

Cannella School of Hair Design

Pre-Enrollment Package

Compensation

According to the Bureau of Labor statistics in the Occupational Outlook Handbook the median hourly wage for barbers, hairdressers, and cosmetologists was \$10.95 in May 2012. The median wage is the wage at which half the workers in an occupation earned more than that amount and half earned less. The lowest 10 percent earned less than \$8.00, and top 10 percent earned more than \$20.39. 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 manufacture'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 enables a school 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 US Department of Education.

If a student's file has been selected for review under the verification process, the following material will be requested from the student:

1. A completed Verification Worksheet, signed by the student. (and parent when applicable)
2. A copy of the U.S. Income Tax Return Transcript (IRS Form 1040, 1040A, 1040EZ, 1040TEL, 1040PC) for the base year filed by the student. Married students must also provide their spouse's tax return transcript. Dependent students must also provide their parent's return transcript.
3. Any other information deemed necessary by the institution including, but not limited to social security benefit documentation, divorce decrees, or 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 day of attendance or by August 31st after the end of the respective award year, whichever is earlier.

The institution will withhold financial aid payments from any student who has not completed the verification requirements within the prescribed deadlines.

Students 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 institution.

To protect the integrity of federal student assistance programs, institutions must enforce verification policies. It is the student's responsibility to comply with any and all requests by the institution for verification material, within prescribed deadlines.

In the event of an overpayment in the Pell or SEOG programs, the student will be notified and given 30 days to repay the overpayment. After that time any unpaid balance in excess of \$25 will be sent to the Department of Education for collection action. Until the balance is cleared, the school will withhold all academic transcripts and the student will no longer be eligible for Title IV assistance.

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 may be 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, Teacher Training program, and Brush Up 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

Students must attend at least 66.67% of the hours they are scheduled to attend based on the student's enrollment agreement. 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, whether full-time or part-time, they are evaluated at the end of each period (450-900-1200-1500). We are using as an example, a part-time 75 week, 1500 clock hour program in which a student is scheduled for 20 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

Minimum Practical Work Requirements: All students who have successfully completed basic practical

examinations (minimum of 240 hours) must complete, at end of the month being evaluated, the minimum number of services in each of the six areas described below:

Full-Time Students	Area	Part-Time Students
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

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:

Theory Grading System			Practical Grading System			
100% - 93%	A	Excellent	0	Corrections	100%	Excellent
92% - 85%	B	Above Average	1	Corrections	95%	Very Good
84% - 75%	C	Satisfactory	2 - 3	Corrections	90% - 85%	Good
Below 75%	D	Unsatisfactory	4 - 5	Corrections	80% - 75%	Fair
			6 or more	Corrections	70%	Unsatisfactory

Students must maintain an academic average of at least 75% (C) 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.

Teacher Training: Adhere to the same grading procedures listed above but also must complete 15 lesson plans and are evaluated on four additional criteria: planning & preparation; classroom management; instruction; and clinic environment.

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, 1500

Teacher Training: 450, 900. 1000

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.

Brush Up: 125

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 payment period for first academic year 0-450, 451-900 hour mark and the second academic year 901-1200, 1201-1500 hour mark, for disbursements of funds. Satisfactory Academic Progress for Cosmetology Teacher students will be evaluated at the end of each payment period for first academic year 0-450, 451-900 hour mark and the second academic year 901-1000, for disbursements of funds. Also, students who qualified for Title IV, disbursement of funds will be at the time of their evaluation, if they meet Satisfactory "Progress", "Warning" or "Probation" status. 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 payment 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. 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, 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. No more than one appeal may be granted during any one period of enrollment.

Course Incompletes, Interruptions, Withdrawals, and Repetitions

The school does not offer grades of "incomplete" and accordingly, these have no impact on SAP. 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 withdraw from our program of study and re-enters the school, they will re-enter in the same progress status as when they left. Students should meet with a financial aid advisor to discuss the conditions under which federal aid may be awarded for repeated courses and re-establish financial aid. All reinstates are at the discretion of the corporate office. No student will be admitted more than two times.

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 an 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 Cannella 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 and Remedial Courses

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

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)	51 Weeks – 1500 Hours	70.31 Weeks – 2250 Hours
Cosmetology (Part Time)	82 Weeks – 1500 Hours	112.5 Weeks – 2250 Hours
Teacher Training (Full Time)	34 Weeks – 1000 Hours	46.87 Weeks – 1500 Hours
Teacher Training (Part Time)	55 Weeks – 1000 Hours	75 Weeks – 1500 Hours
Brush Up Course (Full Time)	8.5 Weeks – 250 Hours	11.71 Weeks – 375 Hours
Brush Up Course (Part Time)	13.5 Weeks – 250 Hours	18.75 Weeks – 375 Hours

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

A 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. It does not include nonattendance for an institutionally scheduled break in a student's program. 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.
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 Cannella 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 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 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 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.
11. 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.
12. A student who does not submit a Leave of Absence (LOA) to the school manager will be considered an absentee.
13. If the student is (14) fourteen consecutive days absent, the student will be consider to have withdrawn from the course.
14. 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).
15. 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 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

