

Curve Metric School of Hair Design

Pre-Enrollment Package

Gainful Employment/Disclosure Website: http://curvemetric.com/cbs_disclosures.html

Compensation

According to the Bureau of Labor statistics in the Occupational Outlook Handbook the median hourly wage for barbers, hairdressers, and cosmetologists was \$13.43 in May 2014. The median wage is the wage at which half the workers in an occupation earned more than that amount and half earned less. The average yearly income was \$27,940 and the above average was \$64,588. Earnings depend on the size, location of the shop, number of hours worked, customer's tipping habits, competition from retailing, competition from other salons and the ability to attract and hold regular clients.

Cosmetology:

There are three basic ways in which a Cosmetologist is compensated:

- **Salary or hourly:** A salary consists of a pre-determined gross amount to be paid to the employee, usually on a per week basis. Hourly, means one is paid every hour for time spent working in salon. Many new Cosmetologists are paid this way, until they establish a clientele.

For example: Jane Doe takes a job as a cosmetologist at Sally's Salon for a salary of \$400.00 week, full-time. This means Jane will receive a salary of \$400.00 per week for each week she works 40 hours, minus any applicable taxes. She will also receive tips. On an hourly basis, if Jane worked 8 hours at \$12.00 per hour would make \$96.00 per day.

- **Salary plus Commission:** Most experienced cosmetologists are paid this way. A salary plus commission involves being paid a base salary plus a percentage of the costs of each service.

For example: John Doe is paid a base salary of \$400.00 per week, plus 33% if each service. If John does an average of 30 services per week at an average price of \$30.00, he will receive 33% of \$900.00, or \$300.00 plus his salary of \$400.00. This equals a gross amount of \$700.00. John will also receive the tips his clients give him.

It is important to note that tips and commissions are taxable income. This means they must be reported as income, and income and other taxes must be paid.

- **Commission Only:** Some cosmetologists may be paid on a commission basis only. This means they will earn only the percentage agreed to from each service, plus tips.

For example: Janie Smith performs an average of 80 services per week at an average price \$25.00 each. She is paid 50% commission on each service. In an average week, Janie will earn 50% of \$2,000.00, or \$1,000.00.

Cosmetology Teachers:

The typical cosmetology teacher's salary is about \$12.00 per hour. However, such salaries usually increase the greater the experience and seniority the instructor accumulates.

Physical Demands of the Profession

Cosmetology requires careful eye and hand coordination. The work requires some physical strength and stamina. Persons suffering from back, leg or joint ailments should consult a physician to see if they are physically able to meet these requirements.

In particular, prospective students who are pregnant should consult a physician to see if they can meet practical work requirements of the curriculum including chemical exposure before enrolling.

Safety Requirements

Work in the fields of cosmetology presents its own dangers to students, cosmetology and instructors. Safety requirements of the profession generally fall into three broad areas: sanitation, chemical safety, and physical safety (please note: the following tips will be expanded upon during your course of study—should you elect to become a student—and are not intended to be exhaustive):

Sanitation

- Work areas and instruments sanitized must be and in good working order at all time. Failure to do so exposes both the student and client to the dangers of diseases or injury caused by infected or malfunctioning equipment.
- It is particularly important in light of the threat of AIDS and the fact that cosmetology involves work with instruments that students maintain their implements in a clean and safe manner. Any blood drawn by a cut or scrape should never to touch by exposed flesh in the course of administration of first aid, and the offending instrument should be thoroughly inspected. Clean off any body fluids and sanitize as soon as possible after the accident.

- Failure to sanitize instruments properly also exposes the student, practitioner, or client to a wide variety of other diseases or parasites, such as ringworm or other fungus infections, head lice, etc.,

Chemical Safety

- Cosmetology work involves the use and/or exposure to a wide variety of chemical products. Cosmetology students are required to familiarize themselves with and follow the manufacturer's directions for proper use, to observe the manufacturer's precautions regarding the use of the product, and to consult with clients regarding any previous difficulties with the service or special needs. Chemical products should never be placed in unlabeled containers, near any food storage area, nor left in a place where children can have access to them.

Physical Safety

- The requirements for physical safety are the most obvious, but are often the most overlooked. All equipment should be well maintained and never used to perform any task for which it was not designed.

