our students or applicants to any third party, except as specifically provided in this policy. The academy will release certain nonpublic personal information to federal and state agencies, government contractors, student loan providers/servicers, and other parties as necessary for the administration of the federal student aid programs, for enforcement purposes, for litigation, and for use in connection with audits or other investigations. Disclosure is permitted to law enforcement or emergency services agencies in the performance of their duties or when student safety or health may be in jeopardy. The academy will not sell or otherwise make available personal information for marketing purposes to any third party at any time.

Protection of Personally Identifiable Information

The academy employs office procedures and password-protected computer systems to ensure the security of paper and electronic records. The academy does not disclose specifics of its internal security procedures to students or the public to protect the effectiveness of those procedures.

Access to social security numbers and other Personally Identifiable Information (PII) is strictly limited to those academy officials with a need-to-know. Each employee is responsible for enforcement of this policy regarding the information within his/her office. The Campus Director will be responsible for overall control of information release and will resolve any disagreements and make final decisions as necessary in accordance with this Policy.

The academy computer information systems are an important asset that is critical to providing an effective and comprehensive learning environment, openly communicating ideas, providing outstanding community service, and supporting the academy's operations. This information includes sensitive and personal student, faculty, and staff data as well as the academy's operational data. To maintain effectiveness and protect individuals, the academy's information assets must be protected from misuse, unavailability, destruction, and unauthorized disclosure or modification. The leadership of academy is committed to protecting the value of the academy's information assets. The academy's Third-party IT Company is charged with establishing and maintaining a program that preserves the confidentiality, integrity, and availability of information and information systems. This responsibility is addressed by:

- Continually assessing risks and defining appropriate protection strategies
- Complying with applicable legal and regulatory requirements
- Protecting the reputation, image and competitive advantage of the academy
- Supporting the academy's strategic mission and goals

- Maintaining partnership with administrative units, faculty, and staff to ensure a collaborative approach to information security

Our third-party IT company deals with numerous threats and challenges including data loss or theft, malicious software (e.g., viruses, worms, Trojan horses), identity theft, social engineering, phishing scams, and risks associated with new technologies. Security measures also must be implemented to comply with several laws and regulations that address student information (FERPA), financial information, individuals' privacy data and individuals' health information. The third-party IT company offers a wide range of products and services to address information security risks and requirements. These offerings are designed to balance strategic, tactical, and operational needs, and they include the following specific products and services:

- Security policies, procedures, standards, and methodologies
- Security awareness and training
- Legal and regulatory compliance
- Security strategy, architecture, and technologies (including technologies to protect against malicious software)
- Technical system configurations and vulnerability management
- Response to information security incidents or breaches
- Security requirements for software development and acquisition
- Disaster recovery and continuity planning

Any suspected information security breach or issue should be reported immediately to the academy's Campus Director.

Misrepresentation

Summit Salon Academy - Gainesville is prohibited under federal regulations from making any false, erroneous, or misleading statement directly or indirectly to a student, prospective student, member of the public, accrediting agency, state agency, or to the Department of Education. Misleading statement includes any statement that has the likelihood or tendency to deceive or confuse. A statement is any communication made in writing, visually, orally, or through other means. This includes student testimonials given under duress or because such testimonial was required to participate in a program.

Federal regulations further provide that substantial misrepresentation is any misrepresentation on which the person to whom it was made could reasonably be expected to rely, or has reasonably relied, to that person's detriment.

The regulations regarding misrepresentation describe misrepresentation with respect to:

- Nature of the education program
- Nature of financial charges
- Employability of graduates
- Relationship with the Department of Education. A Title IV eligible school may not describe its participation in a way that suggests approval or endorsement by the Department of Education of the quality of its educational programs.

The Director of Admissions maintains electronic copies of all promotional materials, including quotes and statements made by college personnel.

The Director of Admissions is responsible for the training of personnel under his/her supervision regarding misrepresentation of admissions requirements and other academy information.

The Director of Financial Aid is responsible for the training of personnel under his/her supervision regarding misrepresentation of academy financial aid information.

