

Policies and Procedures
with Student Consumer Information

BELLA ACADEMY OF COSMETOLOGY

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1440 S. 39th St. Manitowoc, WI. 54220

(920) 682-2811

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General Consumer Information to all Students

Bella Academy of Cosmetology is providing consumer information about the Academy to all current and incoming students through the means of this Consumer Information document. It is imperative that students to understand all aspects of this Consumer Information document including: Satisfactory Academic Progress Policy (SAP and the relation to any federal student aid that the student may apply for and / or consequences that could result from early withdrawal due to unsatisfactory progress. Federal aid students must carefully read the information provided in this document to understand the rights and responsibilities as a recipient and carefully read the information provided in this document to understand the rights and responsibilities as a recipient of federal student aid. **Contact personnel to assist with Consumer Information** Director of Education, Our Director of Admissions, Financial Aid Director is knowledgeable of the information contained within this document and are readily available to assist prospect/enrolled students and/or their parents during normal business hours. Our business hours are: Monday, Tuesday, Wednesday, Thursday, 9–4:30 pm, Friday 9-3:30pm. You may also call with questions at (920) 684-1971.

Student Right to Know

The most current pre-enrollment information is given upon enrollment. The U.S. Department of Education requires that the Academy discloses information, such as completion rates, and meet reporting requirements. A disclosure requirement is information that the Academy is required to distribute or make available to another party, such as a prospective or enrolled student or employees. A reporting requirement is information that the Academy submits to the U.S. Department of Education or other agencies. Disclosure and reporting requirements sometimes overlap. For certain topics, the Academy is required to make information available to prospective and enrolled students, employees or others and to submit information to the Department of Education. These disclosures are reported annually. Additional information can be obtained at the Academy's Admission Office and www.BellaAcademyManitowoc. Bella Academy of Cosmetology is committed to the principle of promoting access to information that will allow consumers such as prospective and enrolled students, parents, and other agencies to make enrollment decisions.

Financial Aid

For Financial Aid information you may contact Karen Vander Werff, Co-Financial Aid Director, at (920) 684-1971. She is available on Wednesdays.

Admissions

For Admissions information you may contact Sara Schneider, Director of Admissions, at (920) 684-1971 or saralnsalon@comcast.net.

General Information

For general Academy information you may contact: Bella Academy at (920)684-1971.

Faculty and administrative staff:

The following is an organizational chart of the Directorship and staff of the Bella Academy of Cosmetology:

Proprietors;

Maureen & Dennis Lehman
Kelly & Mark Lindekugel, Stacy & Mike Martin

Directors

Director; Maureen Lehman, Director of Admissions; Sara Schneider, Director Finance; Mark Lindekugel, Financial Aid, Karen Vander Werrf
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Instructors

Christine Dennis, Dayla Riesterer, Maureen Lehman

Bella Academy of Cosmetology does currently employ substitute teachers. If an instructor is absent, a substitute instructor fills in for them.

Substitute Instructors; Alison Staudinger, Jeffrey McConachie

Cosmetology Practitioner, Barbering:

There are many opportunities open to licensed Cosmetologist. Bella Academy prepares all graduates for the licensing exam and entry level positions in hair salons, spa salons, and barber shops. Additional industry experience could lead to employment in management, as product knowledge trainers, distribution sales, platform artists, sales associates, educators, regional representatives for cooperate chain salons and cosmetology school as well as salon and school owners.

Performance objections; upon completion of the cosmetology practitioner and barbering course, the student will have knowledge in the following subjects;

Bacteriology and safety and sanitation

- Tools and equipment
- All areas of haircutting hairstyling scalp treatments and nail care
- Shampooing and conditioning
- Wigs, hairpieces and extensions
- Chemical texture service
- Hair color service
- Shaving and beard trim
- Anatomy and physiology
- Product knowledge/ customer service
- Laws rules personal ethics and the history of cosmetology

The Cosmetology Practitioner course has a total of 1550 clock hours and the Barbering course has a total of 1000 clock hours. Programs are comprised of practical and theory training required by each course of instruction. The course of instruction is based on the latest edition of Milady's Standard text of Cosmetology or Barbering, in conjunction with training materials form Matrix and other companies available to them. Bella Academy is founded on providing the student with a solid foundation in the art of Cosmetology and Barbering. It will give the student a platform to grow and expand in the industry. The following example is course requirements for Cosmetology Practitioner. The Barbering course requirement is listed second.

580/100 hours: principles and techniques of haircutting, hair tapering ,clipper cuts, razor cutting, hair styling, curling, thermal waving, finger waving, roller setting, pin curl placement, blow drying, shampoos, scalp and hair treatments, conditioning reconditioning, hair analysis and care of wigs and hairpieces and extensions.

577/included above Hours: Principles and techniques of hair straightening relaxing thermal hair straightening, hair styling permanent waving, hair coloring, tinting, bleaching, chemical relaxing and chemistry.

115/10 hours: Individual student needs, industry trends and electives.

95 / 23 hours: Principle and techniques of beard and mustache shaping hair removal, waxing, facials, facial massage makeup eyelashes,light therapy, principles of electricity, into to electro logy, skin care treatments, tools implements, and equipment.

50 hours: principles and techniques of anatomy, and physiology of the hair, skin and nails. disorders of the hair skin, scalp, and nails.

30/15 Hours: product knowledge, product use safety and sales. consulting with customer for services, effective communications and human relations

40 /15 hours: bacteriology, infection control, sterilization, and sanitation tools products and equipment.

35/0 hours: Principle and techniques of manicuring, including nail enhancement services.

18/ 18 hour:: Laws, rules and professional ethics, history of cosmetology and barbering.

10/5 hours: Hygiene health grooming and personal development.

Mission Statement:

Bella Academy of Cosmetology provides the environment and learning opportunities for all students, so as graduates, they will possess the confidence and skills, which will enable them to successfully excel in their chosen field.

History:

Bella Academy of Cosmetology began educating students in September, 2010. The Academy began with the idea that students having smaller class sizes and more individual attention would excel in this wonderful career. Bella Academy of Cosmetology alumni have been advancing in their careers in high end, full-service salons, corporate salons and barber shops.

Non-Discrimination Policy

Bella Academy of Cosmetology admits students of any age, sex, race, marital status, religion, color, national and ethnic origin, creed or political affiliation to all the rights, privileges, programs, and activities generally accorded or made available to students at the school. It does not discriminate on the basis of age, sex, race, marital status, religion, color, national and ethnic origin, creed or political affiliation in administration of its educational policies, admissions policies, financial aid programs and other school-administered programs. Inquiries concerning compliance with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972 and Section 504 of the Rehabilitation Act of 1973 regarding activities relating to ensuring non-discrimination in the admission and treatment of students, curriculum and course offerings, student policies, services and activities relating to ensuring non-discrimination in employment policies and practices may be directed to the Director of School. The Academy does not recruit students already attending or enrolled at another school offering similar programs of study. All prospective applicants (new, transfer students, and students requesting re-entry) must meet with an Academy representative.

Admissions Policy and Procedure:

Admission is offered to career-minded men and women whom during the Academy interview/tour show a keen interest and passion for the field of study, professionalism and strong interest in academics.

- A valid Driver's license or birth certificate verifying that the applicant is at least 17 years of age.
- A valid high school diploma or GED. A copy of transcript hours completed, with a breakdown of individual educational areas, i.e. haircutting, permanent waving, coloring, etc.
- Certification of hours from the Wisconsin Department of Safety and Professional Services of previously-attended school(s).

Enrollment Process

Keep in mind that the Academy's goal is to accept your enrollment, it is not guaranteed. The Director of Admissions will notify you of your admission status. If you are denied admission you can re-apply one time within 30 days, and every 90 days thereafter. If you are denied enrollment more than 3 times in a 12-month period, you may not reapply for another 12 months.

Students Responsibilities:

Before enrolling for educational training and instruction in our programs, prospective students are responsible for the following:

- Review and consider all information about the Academy's program, including curriculum, costs, policies, job demands, and career availability.
- Review financial responsibilities for attending Academy. Ensure your budget allows for the cost of attending and all payments can be made timely.
- Begin your free application today! Financial Aid Estimator Tool - FAFSA4caster will help you understand your options for paying for college.
- Complete a FAFSA – Free on line at www.fafsa.ed.gov
- Provide all required documentation requested by the Academy's Admissions Office.
- Notify the Academy of any information or financial needs that may change during the enrollment process.

POLICY FOR VALIDATING DIPLOMAS

All students will be required to provide a copy of either their high school diploma, GED or high school transcript in order to enter in to all programs of study at DCI Career Institute. These documents need to be presented to the admissions department no later than the day of orientation. If a student is a GED recipient the student must provide a copy of the GED, or a copy of the request for GED form (Exhibit E), with a copy of the money order that was sent in to the state for the GED document.

The registrar will review all diplomas, GED's and high school transcripts to confirm that they are official documents. If the Registrar determines that a diploma, GED or high school transcript may have been tampered with, the registrar will request an official document from the respective institution to validate that document. The student will be required to pay any fees necessary to obtain those official documents.

If a request is made, all transcripts or official documents must be presented to the registrar in a sealed envelope with the school/institution logo or faxed from the official school/institution where the student received the transcript or official document. A diploma release form will be signed at orientation that will permit the school to request these documents. (Exhibit A)

If the high school transcript or diploma is not received before the start of classes, the registrar will make every attempt to obtain an official high school transcript from the institution listed on the release form. (Ex: call the school or institution or mail a request form to obtain a copy.) Any fees associated with obtaining the transcript are the responsibility of the student. No student financial aid will be disbursed for the student if the registrar does not have documentation that properly validates high school graduation.

To verify that a school is a legitimate PA Licensed School, the registrar will check the PA Dept of Education website www.edna.ed.state.pa.us. Home schooled students will be required to provide a transcript from their local school district or a transcript certified by a parent. Appropriate steps would be enforced in other states as well. A student that submits a diploma or official document from a foreign country will have their document translated by an appropriate official to verify that their diploma is a valid high school diploma.

Exceptions to the above stated policy include the following:

- 1) Once the student has provided a copy of the GED request form (See attached) and a copy of the money order the student would be permitted to start class, but no financial aid would be disbursed on the student until the school receives the official GED transcript. This can sometimes take up to 4 to 6 weeks.
- 2) If the student informs the registrar that their high school can not locate the student's transcript, and the registrar has contacted the institution and confirmed that the student has graduated or received a GED, the registrar will request something in writing from the institution to validate high school graduation.
- 3) If a student received their GED through the Military or a Correctional Facility the registrar, would review the official documentation and validate that it meets the high school graduation requirements.

Three examples are attached of acceptable exceptions:

1. Exhibit B-Military Record
2. Exhibit C-Documentation from a Correctional Facility
3. Exhibit D-A letter from the institution on their letterhead

If official high school graduation can not be verified, the student will not be permitted to continue in the program.

Bella Academy will use the following service to verify your High School Diploma or GED Certificate.

www.nacacnet.org

National Association for College Admission Counseling
1050 North Highland Street, Suite 400
Arlington, VA 22201

Transfer and Reenter Policy:

Transfer and re-entry students will be accepted in accordance with the Wisconsin Department of Safety and Professional Services rules and regulations and must submit:

- A valid Driver's license or birth certificate verifying that the applicant is at least 17 years of age.
- A copy of transcript hours completed, with a breakdown of individual educational areas, i.e. haircutting, permanent waving, coloring, etc.
- Certification of hours from the Wisconsin Department of Safety and Professional Services of previously-attended school(s).
- Students transferring out; there is no guarantee that the institution a student transfers to will accept hours earned at Bella Academy.

Transfer hours that are accepted are also counted both as attempted and completed hours for the determination of when the maximum allowable time frame has been exhausted. The school will charge a \$175 re-entry fee to students who have withdrawn and wish to re-enter more than 30 days after termination. The tuition rates current at the time of re-entry will apply to the balance of training hours needed for students who re-enroll more than 30 days after the formal withdraw date unless mitigating circumstances apply.

Re-Admission requirements for Service Members

Bella Academy will not deny readmission to a person who is a member of, applies to be a member of, performs, has performed, applies to perform, or has an obligation to perform service in the uniformed services on the basis of that membership, application for membership, performance of service, application of service or obligation to perform service. Bella Academy will promptly re-admit at no extra cost, (to the next available class), any service member with the same academic status as the student had when the student last attended.

Graduation Requirements:

In order to graduate, students must successfully complete the designated work assignments, the required number of hours for their chosen course and pass all test written and rubric as well as the final written and practical examination with a minimum grade of 80%. Students will, upon graduation and after financial obligations to Bella Academy of Cosmetology are satisfied, receive a diploma and transcript for their course of study.

Licensing Requirements:

To be licensed in the state of Wisconsin, students must be 18 years of age, hold a high school diploma or G.E.D., complete the number of hours for their desired course of study, and pass both a written and practical examination and graduate from an accredited program at a licensed cosmetology school. Included in the hours of training and instruction are all requirements by the Wisconsin Department of Safety and Professional Services needed to prepare to take the Wisconsin Cosmetology Practitioner Exam.

Licensing and Accrediting Agencies

Wisconsin Department of Safety and Professional Services Street Address: 1400 E. Washington Ave., Rm. 112 Madison, WI 53703 Main Contact Toll-Free (877) 617-1565	Mailing Address: PO Box 8935 Madison, WI 53708-8935	NACCAS (National Accrediting Agency of Career Arts and Sciences) 3015 Colvin St Alexandria, Virginia 22314 Main Telephone: (703) 600-7600
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Physical and Employment Requirements:

Safety requirements with this profession would include wearing shoes that would not be slippery when walking on a damp floor. All hair needs to be swept up following each haircut to minimize accidents. All water spilled should also be wiped up as quickly as possible. It is the responsibility of each student to promote a safe work environment. Gloves should be worn during a chemical service to reduce any allergic reaction that an individual may have to certain chemicals. Any product that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues. Practitioners will be required to stand for long periods of time and perform work with arms and hands in a raised manner. Some products used in the cosmetology industry may cause an allergic reaction in persons who are sensitive to these chemicals. If you have encountered allergic reactions or are concerned about a reaction, you should consult with your physician prior to enrolling in the program. In addition, the profession requires that you work with sharp and/or hot instruments which could cause injury. Students will be educated on how to work with instruments and the procedure for conditions in which blood may become present. Employees have successfully completed a cosmetology program and have a license or temporary working permit. An employee must have excellent attendance, arrive on time and show respect towards manager, co-workers, as well as patrons of the salon. An employee should always adhere to all salon rules and regulations.