Illinois Licensing Requirements

Cosmetology:

- Have a high school diploma, or its equivalent; or
- Is at least 16 years of age; and is beyond the age of compulsory school attendance and fulfills criteria for admission as a student who has the ability to benefit from the training, according to the NACCAS Ability to Benefit Policy;
- Must complete 1500-hour program in Illinois;
- Pass a written State Examination with 75% grade or higher.

Cosmetology Instructor:

- Have a high school diploma or its equivalent; or
- Is at least 18 years of age; and is beyond the age of compulsory school attendance and fulfills criteria for admission as a student who has the ability to benefit from the training, according to the NACCAS Ability to Benefit Policy;
- Have a current license as a Cosmetologist;
- Must complete 1000-hour program in Illinois
- Pass a written State Examination with 75% grade or higher.

State Board Examination Charges:

Upon the student meeting all graduation requirements he/she will be able to access and complete the examination application:

Via the internet at www.continentaltesting.net and pay the examination fee with a credit card (VISA or MasterCard); or in paper form by downloading the application:

- From the Division of Professional Regulation's web site www.idfpr.com; or
- From the CTS web site www.continentaltesting.net; or
- Call the Division at 217/782-8556 and request an application.

State Board Examination Charges are the responsibility of the student. The State Board fees vary every year. All fees are nonrefundable. Keep in mind that if you have been convicted of any criminal offense in any state or in federal court (other than minor traffic violations); it will be to the state's discretion to request additional information from you and it may require extra time before approving the license. Also, you must be certain at the time of application not to be more than 30 days delinquent in complying with a child support order, or being in default on an educational loan or scholarship provided/guaranteed by the Illinois Student Assistance Commission or other governmental agency of this state.

Student's Rights

As a STUDENT enrolled in an accredited and approved Cosmetology School in the State of Illinois, you, as a student have the following RIGHTS:

1. You have the RIGHT to a completed Enrollment Agreement before you sign it. This means that there should be NO BLANK SPACES on the Enrollment Agreement.
2. If the Enrollment Agreement is negotiated orally in a language other than English, you have the RIGHT to receive a copy of all disclosures written in the language in which the agreement was negotiated prior to signing the Enrollment Agreement.
3. You have the RIGHT to receive a copy of the Enrollment Agreement which you sign.
4. You have the RIGHT to know the scheduled starting date and calculated completion date of your course of study.
5. You have the RIGHT to know the total cost of the course of instruction, including any charges made by the school for tuition, books, materials, supplies and other expenses.
6. You have the RIGHT to cancel your initial enrollment up to midnight of the 5th (fifth) business day after you have been enrolled.
7. Should you use your RIGHT to cancel, your initial enrollment agreement, cancellation MUST be in writing and given to the registered agent, if any, or managing employee of the school or postmarked by the 5th (fifth) business day.
8. You have the RIGHT to know the number of students who did not complete the course of instruction, for which they enrolled for the past calendar year, as compared to the number of students who enrolled in the school during the school's past calendar year.
9. You have the RIGHT to keep all hours earned during the course of study, up to 7 (seven) years since your enrollment date. Once hours are earned, they can't be taken away.
10. You have the RIGHT to receive an official transcript upon your graduation or other permanent exit from the school, provided, you have met ALL financial obligations set forth in your Enrollment Agreement.
11. You have the RIGHT to a refund for certain unearned tuition, fees, and other charges. The Refund Policy is contained in the Illinois Barber, Cosmetology, and Esthetics Act of 1985. (Also check the current Handbook for NACCAS Guidelines)
12. You have the RIGHT to register complaints against the school with the Department of Financial and Professional Regulation. Direct your WRITTEN complaints to either:

Chicago: Department of Professional Regulation
Enforcement Division
State of Illinois Center
100 W. Randolph / Suite 9-300
Chicago, IL 60601
312-917-4500

Springfield: Department of Professional Regulation
Enforcement Division
320 W. Washington ~ 5~ floor
Springfield, IL 62786
217-785-0828

13. You may obtain a copy of the Illinois Barber, Cosmetology and Esthetics Act of 1985 and the Rules for the Administration of the Act by calling 217-785-0894.
14. If a student is referred to the formal disciplinary process, he/she is entitled to certain rights as a guarantee of fundamental fairness. Please check "Students Rights within the Disciplinary Process" in school catalog.

