

ART
ACADEMY

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WELCOME TO ART22 ACADEMY

Art22 Academy offers education in cosmetology, esthetics and instructor training. Art22 Academy education enables students to become industry professionals in many specialty areas. Art22 Academy's teachings, disciplines and learning methods help students turn their ambitions and dreams into reality.

The purpose of the catalog/handbook is to assist prospective students in the process of choosing an educational institution, and to advise students and prospective students of the rules and regulations of the Academy and their rights and responsibilities while enrolled. Note: The rules, regulations and/or policies in this catalog and as represented on addendums to the catalog may change from time to time and without notice.

Disclosure: Art22 Academy may also be referred to within this catalog as an "academy"; "institution"; "college"; and/or "school".

CAREERS IN THE BEAUTY INDUSTRY

Careers in the beauty industry are not just professions but exciting opportunities. Professionals in the industry provide personal beauty services for their clients to improve and enhance their appearances. The industry offers a wide range of opportunities to suit a variety of interests and needs. It is a portable profession that affords one the opportunity to meet people and express creativity no matter where in the world they may find themselves.

Professionals in all areas of the industry should have a sense of form and artistry. They should enjoy dealing with the public and be sensitive and aware of their clients' requests and preferences.

The skills and talents developed through a beauty education can be employed in a variety of ways, which are well-suited to both scientific and creative minds. There is a high degree of flexibility that allows professionals to work part time or full time to accommodate individual needs. The environment also varies from working in a salon or spa, to working in motion pictures. The world of beauty is open to everyone and can be catered to the interests and skill level of the designer, esthetician, and technician.

CAREER OPPORTUNITIES

The list below is not intended to represent all the career occupation opportunities available. Please note: Although placement assistance is provided, employment is not guaranteed.

Salon & Spa

- Hair Designer
- Makeup Artist
- Esthetician
- Color Specialist
- Nail Technician
- Waxing Specialist
- Salon/Spa Manager
- Salon/Spa Owner
- Salon/Spa Trainer

Education

- Salon Education Director
- Retail Product Educator
- Academy Educator*
- Corporate Educational Director*
- Academy Educational Director*

Sales

- Retail Manager
- Advertising/Marketing Director
- Account Executive
- Manufacturer's Rep

Travel

- Platform Artist
- Private Consultant
- Salon or Corporate Sales Director

*May require additional certification or licensure.

Those who choose to enter the professional beauty industry are taking the first step toward a rewarding and exciting future. But to really reach the top and make the best possible use of individual talent and artistry requires an exceptional education.

JOB OUTLOOK & EARNINGS

The outlook for industry professionals is good. An increasing population and higher incomes are creating a growing demand for salon and spa professionals. At present, the demand for industry professionals is greater than the supply, and that trend is expected to continue.

Income and methods of compensation vary widely based on several factors. Some of the main factors that determine an income include the size and location of the salon, hours worked per week, the tipping habits of clients, and competition from other salons and shops. The ability to bring in and maintain regular clients is another factor in determining salaries. According to the United States Department of Labor many cosmetologists, and other personal appearance workers receive commissions based on the price of the service, or they earn a salary based on hours worked. Nearly every professional in the cosmetology industry receives tips and commissions for the products they sell. Some salons pay bonuses to employees who bring in new business.

Earnings vary depending on geographic location, size of the town or city, work experience, and the employer. Some professionals working in a salon or spa may earn a straight salary while others may get an additional commission based on the number of clients and services. Typical commission can range from around 30-50% and is negotiated individually. Self-employed professionals who rent space in a salon or spa typically keep all their earnings but pay rent for their station, product costs, taxes, insurance, and other expenses related to maintaining their own business.

The U.S. Department of Labor provides current job information at Bureau of Labor Statistics. This website includes information by job position to include state & national wages, occupation profiles/descriptions, state & national trends, knowledge, skills, and abilities needed for each position.

BUREAU OF LABOR STATISTICS

<https://www.bls.gov/ooh/occupation-finder.htm?pay=&education=Postsecondary+nondegree+award&training=None&newjobs=&growth=&submit=GO>

39-5012 HAIRDRESSERS, HAIRSTYLISTS, AND COSMETOLOGISTS

<http://www.bls.gov/oes/current/oes395012.htm>

39-5094 SKIN CARE SPECIALISTS (ESTHETICS)

<http://www.bls.gov/oes/current/oes395094.htm>

25-1194 VOCATIONAL EDUCATION TEACHERS, POSTSECONDARY:

<http://www.bls.gov/oes/current/oes251194.htm>

O*NET RESOURCE CENTER

The O*NET program is the nation's primary source of occupational information. Central to the project is the O*NET database, containing information on hundreds of standardized and occupation-specific descriptors. The database, which is available to the public at no cost, is continually updated by surveying a broad range of workers from each occupation.

O*NET CODES

COSMETOLOGY:

<http://www.onetonline.org/link/summary/39-5012.00>

SKINCARE SPECIALISTS (ESTHETICS):

<http://www.onetonline.org/link/summary/39-5094.00>

VOCATIONAL EDUCATION TEACHER TRAINING, POSTSECONDARY:

<http://www.onetonline.org/link/summary/25-1194.00>

CONTINUING EDUCATION REQUIREMENTS/NEEDS

The beauty industry is an ever-growing and changing field, which requires professionals to seek continuing education to maintain their licenses. Additional training or experiences may also be necessary or desired in some specialty areas in order to achieve all goals and meet the diverse needs of clients today. Students at Art22 Academy are encouraged to participate in lifelong learning via continuing education or outside educational opportunities. Many classes are regularly publicized through the Art22 Academy network. Students and graduates should contact the school office to gain information and advice on continuing education opportunities.

INDUSTRY PHYSICAL AND SAFETY DEMANDS

The beauty industry is best suited for persons who are generally in good to excellent health. Many products are used during the educational process and in the field that may contain chemicals to which a person may be sensitive. It is, however, a fundamental requirement of these programs to use and/or demonstrate the use of the products carried by the Academy, both for classroom as well as clinical work.

Physical Demands: Stylists and technicians, by the very nature of what they do, are required to spend long hours standing, sitting, bending, reaching and performing repetitive motions. As with other physically demanding vocations, these work activities can cause fatigue and/or pain in various parts of the body and serious injury can sometimes occur. Some aches, pains and/or injuries develop slowly over a long period of time.

In many cases, health challenges can be prevented through improved posture, better work habits, proper equipment and proper equipment use. An important part of one's education is to understand that developing good habits at the beginning of training will help prevent injury and/or health issues in the future.

Safety: In order to protect the general public, state laws, rules, regulations, and/or standards apply to this field. All persons working in the field are responsible for maintaining a level of understanding and are required to practice according to current law as well as adhere to changes in law. The state is not required to directly notify any person or entity of changes in the law and/or changes to standards.

LICENSURE REQUIREMENTS

Every state in the U.S. requires cosmetologists, estheticians, and instructors to have a license in order to legally practice. Licensure requirements differ among states. Licensure and endorsement information may be obtained by contacting the Administrative Office during regular business hours.

To become licensed in **cosmetology** in Indiana, students must be 18 years of age, complete 1500 hours of approved training, graduate from an approved school, not committed an act for which the applicant could be disciplined under IC 25-8-14, paid all fees for issuance of license and pass the state board exams. However, the Academy requires students in the Cosmetology program to complete 1800 hours of approved training. Students are required to complete all program hours according to their enrollment agreement in order to graduate.

To become licensed in **esthetics** in Indiana, a student must be 18 years of age, complete 700 hours of approved training, graduate from an approved school, not committed an act for which the applicant could be disciplined under IC 25-8-14, paid all fees for issuance of license and pass the state board exams. The Academy has two separate Esthetics programs 700 clock hours and 850 clock hours. Students are required to complete the applicable program hours according to their enrollment agreement in order to graduate.

To become licensed as an **instructor** in Indiana, a student must be 18 years of age, hold a cosmetologist, esthetician, manicurist, or barber license issued under this article, completed the 6 months salon experience requirements required (excluding barber), complete 1000 hours of approved training, graduate from an approved school, not committed an act for which the applicant could be disciplined under IC 25-8-14, paid all fees for issuance of license and pass the state board exams.

Disclosure: Please note that the State Board of Cosmetology and Barber Examiners may suspend, deny, or revoke a license or certificate for certain felony convictions per section IC 25-1-1.1-2 and IC 25-1-1.1-3. Therefore, the institution makes no guarantees of licensure to anyone enrolling in our programs who have a felony record.

ABOUT ART22 ACADEMY

Artisan Academy of Cosmetology, Inc. owns the Art22 Academy referred to in this catalog.

Art22 Academy Mission Statement

Art22 Academy is devoted to maximizing each student's true potential by teaching and mentoring students to turn their dreams into reality. Our mission is to prepare our graduates with the essential skills, thought-process and necessary knowledge to successfully obtain licensure and become gainfully employed successful service providers.

Our objective is to produce highly-trained and well-educated salon professionals.

What Can Be Expected

Art22 Academy offers more than just the education necessary to pass the state board examination to become a practicing cosmetologist, esthetician or teacher. Simply put, the academy offers an education far beyond the "how" and into the "why." All course offerings stem from fundamental art and design concepts and principles and incorporate classroom instruction as well as practical client application.

ACCREDITATION

Art22 Academy is an accredited institution with the National Accrediting Commission of Career Arts and Sciences (NACCAS).

NACCAS; 3015 Colvin Street, Alexandria, Virginia, 22314. (703) 600-7600 or www.naccas.org

LICENSING BODY

Art22 Academy is licensed by the Indiana Professional Licensing Agency located at 302 W Washington Street, Indianapolis, IN 46204, Phone number: (317) 232-2980 or <http://www.in.gov/pla/cosmo.htm>.

PROFESSIONAL AFFILIATIONS

Art22 Academy is a proud member and in good standing with the following agency. American Association of Cosmetology Schools (AACCS)
9927 E. Bell Rd. #110
Scottsdale, AZ 85260 800-
831-1086 480-281-0431
beautyschools.org

EDUCATIONAL FACILITIES

Art22 Academy is located at 2440 Getz Road, Fort Wayne, IN 46804 in the Canopy Corners Shopping Plaza. The facility contains 6,000 square feet and includes offices, student salon and spa area, dispensary, break room, and classrooms.

Our workshop-style classrooms are divided with a modern glass garage door. Each one adapts easily either to a lecture, workshop-style class and/or work area with seating and modern audio-visual equipment. The worktables are designed for students to perform lab work quickly and efficiently. The hallway outside the classrooms contains a wet station, color center, storage cabinets and student restroom and lockers. Our Color Room doubles as a chemical laboratory classroom and is especially designed for learning in a clinical, scientific atmosphere.

The student salon models a professional salon. This large and well-ventilated area has workstations, a private shampoo area, a color bar, and reception area. The spa area contains a facial bar designed specifically for esthetics services and eyebrow design. The spa also offers an area to perform manicures and pedicures services. The student break room is equipped with a microwave oven and a refrigerator.