**Cannella School of Hair Design
For the Award Year 2013-2014: Cosmetology**

4269 S. Archer Avenue
Chicago, IL 60632

Median Loan Debt*

56 Graduates of Cosmetology who graduated during the 2013-2014 award year median loan debt is **\$0**

On-Time Completion Rate

46 out of 56 On-time completion for Cosmetology Program as of 2013-2014 award year
82.14% On-Time Completion Rate

617 W. North Avenue
Villa Park, IL 60181

Median Loan Debt*

41 Graduates of Cosmetology who graduated during the 2013-2014 award year median loan debt is **\$0**

On-Time Completion Rate

37 out of 41 On-time completion for Cosmetology Program as of 2013-2014 award year
90.24% On-Time Completion Rate

4217 W. North Avenue
Chicago, IL 60639

Median Loan Debt*

18 Graduates of Cosmetology who graduated during the 2013-2014 award year median loan debt is **\$0**

On-Time Completion Rate

16 out of 18 On-time completion for Cosmetology Program as of 2013-2014 award year
88.88% On-Time Completion Rate

***Note for all Schools above:**

1. Figures represent median loan debt at graduation during the award year 2013-2014;
2. Figures do not include capitalization of interest;
3. Figures are net amount;
4. **These schools do not offer loans.**

Cannella School of Hair Design
For the Award Year 2013-2014: Cosmetology / Cosmetology Teachers

12943 S. Western Avenue
Blue Island, IL 60406

Median Loan Debt*

24 Graduates of Cosmetology who graduated during the 2013-2014 award year median loan debt is **\$3,466**

On-Time Completion Rate

19 out of 22 On-time completion for Cosmetology Program as of 2013-2014 award year
86.36% On-Time Completion Rate

117 W. Chicago St.
Elgin, IL 60123

Median Loan Debt*

52 Graduates of Cosmetology who graduated during the 2013-2014 award year median loan debt is **\$3466**

On-Time Completion Rate

41 out of 52 On-time completion for Cosmetology Program as of 2013-2014 award year
78.84% On-Time Completion Rate

9012 S. Commercial
Chicago, IL 60617

Median Loan Debt*

25 Graduates of Cosmetology who graduated during the 2013-2014 award year median loan debt is **\$3,466**

On-Time Completion Rate

19 out of 25 On-time completion for Cosmetology Program as of 2013-2014 award year
76.00% On-Time Completion Rate

***Note for all Schools above:**

1. Figures represent median loan debt at graduation during the award year 2013-2014;
2. Figures do not include capitalization of interest;
3. Figures are net amount.

Cannella School of Hair Design
Placement, Licensure and Completion Rates
For Calendar Year 2012: Cosmetology / Cosmetology Teachers

4269 S. Archer Avenue
Chicago, IL 60632

Graduation Rate: 61.73 %

50 out of 81 Students who were scheduled to complete the program and graduated.

Placement Rate: 60.00 %

30 out of 50 Students who were scheduled to be placed to work in their field and got jobs.

Licensure Rate: 84.62 %

22 out of 26 Students who took the State Board Examination and passed.

617 W. North Avenue
Villa Park, IL 60181

Graduation Rate: 70.42 %

50 out of 71 Students who were scheduled to complete the program and graduated.

Placement Rate: 60.00 %

30 out of 50 Students who were scheduled to be placed to work in their field and got jobs.

Licensure Rate: 90.32 %

28 out of 31 Students who took the State Board Examination and passed.

4217 W. North Avenue
Chicago, IL 60639

Graduation Rate: 40.00 %

24 out of 60 Students who were scheduled to complete the program and graduated.

Placement Rate: 75.00 %

18 out of 24 Students who were scheduled to be placed to work in their field and got jobs.

Licensure Rate: 77.78 %

14 out of 18 Students who took the State Board Examination and passed.

12943 S. Western Avenue
Blue Island, IL 60406

Graduation Rate: 43.33 %

26 out of 60 Students who were scheduled to complete the program and graduated.

Placement Rate: 76.92 %

20 out of 26 Students who were scheduled to be placed to work in their field and got job

Licensure Rate: 61.54 %

08 out of 13 Students who took the State Board Examination and passed.

**Cannella School of Hair Design
Placement, Licensure and Completion Rates
For Calendar Year 2012: Cosmetology / Cosmetology Teachers**

**117 W. Chicago St.
Elgin, IL 60123**

Graduation Rate: 84.62 %

33 out of 39 Students who were scheduled to complete the program and graduated.

Placement Rate: 60.61 %

20 out of 33 Students who were scheduled to be placed to work in their field and got jobs.

Licensure Rate: 88.89 %

16 out of 18 Students who took the State Board Examination and passed.

**9012 S. Commercial
Chicago, IL 60617**

Graduation Rate: 27.50 %

22 out of 80 Students who were scheduled to complete the program and graduated.

Placement Rate: 68.18 %

15 out of 22 Students who were scheduled to be placed to work in their field and got jobs.

Licensure Rate: 100.00 %

14 out of 14 Students who took the State Board Examination and passed.