Verification Policy

Verification is a process which requires an institution 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 school or by the U.S. Department of Education.

If a student's file has been selected for review under the verification process, depending upon the reason the file was selected, some of all of the following information may be requested from the student:

- A completed Verification Worksheet, signed by the student, spouse or parent when applicable.
- A copy of an IRS Tax Return Transcript from the U.S. Internal Revenue Service will be required unless the student (and parents where applicable) have properly used the IRS Data Retrieval Tool to import tax information into the student's FAFSA record. A Tax Return Transcript will serve to confirm the accuracy of income and other tax related amounts that the student reported on his/her FAFSA application if the IRS/DRT has not been used.

Obtaining Tax Return Transcripts

Students can obtain tax return transcripts:

- Via the Internet at www.irs.gov
- Via phone by calling 1-800-908-9946
- Via mail or fax by completing IRS Form 4506T-EZ

Internet and phone requests are easy and tax return transcripts will be mailed to the tax filer's address within 5-10 days. Submission of Form 4506T-EZ can authorize mailing of the transcript to a third party (such as the institution) but will take approximately 30 days.

- Other documentation may be requested by the institution to verify the accuracy of your application information including, but not limited to, marital settlement agreements, divorce decrees, W-2 forms, etc.

Students must provide the above information to the institution within 30 days once the student has been selected for verification and no later than 120 days of the student's last date of attendance, or before the respective award year funding processes close in accordance with dates published annually in the Federal Register, whichever is earlier. Failure to complete the verification requirements on a timely basis may result in forfeiture of any federal aid awarded during the award year.

Students will be notified by the institution if any discrepancies are discovered during the verification process. Students may be required to correct any erroneous information by using the ISIR correction process at www.fafsa.ed.gov. 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 electronic resubmission of applicant information through the FAFSA 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 institution.

In the event this verification process identifies that a student received an overpayment of federal aid, the student will be required to refund the overpayment promptly. The student will be ineligible for any future federal aid until any and all amounts owed are repaid. If the student fails to repay any refund due, or if the institution determines that the student may have engaged in fraud or misrepresentation regarding the federal aid process, the student will be referred to the U.S. Department of Education for further investigation and prosecution.

Students will forfeit their right to federal assistance for non-compliance with verification policies.

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

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

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

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

Satisfactory Academic Progress (Sap) Policy

Students are required to maintain satisfactory academic progress throughout their training to be in compliance with the School's policy and to remain eligible for HEA, Title IV federal student financial assistance. The attendance and academic requirements apply to every student enrolled in the school, whether they receive financial aid or not. It is the school's policy to apply it consistently to all students enrolled in the Cosmetology program and Teacher Training program, whether a student is full-time or part-time. Satisfactory academic progress is measured in both quantitative terms (attendance), as well as qualitative terms (academics/grades). Student must meet the school's attendance standard and the academic standard on a cumulative basis (start date to evaluation date) to maintain Satisfactory Progress, and also, for eligibility for federal student financial assistance funds unless the student is on "Warning" or "Probation" status as defined in this policy.

Attendance Standard for Cosmetology and Teacher Training

Students must attend at least 66.67% of the hours they are scheduled to attend based on the student's enrollment agreement (at least 75% is required by the state for all Veterans' Trainees). A student's attendance pace is determined by the following formula:

At the point when the student successfully completes the scheduled clock hours for that period

Cumulative clock hours of scheduled attendance as of the evaluation date

For all students who qualify for federal funds, whether full-time or part-time, they are evaluated at the end of each period (450-900-1200). We are using as an example, a part-time 68 week, 1500 clock hour program in which a student is scheduled for 24 hours a week. The student successfully completes the 450 hours required for the period at the point where he was scheduled to complete 600 hours. The calculated pace, in hours, would be $450/600 = 75\%$. Because the student has successfully completed the hours in the period, the second disbursement would be made at this time, for those who qualify for federal funds.