Insufficient Aptitude

If at any time during the course, Bella Academy determines in its sole discretion that the student does not have sufficient aptitude for the field of cosmetology or barbering Bella Academy reserves the right to terminate the student's training. All unused portions of the tuition will be refunded or settled in accordance with the policy stated in the State of Wisconsin Refund Policy in this catalog.

Facilities & Services Available for Individuals with Disabilities

The Academy does not discriminate on the basis of disability in admission or access to its programs, services, or activities of individuals who meet essential eligibility requirements. The Academy will provide reasonable accommodations for disabilities of individuals who are eligible to receive or participate in Academy programs, services, or activities. Students are responsible for identifying themselves to the Director of Admissions, Director of Financial Aid, and/or the Director of Education a valid and documentable disability requiring reasonable accommodation. Any current or prospective student can make their reasonable accommodation request any time during their admission or enrollment. All steps must be followed and, if requested of the student, provide current and relevant documentation in order to assemble the most appropriate accommodations. Requests for such accommodations are not guaranteed. The arrangements of each reasonable accommodation must be accepted by both the Academy and the student. In addition, there are special facilities for students and patrons with a disability at this Academy (ie. parking, ramps to sidewalks, bathroom facilities and shampoo sink). The Academy will make every effort to accommodate people with specific disabilities

Employment Assistance:

Bella Academy of Cosmetology does not guarantee employment to its students; however, it does provide placement assistance which includes: identifying employment opportunities, advising students on appropriate means of realizing these opportunities and assisting students by identifying and posting job opportunities when available.

Earning and Compensation Opportunities

Earnings of a cosmetologist, skin care specialist, nail technician, and barber depends on a number of factors such as; experience, skill, client retention, location, licensure levels, and wage arrangements between the professional and the salon/spa owner. It can sometimes take an extended period of time for an entry-level licensed cosmetology professional to build a clientele. Financial and service success takes time, dedication, and hard work. These are all key factor in determining earnings.

- Visit the most recent national Job Demand Survey results, posted by the National Accrediting Commission of Career Arts and Science at: <http://www.naccas.org/Pages>
- Wisconsin wage, projections, and profile data can be found by going to www.WORKnet.wisconsin.gov, and clicking on the "Wage Comparison" tab.
- To provide additional information, the following are excerpts from the U.S. Department of Labor, Bureau of Labor Statistics, OCCUPATIONAL OUTLOOK

The US Department of Labor provides current (2020 job information at <http://www.careerinfonet.org>. This website includes information by job position to include state and national wages, occupation profiles/descriptions, state and national trends, knowledge, skills and abilities needed for each position. For additional information related to the below occupations visit O*NET. This free data base offers occupation-specific descriptors, including required skills, knowledge, abilities, education, and possible wage trends for the below occupations.

These Salaries and gratuities are in an entry level position. Depending on the work schedule and the area of population. Hourly wages and or commission scale is commonly used to pay industry service providers.

JOB POSITION / SOC CODE

- Cosmetologists (Hairdressers, Hairstylists, and Cosmetologists) SOC Code: 39-5010.00 <http://www.onetonline.org/link/summary/39-5010.00>
- Manicurist (Manicurists and Pedicurists) SOC Code: 39-5092 <http://www.onetonline.org/link/summary/39-5092.00>

IPEDES Statistics: The College Navigator website (<http://nces.ed.gov/collegenavigator/>) provides current and prospective students information about student body diversity, including the percentage of enrolled, full time students in the follow categories:

- Self-identified members of a major racial or ethnic group
- Federal Pell Grant recipients

The College Navigator website also gives information concerning student services, students with disabilities, career placement during and after enrollment and transfer of credit from other schools, retention, licensure, graduation and placement rates.

Federal Student Aid Programs for Those Who Qualify. Bella Academy of Cosmetology OPEID: 04231400

Financial Aid for Students

Bella Academy of Cosmetology participates in Federal Student Aid Programs (FSA) www.studentaid.ed.gov. There are numerous FSA programs to help students pay for their educational needs. Each FSA program has specific eligibility requirements that must be met in order to qualify for assistance. Since the primary financial responsibility for the education of a student belongs to the individual, it is presupposed that the student and/or the family will make the maximum effort to provide for the expenses of a post-secondary education. Financial aid should always be considered as a supplement and not a substitute. Whether a student is eligible for assistance, and how much, is determined by the need of the particular student. Each case is different. Each FSA program has specific eligibility requirements that must be met in order to qualify for assistance. Two separate categories of financial assistance are available to students: grants, which do not require repayment, and loans, which students must repay. The following is a list of FSA programs which the Academy makes available: Pell Grant and Direct Stafford Loan Program.

Title IV funds will not be dispersed until the student has achieved the scheduled hours for the first 30 days of school and has a minimum of 85% attendance. Financial aid is administered in accordance to a student's hours. If a student falls below the required attendance ratio at any time during enrollment, Title IV funds will not be dispersed until the required attendance is achieved.

UNDERSTANDING GRANTS AND LOANS

Federal Pell Grant

A Federal Pell Grant, unlike a loan, does not have to be repaid, unless you are awarded funds incorrectly or you withdraw or are terminated from the Academy. Pell Grants generally awarded to undergraduate students with exceptional financial need, and the grant amount is based on income, assets, family size, cost of education, and enrollment status (full or part-time). Pell grants are considered a foundation of federal financial aid, to which aid from other federal and non-federal sources might be added. Eligibility is sought by using the Free Application for Federal Student Aid (FAFSA). Amounts can change yearly and vary depending on the student's need.

Federal Direct Stafford Student Loan Programs (Subsidized/Unsubsidized)

Federal Direct Stafford Loans are low-interest student loans that are borrowed money and must be repaid with interest. They are originated and guaranteed by the federal government. Depending on the need of the student, which is calculated by the U.S.

Department of Education, the Stafford Loans are awarded on a subsidized basis (financial need is required and the federal government pays the interest during enrollment and deferment periods) or an unsubsidized basis (financial need is not a requirement and the student is responsible for such accruing interest). Maximum loan eligibility is based upon a student academic level and federal dependency status (dependent or independent). The interest rate for Federal Stafford Loans may be different from year to year for subsidized and unsubsidized loans. A loan fee of 1.072%, is deducted from the loan before it is disbursed. The interest rate for Federal Stafford Loans is to be determined for subsidized and unsubsidized loans and a loan fee of 1.072%. (loan fee are subject to change as of October 1) Repayment of these loans begin on an installment basis six months after the student completes the program, Termination or withdrawal from the Academy, or ceases to be enrolled at least half time. The amount of your monthly repayment is calculated based upon the total amount that you have borrowed, as well as the repayment plan that you choose.

To determine the amount of your unsubsidized loan, the Academy considers:

Cost of Attendance

– Federal Pell Grant (if eligible)

– Subsidized Stafford Loan amount (if eligible)

– Any other financial aid you receive

= Amount of unsubsidized loan you receive (up to the annual maximum loan amount)

Depending on your financial need, you may receive both subsidized and unsubsidized loans for the same enrollment period, but the total amount of these loans may not exceed the annual loan limit.

Paying interest while in school

You may choose to pay interest on your Direct Unsubsidized or Direct PLUS Loans while you are in school. If you choose not to pay the interest while you're in school, it will be added to the unpaid principal amount of your loan.

Federal Direct Parent Loan for Undergraduate Students (PLUS)

The Federal Direct Parent Loans (PLUS) are available to parents of eligible dependent children who want to borrow to help pay for their children's education. This loan provides additional funds for educational expenses and, like Direct Subsidized/Unsubsidized Stafford Student Loan Programs, is made by the federal government. A parent may borrow up to the cost of attendance, minus any other financial aid the student receives, each academic year. Credit worthiness is a factor in obtaining this type of loan and a credit check will be performed at the time of application to assess eligibility. In the event that a PLUS application is denied, the student will be awarded the maximum unsubsidized Stafford loan amount for which they are eligible. The interest rate for PLUS loans varies from year to year. The repayment period for a Direct PLUS Loan begins when the loan is fully disbursed. Student loans, unlike grants, are borrowed money and must be repaid with interest. These loans cannot be canceled because you didn't like the education you received, didn't get a job in your field of study, or you're having financial difficulty. Loans are legal obligations, so before you take out a student loan, think about the amount you'll have to repay over the years. For additional information regarding your student loan debt you can contact our financial aid office and/or reference Your Federal Student Loans: Learn the Basics and Manage Your Debt can help you learn more about federal student loan programs and repayment options. You can find this publication at www.studentaid.ed.gov/repayingpub.

ELIGIBILITY

In general, you are eligible for Federal Aid if you meet the following requirements and you must complete a FAFSA:

- Must be enrolled as a regular student in an eligible program. A regular student is someone who is enrolled or accepted for enrollment at an eligible institution for the purpose of obtaining a certificate upon completion of an eligible program offered by the Academy.
- You show that you have financial need.
- Cannot be enrolled simultaneously at an elementary or secondary school.
- Must have a high school diploma or equivalent (GED) Academy does not participate in Ability to Benefit.
- Must be a U.S. citizen or eligible non-citizen (proof of citizenship or Alien Registration number required from foreign students) and have a valid Social Security Number (SSN).

- Must make satisfactory academic progress. (See Satisfactory Progress Policy)
- Must meet enrollment status requirements. A student must be enrolled at least half time to receive aid from the Direct and PLUS loan programs.
- The Pell Grant program doesn't require half-time enrollment, but the student's enrollment status does affect the amount of Pell a student receives.
- You must comply with Selective Service registration (If you're a male aged 18 through 26 Born after 1965)
- You are not in default on a Direct or PLUS Loan. *
- You do not owe a refund on a Pell Grant *
- Must have resolved any drug conviction issues. A federal or state drug conviction can disqualify a student for FSA funds if the conviction was for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid.

*If the student applying for aid to attend this Academy is either delinquent or in default on repayment of a previous student loan or owes a refund of an overpayment of any grant aid, then that student is ineligible to receive any further aid until those matters have been satisfied.

FINANCIAL NEED AND EXPECTED FAMILY CONTRIBUTION (EFC)

Aid for most of our programs is awarded based on financial need (except for unsubsidized Stafford Loans and PLUS Loans). The EFC is the number used to determine your eligibility for federal student aid. The EFC is calculated from the information you report on the FAFSA and according to a formula established by law and is applied consistently to all applicants. In order to perform this evaluation, it is necessary to request confidential financial facts about your family's income (taxable and untaxed) and assets, the size of your family, the number of persons attending post-secondary school, and any unusual circumstances or expenses you face. These facts are considered in determining your EFC. Your EFC will appear on the Student Aid Report (SAR) you receive from the Department after you file your FAFSA. This EFC number is not a dollar figure but is used along with the total cost of attending this Academy and your enrollment time status to determine the actual amount of your grant and/or loan. To determine your financial need for federal student aid programs (except for an unsubsidized Stafford Loan), your school subtracts the Expected Family Contribution (EFC) from your cost of attendance.

Cost of Attendance

– Expected Family Contribution (EFC)

= Financial Need

The EFC formula is basically the same for all applicants; however, if your family has unusual circumstances, our co-director of financial aid can use professional judgment authority to adjust the cost of attendance or the information used to calculate your EFC. These circumstances could include your family's unusual medical expenses, tuition expenses, or unemployment. Our co-director of financial aid must have good reasons to use professional judgment to make adjustments because of unusual circumstances. You will have to provide documentation to support any adjustments. Our co-director of financial aid's decision as to whether to make changes is final and can't be appealed to the Department. Additional examples of unusual circumstances that our co-director of financial aid may consider as factors in making an adjustment in the expected family contribution calculation or to the cost of attendance are: nursing home expenses not covered by insurance; dependent care costs; a student or family member who is a dislocated worker; and a change in housing status that results in homelessness.

APPLYING FOR FEDERAL STUDENT AID

Apply early: You also may want to check out FAFSA4caster. This product is an online tool designed to help provide awareness of federal student aid eligibility before officially applying for federal student aid. It helps estimate the cost of an education after high school. FAFSA4caster will serve to estimate the user's eligibility for federal aid and allows users to factor in other aid sources. For more information, go to www.fafsa4caster.ed.gov. Applying for Federal Student Aid is free, that is why the application is called the Free Application for Federal Student Aid (FAFSA). Students applying for financial assistance from Federal Student Aid Title IV programs must complete the Free Application for Federal Student Aid. Applications can be completed online at www.fafsa.gov. Our Federal School Code is 04202800. For assistance with completing a FAFSA or for answers to questions about financial aid, please contact our Financial Aid Director at (608) 513-2093 or by email at finawww.BellaAcademyManitowoc.com. Our Financial Aid office will assist every student that needs help with their applications.

It is also suggested to review The Guide to Student Federal Aid which can be obtained from the Admissions Office or at www.studentaid.ed.gov.

What information do I need to complete a FAFSA?

You will need your Social Security number and your parents' numbers, if you're a dependent student; your driver's license number (if any); previous years W-2 forms and federal income tax returns; bank statements; alien registration number (if you are not a U.S. citizen), and other records. For a detailed list, visit www.fafsa.gov. Note: If you have not filed taxes, you must do so to apply for financial aid. Tips for filling out your FAFSA (Free Application for Federal Student Aid) this determines if you are eligible for Federal Pell grants and/or Direct Student Loans.

Federal Student Aid Title IV / Verification Policy

Verification is a process, which enables the Academy to confirm the accuracy of information used to determine a student's eligibility for federal student assistance. A student's file may be selected for verification by either the Academy or by the U.S. Department of Education. If a student's file has been selected for review under the verification process, the following documents will be requested from the student:

1. A completed Verification Worksheet, signed by the student (and parent when applicable)
2. If you were unable to utilize the IRS Data Retrieval Tool (DRT), then you must provide a copy of the U.S. Income Tax Return transcript for the base year filed by the student. Married students must also provide their spouse's tax return transcripts. Dependent students must also provide their parent's return transcripts.
3. Any other information deemed necessary by the institution including, but not limited to social security benefit documentation, divorce decrees, or W-2 forms.

The student will receive a written statement that provides a clear explanation of the documents required and the student must provide these to the Academy within 15 business days of the Academy's request as dated on the written statement. If additional time is needed, the student may request an extension to submit the information. The Academy will review the student's request and determine whether additional time will be granted. The student will be required to correct any information that is found to be inconsistent as a result of the verification process. The verification process is not considered to be completed during periods of corrective action. Corrections generally include a recalculation of the student's EFC and resubmission through the Central processor. If a student's award changes as a result of the verification process, the student will be counseled and informed of how the change affects his/her packaging and financial obligations to the Academy. To protect the integrity of federal student assistance programs, the Academy must enforce verification policies. It is the student's responsibility to comply with any and all requests by the Academy for verification material, within prescribed deadlines.