COURSE OFFERINGS

1,800 CLOCK HOUR COSMETOLOGY COURSE

Course Objectives

The objective of the cosmetology course is to train students on all aspects of cosmetology to successfully pass the state licensing examination.

Course Description

The Academy requires students in the Cosmetology program to complete 1800 hours of approved training over the state requirement of 1500 hours. The additional 300 hours includes advanced training in hair color, and cutting and design, and more hands experience benefiting the student's education and career readiness and meeting industry demands. The cosmetology course is offered through four Phases of instruction.

During Phase 1 students are introduced to the fundamentals of Sculpture/Cut, Hair Design, Long Hair, Client Centered Design and Science. Study in these areas will explore sculpting and designing services for all types of hair. Focus is placed on learning how to see as a designer as students become familiar with the theory, tools and procedures used for providing sculpting and designing. Additional areas of study include the practice of appropriate infection control and safety procedures, Professional Development, Business, Life Skills and concludes this phase by providing study in Guest Relations that are necessary for entry-level salon proficiency. Students will apply learned techniques and practice on mannequins and/or live models.

Phase 2 students are introduced to the fundamentals of Color, Texture and Wigs & Hair Additions. Study in these areas will explore how to make permanent texture changes in hair—including making curly hair straight and straight hair curly—and how to formulate hair color for any client while relating numerous color designs to the sculpted form. Students will be able to determine the competency and complexities of the medium used in Trichology (the study of hair). Additional areas of study in Phase 2 are theory and practice for Manicuring, Pedicure, Skin Care and Makeup. Students will also continue developing their skills in Professional Development, Business and Life Skills. Students will apply learned techniques and practice on mannequins and/or live models.

Phase 3 of the course continues to feature Cosmology Fundamentals workshops for Sculpture, Hair Design, Texture, Color, Nail and Skin Care Services. Focus during this phase is on the introduction of the student to Salon/Clinical portion of the course where students can practice the skills, they have acquired to this point on guests visiting the student salon environment. Students will work on developing communication and technical skills and continue the practice of appropriate infection control and safety procedures as they operate under the supervision of licensed professionals.

In Phase 4/Salon Life students review and prepare for final Academy testing and Indiana Professional Licensure Exam. Students will be evaluated both theoretically and practically on all subjects/aspects they have studied since the beginning of the course. Continued practice of adapting as a designer while scheduled for student salon sessions during Phase 4/Salon Life will help assure the students' success.

Note: Consecutive sequence of phases and salon segments may be subject to change and re-order at the discretion of Academy Management and in consultation with the Education Department. Hours may vary slightly based on full- or part-time schedules.

Instructional Methods

Within the course students will be taught through audiovisual presentations, lectures, demonstrations, practical hands-on experiences, question-and-answer sessions, discussions, and written and practical testing.

Grading and Evaluation Procedures

Students are evaluated and tested based on their technical skills and theoretical knowledge. The evaluation of progress is administered through written tests and practical exams. Students are required to take all exams and complete all assignments within the course curriculum as described and/or assigned. Written exams are graded on a point system that is then converted to a percentage. The converted percentages will be used when determining the grade average. Practical exams are graded with a pass/fail system. Students receive a pass/fail on specific criteria, which are outlined before each practical examination. Each passed criteria within a practical exam will receive 3 points. Points are then tallied and issued a percentage score based upon the total number of criteria covered. All students are required to pass all phases/segments to move on to the next phase/segment. Exams (practical and/or written) are timed to assess the student's timing and efficiency against the time standards in the beauty industry.

Grading Scale

The grading scale is based on percentages. Letter grades are not issued nor are incomplete ratings. Scores of 80% to 100% are considered to be satisfactory (passing) and 79% and below are considered unsatisfactory (failing).

Program Content	Theory/ Demo	Actual Practice/ Sanitation	Total Hour
Hair Cutting	175	250	425
Sanitation	40		40
Statute and Rules	10		10
Salesmanship	5	5	10
Management	10		10
Manicuring	5	25	30
Pedicuring	5	15	20
Hair Removal (Waxing)			
Eyebrow, Upper Lip and Chin Area	5	10	15
Anatomy and Physiology	5		5
Skin	5		5
Hair	5		5
Electricity	5		5
Chemistry	10		10
Shampooing	5	30	35
Scalp Performances	10	10	20
Facials and Makeup	20	45	65
Hair Coloring	115	225	340
Texture Services	70	250	320
Hair Styling			
Wet and Thermal Sets			
Hair Waving, Braiding, and Pressing	70	210	280
Finger Waves			
Discretionary Hours	150		150
Total	725		1800

Students in cosmetology are required to perform at minimum the following number of performances:

Hair Styling	400
Finger Waves	20
Texture Services	100
Scalp Performances	25
Facial Treatments	30
Makeup Applications	15
Haircuts	250
Hair Coloring	75
Manicures	25
Pedicures	15
Salesmanship	25
Hair Removal	30

700 CLOCK HOUR ESTHETICS COURSE

Course Objective

The objective of the esthetics course is to instruct students on the artistic and scientific principles of esthetics including theory, concepts and applications. The course includes the study of esthetics and incorporates the study of communication skills specifically designed for the spa environment. With a strong technical background and strong people skills, graduates will have the resources necessary to become successful estheticians.

Course Description

Esthetics students study the art of skin care in theory, concept and application in addition to the study of skin and the analysis of skin types, conditions, maintenance and corrective facial treatments. Students further receive training in the art of makeup application for both day and evening. Techniques for hair removal, using strip and non-strip wax techniques (excluding electrolysis), will also be covered.

Students will also discover the proper procedures to sanitize and disinfect equipment, implements and supplies, including the appropriate sanitary measures for the protection of oneself, the spa/salon, and the client.

Make-Up Application

Professional Makeup Techniques including artificial eyelashes.

Phase 1 will include theory and practical demonstrations with hands-on participation from students. During this phase of the program, students will practice all services on each other. Students will explore the history of esthetics and how they can help shape the future in the industry as professional estheticians. Students will learn about how the sense of touch and proper skin analysis within a treatment can benefit a client in many ways. Students cover a variety of theory subject matter including, but not limited to, Skin Physiology, Anatomy, Client Care, Infection Control, Electricity, and Hair Removal. Students will also explore practical services including hand treatments, petite facials, signature facials, back treatments and basic waxing.

Phase 2 will include theory and practical demonstrations with hands-on participation from students. Students will continue to practice all services offered in this phase on each other. Students will also perform services on clients (and/or models) in the student spa two days per week. During this phase students will learn how advanced equipment/techniques such as microdermabrasion can benefit a client's skin. Students will cover theoretical chapters in advanced treatments, chemistry and makeup. Practical services covered include facial and body waxing, body treatments, microdermabrasion, and professional exfoliation treatments. Students will learn that performing a variety of spa services, recommending products for home use to clients and selling retail products are three crucial components of a successful esthetician. Students will also be assigned service and retail goals each week to prepare them as professionals.

Phase 3 will include theory and practical demonstrations with hands-on participation from students. Students continue to practice all services offered in the phase on one another. Students will also perform services on clients (and/or models) in the student spa three days per week. During this phase, the student sets goals for his or her career and develops a personal portfolio including cover letter, and résumé. Theoretical coursework in medical office, professional development and business basics will be covered. Instruction is provided on licensing requirements/regulations and state board review. Additional services covered in this phase include various body treatments. Students will also be assigned service and retail goals each week to prepare them to become a professional esthetician.

Note: consecutive sequence of phases and salon segments may be subject to change and re-order at the discretion of Academy Management and in consultation with the Education Department. Hours may vary slightly based on full or part-time schedules.

Instructional Methods

Within the course students will be taught through audiovisual presentations, lectures, demonstrations, practical hands-on experiences, question-and-answer sessions, discussions, and written and practical testing.

Grading and Evaluation Procedures

Students are evaluated and tested based on their technical skills and theoretical knowledge. The evaluation of progress is administered through written tests and practical exams. Students are required to take all exams and complete all assignments within the course curriculum as described and/or assigned.

Written exams are graded on a point system that is then converted to a percentage. The converted percentages will be used when determining the grade average. Practical exams are graded with a pass/fail system. Students receive a pass/fail on specific criteria, which is outlined before each practical examination. Each passed criteria within a practical exam will receive a point. Points are then tallied and issued a percentage score based upon the total number of elements covered. All students are required to pass all phases/segments before moving on to the next phase/segment. Exams (practical and/or written) may be timed in order to assess the student's timing and efficiency against the time standards in the beauty industry.

Grading Scale

The grading scale is based on percentages. Letter grades are not issued nor are incomplete ratings. Scores of 80% to 100% are considered to be satisfactory (passing) and 79% and below are considered unsatisfactory (failing).

Program Content	Theory/ Demo	Actual Practice	Total Hours
Chemistry of Skin Care	15	25	40
Physiology and Histology	30	30	60
Anatomy			
Skin and Gland Structure and Function			
Conditions and Disorders of the Skin			
Histology of Skin, Cells, and Tissue			
Bacteriology, Disinfection, Sterilization, Sanitation	15	20	35
Personal Hygiene			
Public Health			
Sanitation, Disinfection, Sterilization			
Methods and Procedures			
Introduction to and Operation to Skin Care Machinery	20	30	50
Types of Current			
Purpose and Effects			
Introduction to Skin Care	15	30	45
Facial Structure			
Skin Analysis			
Patron Appointments and Consultation			

Skin Care	35	120	155
Massage and Cleansing Procedures			
Movements in Facial Massage Manipulations			
Mask and Packs			
Massage and Cleansing Hands/Feet			
Extraction Technique			
Makeup	15	40	55
Contouring			
Application			
Color Accent			
Purpose and Effects			
Supplies and Implements			
Preparation and Procedures			
Eyelash Application			
Hair Removal (Superfluous Hair)	15	55	70
Tweezing, Waxing, and Depilatories			
Eyebrow Arching			
Lip, Chin, Face, Leg, and Body areas			
Intro. to Advanced Spa Techniques	10	15	25
Exfoliation Techniques			
Advanced Techniques			
Safety Precautions	5	15	20
In Skin Care			
Machinery (Electrical)			
Facial Treatments			
Makeup			
Professional and Personality Development	20		20
Professional Ethics and Practices			
Personality Development			
Personal Attitude and Image			
Salesmanship, Marketing, Salon Management, and Retailing	25	20	45
Salon Development			
Insurance			
Client Records			
State Statutes and Rules	10		10
Discretionary Hours		70	70

Students in esthetics are required to perform at minimum the following number of performances:

Skin Care Analysis/Consultations	50
Facial Cleansing	100
Massage	100
Facials	125
Acne Treatments	5
Hand and Foot Treatments	25
Makeup Applications	50
Eyelash Applications (Strip or Individual)	15
Waxing	110
Lip, Chin, and Facial	30
Eyebrow	40
Leg	15
Body Areas	25
Sterilization, Sanitation, and Disinfection	50
Salesmanship (Services or Retail)	5

850 CLOCK HOUR ESTHETICS COURSE

Course Objective

The objective of the esthetics course is to instruct students on the artistic and scientific principles of esthetics including theory, concepts and applications. The course includes the study of esthetics and incorporates the study of communication skills specifically designed for the spa environment. With a strong technical background and strong people skills, graduates will have the resources necessary to become successful estheticians.