Academic Standard for Cosmetology

Minimum Practical Work Requirements/Evaluation Time Frame: When students earn 240 hours or more, at the end of the month being evaluated, they're required to complete the minimum number of services in each of the six areas described below:

<u>Full-Time Students</u>	<u>Area</u>	<u>Part-Time Students</u>
12	Shampoo & Sets	8
4	Hair Cuts	2
3	Perms & Relaxers	2
3	Tints & Bleaches	2
2	Nails & Manicures	1
2	Misc. (Facials, etc.)	1

Academic Standard for Teacher Training

Minimum Practical Work Requirements/Evaluation Time Frame: All teacher trainees must complete, at the end of the month being evaluated, the minimum number of assignments in each of the six areas described below:

<u>Full-Time Students</u>	<u>Area</u>	<u>Part-Time Students</u>
12	Teaching Methods	8
4	Practical Demonstrations	2
3	Lesson Planning	2
3	Classroom & Clinic Management	2
2	Application of Teaching Methods	1
2	Business Methods	1

Cosmetology Students and Teacher Trainees

All students are expected to meet the minimums; failure to perform practical work in an area will result in a grade of zero. All theory exams and practical work will be graded using the following scale:

Cosmetology and Teacher Training Theory Grading System:

100% - 93%	A	Excellent
92% - 85%	B	Above Average
84% - 75%	C	Satisfactory
Below 75%	D	Unsatisfactory

Cosmetology Practical Grading System:

0	Corrections - 100%	Excellent
1	Corrections - 95%	Very Good
2	Corrections - 90%	Good
3	Corrections - 85%	Good
4	Corrections - 80%	Fair
5	Corrections - 75%	Fair
6 or more	Corrections - 70%	Unsatisfactory

Teacher Training Practical Grading System:

10	Yes' - 100%	Excellent
9	Yes' - 90%	Very Good
8	Yes' - 80%	Satisfactory
7	Yes' - 70%	Unsatisfactory
6	Yes' - 60%	Unsatisfactory
5	Yes' - 50%	Unsatisfactory
4	Yes' - 40%	Unsatisfactory
3	Yes' - 30%	Unsatisfactory
2	Yes' - 20%	Unsatisfactory
1	Yes' - 10%	Unsatisfactory
0	Yes' - 0%	Unsatisfactory

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

Review and Evaluation Periods

All students are notified by their teachers of their academic progress and attendance and receive an Academic Review monthly and a Satisfactory Academic Progress Evaluation at the end of each period. If the student was absent during the monthly Academic Review and did not receive their review, the student is to request an Academic Review from the teacher. All student's attendance progress will be collected and recorded at the end of each calendar month of the student's period of enrollment. Students must have completed a minimum of 66.67% of their total scheduled enrollment time (minus school holidays) and all students must achieve a 75% cumulative grade average for theory and practical work during the evaluation period for the student to be deemed maintaining satisfactory academic progress until the next scheduled evaluation.

Evaluation Periods:

Students are evaluated for Satisfactory Academic Progress based on actual hours completed at the end of each period as follows:

Cosmetology: 450, 900, 1200

Teacher Training: 450, 900

Transfers: If the hours needed at the school are less than 900 hours, then the first evaluation period will occur at the mid-point of the hours needed rather than at 450.

Students who meet the attendance and academic standards described herein will be considered to be making satisfactory academic progress until the next scheduled evaluation.

For all students, Satisfactory Academic Progress for Cosmetology students will be evaluated at the end of each evaluation period cumulative for first academic year 0-450, 451-900 hour mark and the second academic year 901-1200, 1201 hour mark, for disbursements of funds. Satisfactory Academic Progress for Teacher Training students will be evaluated at the end of each evaluation period cumulative for first academic year 0-450, 451-900 hour mark and the second academic year 901, for disbursements of funds. Also, students who qualified for Title IV (Pell and Direct Loans) must meet the minimum requirement for each of the following standards: attendance (66.67%) and academics (75%) to be either on a "Progress", "Warning" or "Probation" status at the time of their evaluation for any disbursements of funds. There is no Title IV aid disbursed for students who are considered not making progress (NO Progress) status at the time of their evaluation.

Warning

Students who fail to meet either of the two progress standards as of an evaluation date will be placed on Warning status, and the student will remain eligible for federal student aid funds for the subsequent payment period. A student may not be placed on "Warning" for consecutive payment periods. At the end of the "Warning" period, the student must be meeting the published attendance and academic standards on a cumulative basis to be considered as making satisfactory academic progress and to remain eligible for further federal student financial aid.