The Academy will withhold financial aid payments from any student who has not completed the verification requirements within the prescribed deadlines. Students will forfeit their right to federal assistance for non-compliance with verification policies.

Special Circumstances – Dependency Override & Professional Judgment

The EFC formula is basically the same for all applicants; however, if your family has unusual circumstances, our co-director of financial aid can use professional judgment authority to adjust the cost of attendance or the information used to calculate your EFC. These circumstances could include your family's unusual medical expenses, tuition expenses, or unemployment. Our director of financial aid must have good reasons to use professional judgment to make adjustments because of unusual circumstances. You will have to provide documentation to support any adjustments. Our co-director of financial aid's decision as to whether to make changes is final and can't be appealed to the Department. Additional examples of unusual circumstances that our director of financial aid may consider as factors in making an adjustment in the expected family contribution calculation or to the cost of attendance are: nursing home expenses not covered by insurance; dependent care costs; a student or family member who is a dislocated worker; and a change in housing status that results in homelessness.

Disbursement of Funds: How Funds will be disbursed

A student is required to maintain a Satisfactory Academic Progress (SAP) average of 85% in order to receive their Pell Grant/Direct Loan Disbursements. The SAP average is calculated by averaging grades from the following areas: theory written

tests, practical skill evaluations, as well as a 85% or higher attendance requirement. The School uses a 100-point grading scale: 92%-100% is an A, 80%-91% is a B, 79 -70% is a C and anything lower is considered failing. Grades are equally weighted and are recorded in the numeric format; letter grades are provided only for the purpose of comparing scores with other grading systems. Students may request a personal review of grades with an instructor and may appeal a failing grade.

At the time of disbursement, the student will receive a line receipt acknowledging the disbursement and the status of their account.

Disbursement of Credit Balance Refund Summary

If the student has financial aid that exceeds his or her tuition and fee charges for the academic year in which the disbursement occurred, the student will have a credit balance. All credit balance refunds will be issued by check within 14 calendar days of the date funds were requested by the borrower.

The hourly disbursement schedule for the Cosmetology Practioner and Barbering Student is as follows:

1. First disbursement is scheduled for the first day of classes for Pell and thirty days after class begins for direct loans. Any credit balance will be divided into two checks. First one at 30 days and second one at 225 hours.
2. Second disbursement after successful completion of 450 clock hours. Any credit balance will be divided into two checks. First one after successful completion of 450 hours are reached and second one after successful completion of 625 hours are reached.
3. Third disbursement after successful completion of 900 clock hours.
4. Fourth disbursement after successful completion of 1350 clock hours, 950 Hours for Barbering Program

A credit balance refund will be given to the parent if:

The amount of the PLUS loan is greater than the student’s tuition and fees charges for the academic year in which the disbursement occurred. All credit balance refunds will be issued by check within 14 calendar days of the date funds were requested by the borrower.

Cost of Attendance

In order to determine a student’s level of loan funding, Department of Education requires the Academy to develop annual cost of attendance budgets. This includes average allowances for your enrollment time, award year 2021.

Cosmetology Program / Barbering Program Localized COA (cost of attendance) budget

Survey items per month -	Living with Parents 0 Dependents	All Others
Room and Board	\$ 300.00	\$ 1481.00
Personal	\$ 100.00	\$ 354.00
Transportation	\$ 464.00	\$ 327.00
Total	\$ 864.00	\$2162.00

Survey items per 6 months -	Living with Parents 0 Dependents	All Others
Tuition	\$ 8971.00	\$ 8971.00
Fees	\$0.00	\$ 0.00
Books/Supplies	\$ 2,000.00	\$ 2000.00
Other Costs	\$ 0.00	\$ 0.00
Loan Fees	\$ 56.00	\$98.00
Allowance	-	-
Room and Board	\$ 1800.00	\$ 8886.00
Personal	\$ 600.00	\$ 2124.00
Transportation	\$ 2784.00	\$ 1962.00
Total	\$ 16211.00	\$ 24041.00

Deferment

Students who are enrolled at least half time can apply for deferment of a previous student loan while in attendance at the Academy. You can log on to www.nsls.ed.gov. You can find your current loan servicer and to get more details on how to apply for In-School Deferment. If you are having temporary problems repaying your federal student loans, contact your loan servicer

to see if you are eligible for deferment. A deferment allows you to temporarily stop making payments on your federal student loans. If you have Direct Subsidized Loans, you are not charged interest on those loans during deferment. You are never charged a fee for applying for a deferment on your federal student loans. Note: interest will continue to be charged during deferment on your Director FFEL Unsubsidized and PLUS Loans. If you do not pay this interest during the deferment, it will be capitalized at the end of the deferment. You may qualify for a deferment if you are:

- enrolled at least half time at an eligible postsecondary school;
- in a full-time course of study in a graduate fellowship program;
- in an approved full-time rehabilitation program for individuals with disabilities;
- unemployed or unable to find full-time employment (for a maximum of three years);
- experiencing an economic hardship (including Peace Corps service) as defined by federal regulations (for a maximum of three years);
- serving on active duty during a war or other military operation or national emergency and, if you were serving on or after Oct. 1, 2007, for an additional 180-day period following the demobilization date for your qualifying service;
- performing qualifying National Guard duty during a war or other military operation or national emergency and, if you were serving on or after Oct. 1, 2007, for an additional 180-day period following the demobilization date for your qualifying service;
- a member of the National Guard or other reserve component of the U.S. armed forces (current or retired) and you are called or ordered to active duty while you
- are enrolled (or within six months of having been enrolled) at least half time at an eligible school.

Loan Disclosures

-Student loan information published by the US Department of Education (The Guide to Federal Student Aid) is available in the Financial Aid Office.

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

Terms and Conditions

Loan Program	Eligibility	Fixed annual Interest Rate	Annual Loan Limit	Maximum Loan Amount when you graduate	Details
Direct Subsidized Stafford Loans	Undergraduate and Graduate students enrolled at least half time must demonstrate financial need	For loans first disbursed on or after July 1, 2010 and before July 1, 2011: 4.5% for loans first disbursed on or after July 1, 2011 and before July 1, 2014 : 3.4%	\$3,500-\$8500, depending on year in school	Undergraduate students: \$23,000	The US Department of Education is the lender and pays the interest on the loan while you are in school at least half time during grace and deferment periods
Direct Unsubsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Financial need is not required	6.8%	\$5,500-\$20,500 (less any subsidized amount received for the same period) depending on year in school and dependency status	Dependent undergraduate students: \$31,000 (no more than \$23,000 of this amount may be an unsubsidized loans) Independent undergraduate students: \$57,500 (no more than \$23,000 of this amount may be subsidized)	The US Department of Education is the lender. You are responsible for paying all interest on the loan starting on the date the loan is first disbursed.

Direct PLUS Loans	Graduate and professional students and parents of dependent undergraduate students. Students must be enrolled at least half time. Financial need is not required. Those qualifying must not have adverse credit history.	7.90%	The student's cost of attendance (determined by the school minus any other financial aid received)	No aggregate limit for PLUS loans	You are responsible for paying all interest.
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The following chart provides maximum annual and total loan limits for subsidized and unsubsidized loans as of July 1, 2012.

Year	Dependent Students (except students whose parents are unable to obtain PLUS loans)	Independent students (and dependent undergraduate students whose parents are unable to obtain PLUS loans)
First-year Undergraduate	\$5,500, No more than \$3,500 of this amount may be in subsidized loans	\$9,500-No more than \$3,500 may be in subsidized loans
Second-year Undergraduate	\$6,500- No more than \$4,500 of this amount may be in subsidized loans	\$10,500-No more than \$4,500 of this amount may be in subsidized loans

Federal Student Aid Loan Entrance Counseling

Regulations require that first time borrowers of FFEL and Direct Loan program loans receive entrance counseling. During entrance counseling, schools must explain how the master promissory note works, emphasize the importance of repaying the loan, describe the consequences of default, and show borrowers sample monthly repayment amounts based on their program of study at the Academy. In addition, the Academy has enhanced entrance counseling to include financial literacy and ensure that borrowers thoroughly understand all information. The Academy strives to collect as much contact information about borrowers as possible during entrance counseling to facilitate future contact if needed. These activities will ensure more knowledgeable, responsible borrowers, and result in fewer defaulters as well.

During Entrance Counseling the Academy will explain to the beginning student:

1. How the master promissory note works
2. Emphasize the importance of repaying the loan
3. Describe the consequences of default
4. Show borrowers' sample monthly repayment amounts based on their program of study
5. Review financial literacy for borrowers (see below) ensuring borrowers thoroughly understand all information
6. Obtain information regarding references and family members beyond those requested on the loan application including cell phone numbers, email addresses for borrower and for family members <https://studentloans.gov/myDirectLoan/index.action>.

Federal Student Aid Loan Exit Counseling

Regulations require that the Academy provides exit counseling. Exit counseling is an effective way to prevent defaults and is often the last opportunity that borrowers have to work with someone at the Academy regarding their loans. The Academy provides In-depth counseling that focuses on fully explaining repayment plans and choices that fit the borrowers' needs. Exit counseling is an opportunity to clear up any misconceptions students may have about their loan obligations and reemphasize the consequences of default. The Academy takes full advantage of this opportunity to work with our students. By placing a strong focal point on exit counseling, we provide a foundation of default prevention. A large percentage of borrowers in delinquency either did not have the benefit of receiving this information or did not receive it timely manner even though exit counseling is a cornerstone of default prevention and is mandatory.

Student loans, unlike grants and work-study, are borrowed money that must be repaid, with interest, just like car loans and home mortgages. You cannot have these loans canceled because you didn't like the education you received, didn't get a job in your field of study or because you're having financial difficulty. Loans are legal obligations that you'll have to repay.

Exit Counseling

- Is required before you withdraw, graduate, or drop below half-time attendance (even if you plan to transfer to another school)
- Helps you understand your rights and responsibilities as a student loan borrower
- Provides useful tips and information to help you manage your loans

The Academy will provide exit counseling to students who have completed their specific program hours. Counseling will include:

1. Full explanation of repayment plans and choices that fit the borrowers needs
2. Emphasize loan obligations and consequences of default clearing up any misconceptions, consequences, seriousness, and importance of students repayment obligation
3. Obtain information regarding references and family members beyond those requested on the loan application documenting cell phone numbers and email addresses for borrowers and family members
4. Obtain current information from borrowers including their addresses, cell phone numbers, email addresses, and addresses of their references and various family members
5. Discuss information about loan repayment, such as:
 - A. Estimated balance of loan(s) upon program completion
 - B. Interest rate on the loan(s)
 - C. Name, address and telephone number for the borrower’s lender
 - D. Provide a sample loan repayment schedule based on total loan indebtedness
 - E. Estimate monthly income that borrower can reasonable expect to receive in first year of employment based on education received
 - F. Estimate date of first scheduled payment
6. Remind borrowers about personal financial management and Title IV loans including;
 - A. Providing financial literacy resources to borrowers at enrollment, throughout attendance, and following graduation or withdrawal
 - B. Emphasize to student the importance of borrowing only what is needed and returning or canceling any excess funds of what is needed
 - C. Borrowers must inform their lenders immediately of any change of name, address, telephone number, or social security number
 - D. If borrower is unable to make a scheduled payment, the lender needs to be contacted before the payment due date to discuss a change in repayment options
 - E. Provide information on repayment options
 - F. Provide information on sale of loans by lenders and the use of lenders outside contractors to service loans
http://www.nsls.ed.gov/nsls_SA/
7. Provide information on loan consolidation (pros & Cons)
8. How to Access NSDLS website

Sample of schedule repayment: Total Monthly payments at various Interests Rates This chart is for a standard ten year repayment plan. The amounts below include outstanding loan balances at the time of repayment.

Amount owed	6%	6.8%	7.5%	8.25%
\$1000	\$50	\$50	\$50	\$50
\$2000	\$50	\$50	\$50	\$50
\$3000	\$50	\$50	\$50	\$50
\$4000	\$50	\$50	\$50	\$50
\$5000	\$56	\$58	\$59	\$61
\$6000	\$67	\$69	\$71	\$74
\$7000	\$78	\$81	\$83	\$86
\$8000	\$89	\$92	\$95	\$98

\$9000	\$100	\$104	\$107	\$110
\$10000	\$111	\$115	\$119	\$123
\$15000	\$167	\$173	\$178	\$184
\$20000	\$222	\$230	\$237	\$245
\$25000	\$278	\$288	\$297	\$307
\$30000	\$333	\$345	\$356	\$368
\$35000	\$389	\$403	\$415	\$429
\$40000	\$444	\$460	\$475	\$491
\$45000	\$500	\$518	\$534	\$613
\$50000	\$555	\$575	\$594	\$613

Repayment plans

The Direct Loan Program offers loan repayment plans designed to meet the needs of most borrowers. Direct Loans are funded by the U.S. Department of Education through your school and are managed by a loan servicer, under the supervision of the Department. The Direct Loan Program allows you to choose your repayment plan and to switch your plan if your needs change.

To find out more about repayment options before receiving a Direct Loan, borrowers may contact their school's financial aid office or the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). If you currently have a Direct Loan and would like the exact payment amount on your loan, you can find it out by contacting your loan servicer. Parent Direct PLUS Loan borrowers may only choose from the standard, extended, or graduated options, but student Direct PLUS Loan borrowers may also choose the income contingent repayment plan or the income-based repayment plan.

Standard Repayment

With the standard plan, you'll pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50, and you'll have up to 10 years to repay your loans. The standard plan is good for you if you can handle higher monthly payments because you'll repay your loans more quickly. Your monthly payment under the standard plan may be higher than it would be under the other plans because your loans will be repaid in the shortest time. For the same reason— the 10-year limit on repayment—you may pay the least interest.

Extended Repayment

To be eligible for the extended plan, you must have more than \$30,000 in Direct Loan debt and you must not have an outstanding balance on a Direct Loan as of October 7, 1998. Under the extended plan, you have 25 years for repayment and two payment options: fixed or graduated. Fixed payments are the same amount each month, as with the standard plan, while graduated payments start low and increase every two years, as with the graduated plan below.