Course Description

The Academy requires students in the Esthetics 850 clock hour program to complete 150 additional hours of approved training over the state requirement of 700 hours. The additional 150 hours includes advanced training in bacteriology, skin care machinery, makeup and spa treatments benefiting the student's education and career readiness.

Esthetics students study the art of skin care in theory, concept and application in addition to the study of skin and the analysis of skin types, conditions, maintenance and corrective facial treatments. Students further receive training in the art of makeup application for both day and evening. Techniques for hair removal, using strip and non-strip wax techniques (excluding electrolysis), will also be covered. Students will also discover the proper procedures to sanitize and disinfect equipment, implements and supplies, including the appropriate sanitary measures for the protection of oneself, the spa/salon, and the client.

Make-Up Application

Professional Makeup Techniques including artificial eyelashes.

Phase 1 will include theory and practical demonstrations with hands-on participation from students. During this phase of the program, students will practice all services on each other. Students will explore the history of esthetics and how they can help shape the future in the industry as professional estheticians. Students will learn about how the sense of touch and proper skin analysis within a treatment can benefit a client in many ways. Students cover a variety of theory subject matter including, but not limited to, Skin Physiology, Anatomy, Client Care, Infection Control, Electricity, and Hair Removal. Students will also explore practical services including hand treatments, petite facials, signature facials, back treatments and basic waxing.

Phase 2 will include theory and practical demonstrations with hands-on participation from students. Students will continue to practice all services offered in this phase on each other. Students will also perform services on clients (and/or models) in the student spa two days per week. During this phase students will learn how advanced equipment/techniques such as microdermabrasion can benefit a client's skin. Students will cover theoretical chapters in advanced treatments, chemistry and makeup. Practical services covered include facial and body waxing, body treatments, microdermabrasion, and professional exfoliation treatments. Students will learn that performing a variety of spa services, recommending products for home use to clients and selling retail products are three crucial components of a successful esthetician. Students will also be assigned service and retail goals each week to prepare them as professionals.

Phase 3 will include theory and practical demonstrations with hands-on participation from students. Students continue to practice all services offered in the phase on one another. Students will also perform services on clients (and/or models) in the student spa three days per week. During this phase, the student sets goals for his or her career and develops a personal portfolio including cover letter, and résumé. Theoretical coursework in medical office, professional development and business basics will be covered. Instruction is provided on licensing requirements/regulations and state board review. Additional services covered in this phase include various body treatments. Students will also be assigned service and retail goals each week to prepare them to become a professional esthetician.

Note: consecutive sequence of phases and salon segments may be subject to change and re-order at the discretion of Academy Management and in consultation with the Education Department. Hours may vary slightly based on full or part-time schedules.

Instructional Methods

Within the course students will be taught through audiovisual presentations, lectures, demonstrations, practical hands-on experiences, question-and-answer sessions, discussions, and written and practical testing.

Grading and Evaluation Procedures

Students are evaluated and tested based on their technical skills and theoretical knowledge. The evaluation of progress is administered through written tests and practical exams. Students are required to take all exams and complete all assignments within the course curriculum as described and/or assigned.

Written exams are graded on a point system that is then converted to a percentage. The converted percentages will be used when determining the grade average. Practical exams are graded with a pass/fail system. Students receive a pass/fail on specific criteria, which is outlined before each practical examination. Each passed criteria within a practical exam will receive a point. Points are then tallied and issued a percentage score based upon the total number of elements covered. All students are required to pass all phases/segments before moving on to the next phase/segment. Exams (practical and/or written) may be timed in order to assess the student's timing and efficiency against the time standards in the beauty industry.

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Physiology and Histology	30	30	60
Anatomy			
Skin and Gland Structure and Function			
Conditions and Disorders of the Skin			
Histology of Skin, Cells, and Tissue			
Bacteriology, Disinfection, Sterilization, Sanitation	20	20	40
Personal Hygiene			
Public Health			
Sanitation, Disinfection, Sterilization			
Methods and Procedures			
Introduction to and Operation to Skin Care Machinery	30	55	85
Types of Current			
Purpose and Effects			
Introduction to Skin Care	20	35	55
Facial Structure			
Skin Analysis			
Patron Appointments and Consultation			
Skin Care	35	120	155
Massage and Cleansing Procedures			
Movements in Facial Massage Manipulations			
Mask and Packs			
Massage and Cleansing Hands/Feet			
Extraction Technique			
Makeup	25	60	85
Contouring			
Application			
Color Accent			
Purpose and Effects			
Supplies and Implements			
Preparation and Procedures			
Eyelash Application			
Hair Removal (Superfluous Hair)	20	60	80
Tweezing, Waxing, and Depilatories			

Eyebrow Arching			
Lip, Chin, Face, Leg, and Body areas			
Intro. to Advanced Spa Techniques	35	40	75
Exfoliation Techniques			
Advanced Techniques			
Safety Precautions	10	20	30
In Skin Care			
Machinery (Electrical)			
Facial Treatments			
Makeup			
Professional and Personality Development	20		20
Professional Ethics and Practices			
Personality Development			
Personal Attitude and Image			
Salemanship, Marketing, Salon Management, and Retailing	25	20	45
Salon Development			
Insurance			
Client Records			
State Statutes and Rules	10		10
Discretionary Hours		70	70
Totals	295	555	850

Students in esthetics are required to perform at minimum the following number of performances:

Skin Care Analysis/Consultations	50
Facial Cleansing	100
Massage	100
Facials	125
Acne Treatments	5
Hand and Foot Treatments	25
Makeup Applications	50
Eyelash Applications (Strip or Individual)	15
Waxing	110
Lip, Chin, and Facial	30
Eyebrow	40
Leg	15
Body Areas	25
Sterilization, Sanitation, and Disinfection	50
Salemanship (Services or Retail)	5

1000 CLOCK HOUR INSTRUCTOR TRAINING COURSE

Limited class starts are available and are announced periodically based on market need.

Admissions Requirements

Must have an active cosmetologist license, provide proof of age, a high school diploma or GED, and at least 6 months salon experience in the field for which they are licensed as a practitioner.

Course Objectives

The objective of the Instructor Training Course is to prepare the licensed professional to become a well-trained and well-rounded teaching professional. Art22 Academy strives to teach a variety of techniques and principles that graduates will be able to rely on throughout their teaching career. Students in this course will also receive assistance in preparation for the state licensing examination.

Instructor Training Course Description

The Teachers Training Course consists of theoretical and practical instruction. The students demonstrate their knowledge of all subject matter in theory and application, through the completion of required written and practical applications. This curriculum and course of study are designed to instruct a student in basic teaching methods and *Mindful Teaching* while instructing with the latest in interactive education and technology. It is anticipated, for the effective implementation of this course, that the student is proficient in the art and practice of cosmetology.

Following sound training principles, the course provides an opportunity for each student to observe and assist experienced teachers in the performance of their duties, to perform skill demonstrations, to have supervised practice teaching and to thoroughly study the principles of teaching. The course permits the student to apply, in a classroom atmosphere, the practices and theories to which they are exposed in the course while under the supervision of a licensed educator.

During Phase 1 students will receive instruction on seven modules including Mindful Teaching, Brain Basics and Learning, Preparing to Teach, Classroom Management, Instructional Methods, Assessing Learner Progress, and The Art of Teaching. This phase will also review the state licensing requirements and business methods.

As students' progress to Phase 2 they will begin interning under the direction of a licensed instructor in the classroom and student salon environment.

In the final portion of this course, Phase 3 students will continue their postgraduate training on all areas of the cosmetology course while interning under the direction of a licensed instructor in the classroom and student salon environment while completing an intern development journal.

Instructional Methods

Within the course, students will be taught through audiovisual presentations, lectures, demonstrations, practical hands-on experiences, question-and-answer sessions, discussions, and written practical testing.

Grading and Evaluation Procedures

Students are evaluated and tested based on their technical skills and theoretical knowledge. The evaluation of progress is administered through written tests and practical exams. Students are required to take all exams and complete all assignments within the course curriculum as described or assigned. Written exams are graded on a point system which is then converted to a percentage. The converted percentages will be used when determining the grade average.

Practical exams are graded with a pass/fail system. Students receive a pass/fail on specific criteria, known as "Elements." A passed Element within a practical exam will receive a point. Points are then tallied and issued a percentage score based upon total number of Elements covered. All students are required to pass all phases/segments in order to move on to the next phase/segment. Exams (practical and/or written) may be timed in order to assess the student's timing and efficiency against the standards in the beauty industry.

Grading Scale

The grading scale is based on percentages. Letter grades are not issued nor are incomplete ratings. Scores of 80% to 100% are considered to be satisfactory (passing) and 79% and below are considered unsatisfactory (failing).

Program Content	Theory/ Demo	Actual Practice Total Hours	
Orientation and Curriculum Review	50	100	150
Introduction to Teaching	60		60
Course Outline and Development	160	170	330
Lesson Planning			
Teaching Techniques			
Teaching Aids			
Developing, Administering, and Grading Exams			
School Administration	30	20	50
Record Keeping			
Law and Rules			
Teaching			
Assisting in Clinic and Theory Classroom		150	150
Practice Teaching in Clinic and Theory Classroom		260	260
Totals	300	700	1000

ADMISSIONS REQUIREMENTS & PROCEDURES

Art22 Academy is a private institution looking for students who are passionate and possess a burning desire and willingness to work hard in order to achieve their dreams. All programs are taught in the English language only.

Art22 Academy does not recruit students who have been admitted to or who are already attending another institution that offers similar programs of study. The Academy does not admit ability-to-benefit students. Art22 Academy reserves the right to change scheduled start dates and/or class schedule without prior notice. Schedules may vary.

The Process

To be considered for admission to any program, a prospective student must complete the following requirements:

1. Must be at least 17 years of age.
2. Proof of Age – a copy of a driver's license or government issued photo identification card.
3. Proof of High School Graduation by submission of a copy of one of the following:
 - a. High school diploma;
 - b. G.E.D. certificate or G.E.D Transcript with passing scores;
 - c. high school transcript with the graduation date;
 - d. college transcript showing completion of an associate's degree or higher or college degree
 - e. State-issued credential for secondary school completion if home-schooled.
 - f. Foreign Diploma that has been translated and authenticated as equivalent to a High School Graduation Diploma in the United States. The institution must have evidence that verification of a foreign student's high school diploma has been performed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a U.S. high school diploma. This is the responsibility of the student to provide this prior to enrollment.
4. Instructor Training program – in addition to meeting the above requirements the applicant must have at least 6 months salon experience in the field for which they are licensed as a practitioner.
5. A signed complete Enrollment Agreement and payment on required fees.