Disciplinary Action

Any violation of this directive will be taken seriously, and the academy will ensure that it is not repeated. Any employee's conduct resulting in disciplinary actions from misrepresentation activity will be documented by the Campus Director and maintained in the employee's personnel file.

Complaint Procedure

In the event a student has a complaint that needs to be addressed, first discuss the situation or concern with an educator. If further action is desired, you should submit a signed complaint in writing to the educator outlining the allegation or nature of the complaint. Upon receipt of the complaint, the educator will have 7 school days in which to review the complaint. The student will then be notified as to how the issue will be resolved within 3 school days following the 7-school day review.

If the problem cannot be resolved through discussion, you will be referred to The Academy's complaint committee consisting of the owner(s), an educator, and an administrative office staff member. The complaint committee will meet within 21 calendar days of the receipt of the complaint and review the allegations. If more information from you is needed, a letter will be written outlining the additional information. If no further information is needed, the committee will send a letter within 15 calendar days stating the steps taken to correct the problem, or information to show that the allegations were not warranted or based on fact.

If you have tried to resolve the issues through the Academy's complaint process and is unsuccessful, you may contact:

The Commission for Independent Education

325 W. Gaines Street, Suite 1414, Tallahassee, Florida, 32399-0400

Phone number: 850-245-3200

In addition, the student may make a complaint through the Academy's accreditation agency. The National Accrediting Commission of Career Arts and Sciences requires students to try to resolve any issues through The Academy's complaint procedure, prior to filing a complaint with them. To download a Complaint Form from the Academy's accreditation website, go to:

<http://naccas.org/naccas/all-applications-forms> and select "Complaint Form – Complaints against schools" or contact them at:

National Accrediting Commission of Career Arts and Sciences 3015 Colvin Street, Alexandria, Virginia 22314 Phone number: 703-600-7600.

If an educator or employee has a complaint that needs to be addressed, the complainant should address the complaint using the same procedure, except for the educator or employee will go directly to the complaint committee with the issue.

Non-Discrimination

Summit Salon Academy - Gainesville admits students without regard to race, age, sex, gender, sexual preference, creed, religion, color, citizenship, national origin, or ethnic origin. Any reduction of tuition offered to specific criteria of students will be made available to all students in that enrollment period.

Campus Security Act

Under the Crime Awareness Campus Security Act of 1990, we are required to provide you with the following safety information about our campus. All criminal actions must be reported to an educator, director or owner immediately. That individual will assist the student or client in reporting the crime to the police or other appropriate security force.

The facilities are open Monday through Saturday according to assigned class/styling area schedules. The building may also be open for educational classes for licensed professionals in cosmetology or to groups securing the use of the facilities through the owner. Only educators and owners have keys to the building thus preventing internal crimes to as great an extent as possible.

A staff member made aware of a crime will notify the rest of staff as soon as possible, perhaps even prior to notifying police, depending on the situation. It is critical that all staff be aware of any report of crime and that the local police be notified immediately.

This information will be provided to all prospective students. At regular intervals during training, staff and students will be reminded about security and safety procedures including crime prevention, personal safety off-campus, fire, hurricane and tornado procedures, etc. Annually a qualified speaker will be scheduled for all staff and students. For more information please visit our consumer information webpage at <http://www.ssag.edu/consumer-information/>

Disabilities Act

Students and potential students may request academic adjustments or auxiliary aids at any time. The Academy's Campus Director is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990. The fields of cosmetology, esthetics, and skin care require manual dexterity and the physical ability to move around.

Applicants with disabilities, as defined in paragraph 104.3(j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The Academy will

work with the applicant or student to determine whether reasonable accommodations can be effective and/or are available.

Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should follow this procedure:

- Contact the Academy's Campus Director in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least four weeks in advance of the date needed. You may contact the Academy's Campus Director by telephone at 352- 331-2424 ext.7.
- The Academy's Campus Director will respond within two weeks of receiving the request.
- If you would like to request reconsideration of the decision regarding your request, please contact the Academy's Campus Director within one week of the date of the response. Please provide a statement of why and how you think the response should be modified.