Probation

Any student who fails to meet the published standards at the end of his/her "Warning" period is considered as not making satisfactory academic progress and is ineligible for further federal aid unless the student submits a written appeal in accordance with this policy as is granted "Probation" by the School. In the event the student submits a successful appeal and is granted probation, federal student aid eligibility will be reinstated for the subsequent evaluation period only. 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 or the 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 during probation. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds.

Appeals

Students who have been designated as not making satisfactory academic progress may appeal the determination with the School based on a death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student's appeal must be made in writing to the school manager and must be received within 10 days of the determination of unsatisfactory progress. The student's appeal must document the unusual or mitigating circumstances that caused the student to fail to meet the School's standards as well provide information regarding what conditions have changed that would demonstrate that the student could regain satisfactory academic progress standards during the probationary period. The School will review the student's appeal and related documentation and its resulting decision will be final. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable. If the student does not prevail upon appeal due to insufficient documentation, the student will continue the same status, as determine not making satisfactory academic progress. Students will not be deemed to be eligible to receive Title IV funds for during that period, if applicable. No more than one appeal may be granted during any one period of enrollment.

Interruptions and Withdrawals

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. All

students who withdrew from our program of study and re-enters the school, they will re-enter in the same progress status as when they left. With regard to Satisfactory Academic Progress, a student's actual hours completed will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted for transfer students. The maximum time allowed for withdrawal students who need less than the full course requirements will be determined based on 66.67% of the scheduled contracted hours. SAP evaluation periods are based on actual contracted hours at the school. Withdrawn/passing: Students who want to return and have been designated as making satisfactory academic progress prior to withdrawing will be interviewed by the manager and then, reviewed by the appropriate personnel and a determination will be made. Withdrawn/failing: Students who want to return and have been designated as not making satisfactory academic progress will have to be interviewed by the manager and also, complete an appeal form. The student will have to state the reasons why he/she didn't meet satisfactory academic progress and what has changed in the student's situation that will allow to demonstrate to be able to meet satisfactory progress both in academic and attendance. The appeal will be reviewed by appropriate personnel and a determination will be made. No student will be admitted more than two times. Students should meet with a financial aid advisor to discuss the conditions under which federal aid may be awarded and re-establish financial aid.

Students credited with completing a portion of a course will be charged the currently hourly fee for hours needed to be completed, plus the fee for equipment (if needed), and an enrollment fee of \$100.00. However, in cases where the total charges (including any enrollment fee and other charges) exceed the current total costs of the course, the school may (at its option) charge the current total costs for the course. In addition, in cases where a school is closed or re-located, the school may (at its option, and only for students transferring at the time of relocation or closure) charge a student's remaining balance from the first Institution as the total charges for transferring into another location. In addition, transfers and re-entries must meet all other admission requirements for the course as well. This also applies to all former students who did not complete their course or transfer from another Cannella School of Hair Design. All Curve Metric School of Hair Design re-entries and Cannella School of Hair Design transfers will be evaluated according to their previous Satisfactory Academic Progress. It is the discretion of the corporate office whether the student will be allowed to continue the program.

Noncredit Remedial Courses / Course Incompletes & Course Repetitions

Curve Metric School of Hair Design does not offer nor require non-credit remedial courses; therefore these have no effect on the School's Satisfactory Academic Progress Policy. Course incompletes and course repetitions are not applicable to this institution's courses of instruction, and consequently have no effect upon a student's satisfactory progress status in this school.

Transfer Hours

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

Reinstatement of Federal Financial Aid

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

Maximum Time Frame

The normal time frames and maximum time frames required for program completion are listed below. The maximum time frame for any student to complete the course in which they are enrolled is one and one-half (1.5) times the course length. Students who maintain satisfactory academic progress in attendance will complete the program during the allowable maximum time frame.

	<u>Normal Time Frame</u>	<u>Maximum Time Frame</u>
Cosmetology (Full Time)	47 Weeks – 1500 Hours	64.28 Weeks – 2250 Hours
Cosmetology (Part Time)	68 Weeks – 1500 Hours	93.75 Weeks – 2250 Hours
Teacher Training (Full Time)	31 Weeks – 1000 Hours	42.85 Weeks – 1500 Hours
Teacher Training (Part Time)	45 Weeks – 1000 Hours	62.50 Weeks – 1500 Hours

Students who have not completed the course within the maximum timeframe and exceed it, may not continue as a student at the institution and will be dropped from the Cosmetology/Teacher Training program.