The institution admits a limited number (10% of its current enrollment) of high school students who are not enrolled under a training agreement if the applicant meets the state requirements for admission, obtains permission in writing from the high school in which they are enrolled and successfully completes a pre-enrollment evaluation as established by the institution. High school students are not eligible to receive Federal Financial Aid.

Please note that the State Board of Cosmetology and Barber Examiners may suspend, deny, or revoke a license or certificate for certain felony convictions per section IC 25-1-1.1-2 and IC 25-1-1.1-3. Therefore, The Salon Professional makes no guarantees of licensure to anyone enrolling in our programs who have a felony record.

External Transfer Applicants – Credit for Prior Education

Art22 Academy accepts credit for prior training on a case-by-case basis and reserves the right to review those requests for denial purposes. Will not accept transfer of credit if training which is outside of a two (2) year period. No previous hours will be accepted if the transfer applicant has been out of school for more than two (2) years from the date of his or her enrollment in the Art22 Academy. No credit will be considered from courses other than that for which he or she is applying.

The Academy strives to provide the best possible opportunity for success in the field and has the right to accept or deny the transfer of credit according to its policies and procedures. If accepted, Art22 Academy reserves the right to limit the hours accepted. An original transcript from the state licensed cosmetology school he or she attended is required prior to acceptance in order to determine proper course placement within the program. Art22 Academy accepts transfer hours from students misplaced as a result of any institution which has closed.

All external transfer applicants must apply for admission through the Admissions office and must otherwise meet all admissions requirements.

Internal Transfer Applicants

Students currently enrolled at Art22 Academy may apply for a transfer to a different schedule (day/night), if available; additional fees may apply. During the transfer period, the student must continue to attend his or her original class schedule, or if unable to do so, he or she may withdraw and re-enroll. Internal transfers will be granted based on space availability and at the discretion of Academy Management.

Students wishing to transfer from one program to another must withdrawal from their current program and then enroll in the new program. Additional fees will apply.

Tuition and Fees for Regular Enrollment

Tuition and fee charges are based on course/program type, are standard for all regularly enrolled students and are based on the specific course start date. Specific fees are stated elsewhere in this catalog. Tuition and fees are subject to change periodically and affect class starts that fall on or after the effective date of the change.

Tuition and Fees for External Transfer Students

Charges for approved transfers will be based on the number of hours needed and will be assessed at the current tuition rate at the time of the transfer student's class start date. A standard application fee also applies. Additional educational material fees will be assessed on a case-by-case basis and appropriate charges will apply.

Transferability of Art22 Academy Credit

Art22 Academy cannot guarantee transferability of clock hours with/from another school/academy.

Re-Enrolling

A re-enrollment, one who was either terminated or withdrew prior to completion of the program, may be re-admitted into the same program typically within 12 months of his or her last date of attendance and at the discretion of Academy Management. Re-enrollment is not guaranteed and will be determined on a case-by-case basis.

Re-Enrollment Procedure

In order to be re-admitted to the Academy, the student must sign a new enrollment agreement by contacting the school office during regular business hours. Re-enrollments are reviewed by Academy Management. Decisions are final. Additional charges apply and include a \$50 application fee, a \$150 re-enrollment fee and all applicable tuition charges, which are calculated with the tuition rate corresponding with the new start date. Educational material needs will be assessed upon acceptance as a reenrollment. Appropriate charges will apply.

Re-Enrollment Disclosures

- Space is limited. Re-enrollments will only be accepted when space is available. Full course starts are granted priority.
- Art22 Academy has the right to deny re-enrollment.
- A student will only be considered for re-enrollment typically within 12 months of his or her last date of attendance. The Academy strongly recommends that the student re-apply as soon as possible following termination/leave of absence, etc. Failure to do so may result in a significant waiting period prior to a new class start.
- A student who failed to complete Phase 1 of his or her course and who is re-enrolling must contact the Admissions office, as he or she is considered a new student for the purpose of placement into class.
- A student who previously enrolled, but who did not re-enroll within one year of his or her last date attended,

may be required to apply with the Admissions office and be considered a new enrollment. No prior credit will be granted.

- All prior balances and/or payment plans with Art22 Academy must be in good standing in order to be considered for re-enrollment.
- All requests for re-enrollment must include a detailed description of how the student's situation has improved since the prior enrollment period.
- Re-enrollments will typically return to the beginning of the phase/course segment in which they were previously enrolled.
- Students may be re-admitted typically only one time regardless of termination (Academy-initiated) or withdrawal (student-initiated).
- Upon re-enrollment the student's expected graduation date will be calculated based on 100% attendance rate which will include any remaining personal time not used during previous enrollment period.
- It may take up to 90 days for a decision to be made regarding re-admittance. Actual start dates for re-enrolling students are determined as space availability allows.

Re-Enrollment Disclosures for Returning Service Members

Art22 Academy complies with the following in regard to Uniformed Service Members; whether voluntary or involuntary, in the Armed Forces, including service by a member of the National Guard or Reserve, on active duty for training, or fulltime National Guard Duty under Federal authority, for a period of more than thirty (30) consecutive days under a call or order to active duty of more than thirty (30) consecutive days:

- Re-admit returning Service Member with the same academic status meaning:
 - In the next available class within the same program he or she was enrolled in prior to service
 - Same number of completed clock hours
 - With the same SAP standing
- If returning Service Member is re-admitting to the same program of study, first year tuition and fees are the same that would have been assessed for the academic year in which the student left; same as other students for that year, if VA or other benefits will cover beyond what student would have been assessed.
- If returning Service Member is re-admitting to a different program of study, first-year tuition and fees are assessed no more than other students.
- Art22 Academy will make reasonable efforts to help returning Service Members prepare to resume or complete a program and will be at no extra cost to the student.
- "Reasonable Efforts" means no undue hardship to the institution.
- Student is entitled to re-admission if:
 - He or she gives oral or written notice of the service
 - The cumulative length of absence and all previous absences for service is less than or equal to five (5) years.
 - He or she gives oral or written notice of intent to return
 - Notice of intent to return must be no later than three (3) years after completion of period of service; OR
 - No later than two (2) years after end of period necessary for recovery from service-related illness or injury.
- Student must provide documentation to establish that:
 - Student has not exceeded limitation on the cumulative length of absence
 - Student's eligibility for re-admission has not been terminated including but not limited to a Certificate of Release or Discharge from Active Duty.

High School Diploma/GED Validation Policy

In the event the school has reason to believe that a high school diploma is not valid or was not obtained from an entity that provides secondary school education, the school will conduct additional research to determine if the diploma is in fact valid.

Red flags that will prompt additional research are:

- No apparent state legal authority for high school or G.E.D.
- Limited curriculum/instructors
- High school diploma given for a fee within a short period of time
- High school diploma date/place not consistent
- High school diplomas/transcripts/GED's that were issued by a school that bears a non-traditional name that does not end in "high school", such as "academy", or "center"
- High school diplomas/transcripts/GED's that were purchased and/or completed online
- High school diplomas/GED's that have names and/or dates that have been written on the diploma, and those where "white out" type corrections have been made

Should any of the above red flags exist, the school will conduct additional research to include:

- Checking the National Center for Education Statistics (NCES) website for information relative to the validity of the school, and if the school in fact provides secondary school education. If the School is unable to obtain the required information, the school will contact the state the school is located in an attempt to obtain the appropriate documentation.
- Determining if the school has previously been identified as a high school diploma mill, via internet research and existing lists the school maintains.
- Determining if the diploma or transcript was purchased online with little work expected by the student, or if it was earned via brick-and-mortar traditional high school.

If the school is not reasonably certain a high school diploma or G.E.D. is not valid, the student will not be admitted. The school's decision relative to the validity of a particular high school diploma or G.E.D. is final, and not subject to appeal.

Non-Discrimination Policy/Equal Opportunity Statement

Art22 Academy does not discriminate and expressly prohibits any form of student or staff harassment or discrimination based on sex, age, race, color, ethnic origin, religion, national origin, handicap or status as a military veteran. This policy applies to all aspects of operation including but not limited to educational opportunity, admissions and/or employment opportunities and benefits pursuant to the requirements of Title IX of the Educational Amendments of 1972, Public Law 92-318; the Rehabilitation Act of 1973, section 504, Public Law 93-112 and Title III of the Americans with Disabilities Act of 1990.

Disabilities and Accommodation

Art22 Academy is committed that no qualified handicapped person, by reason of his or her handicap, will be excluded from enrolling in a course of instruction or be subjected to discrimination based upon disability. Applicants, who are persons with disabilities, as defined in paragraph 104.3(j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. However, all prospective students must meet standard admissions requirements.

Art22 Academy does not formally assess students under the standards of a traditional 504 plan (IEP/other). If an applicant for enrollment believes he or she may need an accommodation during his or her program, he or she should advise an Admissions Associate prior to class start and must submit a written request for specific accommodation(s). The written request must include documentation of the student's official assessment (for example, an Individual Education Program (IEP) from the student's high school) and outline the specific accommodation(s) requested.

Should a student fail to request accommodation prior to the program start, he or she may submit a written request to the Academy Director at his or her Academy at any time; however, all requests should be made at least four weeks in advance of the date needed. Accommodation plans determined after the program start will be effective from the date determined moving forward.

All requests for accommodation will be reviewed by the Academy's Accommodation Coordinator and a determination of reasonable accommodations (if applicable) will be provided in writing prior to the start of the student's program and/or within two weeks of the official request for currently enrolled students.

Students requesting reconsideration of the decision regarding the request should contact Academy Management within one week of the date of the response. The student must provide a statement of why and how he or she believes the response should be modified.

Due to state licensing requirements and rigorous industry standards that are in place to protect the public, all students are required to meet the academic standards outlined in this catalog and/or as amended hereafter.

FINANCIAL SERVICES

Schedule of Fees

Course costs are subject to change without notice. Several payment methods are available. Please contact the Admissions Office for current information.

Tuition and Fees

Cosmetology		Esthetics 700 and 850		Instructor Training	
Application	\$50	Application	\$50	Application	\$50
Kit	\$2,975	Kit	\$2,850	Kit	n/a
Lab	\$397	Lab	\$397	Lab	\$397
<u>Tuition</u>	<u>\$15,549</u>	<u>Tuition</u>	<u>\$13,839</u>	<u>Tuition</u>	<u>\$6,702</u>
Total:	\$18,971		\$17,136		\$7,149

Payment

Tuition charges are different for each course offering. In addition to a non-refundable application fee, all students are required to pay in full for their educational materials/student kit (non-refundable). Private pay and international students are also required to make a tuition down payment in order to reserve a seat in the class. Payment terms for the remaining balance may be arranged with a Financial Services Advisor.

Whether through financial assistance, private resources, or a combination of methods, each student is treated as an individual and a payment plan will be agreed upon in writing prior to the start of class.