VA Policies

Veteran's Attendance Policy

Veteran students who are absent more than 20% of their scheduled hours in a calendar month will have their benefits terminated for unsatisfactory attendance. A half day absence will be recorded if a student arrives one hour late or leaves one hour early. Three late arrivals will be equal to one absence.

In order to show that the cause of unsatisfactory attendance has been removed, students must show good attendance (as defined) for one calendar month after being terminated for unsatisfactory attendance. After such time, the student may be recertified for VA education benefits.

The student's attendance record will be retained in the veteran's file for USDVA and SAA audit purposes.

Veteran's Refund Policy

The refund of the unused portion of tuition, fees, and other charges for veterans or eligible persons who fail to enter a course or withdraw or discontinue prior to completion will be made for all amounts paid which exceed the approximate pro-rata portion of the total charges that the length of the completed portion of the course bears to the total length of the course. The pro-ration will be determined on the ratio of the number of days or hours of instruction completed by the student to the total number of instructional days or hours in the course.

Veteran's Credit for Previous Education or Training

Students must report all education and training. The school must evaluate and grant credit, if appropriate, with the training time shortened, the tuition reduced proportionately, and the VA and student notified.

Career Planning

Placement

Summit Salon Academy – Gainesville does not guarantee employment placement; however, follow-up on graduates is consistent to help prepare new students for future job placement.

Summit Salon Academy - Gainesville works hard to maintain relationships with salon owners. Periodically salons are visited as well as asked to come in and speak to students via jump parties and classroom visits. We are always seeking new salons via the Internet and contacts. During the final six weeks of each program, job placement is aggressively spoken about and salon visits are taken. We encourage the students to start looking well before graduation for the new career they will be starting. We promote a proactive approach in seeking employment. Additionally, we promote a professional interview via preparation, appearance, thank you letters and follow-up calls.

If a student is not placed prior to graduation, they are frequently contacted and given leads. Students are invited to the Academy post-graduation to pursue opportunities.

Reciprocity

Licensed cosmetologists, skin care specialists, and full specialists from Florida may apply for licenses in their field of expertise in other states and must comply with each state's laws and rules to become licensed there.

Licensing Requirements

Cosmetology

To become licensed in cosmetology in Florida, students must complete the hours contracted (Minimum 1200 hours) graduate from an approved school, and pass the state board and state law exams.

Skin Care Specialist

To become licensed in skin care (skin care specialist) in Florida, a student must complete hours contracted from an approved school and pass the final exam. (Minimum 280 hours)

Full Specialist

To become licensed in full specialist (nail and skin) in Florida, a student must complete the hours from an approved school and pass the final exam. (Minimum 500 hours)

Career Opportunities

There are many opportunities open to licensed cosmetologists, skin care specialists, and nail care specialists. Summit Salon Academy – Gainesville prepares all graduates for the licensing exam and entry-level positions in hair studios, spa salons and destination spas. Additional industry experience could lead to employment as a manufacturer sales/educational representative, a distributor sales consultant, salon owner, school owner or educator, Cosmetic consultants, stage and screen artists, and platform artist, to name some of the opportunities.

Regulatory Information

Owners

Summit Salon Academy - Gainesville is owned by J. E. J. Enterprises, Inc.; a Florida corporation. It is located at 1717 SE 5th Street Ocala FL 34471. J.E.J Enterprises, Inc. is owned by Joni Jarrell and Michael Nikolas. Joni Jarrell is also the current Academy Campus Director.

National Accrediting Commission of Career Arts and Sciences

Summit Salon Academy - Gainesville is accredited by the NACCAS located at 3015 Colvin Street, Alexandria, VA 22314. Phone number: 703-600-7600. All programs of study are included in Accreditation by NACCAS

Commission for Independent Education

Summit Salon Academy - Gainesville #3388 is licensed by means of accreditation by the **Commission for Independent Education, Florida Department of Education**. Additional information regarding this institution may be obtained by contacting The Commission at 325 W. Gaines St., Suite1414, Tallahassee, FL 32399-0400 (850)245-3200 or toll-free telephone number (888)224-6684.