This is a good plan if you will need to make smaller monthly payments. Because the repayment period will be 25 years, your monthly payments will be less than with the standard plan. However, you may pay more in interest because you're taking longer to repay the loans. Remember that the longer your loans are in repayment, the more interest you will pay.

Graduated Repayment

With this plan your payments start out low and increase every two years. The length of your repayment period will be up to ten years. If you expect your income to increase steadily over time, this plan may be right for you. Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

Income Contingent Repayment

(Not available for parent PLUS Loans)

This plan gives you the flexibility to meet your Direct Loan obligations without causing undue financial hardship. Each year, your monthly payments will be calculated on the basis of your adjusted gross income (AGI, plus your spouse's income if you're married), family size, and the total amount of your Direct Loans. Under the ICR plan you will pay each month the lesser of:

1. the amount you would pay if you repaid your loan in 12 years multiplied by an income percentage factor that varies with your annual income, or
2. 20% of your monthly discretionary income*.

If your payments are not large enough to cover the interest that has accumulated on your loans, the unpaid amount will be capitalized once each year. However, capitalization will not exceed 10 percent of the original amount you owed when you entered repayment. Interest will continue to accumulate but will no longer be capitalized.

The maximum repayment period is 25 years. If you haven't fully repaid your loans after 25 years (time spent in deferment or forbearance does not count) under this plan, the unpaid portion will be discharged. You may, however, have to pay taxes on the amount that is discharged.

Income-based Repayment

Under this plan the required monthly payment will be based on your income during any period when you have a partial financial hardship. Your monthly payment may be adjusted annually. The maximum repayment period under this plan may exceed 10 years. If you meet certain requirements over a specified period of time, you may qualify for cancellation of any outstanding balance of your loans. Loan Consolidation: There may be advantages to consolidating (combining) your federal student loans into one loan, starting with the convenience of making a single monthly payment. Consolidation generally extends the repayment period, resulting in a lower monthly payment. This may make it easier for you to repay your loans. However, you will pay more interest if you extend your repayment period through consolidation since you will be making payments for a longer period of time.

The Federal Student Aid Ombudsman Group of the U.S. Department of Education is dedicated to helping resolve disputes related to Direct Loans, Federal Family Education Loan (FFEL) Program loans, Guaranteed Student Loans, and Perkins Loans. The Ombudsman Group is a neutral, informal, and confidential resource to help resolve disputes about your federal student loans. Mail: U.S. Department of Education, FSA Ombudsman Group 830 First Street, N.E., Mail Stop 5144 Washington, DC. 20202-5144 Phone: 877-557-2575

Tuition Fees:

Upon acceptance of the student enrollment agreement/contract and tuition payments received, Bella Academy of Cosmetology agrees to provide the student 1550 hours of training for Cosmetology Practitioner, 1000 hours of training for Barbering. The daily class schedule consists of not more than seven (7) hours of instruction or practical training per day. Students are expected to be in attendance thirty-four (34) hours per week, Monday through Friday. When/if the clinic is open to the public during evenings or on Saturdays, each student will be scheduled on nights and/or Saturdays, to facilitate their clinic floor clientele. Bella Academy of Cosmetology is open five (5) days a week, which allows for opportunities for students to accelerate in the program or make up missed hours.

Withdrawal & Settlement Policy:

- A. The School's Refund Policy adheres to the minimum Tuition Adjustment Schedule* mandated by the U.S. federal regulatory agencies and applies it to all terminations for any reason, by either party, by student decision, by course or program cancellation, or by school closure.
- B. An applicant not accepted for training by the school shall be entitled to a refund of all monies paid within thirty (30) days, with the exception of a non-refundable enrollment fee. (\$100.00)
- C. If a future professional (parent/guardian in the case of a future professional under legal age) officially cancels the contract, demands his/her money back in writing, within three (3) business days of signing of the Enrollment agreement/contract, all monies collected shall be refunded within thirty (30) days of official cancellation or withdrawal with the exception of a non-refundable application fee. (\$100.00)

D. If a future professional cancels his/her contract after (three) 3 business days after signing but prior to entering classes, he/she shall be entitled to a full refund of all monies paid within thirty (30) days to the School less a non-refundable enrollment fee. (\$100.00.)

E. Official Drop Date is when the future professional notifies the institution of his/her withdrawal or by the postmark on the written notification.

F. For future professionals who enroll in & begin classes, the following schedule of tuition earned by the School will be considered to meet the minimum standards for refunds mandated by the U.S. federal regulatory agencies:

Refund Policy

Wisconsin refund policy and shall apply after the return of Title IV Funds calculation has been made, if applicable, to remaining tuition payments once the Student has started actual class attendance. The Bella Academy of Cosmetology Refund Policy embodies the State of Wisconsin refund policy and shall apply after the Return of Title IV Funds calculation has been made, if applicable, to the remaining tuition payments once the student has started actual class attendance.

If, for any reason, a student withdraws or is dismissed by Bella Academy of Cosmetology prior to the commencement of classes, the charge may not exceed 15% of the cost of the course of instruction or \$100.00, whichever is less. If, for any reason, a student withdraws or is dismissed by Bella Academy of Cosmetology after the commencement of classes, Bella Academy of Cosmetology's refund policy may not permit any charge to the student which exceeds \$150.00, plus the amount shown on the "Partial Refund Chart." In no case, may the charge to the student exceed the total cost of the course of instruction.

The "percentage of enrollment time" refers to the number of class days elapsed from the start of the student's attendance until the student's last day of attendance. A student who withdraws or is dismissed after the period of time identified under s.EAB 8.03 (1) has passed, but not before completing 60% of the potential units of instruction in the current enrollment period, shall be entitled to a pro-rated refund, as calculated below, less any amounts owed by the student for current period, less a one-time application fee of \$100. A pro-rated refund shall be determined as the number of units remaining after the last unit completed by the student, divided by the total number of units in the enrollment period, rounded down to the nearest ten percent. The pro-rated refund is the resulting per cent applied to the total tuition and other required costs paid by the student for the current enrollment period. If, for any reason, a student withdraws or is dismissed by Bella Academy of Cosmetology after the commencement of classes, Bella Academy of Cosmetology's refund policy may not permit any charge to the student with exceeds \$150.00, plus the amount shown on the "Partial Refund Chart." In no case may the charge to the student exceed the total cost of the course of instruction.

Partial Refund Chart		
Percentage of enrollment time: Greater than	Less than or equal to	Maximum percentage of total cost of course of instruction may be charged
0.01%	4.9%	20%
5%	9.9%	30%
10%	14.9%	40%
15%	24.9%	45%
25%	49.9%	70%
50%	100%	100%

"Enrollment time" means the number of actual hours completed between the students' actual first day of attendance in the program and the date the student last actually attended class. "Total Time" means the total hours of instruction for the program in which the student is enrolled. Any monies due the student hereunder shall be refunded within thirty (30) days of formal cancellation as defined or formal termination by Bella Academy of Cosmetology, which shall occur no more than fourteen (14) consecutive calendar days from the last day of physical attendance or the date that the student notifies Bella Academy of Cosmetology that he/she will not be returning.

(i) Enrollment Fee – not refundable.

(ii) Student Kit fee – Student Supplies Fee will not be canceled or adjusted unless the student returns the student supplies unused and in their original condition within twenty (20) calendar days of receipt of the Student Supplies.

(iii) Refunds due will first be made to the source that provided funding to the student before any refund may be paid to the student.

(iv) If the selected program/course is canceled subsequent to the student's enrollment, but before the student started class attendance, Bella Academy of Cosmetology shall provide the student with a full refund of all monies paid by the student or provide alternative means for the student's completion of the program.

(v) If the selected program/course is canceled and ceases to offer instructions after students have enrolled and instruction has begun, the school shall, provide a pro-rated refund for all students transferring to another school based on the hours accepted by the receiving school; or provide completion of the course/ program; or participate in a teach out or provide a full refund of monies paid.

(vi) The student shall be entitled to a prorated refund of tuition paid if Bella Academy of Cosmetology permanently closes and no longer offers instruction after the student begun classes.

(NACCAS Minimum Tuition Adjustment Requirements)

Collection Policy:

As a small business, the School uses an outside professional collection agency, belonging to the Association of Credit & Collection Professionals, to recover unpaid accounts. Said agency must always adhere to the School's minimum Tuition Adjustment Schedule in any/all collection efforts. If a future professional default in his/her obligations including a default in payment of any sums provided for in the Enrollment Agreement/Contract, the School (the Seller) at its option and with notice to the future professional (the Purchaser) may declare the whole amount unpaid and immediately be due and payable. The future professional agrees that the School is entitled to reasonable attorney fees, costs, expenses incurred should this contract or any part of it be placed in the hands of an attorney for collection or other legal action. If promissory notes or contracts for tuition are sold or discounted to third parties, future professionals must sign a statement authorizing such sales and the institution must comply with the Cancellation & Settlement Policy of this School.

School's Closure Policy:

If Bella Academy of Cosmetology closes permanently and ceases to offer instruction after future professionals have enrolled, or if a program is canceled after students have enrolled and instruction has begun—the School will make arrangements for the future professionals to:

- Receive a pro-rata refund of tuition
- Dispose of School records in accordance to state law
- Submit to the National Accrediting Commission of Career Arts & Sciences (NACCAS) a list of all students who were enrolled at the time of closure and indicate on it the arrangements made for each future professional
- Teach out to be performed in the same geographical area
- Teach out shall not cost the future professionals more than the original cost the School is entitled to under its Enrollment Agreement/Contract for which the future professional has not paid, original school will provide notice to future professionals of teach out if necessary and diligently advertise availability

Return of Title IV Funds:

If a student (parent/guardian in the case of a student under legal age) cancels his/her contract, the cancellation date will be determined by the postmark on written notification or the date said information is delivered to the school's Financial Aid Director/Owner in person. Should any aid be disbursed prior to the start of class, all funds will be returned in full to the appropriate agency.

The Financial Aid Department administers the Return to Title IV Funds Calculation (R2T4). Examples unofficial withdraw; 1) a student who did not return from an approved or unapproved Leave of Absence, Examples Official withdraw; 1) those who were terminated from enrollment. 2) those who withdrew from the program and notified the school, 3) the school was notified by a second party due to circumstances beyond the student's control. All R2T4 calculations are based on the students last date of attendance as provided by the student's attendance records. The R2T4 determines the amount of aid that was earned. The R2T4 is based on the payment period. After the student has completed 60% of the payment period, no refund is due. The R2T4 is completed for all withdrawals to determine if the student is approved for a post withdrawal disbursement. Credit balances as a result of R2T4 will be dispersed as soon as possible and no later than 14 days after the cancellation of student program. All R2T4 calculations are based on the students last date of attendance as provided by the student's attendance records. The R2T4 re determines the amount of aid that was earned. The R2T4 is based on the payment period. After the student, has completed

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

The calculation for the percent of completion of the payment period is as follows: Bella Academy will determine the actual date the student started the payment period and the last date of attendance and will figure the scheduled clock hours within that period of time. The number of clock hours the student was schedule to complete within that payment period is divided by the total number of clock hours in that payment period to determine percent completed. Days a student was on a Leave of Absence are not included in this calculation.

Any student who withdraws officially or unofficially will be made aware of the possible consequences of withdrawing. For financial aid students, repayment on Federal Loans begins 6 months from their last date of attendance. Students who took a full 180 day Leave of Absence (LOA) and who did not return from the LOA will go into immediate repayment. The R2T4 does not dictate the schools refund policy. This policy is separate from the schools Institutional Refund Policy. All students who utilize Title IV funding will have the R2T4 calculation completed prior to calculating the Institutional Refund Policy. A student may owe funds for unpaid charges to the school to cover education charges. If the school is required to return federal funds, the school will return Federal Aid disbursed that was credited to the student's account for the payment period in which the student withdrew. The school will refund any unearned Title IV aid due within forty-five (45) days of the date of determination that the student withdrew, which is no later than fourteen (14) days from the last date of attendance.

Title IV Refunds are allocated in the following order:

1. Unsubsidized Direct Stafford Loans
2. Subsidized Direct Stafford Loans
3. Direct PLUS Loans
4. Federal Pell Grants for which a return of funds is required

If the school is allowed a post withdrawal disbursement, the school will advise the student or parent they have fourteen (14) calendar days from the date the school sent notification to accept a post withdrawal loan disbursement. A student who qualifies for a post withdrawal disbursement must meet the current award year requirements and time frames for late disbursements. A post withdrawal for Pell Grants of which the student is awarded will be disbursed within forty-five (45) days of the date the school determined the student withdrew and does not need prior permission by disbursement. Post withdrawal loan funds a student accepts will be made within one-hundred and eighty (180) days from the date the school determined the student withdrew. If the schools Institutional Refund Calculation indicates the student still owes the school, the debt to the school must be paid in full before the release of transcripts.

The school's responsibility in regard to the Return to Title IV funds are as follows:

- To provide students with the information contained in the R2T4 Policy.
- Identifying student who have withdrawn and will be affected by the R2T4 Policy.
- Return all unearned Title IV Funds in compliance with The Department of Education requirements.

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

- Return unearned Title IV Funds that were disbursed to the student where in the student was deemed ineligible, based on the R2T4 calculation.
- When possible, the student should notify the school in writing of official withdrawal.
- If the student cancels their decision to withdraw, the student must notify the school in writing within three business days of the date of the original withdrawal.
- All requests to withdraw or cancel a request to withdraw must be delivered to the schools' financial aid office.
- Student borrowers of the Direct Stafford Loans are required to attend or complete online an Exit Interview before leaving school.

Treatment of title IV funds when a student withdraws.

General

When a recipient of title IV grant or loan assistance withdraws from an institution during a payment period or period of enrollment in which the recipient began attendance, the institution must determine the amount of title IV grant or loan assistance that the student earned as of the student's withdrawal date. In the case of a program that is measured in clock hours, the student does not complete all of the clock hours and weeks of instructional time in the payment period or period of enrollment that the student was scheduled to complete.

Withdrawal date for a student who withdraws from an institution that is required to take attendance.

For a student who ceases attendance at an institution that is required to take attendance, including a student who does not return from an approved leave of absence, as defined in paragraph (d) of this section, or a student who takes a leave of absence that does not meet the requirements of paragraph (d) of this section, the student's withdrawal date is the last date of academic attendance as determined by the institution from its attendance records.

An institution must document a student's withdrawal date determined in accordance with paragraph (b)(1) of this section and maintain the documentation as of the date of the institution's determination that the student withdrew.