Art22 Academy offers institutional monthly payments plans that are interest free. The standard number of institutional monthly payments varies depending on program length. Students may choose to extend monthly payment beyond the standard for his/her program. Note: Students who choose to extend monthly payments beyond the standard for his/her program, he/she will not receive a diploma or transcript until all payments have been satisfied.

Acceptable payment methods include but are not limited to: credit card, personal check, cashier's check, money order, TFC funding, Title IV HEA program funds (for those who qualify), or through non-federal agency or loan programs. As per the graduation requirements, a diploma and transcript will only be issued in cases of full payment or satisfactory arrangements for payment of all debts owed to the school. Payment accounts to TFC and the institution must not be delinquent.

Extra Instructional Charges

The Academy will charge additional tuition (extra instructional charges) for hours remaining after the enrollment agreement calculated contract ending date at the rate of \$50 per day, or any part thereof, payable in advance until graduation.

Other Fees: Re-Enrollment Fee \$150; Termination Fee \$150; Additional Mannequin Heads \$52.

Additional Financial Assistance and Tuition Discounts

Art22 Academy participates in alternative funding options along with scholarships from outside agencies to qualifying students. At times the academy offers full tuition discounts for Instructor Training students based on the personnel staffing needs of the academy. For more details of alternative funding options and tuition discounts contact the school office during regular business hours.

Continued Eligibility

All students must always remain eligible for financial assistance; this includes but is not limited to Satisfactory Academic Progress standards. Changes in the student's status and other eligibility requirements will result in recalculation of the aid package, which may lead to a reduction or loss of awards. In the event the aid package is reduced or terminated, the student and/or all guarantors will be responsible for all financial obligations to the Academy.

Federal Financial Assistance

Art22 Academy is a private cash pay school. We do not yet offer financial aid from the government. Enrolling students must pay their own tuition fees or seek out a private student loan, private scholarship, or family benefactor.

Federal Assistance Programs

The school is approved as an eligible institution by the U. S. Department of Education to participate in Title IV federal grant and loan programs. The packaging of financial assistance is determined according to guidelines set by the US Department of Education. A variety of programs are available for students qualifying for assistance:

Federal Grants

Federal Pell Grant: Intended to be the basis of the financial aid package and may be combined with other aid to meet the full cost of attendance. The Federal Pell Grant is a need based aid program in which an eligible recipient does not have to repay the funds received.

Federal Direct Loan Program

These are low interest loans for undergraduate and graduate students that are made available through the Federal

Government. This program includes the Federal Subsidized Stafford, Federal Unsubsidized Stafford and Federal Parent Plus loans. There are grade level progressions and loan limits used for the administration of these loans, and repayment terms include a six-month grace period that begins when the student graduates or drops below half time enrollment.

Federal Direct Subsidized Loan: This is a need-based-loan for which the Federal government subsidizes the interest until repayment begins and during any period of deferment. This is a loan and recipients must begin making payments at the end of their six-month grace period.

Federal Direct Unsubsidized Loan: This is a non-need-based loan for which the Federal Government does not pay the interest subsidy. Interest accrues after disbursement. The recipient has the option to pay the interest or to defer payment of the interest for the grace period. This is known as capitalization.

Federal Direct Parent Plus Loan: This loan is available to parents of dependent undergraduate students to help pay for the cost of the dependent's education. Borrowers of PLUS Loans are required to undergo a credit check by the lending institution. The definition of a "parent" for PLUS Loan eligibility is a student's biological or adoptive or step-parent in the event that person's income would have been taken into consideration when calculating the student's expected family contribution (EFC).

Refund Policy, Cancellation & Settlement Policy

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following 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 calendar days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

1. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid less the nonrefundable application fee of \$50.
 2. A student (or legal guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded, except the nonrefundable application fee of \$50, regardless of whether or not the student has actually started classes.
 3. A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases, he/she shall be entitled to a refund of all monies paid to the school less the nonrefundable application fee in the amount of \$50.
 4. A student notifies the institution of his/her withdrawal in writing.
 5. A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.
 6. A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 14 calendar days.)
 7. In type 2, 3, 4 or 5, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.
- For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies. All refunds are based on scheduled hours:

PERCENT OF SCHEDULED TIME ENROLLED TO TOTAL COURSE/PROGRAM	TOTAL TUITION SCHOOL SHALL RECEIVE/RETAIN
0.01% to 04.9%	20%
5% to 09.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

- All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 45 calendar days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If permanently closed or no longer offering instruction after a student has enrolled, and instruction has begun, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If the course is canceled subsequent to a student's enrollment, and before instruction has begun, the school will either provide a full refund of all monies paid or completion of the course. If the course is cancelled after students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.

- Students who withdraw or terminate prior to course completion are charged a termination fee of \$150.00. This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, Lab, mannequin heads, books and kits, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement. ***Kits, books, and supplies purchased by the student are not refundable once they have been issued to the student.***
- If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of TIV funds will be completed and any applicable returns by the school shall be paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply 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.

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

The last date of attendance would be the last day the student was physically in attendance at the school. A withdrawal date on a student who had been previously attending could be up to, but not to exceeding, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

Return of Title IV HEA Funds

A student (or in the case of dependent minor, his/her parent or guardian) may cancel their enrollment by giving notice to the school.

An official notification of cancellation or withdraw is in the form of a written, electronic, telephone and/or personal appearance notification to School Administration.

- In the case of a written or an electronic notification, the official notification of cancellation date will be determined by the postmark or received date on the written or electronic notification by the student.
- In the case of a notification received by telephone, the official notification of cancellation date will be determined by the date the telephone conversation occurred. This will officially be recorded on the student's record file.
- In the case of a notification received by personal appearance, the official notification of cancellation date will be determined by the date of the appearance of the student. This will officially be recorded on the student's record file.

An unofficial withdraw/termination would result from a student being absent 14 consecutive calendar days or failure to return on the documented leave of absence return date. In such case the school will provide written notification of termination to the student's contract enrollment agreement. The official notification of termination date will be the date that is stated on the written notice. The date of the last day of attendance will be determined from the student's last clock in – out date as recorded by the school's attendance record.

The law specifies how your school must determine the amount of Title IV HEA program assistance that you earn if you withdraw from school. The Title IV HEA programs that are covered by this law are: Federal Pell Grants, Federal Direct Subsidized and Unsubsidized, and PLUS Loans.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies) the amount of Title IV HEA program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or 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. If after R2T4 calculation the credit balance remains, funds will be disbursed within 14 days.

The institution determines the earned and unearned portions of Title IV HEA aid as of the last date of attendance based on the amount of time the student was scheduled to be in attendance. The percentage of the period completed is determined by dividing the number of hours the student was scheduled to complete in the payment period, as of the last date of attendance, by the total number of clock hours in the payment period.

Up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV HEA funds the student has earned at the time of withdrawal. After the 60% point in the payment period, a student has earned 100% of the Title IV HEA funds he or she was scheduled to receive during the period. The amount of Title IV HEA aid earned by the student is determined by multiplying the percentage of Title IV HEA aid earned by the total of Title IV HEA aid disbursed or

the Title IV HEA aid that could have been disbursed to the student or on the student's behalf.

For example: 450 hours in the payment period

- The student was scheduled to complete 225 hours as of the student's last date of attendance
- Percentage of Aid earned equals 50%. This is calculated by dividing the scheduled hours as of the last date of attendance divided by total hours in the payment period. (225/450)
- The student received \$2500 for the payment period.
- Amount Title IV HEA Financial Aid Earned equals \$1250. This is calculated by multiplying the total aid disbursed or could be disbursed by the percentage of aid earned \$1250 (2500x50%)

Post Withdrawal Disbursement

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, 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, fees, and room and board charges (as contracted with the school). For all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission (which some schools ask for 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.

- Pell Grants must be disbursed within 45 days of a withdrawal determination.
- Student Loans must be offered to the student within 30 days, allowing the student at least 14 days to respond to accept or decline the funds.
- All post-withdrawal disbursements are applied to student account first.
- Outstanding Credit Balances must be disbursed as soon as possible and no later than 14 days after the calculation of R2T4.

30 Day Delay Requirements

There are some Title IV HEA 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 Loan funds that you would have received had you remained enrolled past the 30th day. If you receive (or your school or parent receive on your behalf) excess Title IV HEA program funds that must be returned, your school must return a portion of the excess equal to the lesser of: your institutional charges multiplied by the unearned percentage of your funds, or the entire amount of excess funds. The school must return this amount even if it didn't keep this amount of your Title IV HEA 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 HEA program funds when you withdraw are separate from any Institutional 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 HEA program funds that the school was required to return.

Return of Funds by the School

The school will make the refund determination within thirty (30) days from the date of withdraw/termination and return the unearned funds for which the School is responsible as soon as possible, but no later than 45 days after the date of student withdraw/termination.

The school must return the unearned aid for which the school is responsible by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

Title IV HEA Programs

1. Unsubsidized Federal Direct Stafford loans.
2. Subsidized Federal Direct Stafford loans.
3. Federal PLUS loans received on behalf of the student.
4. Pell Grant

If you have questions about your Title IV HEA program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

EDUCATION

Look at Hair, Skin and Nails in a Whole New Way

Hair, skin and nails are an artist's media much like textile fibers or a paintbrush and canvas. These are the media students explore at Art22 Academy. One important aspect of any artistic medium is its ability to take on various textures and forms. A student evaluation system, and the use of quality training aids allow students to discover the capacity for change and the full range of expression within the beauty industry.

Instructional Methods

All courses employ teaching methods that allow the student to discover how science and art come together. Programs are divided into phases/segments. Each phase/segment builds on the next in order to allow the student to develop his or her knowledge and skill in a manner and at a pace that reaches all learner styles. All courses use a blend of audio-visual presentations, interactive education using online learning system, lectures, demonstrations, practical hands-on experiences, question-and-answer sessions, open discussion, as well as written and practical testing. All courses include theory and hands-on lessons.

Instructor Training Instructional Methods

Instructor Training instruction consists of classroom training in the science of teaching, teacher assistance/observation, demonstration techniques, supervised practice teaching, and examination and lesson plan preparation. Within the Instructor Training course, the trainees will learn from audio-visual presentations, interactive education through the use of online learning system, lectures, demonstrations, practical hands-on experience, and written and practical testing.

EDUCATIONAL MATERIAL

Art22 Academy's curriculum is a highly interactive system that allows students to move from simple to complex. Our modular training aid and conceptual tools offer students unique and creative methods of discovery. These tools help create a foundation for the student to be able to predict and to clearly visualize the desired outcome. This step-by-step process is one reason why graduates are so successful.

Textbooks/Online Learning

Our curriculum is filled with step-by-step photographs and illustrations. We also incorporate their online learning system which corresponds directly to these textbooks for a better classroom experience. Students may utilize our online learning system on devices with Internet capability at school as well as at home. This helps to ensure a consistent education. Textbooks along with our online learning system not only give a solid educational foundation but also create a reference library that can be used throughout one's education and career.