United States Department of Education

Summit Salon Academy – Gainesville is recognized by the United States Department of Education. Programs eligible for financial aid through the U.S. DOE are Cosmetology 1500, Cosmetology 1200 and Full Specialist (Skin& Nail Care) 600 hours. Financial Aid is available to those who qualify.

The Department of Business and Professional Regulations (DPBR)

Summit Salon Academy – Gainesville students are processed through the Department of Business and Professional Regulation for state licensure purposes. All Cosmetology programs are required to take a state Board exam overseen by the DPBR. All Skin Care and Full Specialists (Skin & Nail Care) are certified through Summit Salon Academy – Gainesville and then licensed by The DPBR.

Advisory Board

The advisory board consists of Summit Salon Academy - Gainesville governing board members, alumni, salon owners, industry representatives and educators. The advisory board's purpose is to periodically review student questionnaires to provide input on curriculum, and is solicited for input regarding graduates working in their respective salons if applicable. The feedback is garnered and used for Summit Salon Academy's annual institutional improvement plan. 1 advisory board meetings is held per year.

Governing Board Members

President/Secretary Joni Jarrell is a licensed Cosmetologist in the State of Florida, issued by the Department of Business and Professional Regulation, Former Salon Owner for 23 years, Academy owner and substitute educator, and is the Academy Director. Ms. Jarrell received her Cosmetology Diploma from Mueller's School of Beauty Culture, Waukegan, IL. And received Salon Business education from Summit Salon Business Group, Minneapolis, MN

Faculty and Staff

Instructors

All educators have salon experience and are licensed cosmetologists and/or barbers, skin care specialist or nail specialists.

Staff Name	Subject	Educational Institution
Paulette Stinson Director of Education	Cosmetology	Career Institute of Lehigh Valley Easton, PA
Shirley DeTreville Instructor/ Inventory Lead	Cosmetology	Columbus Vocational Technical Columbus, GA
Wendy McCleskey Instructor	Cosmetology	Summit Salon Academy Gainesville, FL
Ashley Johnston Instructor	Cosmetology	Summit Salon Academy Gainesville, FL
Mario Coseglia Instructor	Cosmetology	Niagara County Community College Sanborn, NY
Nicole Rerra Instructor	Full Specialist	Aveda Institute Davie, FL

Substitutes

The academy reserves the right to utilize substitutes when needed to support the curriculum schedule. All substitutes have salon experience and are licensed cosmetologists and/or barbers, skin care specialist or nail specialists. Substitutes are familiar with academy curriculum and salon area grading procedures as they are former educators, or graduates.

Staff Name	Subject	Educational Institution
Joni Jarrell Owner/Campus Director	Cosmetology	Mueller's School of Beauty Waukegan, IL
Melissa Greenwell Ryder Substitute Instructor	Cosmetology	Summit Salon Academy Gainesville, FL
Christina Jardine Substitute Instructor	Cosmetology	Ridgewater Technical College Willmar, MN
Katherine Mayton Substitute Instructor	Nail Care Specialist Cosmetology	Puttin' On the Tips Ocala, FL Summit Salon Academy Gainesville, FL

Career Advisor / Admissions

Staff Name	Educational Credential	Educational Institution
Carlos Soria Director of Admissions	Master of Arts in Communication	University of Florida Gainesville, FL
	Bachelor of Arts in Communication	Florida Gulf Coast University Ft. Myers, FL
	Associates in Arts	University of Phoenix Online Campus

Financial Aid

Staff Name	Educational Credential	Educational Institution
Jodi Moore Director of Financial Aid	Bachelor's in Business Management (BBM)	Miami-Dade College Miami Lakes, FL

Support Staff

Staff Name	Educational Credential	Educational Institution
Ann-Carol Hopkins Business Office/ Administrative Assistant	Cosmetology	Summit Salon Academy Gainesville, FL
Carol Richardson Receptionist	Certificate in Management	Webster College Gainesville, FL