An institution is required to take attendance if -

(A) An outside entity (such as the institution's accrediting agency or a State agency) has a requirement that the institution take attendance;

(B) The institution itself has a requirement that its instructors take attendance; or

(C) The institution or an outside entity has a requirement that can only be met by taking attendance or a comparable process, including, but not limited to, requiring that students in a program demonstrate attendance in the classes of that program, or a portion of that program.

(D)

If an institution is required to take attendance, or requires that attendance be taken, for a limited period, the institution must use its attendance records to determine a withdrawal date.

If the student ceases attendance without providing official notification to the institution of his or her withdrawal, the mid-point of the payment period (or period of enrollment, if applicable);

If the institution determines that a student did not begin the institution's withdrawal process or otherwise provide official notification (including notice from an individual acting on the student's behalf) to the institution of his or her intent to withdraw because of illness, accident, grievous personal loss, or other such circumstances beyond the student's control, the date that the institution determines is related to that circumstance. If a student does not return from an approved leave of absence the date that the institution determines the student began the leave of absence; or if a student takes a leave of absence that does not meet the schools requirements, is the date that the student began the leave of absence.

An institution may allow a student to rescind his or her official notification to withdraw by filing a written statement that he or she is continuing to participate in academically-related activities and intends to complete the payment period or period of enrollment.

If a student both begins the withdrawal process prescribed by the institution and otherwise provides official notification of his or her intent to withdraw the student's withdrawal date is the earlier date unless a later date is determined.

(i) "Official notification to the institution" is a notice of intent to withdraw that a student provides to an office designated by the institution.

(ii) An institution must designate one or more offices at the institution that a student may readily contact to provide official notification of withdrawal.

“Official notification to the institution” is a notice of intent to withdraw that a student provides to an office designated by the institution.

An institution does not have to treat a leave of absence as a withdrawal if it is an approved leave of absence. A leave of absence is an approved leave of absence if -

- The institution has a formal policy regarding leaves of absence;
- The student followed the institution's policy in requesting the leave of absence;
- (The institution determines that there is a reasonable expectation that the student will return to the school);
- The institution approved the student's request in accordance with the institution's policy;
- The leave of absence does not involve additional charges by the institution;
- The number of days in the approved leave of absence, when added to the number of days in all other approved leaves of absence, does not exceed 180 days in any 12-month period.

Except for a clock hour program, upon the student's return from the leave of absence, the student is permitted to complete the coursework he or she began prior to the leave of absence.

If the student is a title IV, the institution explains to the student, prior to granting the leave of absence, the effects that the student's failure to return from a leave of absence may have on the student's loan repayment terms, including the exhaustion of some or all of the student's grace period.

If a student does not resume attendance at the institution at or before the end of a leave of absence that meets the requirements of this section, the institution must treat the student as a withdrawal in accordance with the requirements of this section.

- The number of days in a leave of absence is counted beginning with the first day of the student's initial leave of absence in a 12-month period.
- A “12-month period” begins on the first day of the student's initial leave of absence.
- An institution's leave of absence policy is a “formal policy” if the policy -
- Is in writing and publicized to students; and
- Requires students to provide a written, signed, and dated request, that includes the reason for the request, for a leave of absence prior to the leave of absence. However, if unforeseen circumstances prevent a student from providing a prior written request, the institution may grant the student's request for a leave of absence, if the institution documents its decision and collects the written request at a later date.

Students who owe an overpayment of Pell grants as a result of withdrawal from the program, initially will retain their eligibility for Title IV funding for forty-five (45) days of the earlier of 1) date the school sends the student notification of the over award 2) the date the school was required to notify the student of overpayment. Within thirty (30) days of determining that the student's withdrawal created a repayment of all or part of the Pell Grant, the school must notify the student that she/he must repay the overpayment or make satisfactory arrangements to repay. The student will be notified of overpayment of Title IV funds and that the students' eligibility for additional Title IV aid will cease if the student fails to take a positive action by the forty fifth (45th) day following notification from the school. The student will have the options of paying the overpayment in full or arranging a repayment agreement with the Department of Education. If the student fails to take action to repay during the forty-five (45) days allotted, the school will report this to NSLDS.

Surety Bond- Bella Academy of Cosmetology carries a surety bond in the amount of \$25,000, Policy Number B170228. To file a claim against this bond, the student may contact:

Pekin Insurance 2505 Court Street Pekin, Illinois 61558-0001 1-800-477-0122	Bock Insurance Agency 2337 Jackson Street Oshkosh, Wisconsin 54901 (920) 235-5737
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New Student Orientation:

All students will have a full orientation on the first day of class, during which daily schedules and routines, advisors, and the policies and procedures of Bella Academy of Cosmetology will be reviewed and discussed.

Confidentiality Policy: Copyright Materials & Infringement

It is the policy of the Academy to comply with all copyright laws. The Academy does not tolerate any unprofessional behavior. This includes but is not limited to unethical conduct in regard to cheating, plagiarism, copyright infringement, falsification or misrepresentation of material information in any records, financial documents or sign-in sheets, copying textbooks, manuals, periodicals, as well as peer to peer file sharing. All employees and students are expected to be aware of and follow these laws. Any member of the Academy practicing unauthorized use or distribution of copyrighted material, whether inadvertent or deliberate, will be subject to sanctions by the Academy up to dismissal from the Academy or termination of employment. Individuals would also be subject to Federal criminal offenses for copyright law violations.

The following information is deemed confidential and owned solely by Bella Academy of Cosmetology. Accordingly, no student, instructor or staff member will remove from the Bella Academy of Cosmetology premises or otherwise disclose to another person or company the following items.

1. Any client information
2. Personnel manuals
3. Operating manuals
4. Business records, including but not limited to sales records, inventory, tracking data, accounting data and marketing data
5. Other information, which is from time to time provided to students and identified as confidential, or otherwise exclusively belonging to Bella and not readily available to third parties, including but not limited to teaching materials, forms, inventory, curriculum, visual aids and handouts. Violation of this policy will be result in disciplinary action up to and including discharge.

Additional Tuition Charges:

If a student is beyond ten days (excused or unexcused) of the program schedule (1550 hrs. for Cosmetology Practitioner, 1000 hrs. for Barbering, the student will pay \$30.00 per day for coursework to be completed outside the scheduled 1550 hours' course. This fee must be paid the day of class. The additional daily fee, or any portion thereof, may be waived with the acceptance of a Director of the student's submittal of a waiver and ability to demonstrate that the circumstances warrant such a waiver.

Make up hours:

For a student to obtain extra hours, he/she may attend school Monday through Friday at 8:30 am. This will give the students the opportunity to obtain an extra 2.5 hours per week.

Leave of Absence/Withdrawal

Guidelines: A Leave of Absence (LOA) will be granted if the request meets the following:

- Submitted to the school in advance unless prevented by unforeseen circumstances
- Request must be approved by school official
- There must be a reasonable expectation that the student will return from the LOA
- Bella Academy of Cosmetology will extend the students contract by the same number of days taken in the LOA
- Bella Academy of Cosmetology WILL NOT assess the student additional charges as a result of a LOA
- To request full one hundred eighty (180) day LOA, complete documentation and certain conditions will be needed to support the request. ... i.e.: jury duty, military reasons including National Guard requirements and circumstances meeting criteria covered under FMLA (Family & Medical Leave Act of 1993)

Details:

- A LOA is a temporary interruption in a future professional's* program of study and refers to a specific time period when a future professional is not in attendance.
- LOAs are granted in multiples of thirty (30) days - (30, 60, 90, 120, 150, 180 days)
- Multiple LOAs may be granted in any 12-month period with a minimum increment of thirty (30) days
- The LOA has no effect on the "Satisfactory Academic Progress Standard". **
- If future professional was deemed maintaining Satisfactory Academic Progress prior to LOA or withdrawal of training, upon his/her return, the future professional is deemed in good standing and may continue the program of study from the point of interruption.
- LOA timeframe does not involve any additional charges from Bella Academy of Cosmetology.
- Bella Academy of Cosmetology will extend the students contract period by the same number of days taken in the LOA
- Total number of days allowed for a LOA may not exceed 180 days in a 12-month period.
- Future professionals on approved LOA need to be aware that the LOA may affect financial aid,
- Before final consideration is given to grant the requested LOA, a Financial Aid Advisor will meet with the future professional and provide information regarding the following:
 - ✓ loan obligations
 - ✓ possible revisions in the aid package
 - ✓ deferment options
 - ✓ notification to lending institutions
 - ✓ possible deferment cancellation
 - ✓ possible affects to a veteran's benefits
 - ✓ exhaustion of grace periods
 - ✓ consequences of not returning to Bella Academy at the expiration of the LOA etc.

For future professionals receiving Title IV funds, all guidelines below must be adhered to or:

- Future professional who has been granted an LOA will be considered withdrawn if he/she does not return to school at the end of the LOA. In said case, the withdrawal date will be the last day of recorded attendance at Bella Academy of Cosmetology.
- Should withdrawal result, a future professional's grace period for a Title IV program loan might be exhausted.
- Leaves of Absence are subject to verification and the submittal of supporting documentation and will only be granted for good cause and must be approved in advance (unless prevented by unforeseen circumstances) by Bella Academy of Cosmetology. Bella Academy of Cosmetology may request a doctor's statement when appropriate as a condition prior to granting and/or extending a LOA. Leaves may be granted for a period of not more than 180 days per year and will not be extended. At the conclusion of the approved LOA or when a student re-enrolls, the student must return to Bella Academy of Cosmetology at the same academic status as when leave was taken. Failure of a student to return to Bella Academy of Cosmetology upon the expiration of the LOA will be considered a voluntary termination of enrollment. During the LOA, a student will not be eligible to accrue extra hours, i.e. job shadow, etc.

- No additional Title IV assistance while a student is on a LOA. Since an institution may not assess any additional charges to a student returning from LOA, the institution may not award any additional Title IV aid until the student has completed the coursework in which the student was enrolled when the leave was granted.

Temporary Training Interruptions:

Authorized student absences include illness, hospitalization, jury duty and emergency absences due to death or serious illness in the immediate family or some other circumstances. It would be unreasonable to place students not making satisfactory progress on a two-week leave of absence and subsequently, on their return, consider them to be making satisfactory progress. Students who meet the minimum requirements for attendance and academic progress shall be considered to be making academic progress until the next scheduled evaluation. Students who do not meet such requirements shall be deemed to be on warning. The preceding conditions apply to all students eligible or non-eligible to receive financial aid assistance. A student's contract period and maximum time frame will be extended a number of days equal to their approved LOA.

Satisfactory Academic Progress Policy, Clock Hours and Determination of Status

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school, including Title IV and non Title IV recipients. 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. This policy applies to all Bella Academy of Cosmetology students and is fully discussed prior to enrollment as well as on orientation day. Transfer hours that are accepted and counted both as attempted and completed hours for the determination of when the maximum allowable time frame has been exhausted. Students are allowed to re-take class tests to gain the minimum of 80%. If a student fails the test three times, the student will be given a three-day suspension. Upon return from the suspension, the student will be given the test again. If the student fails the test the fourth time, he/she will again be suspended for three days. Upon return from this suspension, the student will be given the test a final time. If the student does not pass the test the fifth time, he/she will be terminated from the program. If a student does not pass the Mock State Board Final Exam, the student must wait one week between retakes. Regular test taking discipline regarding fails will also apply. Student are not allowed to drop a class, they must take and pass each class. ***Bella Academy requires a grade of 80% or more for graduation.**

Practical Grading Criteria Grading Scale

Excellent	A	92-100%
Good	B	80-91%
Satisfactory	C	70-79%
Fail	D	Under 70%

Changes in programs;

If a student changes from one program to another (ex. A Barbering student switches to the Cosmetology program) this will impact the SAP for that student. Upon switching, a SAP will be completed on the student, followed by an amendment to their enrollment contract to show this change. Class hours and grades that are able to transfer to their new program will be applied to their quantitative and qualitative SAP. Maximum timeframe will then be adjusted in their enrollment agreement to meet all requirements for the name program.

Pursuit of a second program;

Bella Academy of Cosmetology offers full-time programs only, there-fore does not allow a second program to be taken simultaneously with another program. If a student desires to take a second program of study at Bella Academy of Cosmetology, he/she can take the program after he/she has completed the first program. Example would be if a student completes the Barbering program and then would like to enroll for the Cosmetology program, SAP would start new. Only grades and hours of a current program will apply to SAP, not a previously completed program.

Repeated courses;

Students are not allowed to repeat a course. Students are encouraged to seek individual help from educators when he/she needs more clarification with a course to better understand it.

Withdrawals;

A student cannot withdraw from any course offered for the programs taught at Bella Academy of Cosmetology. All courses are needed for graduation. If a student is absent for a course, he/she must take the course the next time it is offered. Missing a course will be noted in the students SAP and will affect the SAP in a negative manner.

Determination of Status

Students are making satisfactory academic progress when they are achieving a minimum of 70% on all assignments and requirements and attending at an 85% level. This determination applies to all students regardless of whether or not they are receiving financial aid assistance, will maintain Satisfactory progress status until the next scheduled evaluation. A student who fails a test will be informed of the inadequate grade by the instructor in a confidential manor and will be informed as to how to rectify the deficiency. If the student fails a test the second time, the instructor may require the completion of additional review assignments prior to a second makeup test being administered. If a student scores under 80%, (***graduation requirement**) student is encouraged to repeat the test until a score of 80% or more is achieved.

Determination of Status

Students are making satisfactory academic progress when they are achieving a minimum of 70% on all assignments and requirements and attending at an 85% level. This determination applies to all students regardless of whether or not they are receiving financial aid assistance, will maintain Satisfactory progress status until the next scheduled evaluation. A student who fails a test will be informed of the inadequate grade by the instructor in a confidential manor and will be informed as to how to rectify the deficiency. If the student fails a test the second time, the instructor may require the completion of additional review assignments prior to a second makeup test being administered.

Academic Progress Evaluation and Advising Policy

Evaluations are performed within one week of 450, 900, 1250 scheduled hours for Cosmetology Practitioner students; 450, 900 scheduled hrs. for Barbering students. Special progress evaluations may be conducted and documented as deemed necessary. All current/graduated student files will include, but not are limited to: grades, transcripts and program completions and will be available for the students review for a minimum of 3 years upon course completion. Each evaluation is presented to the student for review. Bella Academy does not except in completes.