If the student takes an official LOA by filling out the "Leave of Absence Request Form", their enrollment agreement end date will be adjusted accordingly by the same number of days taken in the leave of absence and also their maximum time frame is adjusted accordingly. This

also applies for a student who changes their schedule and fills out the "Schedule Change" form. **Note:** If a student does not complete the program by the normal time frame, and if the end date has fallen beyond the date which is stated on the student's enrollment agreement upon enrollment, the institution may charge the student an hourly fee for extra instruction needed to complete his/her course (see COURSE COSTS, PAYMENT, & CLASS SCHEDULE).

Determination of Status:

1. New students will be determined to be making satisfactory progress from their actual starting date until the conclusion of their first period of evaluation.
2. Current students who have met both academic and attendance requirements at the end of the evaluation period will be considered to be maintaining satisfactory progress until their next evaluation.
3. Current students who have not met both academic and attendance requirements shall be placed on WARNING period. During a "Warning", a student is eligible for financial aid. However, at the end of the financial aid "Warning", if the student has not satisfied the requirements, the student shall be considered not making progress (No Progress) and all financial aid assistance will be withheld. Financial Aid students will not be eligible to receive any financial aid if their percentages have not improved by their next scheduled evaluation mark. Students may regain progress status in attendance by achieving a cumulative attendance average of 66.67% of their scheduled enrollment time on a later attendance report. Students may regain progress status in academics by completing all incomplete and unsatisfactory work and achieving a cumulative of 75% minimum grade point on a later academic report.
4. Students on academic or attendance probation who have not met both academic and attendance requirements at the end of an evaluation period will be considered not making satisfactory progress and all financial aid assistance will be withheld. Students who are considered not making satisfactory progress (No Progress) may be terminated from the school.
5. Students considered not making progress (whether returning from a temporary absence or who have remained enrolled) may regain maintaining progress status through an appeal, or by meeting the requirements at the end of any subsequent evaluation period. However, a student who has not met the requirements at the end of any evaluation period by the midpoint of the course, cannot be considered to be maintaining satisfactory progress at any subsequent evaluation.
6. Students must meet both the attendance and academic progress requirements of at least one evaluation by midpoint of the course to be considered making satisfactory progress as of the midpoint of the course.
7. Temporary Interruptions: A student taking a leave of absence shall return with the same progress status the student had upon taking the leave.

Leave of Absence (LOA) Policy

An authorized leave of absence (LOA) is a temporary interruption in a student's program of study. LOA refers to the specific time period during an ongoing program when a student is not in academic attendance. An LOA is not required if a student is not in attendance only for an institutionally scheduled break. However, a scheduled break may occur during an LOA.

A leave of absence must meet certain conditions to be counted as a temporary interruption in a student's education instead of being counted as a withdrawal requiring a school to perform a Return calculation.

In order for a leave of absence to qualify as an approved leave of absence:

1. A student may request a leave of absence not to exceed 60 days due to personal or family illness, pregnancy, military service, and other personal reasons. There must be a reasonable expectation that the student will return from the LOA.
2. A second leave of absence may be requested after (30) days from the return date of the first LOA.
3. Special circumstances or other situations can be taken into account for an additional leave and can be reviewed and granted by Curve Metric School of Hair Design on a case by case basis.
4. New students cannot request for a Leave of Absence (LOA) until after (90) ninety days from their start date, unless the student has written proof from a physician due to their own serious health conditions.
5. All requests for leaves of absence must be submitted in advance in writing, must be signed, and must be dated.
6. The student's application for a Leave of Absence (LOA) must include the reason for the student's leave request. If the student refuses to state the reason for requesting an LOA, their application will be denied. Also, the student cannot state the reason for the request is for personal reasons only, without explaining in detail the personal issue.
7. The student is required to apply in advance for a leave of absence unless unforeseen circumstances prevent the student from doing so (for example, injured in a car accident, etc.). The school may grant an LOA to a student who did not provide the request prior to the LOA due to unforeseen circumstances, if the institution documents the reason for its decision and collects the request from the

student at a later date. The beginning date of the approved LOA would be determined by the school to be the first date the student was unable to attend the school because of the accident.