In addition to issued educational texts, students have access to a wide variety of educational resource materials including industry journals, magazines, DVDs and other items.

Educational Tools and Equipment

Educational materials are generally dispatched in their entirety at the beginning of the Cosmetology, Esthetics and Instructor Training courses.

When taken care of properly, most tools will transition with the graduate as they progress into a future in the industry. Educational materials, once issued, are non-refundable.

Textbooks and/or other educational materials are fundamental to the learning process. All tools should be present and are always required to be maintained in a clean and sanitary manner. Art22 Academy is not responsible for lost, damaged or stolen materials.

Note: If a phase/segment must be repeated the student will be responsible for the purchase of additional educational materials.

EDUCATIONAL AND ADMINISTRATIVE STAFF

Art22 Academy employs a highly trained and educated staff of individuals who are always willing to use their in-salon experience to assist the student. A listing of our staff is as follows:

Michelle Childs-Fernandez, Vice President/Director, Senior Instructor
 Fernando Alexi Fernandez, President/Director
 Gabriel Fernandez, CFO Admission
 Yvonne Park, Administrator/Financial Aid
 Christian Heflin, Financial Aid Assistant
 Stephanie Hartsock, Esthetics Lead Instructor
 Angela Poindexter, Cosmetology Lead Instructor
 Sandra Connors, Instructor of Cosmetology

ATTENDANCE

All students are required to attend class regularly. The student is required to complete all course hours in accordance with state requirements and/or in accordance with the requirements of the Academy, whichever is higher. The student is expected to maintain a high rate of attendance in order to assure timely completion of his or her educational program. Failure to complete by the expected contract date will result in extra instructional charges and/or may result in termination. Regular holidays are built into the student contract as is a reasonable amount of personal time. This is to allow the average student ample time to complete his or her contracted program.

Class Hours and Schedules

Art22 Academy is open Tuesday through Saturday. Class Schedules vary dependent on the available schedule at time of enrollment. Please contact Admissions for available current options. A complete list of schedule options that may be available can be found on the last page of this catalog. Below are our current schedules available for enrollment.

Cosmetology: Full Time; Tuesday- Friday 8:45am -4pm; Saturday 8:45am-2pm; 31.75 hours per week; 57 weeks

Esthetics: Part Time; Tuesday-Thursday 8:45am-4pm; Saturday 8:45am-2pm; 25 hours per week; 34 weeks

Instructor Training: Part-Time Flex Schedule; minimum of 14 hours per week; Tuesday-Saturday; 72 weeks

Clocking Procedure

Art22 Academy expects students to be punctual and prepared to begin class on time. All students are required to attend "Huddle" at 8:45 am. Students that are late for Huddle are considered late and, he or she will not be admitted into class. The student will be required to clock out and leave for the remainder of the day. Exception to this rule is at the discretion of management. The student is required to clock in and out in order to receive hours for the day. The student must be in uniform to clock in upon arrival and is expected to physically be in his or her classroom or student salon and spa assignment prior to its start time. After the student is dismissed by his or her educator at the end of the day, the student is required to clock out at the time clock. Students will not earn hours for periods in which they do not both clock in and out. Exceptions to this rule may occur at the discretion of Academy Management.

Lunches and Breaks

Students may take up to two 10-minute educational breaks (one in the morning and one in the afternoon) and a 30-minute lunch break.

Time Clock Use for Breaks: Students are not required to clock out for educational breaks.

Time Clock Use for Lunch: The time clock will automatically subtract a 30-minute lunch period for all students.

If the student is late returning to class following a break or lunch period, he or she will not be admitted into class. The student will be required to clock out and leave for the remainder of the day.

Absenteeism

Any education missed due to absence is the responsibility of the student. In the event of extended absence, see the Leave of Absence policy. A student who is absent for 30 consecutive calendar days will be automatically terminated from the program.

Late Arrival (Tardy Policy)

Students are expected to be clocked in and physically in class/student salon and spa prior to the contracted class start time. A 30-minute grace period is allowed for unexpected travel delays. Students who arrive after the 30-minute grace period will not be admitted to class. Students arriving late are expected to enter class in a manner that allows for limited distraction or disruption. Students are advised that any time missed will affect their attendance percentage (SAP) and

may cause over-exit fees. Note: Time missed due to a late arrival is deducted from the student's personal time.

Pre-Approved Late Arrival

A student may formally request late admittance into class due to mitigating circumstances, such as medical appointment, court appearance or other verifiable appointment. The formal request should be submitted to the Academy Director in advance of the requested date and documentation is required prior to late entry to class. The Academy Director has the authority to grant or deny late entry; all decisions are final.

Students with a pre-approved late arrival are required to notify the Academy in order to clock in and will be expected to enter class in a manner that allows for limited distraction or disruption. Exceptions to this rule may occur at the discretion of Academy Management.

Early Departure

A student who leaves the Academy prior to regular dismissal time is considered to be an early departure. If a student must leave the Academy earlier than his or her scheduled dismissal time, he or she is asked to advise the educator in advance of the departure and he or she must clock out in order to receive hours. Exceptions to this rule may occur at the discretion of the Academy Management.

Make-Up Hours Policy

A student who accrues clock hours outside of his or her regular schedule (contracted per the enrollment agreement) will be considered to be making up hours. Make-up hours may include, but are not limited to, student salon and spa work and/or other educational experiences. Make-up times and tasks assigned may vary. Make-up time is not guaranteed, as it may not always be available.

Available days/times to make up hours are designated by Academy Management and are scheduled solely based on the needs of the Academy. When make-up opportunities are available, first priority will typically be given to those students who are in actual need of making up hours.

A student making up hours is required to adhere to all Academy rules and regulations within this catalog/handbook. A student who does not attend his or her scheduled make-up hour assignment may be denied future make-up hour opportunities.

Attendance Monitoring

Attendance will be monitored at least monthly in order to determine unofficial withdrawals and in order to provide advising to students who may be progressing below the standards set forth by the Academy.

All absences other than those covered by an approved leave of absence, approved emergency appeal or official closure/holiday periods shall be recorded as such and shall be used in the determination of the student's cumulative attendance average and satisfactory progress status. Note: Failure to meet attendance standards may also result in additional charges (over-exit fees) for periods beyond the enrollment agreement terms.

According to state requirements, students are required to complete all hours/credits as mandated for the program/course or as required by the institution, whichever is higher. There are no official excused absences; therefore, students who are absent must make up the hours missed. A student may surpass the required hours in order to complete other graduation requirements for the course as prescribed by the Academy.

Clock-Hour Acceleration Warning

Clock-Hour Acceleration is defined as exceeding the number of one's scheduled hours, and possibly completing hours prior to completion of required curriculum. The State of Indiana monitors the pace in which a student would normally be able to complete a program.

Curriculum is designed for completion according to the pace allowed by the state. Attendance above 100% will impact a student's amount of financial assistance when applicable. Students are encouraged to contact Financial Services to determine the impact.

All hours/credits must be completed prior to graduation. Acceleration of hours will result in a student completing hours prior to the completion of the curriculum. In this case the student will be required to continue to attend until his or her curriculum requirements are completed.

GRADING AND EVALUATION PROCEDURE

Throughout all course's students are evaluated by qualified instructional staff and guided to the highest level of their potential. Students are evaluated and tested based on their technical skills and theoretical knowledge. The evaluation of progress is administered through written tests and practical exams. Students are required to take all exams and complete all assignments within the course curriculum as described and/or assigned.

Written exams are graded on a point system that is then converted to a percentage. The converted percentages will be used when determining the grade average. Practical exams are graded with a pass/fail system. Students receive a pass/fail on specific criteria, which is outlined before each examination. Each passed criteria within a practical exam will receive a point. Points are then tallied and issued a percentage score based upon the total number of criteria covered. Practical exams are performed on practice mannequins, student-provided models, clients/guests of the Academy, and/or a combination of all the above. Note: All students are required to pass all phases/segments in order to move to the next phase/segment. Exams (practical and/or written) may be timed in order to assess the student's timing and efficiency against the standards in the beauty industry.

Grade Scale

The grading scale is based on percentages. Letter grades are not issued nor are incomplete ratings. Scores of 80% to 100% are considered to be satisfactory (passing) and 79% and below are considered unsatisfactory (failing).

Phase Requirements

In order to pass a phase/segment of the course, a student must complete all exams and assignments in said phase/segment as applicable to the course. The student must also achieve a minimum cumulative grade average in that phase/segment of at least 80% practical and 80% theory. Failure to pass a phase/segment of the course may result in termination from the course.

All exams and assignments are required to be completed by the end of the phase/segment in which the exam and assignments are scheduled, as applicable. Failure to make up an exam by the end of the phase/segment may result in termination due to failure to pass the phase/segment. In case of mitigating circumstances, a student may request an extension from Academy Management. Documentation is required and must be submitted with a request for extension typically within 48 hours of notification of failure.

Exam Make-Up

If a student is absent on the day of an exam (written or practical), he or she should work with the educator to schedule a make-up exam. Make-up exams should typically be completed within three scheduled school days of his or her return to class and during times established by his or her educator. In order to maintain the credibility of the exam, the Academy may use an alternate exam for a make-up attempt. If the student has provided documentation to Academy administration, which determines the absence to be considered "valid" due to mitigating circumstances, the make-up exam will be considered a first attempt (i.e., the same grading scale and criteria will be used as were used during the original exam sitting).

Should the student fail to provide valid documentation, or should the absence be determined to be "invalid," the student will be able to take the exam; however, a maximum score of 80% shall be recorded.

Make-up exams will count toward the student's cumulative grade average and therefore will impact the student's satisfactory academic progress determination. Failure to make up an exam in accordance with the make-up policy requirements will result in a recorded grade of 0%, which will be factored into the student's grade average and will therefore impact the student's satisfactory progress determination.

Exam Retake (Retesting)

Failed exams may be retaken within the same phase/segment of the course. If retaken, the maximum score shall be recorded as 80%. The retake score shall be used when determining the cumulative average and thus the student's satisfactory academic progress status. The student will typically be permitted two exam retake attempts for each failed exam.

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school regardless of schedule or form of payment, cash pay or Title IV HEA Program funds. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

Evaluation Periods

Students are evaluated for Satisfactory Academic Progress on actual clocked hour increments as stated below. The academic year for all programs is 900 clock hours and 28 weeks.

Program name and length	Evaluation points Actual Clocked Hours	Scheduled weeks	Academic Year Length
Cosmetology – 1800 clock hours	450, 900, and 1350	14; 28; 42	900 clock hours
Esthetics – 700 clock hours	350	14	900 clock hours
Esthetics – 850 clock hours	425	17	900 clock hours
Instructor Training – 1000 clock hours	450	28	900 clock hours

Transfer Students (if applicable) – Midpoint of the contracted hours or the established evaluation periods, whichever comes first. SAP evaluations periods are based on actual contracted hours at the institution.