Warning

If a student falls below the minimum requirements and does not maintain Satisfactory Academic Progress in attendance, and/or practical work, and/or theory, as defined in the Satisfactory Academic Progress Policy, the student will be placed on Warning and is still eligible for one additional payment period, to receive assistance under the Title IV, HEA programs. If the student is still not making SAP at the end of the warning period, then he/she loses Title IV aid eligibility. The student then will be advised how to re-establish satisfactory academic progress. All periods of warnings will last and be reviewed at the next schedule evaluation point. Students will be notified in writing when placed on warning and how to re-establish SAP at the end of the next payment period.

Probation

Bella Academy of Cosmetology may allow for the status of probation for students who are not considered meeting minimum standards for satisfactory academic progress and have successfully appealed. (See Appeals Process)

- a. Bella Academy of Cosmetology evaluates the student's progress and determines that the student did not make satisfactory academic progress during the warning or previous evaluation period; and
- b. The student successfully appeals the negative progress determination at the beginning of the probationary period; and
- c. Bella Academy of Cosmetology determines that satisfactory academic progress standards can be met by the end of the probationary payment period

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress while during the probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet 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 or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Probation occurs when a student appeals their loss of eligibility and has their eligibility reinstated. Probation period will last for one payment period, during which the student may continue to receive FSA funds. Conditions may be established that the student must meet by the end of the probationary period. Students who fail to make sap, or meet established conditions, at the end of the probation period lose their aid eligibility. 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.

d. Bella Academy of Cosmetology develops an academic plan for the student that, if allowed, will ensure that the student is able to meet the institutions satisfactory academic progress requirements by a specific point within the maximum time frame established for that student.

If financial aid is suspended and the student is ineligible to receive funds, the student must then make payment arrangements with the financial aid administrator to satisfy financial obligations with Bella Academy of Cosmetology.

Attendance Requirements:

Every Cosmetology Practitioner, barbering student is required to attend and participate at a minimum of 85% of the required scheduled hours. Bella Academy of Cosmetology does not accept students on a part-time basis. At the Director's discretion, overtime hours will accrue for a student in good standing, in accordance with the required attendance, participation and academic progress (grades). In order to be credited with overtime hours, a student must be accompanied by an instructor at an approved course or event.

Students are required to record their attendance on the computer program time clock and are required to clock in or out whenever entering or leaving Bella Academy of Cosmetology, as well as for lunch breaks. Students are responsible for punching in and out on time. Students must not allow another individual to clock in or out for them. Students are allowed thirty (30) minutes for lunch. Students must take their lunch break, unless they are booked and have permission from an instructor to work through their lunch period, but must then leave 30 minutes early. If student fails to punch in or out, an instructor must be notified in order to approve any correction. Students must never leave Bella Academy of Cosmetology grounds without permission from an Instructor, as this will result in an absence.

Absenteeism and Tardiness:

Student attendance and punctuality are essential to their education and are solely the student's responsibility. If a student is unable to attend classes at Bella Academy of Cosmetology because of illness or other personal reasons, the student must notify an Instructor prior to the start of classes on each day of their absence. Students are required to call by 8:45 if he/she will be absent or late. Also, students are allowed three late punches a week, any late punches after the third will be given a written warning. Clocked hours will be given in 15-minute increments. A student will be given credit for the next 15 minutes after clock in. Example; if a student clock in at 9:04 am. He/she will be given credit for the clock in at 9:15.

Maximum Time Frames for Course Completion:

Course length is defined as the period of time required to complete the selected course based on a 35-hour week. Students must complete their chosen course with the minimum number of hours required and not exceed 118% over their original contract date. If a student's graduation exceeds the maximum time frame, a new contract for enrollment must be signed.

SATISFACTORY PROGRESS TITLE IV TIME FRAME

1. 118 % = 85 % Attendance
2. 111 % = 90 % Attendance
3. 105 % = 95 % Attendance

How to calculate maximum time frame based on your required attendance rate.

1. 1550- hr. Cosmetology Program @ 85 % attendance
2. $0.85 \times 1550 \text{ hours} = 1681.75 \text{ hours}$
3. $1550/1681.75 = 0.85 = 85\%$

Student Support Services: Internal Grievance Policy

Unsatisfactory Academic Progress

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. Appeal documents will be reviewed and a decision will be made and reported to the student within 30 calendar days. 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.

Appeals regarding Unsatisfactory Academic Progress must be made within five (5) days of the originating progress evaluation. An appeal hearing will take place within (5) days of receipt of the written appeal. This appeal will be attended by the student, parents/guardian (if the student is a dependent minor), the student's instructor and the director of training. A decision on the student's appeal will be determined within (3) class days by Bella Academy of Cosmetology authorities and will be communicated to the student in writing. The student must explain the reasons for the appeal; some examples are death of a relative, injury or illness of the student or other allowable special circumstances. The student must submit documentation

regarding why the student failed to make satisfactory academic progress and what has changed in the student's situation that will allow the achievement of satisfactory academic progress at the next evaluation. Any student who does not achieve the minimum standards is no longer eligible for Title 4 or HEA program funds, if applicable, unless the student is on warning or has prevailed upon appeal. Bella Academy of Cosmetology will notify any student of an evaluation that impacts the student's eligibility for financial aid. Once an appeal has been submitted and the outcome has been determined, it will be kept in the student's file for the student to review upon request.

Appeals: Student Termination

Students who are terminated for non-conformance to Bella Academy of Cosmetology policy and procedures may appeal the termination. The student must submit a written appeal to Bella Academy of Cosmetology, along with any supporting documentation and reasons why the termination should be reversed and a request for a re-evaluation based on the evidence submitted. The appeal must be received by Bella Academy of Cosmetology within five (5) class days of the termination. Should a student fail to appeal within the allotted time, the decision to terminate is final. Should a student receive favorable appeal results and Bella Academy of Cosmetology is assured the violations of its policy and procedures would not continue, the student will be automatically re-entered in the course.

Appeals: Other-

Students may make an appeal based on any Bella Academy of Cosmetology policy or procedures, with an attempt to show just cause why the given policy or procedure should be waived. To do so, the student must submit a written appeal, along with any supporting documentation and reasons why the waiver should be granted. Bella Academy of Cosmetology will respond to the request for waiver or appeal within five (5) class days.

Release of Information:

Students and parents or guardians of minor students have the right to gain access to their cumulative records by appointment, and under the supervision of an instructor. Information pertaining to a student's record will only be released to other individuals or family members with the written permission of the student. Student records may be released without student consent to any of the following agencies for the purposes of an audit or investigation: Wisconsin Department of Safety and Professional Services, NACCAS, the U.S. Department of Education, V.A. or any other financial aid assistance organization that is supporting the student's education.

FERPA Policy and Procedures:

Student records and release of information

All student records are kept confidential and retained within the lockable administrative offices of the Academy. No records will be allowed to leave the Academy. All documentation related to a students' enrollment is maintained by approved administrative personnel and in the students' record file. A student (or in the case of a dependent minor, his/her parents or legal guardian), only has the right to gain access to their records under the supervision of an administrative staff member, by appointment. Appointments will be set in a timely manner, but no longer than 14 days from the request day. The Family Educational Rights and Privacy Act (FERPA), in effect since 1974, provides student (or in the case of a dependent minor, his/her parents or legal guardian) with important rights regarding Academy records. The Academy will not release any educational or non-public personal information unless it is authorized by the student (or in the case of a dependent minor, his/her parents or legal guardian) in written consent for each third-party request, a copy of which will be kept on file. Non-public personal information is information which is not publicly available; such as name, address, social security number, financial institution, account numbers, enrollment application info, etc. The Academy does not publish student directory information. Should it become an issue in the future, it would not be done without allowing the student or guardian the right to deny authorization to publish. The school will permit access to student and other Academy records as required for any accreditation process initiated by the institution, federal or state agencies, audits, by NACCAS, or in response to a directive of the Commission, certain government officials in order to carry out lawful functions, persons who need to know in cases of health and safety emergencies, individuals who have obtained court orders or subpoenas. However, The Academy will make a reasonable effort to notify the parent(s) and student to allow the parent or eligible student to request the school not to disclose that information about them, (unless the court or issuing agency has prohibited such disclosure) The Academy must notify parents and eligible students their rights under this law. The Student's enrollment, academic and attendance records will be kept permanently by the Academy, all other records will be kept for five (5) years. An electronic copy of the student files is recorded daily on a secure

external data storage device. This device is stored off site in a secured container. Student records are maintained. Academy employees will have access to student records on a need-to-know basis. No employee may access a student's record without authorization from the Director of School, Director of Education, Director of Financial Aid, or Director of Admissions. Review of the file will be done in the presence of one of the above stated administration personnel. The Financial Aid Office and Admissions offices are locked when unoccupied. A student (or in the case of a dependent minor, his/her parents or legal guardian) may request a copy from the Administrative Offices of the Academy's the Family Educational Rights and Privacy Act (FERPA) policy. Any questions or concerns under this act should be directed to: Family Policy Compliance Office. Dept. of Ed., 400 Maryland Avenue, SW, Room3017, Washington, D.C.20202-4605 or you may call (202) 401-2057.

Disciplinary Policy/Code of Conduct:

Students, instructors and staff are expected to conduct themselves in a dignified and professional manner at all times. Discipline may be addressed by verbal reprimand, written reprimand, suspension, and/or termination for conduct that disrupts Bella Academy of Cosmetology operations or reflects unfavorably in any way upon Bella Academy of Cosmetology.

If a student receives a suspension notice and is "sent home" because of conduct, the student will not be readmitted to Bella Academy of Cosmetology until Bella Academy of Cosmetology is assured by the student that such actions will not be repeated. This document will be placed in the student/employee file. A second incident may result in immediate termination of enrollment or employment.

Disciplinary Procedure

The following is a list of incidents that will result in disciplinary action. Disciplinary action will include 1) Verbal or written Warning for 1st offense; 2) Written Warning for 2nd offense; 3) Suspension or Termination for 3rd offense. Only one suspension will be given to a student. If a student receives a sixth writeup, it will result in a termination from the program in which they are enrolled. Reasons for a write up are as follows:

- Use of cell phone while clocked in and accruing hours
- Use of obscene, vulgar or profane language
- Clocking in or out for other students
- Causing dissent among staff or students including, but not limited to, bullying, malicious gossip, physical or verbal abuse*
- Immoral, improper or unprofessional conduct*
- Refusing to perform services, or being disrespectful to clients*
- Breach of Confidentiality*
- Disrespect to instructors or staff of Bella Academy of Cosmetology*
- Leaving the school building, whether for the day, or for an extended period of time

The following is a list of incidents that are causes for immediate termination:

- Stealing from Bella Academy of Cosmetology, patrons or other students
- Cheating, dishonesty or falsification of records
- Under the influence of illegal drugs or alcohol

*Where noted, first occurrence may result in immediate termination.

Alcohol and Drug Abuse Prevention Program:

The Drug and Alcohol Abuse policy applies to all students and all employees. The unlawful possession, use, or distribution of illicit drugs and alcohol are strictly prohibited at this Academy. Students or employees not complying with this standard will be subject to penalties or immediate termination.

- Drug Abuse is prohibited at all times by students and employees on the Academy's property or as part of any of its activities. Drug abuse is defined as: "The unlawful manufacture, distribution, possession or use of illicit controlled substances, including alcohol." The Academy prohibits possession, use and sale of alcoholic beverages, enforces the state underage drinking laws and state and federal drug laws. The Drug Free Awareness Program includes providing a copy of the Academy's Drug and Alcohol Abuse Policy, in addition the report is provided upon request to all prospect students. The report is provided to all students and employees during orientation and annually in October. The

Academy provides advanced educational awareness by having individuals who are professionals in the drug and alcohol abuse field speak with our students.

- An Employee will receive a copy of the “Terms and Symptoms of Drug Abuse” in which all negative symptoms of drug abuse are defined. Fact sheets and posters about early warnings and guidelines regarding drug abuse are posted. As a condition of employment, employees will notify the institution of any criminal drug statute convictions for a violation occurring in the workplace immediately.
- Any action taken by the institution against a violation of the drug-free workplace policy will occur immediately upon administration obtaining such information. The Academy will notify the Department of Education within 30 days of an employee or student being involved in any criminal drug statute conviction for a violation occurring in the workplace
- The Academy policy supports and enforces state underage drinking laws, possession, use or sale of illegal drugs. Student caught in any of the above situations will be dismissed from the program and will be reported to the authorities
- In Some cases, conviction of drug related offenses could result in the student’s ineligibility of Title V funding or other forms or financial assistance

Health Effects of Alcohol & Other Drugs: Summary

The abuse of alcohol and the use of other drugs are detrimental to the health of the user. Further, the use of drugs and alcohol is not conducive to an academic atmosphere. Drugs impede the learning process and can cause disruption for other students and disturb their academic interests. The use of alcohol or drugs in the workplace may also impede the employee's ability to perform in a safe and effective manner and may result in injuries to others. Early diagnosis and treatment of drug and alcohol abuse is in the best interests of the employees, students, and the institution itself. Health risks associated with the use of drugs and alcohol: Impaired mental and physical health, Neurological disease and damage, Memory or intellectual interference, Depression both mentally and physically, Uncontrolled violence, impulse behavior, convulsion seizures, homicide, suicide, cardiac disease or damage, cardiovascular collapse, Gastrointestinal disease or damage, Ulcers, Anemia, Liver issues, Liver Failure, Over dose, Pancreatic disease.

Penalties/policy to be imposed on students and employees for Drug/Alcohol abuse violations occurring on campus include:

Notification of the abuse to the Director of School, Director of Admissions, Director of Financial Aid and then reported to the local authorities and local police department

- Immediate termination from employment, or in case of a student, from Academy, will be imposed for use, distribution, or possession of illicit drugs and alcohol or under the influence while at the Academy or on the grounds or during any activities.
- If the student/employee is found to have violated the Institution’s Drug and Alcohol Policy, then immediate termination from the Academy or employment will take place.
- Termination of enrollment or employment will be considered based on the circumstances surrounding the violation and is at the sole discretion of the Academy.
- Students and employees may be reinstated upon completion of an appropriated rehabilitation program

Bella Academy of Cosmetology encourages employees and students who have substance abuse problems or concerns, to seek confidential counseling/or treatment services.

Any action taken by the Academy against a violation of the drug-free workplace policy will occur immediately upon administration obtaining such information.