8. Obtain a Leave of Absence (LOA) form from your school manager's office.
9. Complete and submit the Leave of Absence (LOA) form to the school manager for approval.
10. The student must follow the school's policy in requesting the LOA. Approval of the student's request for an LOA is in accordance with the institution's policy.
11. A student granted an LOA that meets the above criteria is not considered to have withdrawn, and no refund calculation is required at that time.
12. The Leave of Absence Request Form will state the date student shall return from the LOA, if student does not return on the date stated he/she will be dropped from the program on the date required to return. The withdrawal date for the purpose of calculating a refund is always student's last day of attendance.
13. Upon the student's return, the student simply resumes or continues the same payment period and coursework and is not eligible for additional Title IV program assistance until the payment period has been completed and he/she has maintain Satisfactory Progress. The institution does not assess the student any additional institutional charges as a result of the LOA.
14. A student who does not submit a Leave of Absence (LOA) to the school manager will be considered an absentee.
15. If the student is (14) fourteen consecutive days absent or does not return from their leave of absence by their end date, the student will be consider to have withdrawn from the course.
16. The student's end date on their enrollment agreement and maximum time frame would be extended accordingly to the amount of days actually a student was on a Leave of Absence (LOA). Changes to the contract period on the enrollment agreement addendum must be signed and dated by all parties.
17. A student may request a Medical Leave of Absence only with written proof from a physician due to their own serious health conditions (maximum time, including any other Leave of Absence cannot exceed 180 days within a (12) twelve month period; these provisions starts on the first day of the first leave).
 - a) "Serious health condition" means an illness, injury, impairment, or physical or mental condition that involves either:
 - Inpatient care (*i.e.*, an overnight stay) in a hospital, hospice, or residential medical-care facility, including any period of incapacity (*i.e.*, inability to work, attend school, or perform other regular daily activities) or subsequent treatment in connection with such inpatient care; or Continuing treatment by a health care provider.

Treatment of Title IV Aid When a Student Withdraws

The law specifies how the institution must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law at our institution are: Federal Pell Grants, SEOG, Direct Loans and Direct PLUS Loans (Loans are only offered at the following locations: Elgin, Commercial and Blue Island).

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

The amount of assistance that you have earned is determined on a prorata basis. For example, if you completed 30% of your payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition and fees (as contracted with the school). The school needs your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

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

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

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

The school must return this amount even if it didn't keep this amount of your Title IV program funds.

If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of Title IV funds will be completed and any applicable returns by the school shall be paid, as applicable, first to unsubsidized FDSL Program, second to subsidized FDSL Program, third to Federal Pell Grant, fourth Federal SEOG Program, fifth to any other Title IV Program, and last to the student. After all applicable returns to Title IV aid have been made, this refund policy will apply to the Institutional Refund to determine the amount earned by the school and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The refund policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure. Any monies due the applicant or students shall be refunded within 45 days of official cancellation or withdrawal. If you don't already know what your school's refund policy is, you can ask your Admission Representative for a copy. Your Admission Representative can also provide you with the requirements and procedures for officially withdrawing from school.

Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Notification of Rights under FERPA for Postsecondary Schools

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

- (1) The right to inspect and review the student's education records within 45 days of the day the school receives a request for access. A student should submit to the registrar, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
- (2) The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA. A student who wishes to ask the school to amend a record should write to the school official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed. If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
- (3) The right to provide written consent before the school discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent. The school discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by the school in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the school has contracted as its agent to provide a service instead of using school employees or officials (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the school. Upon request, the school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.
- (4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by the school to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-5901

Student-Right-to-Know and Federal Retention Rate Disclosure

Curve Metric School of Hair Design

Effective Date: July 1, 2016

Pursuant to the federal *Student Right-to-Know Act*, on an annual basis, our school determines and makes available an overall graduation rate of certificate or degree-seeking, first-time, full-time, undergraduate students. In addition, our school also provides the Student-Right-to-Know graduation rate disaggregated by various sub-categories, as determined and defined by the U.S. Department of Education.