The institution shall evaluate students' (academic and attendance) Satisfactory Academic Progress at the conclusion of each evaluation period on a cumulative basis. All evaluations will be completed within seven (7) school business days following each established evaluation period. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint of the academic year or course and/or program whichever occurs sooner. All periods of enrollment are included in the SAP calculation for Title IV eligibility and otherwise.

Attendance Progress Evaluations

Students are required to attend a minimum of 80% of the hours scheduled based on their attendance schedule in order to be considered making Satisfactory Academic Progress (SAP). Attendance evaluations are conducted at the end of each evaluation period to determine if the minimum requirements have been met. Attendance percentage is determined by dividing the total hours accrued by the total number hours scheduled at the end of the evaluation period. At the end of each evaluation period, the institution will determine if the student has maintained the cumulative minimum requirement of 80% since the beginning of the course, which will indicate that given the same attendance rate, the student will graduate within the maximum time frame allowed.

Maximum Time Frame

The Academy requires a student to progress through the program toward graduation within an established time frame. Based on the Academy's requirement for 80% attendance, the maximum time frame during which students are to complete any course is 125% of the published course length.

The maximum time frame allowed for students to complete each course is stated below:

Course	Maximum Scheduled Hours
Cosmetology 1800 clock hours	2250
Esthetics – 700 clock hours	875
Esthetics – 850 clock hours	1062
Instructor Training – 1000 clock hours	1250

The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 80% of the scheduled hours. Students who exceed the maximum time frame shall be terminated from the program or may remain enrolled on a cash pay basis.

All courses offered by the institution are clock hour programs and all students attend on a continuous basis. Therefore, we do not offer term or credit hour based programs. Enrollment is based on one period of continuous enrollment which counts towards satisfactory academic progress and maximum time-frame, including any time in that period where a student would not receive Title IV, HEA program funds, as applicable. The period of enrollment includes, fall, winter, spring, and summer, as applicable to the student's enrollment agreement.

Academic Progress Evaluations

The qualitative element used to determine academic progress is based on theory and practical assignments. Academic learning is evaluated at the completion of each phase/segment of the course. Students must maintain a cumulative Grade Point Average (GPA) of 80% in order to be considered making Satisfactory Academic Progress (SAP).

Academic Progress evaluations are conducted at the end of each evaluation period to determine if the minimum requirements have been met. Academic Progress is determined by an average (cumulative) of the student's theory and practical grades. Numerical grades are considered according to the following scale:

80% - 100%	Satisfactory/ Passing
79% - and below	Unsatisfactory/Failing

Determination of Satisfactory Progress Status

Students meeting the minimum requirements of an 80% for academics and 80% for attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV, HEA Program funds interrupted, as applicable, unless the student is on warning.

Warning

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she will be determined as NOT making satisfactory academic progress, will be deemed ineligible to receive Title IV, HEA Program funds, as applicable, and will be terminated from the program unless financial arrangements are made with the school.

Re-Establishment of Satisfactory Academic Progress

Students may re-establish satisfactory academic progress and Title IV, HEA Program funds, as applicable, by meeting minimum attendance and academic requirements at the next scheduled evaluation. Students can make up hours during course times the student is not normally scheduled for attendance, as available. Students may begin attending makeup hours as they are needed.

Leave of Absence (LOA)/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. Students who withdraw prior to completion of the course will have a SAP evaluation performed. Withdrawn students who wish to re-enroll will return based on the satisfactory academic progress status after withdrawal. If a student is considering pursuit of a second program, they must graduate or withdraw from the current program. If a student decides to switch a program, the current SAP will start over with the new program. The old program SAP will no longer apply.

Course Incompletes, Repetitions and Non-Credit Remedial Courses

The Institution does not offer course incompletes or non-credit remedial courses; therefore, they have no impact on the institution's satisfactory progress policy.

SAP Related to External Transfers

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

NOTE: Course incompletes, withdrawal passing/withdrawal failing and appeals are not applicable to this institution.

LEAVE OF ABSENCE POLICY

The student must follow this policy in requesting an LOA. A Leave of Absence (LOA) may be granted by the Academy in cases of personal extenuating circumstances only and where there is a reasonable expectation that the student will be returning; additionally, typically, an LOA will not be granted to students during Phase 1 of their education. A Leave of Absence may be considered in subsequent phases. Academy Management must approve all requests for LOA. Failure to gain approval may result in unofficial withdrawal according to the Academy's withdrawal and termination policies. LOA's will only be granted for the following extenuating circumstances: Medical; Incarceration; Financial; Personal; and at the discretion of the school administrator.

The LOA must be requested and approved in writing prior to LOA occurring using the form provided by the Academy. In addition, the student is required to list the reason for the LOA and their signature is required on the LOA form. Emergency LOA, without prior written request, may be granted provided the student completes the LOA form and returns it to Academy via mail or in person within reasonable resolution of the emergency. In an instance of an emergency LOA, the beginning date of the approved LOA would be determined to be the first date the student was unable to attend due to the emergency. A student who is granted a LOA that meets the above-mentioned criteria is not considered to have withdrawn from the institution and a refund calculation is not required. The institution will document the reason for the emergency LOA.

The maximum time frame for a LOA is 180 calendar days and the minimum is 2 weeks or 14 calendar days. The institution permits two LOAs per program, additional LOAs may be granted at the discretion of the school. However, all LOAs combined may not to exceed 180 calendar days within a 12-month period.

If the student does not return from the LOA on the date designated, the student will be withdrawn from the institution. The institution is required to take attendance and therefore the withdrawal date for the purpose of calculating a refund will be the student's last date of attendance.

The student's contract end date and maximum time frame will be extended for the same number of days the student was on the LOA without any additional institutional charges or penalty to the student. Changes to the contract period on the enrollment agreement must be initialed by all parties or an addendum must be signed and dated by all parties.

If a student takes an unapproved LOA and is absent 30 consecutive calendar days without being on an official Leave of Absence, they will be considered withdrawn. The institution is not responsible for any equipment left at the school.

STUDENT SUPPORT SERVICES

Advising

Non-Academic/Non-Attendance Issues: The Academy staff will provide advising on general issues of a non-academic or non-attendance nature as needed or requested by the student. Students needing such services should see the Academy Management during regular business hours. Art22 Academy does not employ a professional counselor nor does the Academy assert responsibility for professional counseling services.

Professional Referrals: In the event a student is having difficulty about a personal issue, the Academy staff may provide referral information. Students needing assistance and referral should contact an Academy Management during regular business hours. Students are hereby advised that the Academy is required to maintain a record of professional referrals made. Such records are kept confidential and are maintained with the student's rights to privacy in mind.

Substance Use and Abuse Issues: Art22 Academy has a strict drug and alcohol policy that may be found in the student conduct section of this catalog. It is however, a part of the Academy's philosophy to provide informational services and referrals to students and staff who may be struggling with related issues. The complete copy of the Academy's policy on drug and alcohol abuse and prevention is available to students, prospective students, employees, and prospective employees upon request by contacting Academy Management during regular business hours.

Attendance Advising: Art22 Academy students are monitored regarding their attendance and academic achievements as per the Satisfactory Academic Progress policy state elsewhere in this catalog.

General Information and Conduct Issues: Students are expected to attend orientation prior to or on the first day of class. Orientation is intended to inform and advise students of their rights and responsibilities while attending Art22 Academy. Students are encouraged to keep this catalog for reference throughout their enrollment.

Academy staff will also provide verbal or written advisement regarding student conduct and/or violations of Academy policies and procedures as needed. Policies and procedures may be changed/modified as deemed appropriate by Academy Management.

Graduation Requirements

Upon graduation, the school will grant a diploma of graduation and Official Transcript of Hours for the applicable course when the student has successfully completed all phases of study, required tests, practical assignments; passed a final comprehensive written and practical examination; completed the program of study according to State requirements (including the State Board of Cosmetology and Barber Examiners of Indiana Progress Report); passed the State Board written examination; completed all exit paperwork; and made full payment or satisfactory arrangements for payment of all debts owed to the school.

Career Placement Assistance

Although Art22 Academy provides placement assistance, career guidance and opportunity referrals, it is primarily an educational institution, not a job service, and therefore may not guarantee employment. However, the Academy attempts to assist students and graduates in job-seeking skills and interview assistance, including, but not limited to, guidance on professional expectations, including conduct and appearance.

Art22 Academy is dedicated to the success of its students as professional designers, estheticians or nail technicians. Academy staff will aid current students and graduates seeking employment within the beauty industry. In addition, Art22 Academy provides advising opportunities, reciprocity and endorsement information from Academy Management during regular business hours. Students and graduates may contact the Academy Management directly for available career opportunities.

State Board Examination

In order to legally practice cosmetology, esthetics, nail technology or teach in those fields, a person must complete and pass all portions of the state board examination and must be at least 16 years old. A separate fee is charged for state examination and licensing. Failure of the exam or subsequent exams (retakes) will result in additional fees. All licensing and testing fees are the responsibility of the person filing for the exam or license. Licensing and testing fees are not included in the tuition and fees of the Academy.

OUTSIDE EDUCATIONAL OPPORTUNITIES

Art22 Academy encourages its students to participate in off-site educational events. These events may include competitions, outside training, and trade shows among other opportunities.

Students are still encouraged to attend if the event does not conflict with their Academy class schedule. Attendance at an event during a student's regular class schedule shall result in absent time being assessed to the student.

Art22 Academy is not responsible for off-site educational events. The cost associated with these events and/or entering competitions at those events is the responsibility of the participant.

Statement of Non-Association

At times flyers and/or other announcements may appear on bulletin boards and/or other public venues in and around the Academy for opportunities for students to participate in outside events or classes. The appearance of such notices or announcements does not in any way imply that the Academy promotes or sanctions such an event or class. Art22 Academy shall not be responsible for the content, format or activities related to such events or classes.

ACADEMY CALENDAR

The Academy is closed for the following legal holidays: New Year's Day and the day after, Memorial Day, Independence Day and the day after, Labor Day, Thanksgiving Day weekend, and Winter Break (starts on December 20, 2024 and return on January 7, 2025) Day. The holiday schedule is subject to change. Variations in the holiday schedule will be posted, announced in classes and/or general announcements at the Academy.

Additional dates may be observed as determined by Academy Management. Student enrollment agreements are written to accommodate regularly scheduled holidays and breaks that are scheduled during the student's contracted enrollment period as well as a reasonable amount of personal time to assure student success. If additional dates are added to the Academy closures a notification will be provided to the students and the enrollment agreement contract end dates will be added for all affected students.

Class start dates vary based on course and demand. Art22 Academy reserves the right to change scheduled start dates and/or class schedule without prior notice. Schedules may vary.