Notice of Federal Student Financial Aid Penalties for Drug Law Violations

Suspension of Eligibility for Drug Convictions

As prescribed in section 484(r) of the Higher Education Act, a student who, during a period of enrollment for which the student was receiving any Federal grant, loan, or work assistance, is convicted of any offense under any Federal or State law involving the possession or sale of a controlled substance shall not be eligible to receive any additional grant, loan, or work assistance from the date of that conviction for the period of time specified in the following table:

Period of Ineligibility for Title IV Federal Aid

	Sale of Illegal Drugs	Possession of Illegal Drugs
1 st Offense	1 year from date of conviction	2 years from date of conviction
2 nd Offense	2 years from date of conviction	Indefinite Period
3 + Offenses	Indefinite Period	

(A conviction for sale of drugs includes convictions for conspiring to sell drugs.)

For individuals convicted of both possession and sale of illegal drugs, the overlapping periods of ineligibility will run concurrently, resulting in the longer period of ineligibility prevailing. Only convictions for an offense occurring during a period of enrollment for which the student was receiving Federal aid will impact eligibility. Convictions that are reversed, set aside, or removed from the student's record will not impact eligibility, nor will convictions be occurring when the student was a juvenile, unless tried as an adult.

A written notice will be provided to each student who has lost eligibility for Title IV Federal financial aid funds due to a drug conviction and will include the methods by which a student can regain eligibility.

Student Responsibilities if Convicted During Period of Enrollment

According to the US Department of Education, if a student is convicted of a drug offense after receiving Federal aid, they must notify the Office of Scholarships and Financial Aid immediately. That student will

- Be immediately ineligible for further aid and will be required to pay back all aid received after the loss of eligibility.
- Be required to self-certify their eligibility for Federal aid with regard to drug convictions on the FAFSA.

If a student has been convicted of a drug offense while applying to receive Title IV Federal financial aid, they are required to report the conviction on item number 23 of the FAFSA.

For additional information on this requirement call a Federal representative at 1-800-433-3243.

Regaining Eligibility

A student regains eligibility the day after the period of ineligibility ends, the date their conviction is overturned, or the date they complete a qualified drug rehabilitation program, whichever occurs first. A student whose eligibility has been suspended indefinitely may only regain it by successfully completing a qualified drug rehabilitation program. A qualified drug rehabilitation program must include at least two unannounced drug tests and satisfy at least one of the following requirements:

- Be qualified to receive funds directly or indirectly from a Federal, State, or local government program
- Be qualified to receive payment directly or indirectly from a Federally- or State-licensed insurance company
- Be administered or recognized by a Federal, State, or local government agency or court
- Be administered or recognized by a Federally- or State-licensed hospital, health clinic, or medical doctor

It is the student's responsibility to certify to the Office of Scholarships and Financial Aid that they have successfully completed a rehabilitation program.

Anti-Harassment and Discrimination Policy:

Bella Academy of Cosmetology provides an environment free from any form of sexual or discriminatory harassment. Each student has the right to study and learn in an environment which promotes equal opportunities and prohibits discriminatory practices, including sexual harassment. Specifically, Bella Academy of Cosmetology expressly prohibits any form of unlawful harassment of students based on any legally protected status, such as sex, race, color, religion, ancestry, national origin, age, disability, sexual orientation, and pregnancy, AIDS or HIV status, marital/familial status or veteran status. Sexual harassment and other forms of discriminatory harassment are unacceptable conduct, whether in the classroom or in other Bella Academy of Cosmetology-related settings, such as our clinical training areas, and will not be tolerated. Discriminatory harassment is furthermore prohibited by law.

This policy covers all students attending, and all instructors and staff members working at, Bella Academy of Cosmetology. All who work and study at Bella Academy of Cosmetology are responsible for ensuring that the Bella Academy of Cosmetology environment is free from all forms of discrimination and harassment. Bella Academy of Cosmetology will not tolerate, condone or allow discriminatory harassment, whether engaged in by fellow students, instructors, employees, administrators, customers, vendors or other non-employees who conduct business with Bella Academy of Cosmetology. The Directors of Bella Academy of Cosmetology encourage the reporting of all incidents of harassment and/or discrimination, regardless of who the offender may be.

Open-Door Complaint Procedure:

While Bella Academy of Cosmetology encourages those, who are being harassed or discriminated against to firmly and promptly notify the offender that his or her behavior is unwelcome, it is also recognized that power and status disparities between an alleged harasser and a target may make such confrontation extremely difficult. In the event that such informal, direct communication between individuals is either ineffective or too difficult, the following steps should be followed in reporting a harassment or discrimination complaint:

1. Promptly report the incident, either verbally or in writing, to a Bella Academy of Cosmetology Director.
2. All reports of harassment or discrimination will be summarized to writing by the person receiving the complaint and signed by the complainant.
3. Bella Academy of Cosmetology will investigate all allegations of discriminatory harassment in as thorough, prompt, and confidential a manner as possible and will undertake all investigations with due regard to the privacy of all parties involved.
4. Upon completion of an investigation, Bella Academy of Cosmetology will communicate its findings and intended action to both the complainant and alleged harasser. If it is determined that a student is guilty of harassing another individual, appropriate disciplinary action will be taken, commensurate with the judgment as to the seriousness of the offense, up to and including expulsion or termination of employment. Although Bella Academy of Cosmetology’s ability to discipline a non-employee or non-student is limited by the degree of control that it has over the alleged harasser, any student or employee who has been subjected to work-related discriminatory harassment by a non-employee or non-student should file a complaint with the Manitowoc Police Department and be assured that appropriate action will be taken.

Bella Academy of Cosmetology will not in any way retaliate against an individual who makes a report of harassment or discrimination or provides information concerning an act of harassment or discrimination, nor permit any other employee or student to do so. Retaliation is a serious violation of this policy and should be reported immediately. Any person found to have retaliated against another individual for reporting harassment will be subject to appropriate sanctions, including all of the same disciplinary actions noted above for harassment offenders.

In the event a student has a complaint that needs to be addressed, the student should follow these procedures:

1. Submit a signed complaint in writing to an instructor and/or Director
2. An instructor will present the complaint to a Director; upon receipt of the complaint, a Director will review the complaint and notify the student or instructor within 10 working days as to how the issue will be resolved.
3. If this is not satisfactory to the complainant, he/she may contact either of the following agencies:

<p>The National Accrediting Commission of Career Arts and Sciences. 3015 Colvin St Alexandria, Virginia 22314 703-600-7600</p>	<p>Wisconsin Department of Safety and Services P.O. Box 8935 Madison, WI 53708-8935 1-877-617-1565</p>
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Whistleblower Protection and Anti Retaliation Policy

- This policy is intended to encourage Bella Academy of Cosmetology staff members and others to report suspected or actual occurrence(s) of illegal, unethical or inappropriate events (behaviors or practices) without retribution with respect to the implementation of any provision of the “Clery Act”.
- The Whistle blower shall receive no retaliation or retribution for a report that was provided in good faith – that was not done primarily with malice to damage another or the organization.

- The Whistleblower should promptly report the suspected or actual event to his/her Supervisor.
- If the Whistleblower would be uncomfortable or otherwise reluctant to report to his/her Supervisor, the Whistleblower can report the event to the next highest or another level of management.
- The Whistleblower can report the event with his/her identity or anonymously by means of written communication.
- A Whistleblower who makes a report that is not done in good faith is subject to discipline, including termination of the employee relationship, or other legal means to protect the reputation of The Academy owners and staff members.
- Anyone who retaliates against the Whistleblower (who reported an event in good faith) will be subject to discipline, including termination of employee status.
- Crimes against person or property, such as assault, rape, burglary, etc., should immediately be reported to local law enforcement personnel.
- Supervisors, managers and/or owners who receive the reports must promptly act to investigate and/or resolve the issue.
- The Whistleblower shall receive a report within five business days. If the investigation of a report, that was done in good faith and investigated by internal personnel, is not to the Whistleblower's satisfaction, then he/she has the right to report the event to the appropriate legal or investigative agency.
- The identity of the Whistleblower, if known, shall remain confidential to those persons directly involved in applying this policy, unless the issue requires investigation by law enforcement, in which case members of the organization are subject to subpoena.

Dress Code Policy

Students will wear Bella Academy- approved business casual clothing. No sleeveless tops or tops with midriff or back showing will be allowed. Also, foam soled flip flops or tennis shoes will not be allowed; shoes must be clean and in good repair. Boots may be worn if they have a firm sole, not slipper style or furry boots. Jeans may be worn only if they are in good repair and fit. Leggings may be worn if the student's front and back end are fully covered. Students will practice proper hygiene, keep a professional appearance in both hair and overall presentation and arrive on-time and ready for clinic floor work. Failure to do this will result in discipline as defined in the Discipline Policy. After three (3) out-of-dress code warnings, student will receive a one (1) day suspension. Any student not dressed in accordance with the dress code will not be allowed to attend classes or accrue hours until dressed appropriately.

- All clothing shall be neat, clean, and in good repair.
- All hair and makeup will be complete by start of class.
- Business casual attire reflects Bella Academy's professional image.
- Skirts and pants no shorter than 4" above the knee caps.

In Inappropriate clothing:

Cut-off shirts, belly-baring shirts, halter tops, bra-less look shirts or tops or shirts where bra is visible. Also, cleavage should not be visible. Skirts should be no shorter than 4 inches above the knee in length. All pants must be worn at the waist and not hang below the waist. No foam bottom flip-flops are allowed. Students are expected to be prepared for the work day prior to the start of class. Hair is to be styled and make-up should be applied prior to clocking in. (A student cannot accrue hours for time spent on personal hygiene preparing for the day.) The Instructor's decision on whether or not the student's attire is appropriate is the final decision. If it is deemed inappropriate, the student will be asked to clock out and leave. The instructor's decision on whether or not the student's attire is appropriate is final. If the attire is deemed inappropriate, the student will be asked to clock out and leave.

Appearance of Work Stations:

Every work station must be kept clean and neat at all times. All equipment and supplies must be kept in their proper places. Soiled linens will be placed in appropriate containers. Mirrors and counter tops will be visibly clean. Clips are not to be kept on

mirrors. No personnel effects are allowed in the work station. No food or beverages will be allowed or consumed by students or instructors at work stations. At the end of each day every work station will be visually inspected by an instructor.

Testing Policy:

Written testing is administered for every chapter in the Milady textbook that each student receives with his/her kit. Rubric tests are also administered for all chapters having practical (hands on) content that the Wisconsin board of safety and professional service test for. Students must pass all test as a requirement for graduation. If a student misses a test, they are required to seek out an instructor to take the test the next day. If a student does not pass a test either written or rubric, it is their responsibility to retake it the next day. If they fail the test again, they can retake it again the following day and turn in a one-page report about the test subject. If they fail again, they will be given a three-day suspension, the student must retake the test the fourth time on the day they are back to school. However, if the student fails the test again, they may be terminated by the school.

Sanitation Duties:

Sanitation duties are assigned every month. You are not allowed to leave for the day until your assignment has been completed and inspected by an instructor. A list of the assignments will be posted in the classroom. All sanitation duties will begin no later than fifteen (15) minutes before closing. Sanitation of all equipment, work areas, tools and implements are extremely important, it is not just a Bella Academy of Cosmetology rule--it is a requirement by the Wisconsin State Board of Cosmetology. A checklist indicating the duties associated with this policy is posted in the classroom.

Emergency Response Procedures:

The evacuation plan will be explained during new student orientation, as well as the first day of classes for new and existing students, to ensure that all students are familiar with the plan.

If a situation arises before students arrive at the Academy, the Academy will attempt to notify students to advise accordingly. Notification will take place via group messaging and/or on Messenger. Student must arrange a way of notification if they do not have means to receive messages.

Bella Academy has a process if an emergency or dangerous situation should arise, Academy staff will notify the Director of the school and or owner to develop and implement a response plan. Bella staff will without delay take into account the highest safety to the students. We will determine the emergency and initiate the notification system. Bella Academy will in no way compromise efforts to assist a victim or to contain, respond to or otherwise interfere with the emergency situation.

The response members

1. Bella Academy Director – Maureen Lehman
2. Admissions Director – Sara Schneider
3. Director of Education– Christine Dennis

Criminal or Terrorists Threats and or Hazardous Threats

A lockdown may occur when a situation may be hazardous to health or life threatening. After being notified of the threat and understands the situation at hand the staff will initiate a 'lock down' call. All students will be asked to occupy and internal room in the Academy. Depending on the visibility of the threat, listen to staff to direct appropriate measures. Lock down consists of;

- Inside threats
 - Outside threats
 - Hazardous spills
 - Violent situations
 - Armed individual
- When a lockdown is in effect the following must be followed**
- Staff will do a roll call
 - Do not evacuate your lockdown position until staff or law enforcement has indicated an 'All Clear' call
 - Cell phones must be silenced

1. FIRE:

- a. Calmly proceed to the nearest exit in an orderly fashion, notifying other students or clients of the emergency and making sure they are responding in a like manner.
- b. Walk; do not run or push. Do not stop to collect personal belongings.
- c. Upon exiting, gather at the furthest most corner of the parking lot.
- d. Listen to roll call; attendance will be taken to ensure no one has been left in the building.
- e. Instructors will immediately report the results of the roll call to the Directors.
- f. Do not re-enter the building until directed by an instructor or Director.

Bella Academy of Cosmetology will test emergency response and evacuation at least annually.

2 TORNADO WARNING:

- a. DO NOT LEAVE THE BUILDING
- b. Calmly proceed to the inner most room of the building and close the door (i.e., bathroom). The inner most room of the building is described as the restroom facility.
- c. Position your body as close to the floor as possible, covering your head.
- d. Do not exit the indicated area until an all-clear is given by an instructor or Director.

Emergency Telephone Numbers:

Police, Fire Department, Ambulance...911

Director....Maureen Lehman (920) 973-4340

Director of Admissions Sara Schneider (920) 682-2811

Personal Visitors

For security purposes, no one is allowed to be in the school classrooms or dispensary premises un-escorted. Students should try to refrain from having personal visitors. If it is necessary, the visitor must enter through the front entrance and speak with a staff member. They are allowed in the reception area only. They may be asked to leave unless they are here for a service. The clinic floor is a classroom, and is for student education. No personal visitors or customers are allowed in the student lounge/ lunch room area for any reason.

Prevention Policy

Bella Academy of Cosmetology does not tolerate threats by or against students. In addition, Bella Academy prohibits students from carrying, possessing, or using firearms while on school property. This policy applies to all students, including those with a valid permit to carry a firearm. Students who violate this policy will be suspended or terminated.

In Case of Accident or Injury

- Call 911
- Do Not move sick or injured person/s
- Be careful to avoid personal contact with any body fluids such as blood, saliva, or vomit
- Stay with the victim and reassure him/her that help is on the way.