The Student Right-to-Know graduation rate is based on a "cohort study," meaning that a group or "cohort" of students is identified and then monitored over a period of time. The current rates, set out below, are based on the group of students who enrolled for the first-time, as full-time students, between July 1, 2013 and June 30, 2014. The rate represents the number of those students who earned their degree or certificate within 150% of the normal time required to complete their program. The rate does not include students who left school to serve in the armed forces, on official church missions, or in the foreign service of the federal government. Students who died or were totally and permanently disabled also are excluded.

It's important to note that the Student Right-to-Know graduation rate is calculated at the school level. In other words, there is one rate for the entire school, not a rate for each specific program. Certain institutions also are required to calculate and distribute graduation or completion rates for students receiving athletically related student aid, as well as transfer-out rates. These requirements, however, are not applicable to our school. The most recent, disaggregated Student-Right-to-Know graduation rate for our school is set out in the following chart:

Student Category	Number of Students	Number Graduating Within 150%	Graduation Rate
Men	-	-	-
Women	4	4	100%
Nonresident Alien	-	-	-
Hispanic/Latino	2	2	100%
American Indian or Alaska Native	-	-	-
Asian	1	1	100%
Black or African American	-	-	-
Native Hawaiian or Other Pacific Islander	-	-	-
White	1	1	100%
Two or More Races	-	-	-
Race and Ethnicity Unknown	-	-	-
Received Pell Grant	2	2	100%
Received Subsidized Stafford Loan but no Pell Grant	-	-	-
Received No Subsidized Stafford Loan or Pell Grant	2	2	100%
OVERALL	4	4	100%

Our school also makes available each year a federal retention rate, which is the percentage of first-time, full-time students from the previous fall who are still enrolled, or successfully completed their program, the following year. Like the Student-Right-to-Know graduation rate, this

retention rate is based on a cohort study and calculated at the school level (*i.e.*, there is one rate for the entire school, not a rate for each specific program). The most recent federal retention rate for our school is set out in the following chart:

Number of Students in Fall 2014	Number Still Enrolled or Completed as of Fall 2015	Retention Rate
6	6	100%

Current and prospective students may request a paper copy of this disclosure from the Manager. This disclosure also is available on our school's website at http://cannellabeautyschools.com/images/09042014_CSHD_Pre-Enrollment_Package.pdf.

"-" Indicates that there were no students in this category, or that the student population for this category is too small to be disclosed with confidence or confidentiality (*i.e.*, 10 or fewer students).

Student-Right-to-Know and Federal Retention Rate Disclosure (Effective: July 1, 2016)

Curve Metric School of Hair Design
For the Award Year 2015-2016: Cosmetology

Median Loan Debt*

28 All students of the Cosmetology Program who graduated during the 2015-2016 award year median loan debt is \$0

On-Time Completion Rate

19 out of 28 On-time completion rate for all students of the Cosmetology Program during the 2015-2016 award year
67.86 % **On-Time Completion Rate**

***Note for all Schools above:**

1. Figures represent median loan debt at graduation during the award year 2015-2016;
2. Figures do not include capitalization of interest;
3. Figures are net amount;
4. Figures represent only for full-time students.
5. This school does not offer loans.

Curve Metric School of Hair Design
Placement, Licensure and Completion Rates
For Calendar Year 2015: Cosmetology / Cosmetology Teachers

7645 W. Belmont Ave.
Elmwood Park, IL 60707

Graduation Rate: 72.97 %

27 out of 37 All students who were scheduled to complete the program and graduated.

Placement Rate:* 62.96 %

17 out of 27 All students who were scheduled to be placed to work in their field and got jobs.

Licensure Rate: 80.95 %

17 out of 21 All students who took the State Board Examination and passed.

***Note:**

The placement rate will be based on the cohort of students who actually completed in the calendar year immediately preceding the current year (regardless when they were scheduled to complete) and are eligible for placement. The school may exclude completers from eligibility for placement based on the following reasons:

- The completer is deceased
- The completer is permanently disabled
- The completer is deployed for military service/duty
- The graduate studied under a student visa and is ineligible for employment in the U.S.
- The graduate continued his/her education at an institution under the same ownership (e.g., a graduate of your cosmetology program subsequently enrolled in the instructor program of an institution under the same ownership)