Power Failure

- Remain calm
- Await instructions from a staff member

Help Lines

Immediate help call 911	Local Counseling/Help/Medical Centers
<ul style="list-style-type: none"> Manitowoc Police Department – 920-686-6500 Wisconsin State Patrol- 608-266-3212 Poison Center- 800-222-1222 	<ul style="list-style-type: none"> Holy Family Behavioral Health (920) 320-8600 Urgent Care – 920-3202436 Teledoc 24/7 – 888-688-2332 Aurora Urgent Care – 920-686-5731 Aurora Health Center 920-686-5700 Behavioral Health– 920-793-7420
<ul style="list-style-type: none"> Adult Abuse Hotline – 800-992-6978 Alcohol, Tobacco and Firearms – 317-226-7464 Child Abuse Hotline – 800-800-5556 Deaf/ Hearing Impaired – Emergency – 765-452-2300 FBI – 317-639-3301 National Response Center (Hazardous Spills) – 800-424-8802 	<ul style="list-style-type: none"> National Suicide Prevention Hotline 800-273-TALK (8255) US Marshall – 317-226-6566 US Secret Service – 317-226-6444 Pregnancy Counseling – 800-236-7863

Campus Crime Log

Bella Academy of Cosmetology Security Act Information Disclosure;

Under the Crime Awareness Campus Security Act of 1990, we are required to provide you with the following safety information about our Academy. All criminal actions must be reported to an instructor or Director immediately. That individual will assist the student or client in reporting to the local police or other appropriate security force. The Academy is open Monday through Friday according to assigned class schedules. Only instructors and Directors have keys to the building therefore preventing internal crimes to as great as extent as possible. Administrative staff members are made aware of a crime, and will notify the rest of the staff as soon as possible, perhaps even prior to police, depending on the situation. It is critical that all staff be aware of any crime, and 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, fire safety, dangerous weather procedures, etc. This information is posted in the student break room for your reference and located on the Academy web page. A student, staff or general public may request a copy of the Academy's Annual Security Report from the admissions department.

Bella Academy of Cosmetology will inform students and employees of any crimes committed on campus within two business days of the incident. This information will also be entered **ion Manitowoc Police Department**

Calls for Service	2020	2019	2018
Calls for Service	28630	32113	32533
Incidents Generated	18109	19320	18907
PART 1 Crimes	2020	2019	2018
Homicide	1	0	3
Forcible Rape	5	6	3
Robbery	9	5	5
Assault	249	284	303
Burglary	66	45	104
Larceny/Theft	528	577	540
Motor Vehicle Theft	15	21	26
Arson	1	1	0
TOTAL	874	942	981
Patrol Division	2020	2019	2018
Field Warnings	3753	5626	6301
Ordinance	1380	1870	1551
Traffic	2348	3483	3722
TOTAL	7481	10979	11574

- **Forcible Sex Offenses:** Any sexual act directed against another person, forcibly and/or against the persons will; or not forcibly or against the persons will, where the victim is incapable of giving consent. Reported sexual offenses may include forcible rape, forcible sodomy, sexual assault with an object and forcible fondling.
- **Robbery:** The taking or attempting to take anything of value from the care, custody or control of a person or persons by force or threat of force or violence and/or making the victim fearful.
- **Aggravated assault/battery:** an unlawful attack by one person upon another for the purpose of inflicting severe or substantial bodily injury. This type of assault may be accompanied by the use of weapon or other means likely to produce death or great bodily harm.
- **Simple assault/battery:** All assaults and attempted assaults which are not of an aggravated nature and do not result in serious injury to the victim.
- **Burglary:** The unlawful entry of a structure to commit a felony or theft.
- **Motor vehicle theft:** The theft or attempted theft of a motor vehicle.
- **Destruction, damage or vandalism to property:** To willfully or maliciously destroy, injure, disfigure, or deface any public or private property, real or personal, without the consent of the owner or person having custody or control by cutting, tearing, breaking, marking, painting drawing, covering with filth, or any other such means as may be specified by local law.
- **Arson:** any willful or malicious burning or attempting to burn, with or without intent to defraud, a dwelling house, public building, motor vehicle, aircraft, personal property of another, etc.
- **Liquor law violation:** The violation of laws or ordinances prohibiting manufacturing, selling, transporting, furnishing or possessing of intoxicating liquor; maintaining unlawful drinking places, bootlegging, operating a still; furnishing liquor to a minor or intemperate person; using a vehicle for illegal transportation of liquor; drinking on a train or public conveyance; and all attempts to commit any of the afore mentioned.
- **Drug law violation:** Violation of the state and local laws relating to unlawfully possessing, selling, using, growing, manufacturing and making narcotic drugs.
- **Weapon law violation:** The violation of laws or ordinances dealing with weapon offenses, regulatory in nature such as; the manufacturing, sale or possession of deadly weapons; carrying deadly weapons, concealed or openly; furnishing deadly weapons to minors; aliens possessing deadly weapons; and all attempts to commit any of the aforementioned.
- **Hate crimes:** Any of the crimes listed here which manifest evidence of prejudice based on race, religion or sexual orientation, ethnicity, disability and gender.
- **Larceny theft:** The unlawful taking and carrying away of someone else's personal property with the intent to deprive the possessor of it permanently.
- **Intimidation:** Coercing or inhibiting through use of fear.

In the event a sex offense occurs at the Academy; the accuser has the option to and should take the following steps:

Report the assault in a timely manner, time is a critical factor for evidence collection and Preservation. An Assault should be reported directly to an educator of Bella Academy and the Police. Filing a police report will not obligate the victim to prosecute, nor will it subject the victim to scrutiny or judgmental opinions from officers.

Filing a police report will:

- Ensure that a victim of sexual assault receives the necessary medical treatment.
- Provide the opportunity for collection of evidence helpful in prosecution, which cannot be obtained later.
- Assure the victim has access to free confidential counseling from counselors specifically trained in the area of sexual assault crisis intervention.

Various counseling options are available throughout the county and can be found through the Manitowoc Police Department. There is no Academy counseling, mental health or other student services available.

Academy staff explains the “Cut IT Out” program informational material on preventing domestic violence and discuss the programs focus on awareness and information sharing –not intervention or interrogation. Academy offers education programs on the preventions on drug and alcohol. Bella Academy of Cosmetology works with the local organizations, local authorities and local self-defense organizations on these educational programs.

Per the Department of Education, the accused and the victim will each be allowed to choose one person to be present during the Academy’s disciplinary proceeding and both the accuser and the accused shall be informed of the final determination of the disciplinary proceeding and any sanction(s) imposed against accused. The Academy may impose following a final determination regarding rape, acquaintance rape, or other forcible or non-forcible sex offense vary depending upon the final determination and may include termination. The school will change a victim academic and living situations after an alleged sex offense and the options for those changes if those changes are requested by the victim and are reasonably available.

A Complete list of sex offenders for Wisconsin can be found at: <http://offender.doc.state.wi.us/public/>

Violence Prevention Policy Bella Academy of Cosmetology does not tolerate threats by or against students. In addition, Bella Academy of Cosmetology prohibits students from carrying, possessing, or using firearms while on school property. This policy applies to all students, including those with a valid permit to carry a firearm. Students who violate this policy will be suspended or terminated.

Sexual Misconduct Policy (WAVA)

Bella Academy of Cosmetology is committed to providing a working and educational environment for all students, faculty and staff that is free from sex discrimination, including sexual misconduct. Every member of the Academy community should be aware that the school is strongly opposed to sexual misconduct, and that such behavior is prohibited by state and federal laws. As part of the Academy’s commitment to providing a working and learning environment free from sexual misconduct, this Policy shall be disseminated widely to the school community through publications, the school website, new employee orientations, student orientations, and other appropriate channels of communication. The Academy provides training to key staff members to enable the school to handle any allegations of sexual misconduct promptly.

Prohibited Conduct

Sexual misconduct comprises a broad range of behaviors focused on sex that may or may not be sexual in nature. Any intercourse or other intentional sexual touching or activity without the other person’s consent is sexual assault, which is a form of sexual misconduct under this Policy. Sexual harassment and sexual exploitation, stalking, domestic violence, and dating violence are also forms of sexual misconduct. Intimidation for one of these purposes is sexual misconduct, as is retaliation following an incident of alleged sexual misconduct or attempted sexual misconduct. Misconduct can occur between strangers or acquaintances, or people who know each other well, including between people involved in an intimate or sexual relationship, can be committed by anyone regardless of gender identity, and can occur between people of the same or different sex or gender. This Policy prohibits all forms of sexual misconduct.

Options for Assistance Following an Incident of Sexual Misconduct

The Academy strongly encourages any victim of sexual misconduct to seek immediate assistance. Seeking prompt assistance may be important to ensure a victim's physical safety or to obtain medical care. The Academy strongly advocates that a victim of sexual assault reports the incident in a timely manner. Time is a critical factor for evidence collection and preservation.

Reporting Incidents of Sexual Misconduct.

Victims of sexual misconduct may file a report with the Oshkosh Police Department, as applicable. Victims may also file a report with the school's Title IX Coordinator. The victim of the sexual assault may choose for the investigation to be pursued through the criminal justice system and the Academy's disciplinary procedures. The school and the criminal justice system work independently from each other. Law enforcement officers do not determine whether a violation of this Policy has occurred. The Title IX Coordinator will guide the victim through the available options and support the victim in his or her decision.

Support Services Available.

Counseling, advocacy and support services are available for victims of sexual misconduct, whether or not a victim chooses to make an official report or participate in the school's disciplinary or criminal process. The Academy does not provide counseling or health care services. Personal counseling offered by the Academy will be limited to initial crisis assessment and referral. *Sexual misconduct crisis and counseling options are available locally and nationally through a number of agencies, including:*

National Resources:

National Sexual Assault Hotline - 800-656-4673

National Domestic Violence Hotline - 800-799-7233

Local Resources;

Christine Ann Domestic Abuse services – 920-235-5998

Reach Counseling – 920-426-1460

The Title IX Coordinator will work with all students affected by sexual misconduct to ensure their safety and support their wellbeing. This assistance may include providing accommodations to support or protect a student after an incident of sexual misconduct and while an investigation or disciplinary proceeding is pending. The Academy may be able to provide additional interim measures to victims while an investigation is pending, such as no contact orders and changing the alleged perpetrator's class schedule.

Title IX Coordinator

The Title IX Coordinator is responsible for monitoring and overseeing the Academy's compliance with Title IX and the prevention of sex harassment, sexual misconduct and discrimination. The Title IX Coordinator is:

- Knowledgeable and trained in the Academy's policies and procedures and relevant state and federal laws;
- Available to advise any individual, including a complainant, respondent, or a third party, about Academy and community resources and reporting options;
- Available to provide assistance to any Academy employee regarding how to respond appropriately to a report of Title IX-related prohibited conduct and related retaliation;
- Participates in ensuring the effective implementation of this Policy, including monitoring compliance with all procedural requirements, record keeping, and timeframes; and
- Responsible for overseeing training, prevention, and education efforts and annual reviews of climate and culture.

Course of conduct means two or more acts, including, but not limited to, acts in which the stalker directly, indirectly, or through third parties, by any action, method, device, or means, follows, monitors, observes, surveils, threatens, or communicates to or about a person, or interferes with a person's property. **Reasonable person** means a reasonable person under similar circumstances and with similar identities to the victim. **Substantial emotional distress** means significant mental suffering or anguish that may, but does not necessarily, require medical or other professional Treatment or counseling.

Inquiries or concerns about Title IX may be referred to the school's Title IX Coordinator:

Maureen Lehman, 1440 S. 39th ST. Manitowoc, WI. 54220

(920)682-2811

Email: admissions@bellaacademymanitowoc.com

Domestic violence.

A felony or misdemeanor crime of violence committed—

- By a current or former spouse or intimate partner of the victim;
- By a person with whom the victim shares a child in common;
- By a person who is cohabitating with, or has cohabitated with, the victim as a spouse or intimate partner;
- By a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction in which the crime of violence occurred, or
- By any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction in which the crime of violence occurred.

Any incident meeting this definition is considered a crime for the purposes of Clery Act reporting.

Dating Violence

Dating violence. Violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim.

The existence of such a relationship shall be determined based on the reporting party's statement and with consideration of the length of the relationship, the type of relationship, and the frequency of interaction between the persons involved in the relationship.

For the purposes of this definition—

- Dating violence includes, but is not limited to, sexual or physical abuse or the threat of such abuse.
- Dating violence does not include acts covered under the definition of domestic violence.
- Any incident meeting this definition is considered a crime for the purposes of Clery Act reporting.

Sexual Assault

Sexual assault. An offense that meets the definition of rape, fondling, incest, or statutory rape as used in the FBI's Unified Crime Reporting ("UCR") program.

Rape - The penetration, no matter how slight, of the vagina or anus with any body part or object, or oral penetration by a sex organ of another person, without the consent of the victim.

Sex Offenses - Any sexual act directed against another person, without the consent of the victim, including instances where the victim is incapable of giving consent.

A. Fondling—The touching of the private body parts of another person for the purpose of sexual gratification, without the consent of the victim, including instances where the victim is incapable of giving consent because of his/her age or because of his/her temporary or permanent mental incapacity.

B. Incest—Sexual intercourse between persons who are related to each other within the degrees wherein marriage is prohibited by law.

C. Statutory Rape— sexual intercourse with a person who is under the statutory age of consent.

Stalking

Engaging in a course of conduct directed at a specific person that would cause a reasonable person to—

- (A) Fear for the person's safety or the safety of others; or
- (B) Suffer substantial emotional distress.

Vaccination Policy

- The Institute requires no information regarding vaccinations from potential students to attend school.

Voter Registration

- Voter registration forms are available upon request in the financial aid office.
- Visit this website for voter registration information:

<http://www.eac.gov/assets/1/Page/National%20Mail%20Voter%20Registration%20Form%20-%20English.pdf>

Holidays and Closures

Bella Academy of Cosmetology observes the following holidays and will be closed:

New Year's Day, Labor Day and the weekend before, Memorial Day and the weekend before, Thanksgiving Day and the weekend after, The week surrounding Independence Day, Christmas Eve through New Year's Day. Bella Academy take a winter break between Christmas and New Year, Dates are released yearly. The summer Break is the week of the Fourth of July. These dates are also released yearly.

Closures:

Bella Academy of Cosmetology closures may occur as required for weather emergencies and/or staff training. In case of a weather-related closing, we will notify everyone via the GroupMe app, in case of app failure, the closure will also be listed on the local radio stations as well as on the Bella Academy Face Book page.