Cosmetology: 1800 Hours

April 23, 2024
 June 4, 2024
 July 16, 2024
 August 27, 2024
 October 8, 2024
 November 19, 2024
 January 21, 2025
 March 4, 2025
 April 15, 2025
 May 27, 2025
 July 8, 2025
 August 19, 2025
 September 30, 2025
 November 11, 2025

Esthetics: 850 Hours (750 hour program not currently enrolling)

April 2, 2024
 June 11, 2024
 August 20, 2024
 October 29, 2024
 February 4, 2025
 April 15, 2025
 June 24, 2025
 September 2, 2025
 November 11, 2025

Instructor Training 1000 Hours

Classes start dates same as
 Cosmetology and Esthetics as per above

ACADEMY CLOSURES

Emergency Closures

Art22 Academy closes for weather-related conditions when there is a serious weather or other emergency that causes retail businesses and government offices to close. An announcement will be placed on the Academy's Facebook Social Media platform.

Other Closures

The Academy will close periodically with advance notice for staff training and meeting purposes.

STUDENT BENEFITS

Students will receive discounts on regularly priced retail products purchased from Art22 Academy; see Academy Management for the current price list.

Records Privacy, Access, and Release of Information

All student files are maintained in a secure location/office that is available to authorized personnel only and is locked when not occupied/in use. All students are guaranteed access to their academic and/or financial aid file by scheduling an appointment with the respective office personnel during regular business hours.

Release of educational information is limited to authorized persons only unless such a release is with the written consent of the student or parent of a dependent student. Requests for such release are to be submitted to the Director of Student & Financial Services during regular business hours and must specifically state to whom and what records/information is to be released and for what purpose. Conditions, variations and/or exceptions of these requirements are listed below.

1. All students and/or parents of dependent minors have certain rights under The Family Educational Rights and Privacy Act of 1974 (FERPA). Those rights include a right to review a student's educational records; to request amendment to a student's educational records; to request a hearing if an amendment is not granted; to consent or withhold the disclosure of personally identifiable information; and to file a complaint with the U.S. Department of Education regarding the failure of an institution to comply with FERPA. Students and prospective students may obtain additional information or request a review of records by contacting Academy Management during regular business hours. Annual notice of this policy may be found in the Academy catalog and/or in other publications or notices.
2. A student or parent (of a dependent student) must make a written request to review educational records. The notice should include a description of the specific records requested for review. There is no fee for reviewing records.
3. Records will be made available during regular business hours and on an appointment basis. Art22 Academy will attempt to schedule such a review within 5 business days of the request receipt. Under the law the review must take place within 45 days. The review of all records will be supervised by an appropriate Academy official who may assist in the interpretation of the records.
4. No personally identifiable information will be released to a third party without the written consent of the student or guardian unless it is:
 - A. To Academy officials (including, but not limited to, educators) who have educational interest in the information.
 - B. To officials of another school/academy where the student seeks or intends to enroll.
 - C. To representatives of a state or federal governing agency, a company, servicer, or agency contracted by the Academy, which has a specific business purpose in utilizing the information/data in effort to carry out the duties of their office and/or as required under the law/regulation or on behalf the Academy.
 - D. To financial aid representatives and/or servicers contracted by the Academy as necessary to determine student(s) eligibility for aid, the amount of aid, conditions for the aid, and/or to enforce the terms and conditions of the aid.
 - E. To state officials if required by state statute.
 - F. To an authorized representative of the Department of Education. This includes employees of the Department as well as organizations or firms under contract to conduct studies for educational agencies or institutions in order to develop, validate, or administer student aid programs or improve instruction. No personally identifiable information will be released except to representatives of the organization, and the information provided to the organization will be destroyed when no longer needed for the study.
 - G. To the Academy's accrediting agency to carry out accrediting functions and/or duties.
 - H. To parents of a dependent student.
 - I. To comply with a judicial order, subpoena or ex parte order.
 - J. To meet needs in the case of an immediate threat to the health and safety of students or other individuals as authorized under the authority and rights of the Campus Security/Clery Act.
5. The disclosure of information will be recorded in the file and will include parties receiving information and the legitimate interests of the parties for inspection of the records.
6. Art22 Academy does not produce a student directory.

Record Retention and Transcripts

Record retention for former students (withdrawals or graduates) is maintained according to state and federal requirements. Former students requesting access to records and/or who need an academic transcript should contact the registrar/records department during regular business hours. Record retrieval takes some time; an advanced request is highly recommended. Note: The required record retention time frame is limited for students who did not complete their program of study.

Each graduate is entitled to receive one free academic transcript upon completion of all graduation requirements. Diplomas are issued only once and only to graduates. Duplicate diplomas are not available.

Note: Transcripts are released only to former students who did not complete the program/course if the student has satisfied all charges/fees due to the Academy. Requests for transcripts under this policy may be made on the appropriate request form by contacting the Academy's Student Services office.

Students are highly encouraged to make a personal photocopy of all-important educational documents at the time of receipt. This would include, but is not limited to, diplomas, transcripts and state board examination and licensure information.

STUDENT CONDUCT, STANDARDS, RULES AND REGULATIONS

Attendees of Art22 Academy are preparing for a career in the professional beauty industry. Certain professional standards are always to be adhered to. In addition to the basic standards of professionalism, the Academy must maintain policies that are necessary for the efficient operation of the Academy and for the benefit and safety of students and staff. Therefore, inappropriate behavior and/or negative conduct at or on the properties or events related to Academy, or on Social Media Platforms, including but not limited to Facebook, Instagram, Twitter, Snapchat, etc. that interferes with operations, discredits the Academy, and/or is offensive or harmful to customers, students, or staff will not be tolerated and may be grounds for suspension or termination from the Academy.

Rules and regulations are subject to change without notice as deemed appropriate or as guided by the above goals, changes in company standards and/or in order to comply with laws, rules and/or regulations of any outside governing body.

Copyright Infringement

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. The unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject students to civil and criminal penalties. Willful copyright infringement can also result in criminal penalties, including imprisonment and fines. For more information, please see the website of the U.S. Copyright Office at copyright.gov, especially their FAQ's at www.copyright.gov/help/faq. Art22 Academy policy prohibits unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing. Students who violate this policy are subject to disciplinary action up to and including termination.

Dress Code/Uniform Standards

All students are expected to dress and groom themselves in a manner corresponding with the highest standards of the professional beauty industry. This standard should be maintained during class time and on the salon and spa floor, as well as during approved off-site educational events.

Proper personal hygiene should always be maintained. Makeup (eyes, lips, and cheeks) is strongly recommended; styled hair is expected. All students are required to wear socks or stockings and shoes with an enclosed toe and enclosed heel with a heel height of no more than 2 inches. Bare midriffs, of any kind are not permitted; nor are clothing items or accessories bearing logos, phrases, words or lewd and/or offensive symbols permitted.

Phase 1 students are required to wear an Art22 Academy-issued uniform shirt. Pants should be black in color. Denim is acceptable, provided that the color is black and not "washed out" appearing gray. Students may wear the Art22 Academy issued track jacket, or a solid black sweater or blazer during Phase 1.

Cosmetology students in Phase 2 and beyond may wear beauty-industry-appropriate professional dress in solid black at the discretion of Academy Management; alternately, students are required to wear an Art22 Academy -issued uniform shirt and black pants.

Esthetics students in Phase 2 and beyond may wear beauty-industry-appropriate professional dress with black tops and black bottoms at the discretion of Academy Management; alternately, students are required to wear an Art22 Academy issued uniform shirt and black pants.

All students are always required to wear the Art22 Academy designated name tag .

Educators and Administration have the discretion to determine what is appropriate and may ask students to remedy their appearance and/or may send students home for the day when it is determined that attire is inappropriate.

Students who have a specific medical or religious need to alter the dress code must seek approval and documentation from the Academy's Director.

Drug and Alcohol Use/Abuse

Art22 Academy's policy requires the maintenance of a drug and alcohol-free educational/workplace environment. The unlawful possession, use, sale, distribution, or manufacture of controlled substances or alcohol is prohibited at or on the properties related to Academy operations or as part of Academy activities. Students are required to abide by the Drug Free Workplace and Drug-Free Schools and Communities acts. A complete copy of the Academy Drug and Alcohol Abuse and Prevention Handbook is available upon request and may be obtained by contacting the Academy Director or Student Services Advisor during regular business hours. Annual notice of this policy may also be found at pivotpoint.edu.

Sexual Harassment & Sexual Violence Prohibition

Art22 Academy maintains that all employees, students, and guests have a right to work and fully participate in an environment free of discrimination, which encompasses freedom from sexual harassment and sexual violence. Therefore, Art22 Academy prohibits sexual harassment in any form, by or against employees, students, and guests of the Academy.

Sexual harassment is defined as unwelcome conduct of a sexual nature. It includes unwelcome sexual advances, requests for sexual favors, and other verbal, nonverbal, or physical conduct of a sexual nature. Sexual violence refers to physical sexual acts perpetrated against a person's will or where a person is incapable of giving consent due to his or her use of drugs or alcohol or a disability. Sexual violence is a form of sexual harassment and is prohibited by Art22 Academy rules as well as U.S. Department of Education Title IX regulations. Art22 Academy and Title IX also prohibit gender-based harassment, which may include acts of verbal, nonverbal, or physical aggression, intimidation, or hostility based on sex or sexstereotyping even if those acts do not involve conduct of a sexual nature.

Any employee or student who violates this policy will be subject to discipline up to and including termination from the Academy and its programs. Any guest who violates this policy will be counseled and may be required to leave the Academy's premises. Any person who was subjected to harassment will be apprised of his or her rights under this policy.

A partial list of conduct which may constitute sexual harassment includes:

- Unwelcomed sexual advances, propositions, or comments
- Sexual flirtation
- Discussing sexual activities
- Commenting about an individual's body or physical appearance
- Displaying sexually suggestive pictures, cartoons or drawings
- Using unseemly gestures
- Using offensive language or telling sexually explicit jokes
- Sexting or sexual cyber bullying
- Unnecessary touching
- Retaliation against a student, employee or guest for resisting or reporting sexual harassment
- Peeping
- Threats
- Rape, sexual assault or sexual coercion
- Unwanted physical contact

Sexual harassment is prohibited regardless of whether it occurs verbally, nonverbally, via social media outlet, text message or email.

Sexual Harassment Grievance Procedure

Any employee or student who believes he or she has experienced sexual harassment or has witnessed sexual harassment by any employee or prospective employee, student or prospective student, or guest should bring the matter to the immediate attention of the Director of Student & Financial Services who is the designated Title IX coordinator. If the complainant feels comfortable in confronting the harasser, the complainant should also inform the harasser that the harasser's attention is offensive to them. Art22 Academy advises the complainant of his or her right to file a criminal report in instances of alleged sexual violence. Art 22 Academy will not tolerate violations of this policy and strongly encourages victims of sexual harassment to report such harassment as soon as it occurs.

Duty to Warn

In order to provide a safe environment, students have a duty to warn staff of any violations of company policies, Academy rules and regulations, laws and/or to advise staff of any threat to the occupants of the academies and/or company-owned properties. Timely warnings in a case of imminent danger will not constitute a violation of FERPA as allowed under the Campus Security/Crime Act.

Educational Environment Needs

Art22 Academy is an institution of higher education and cultivates an environment that is conducive to learning. Disruptive conversation, excessive noise and other disturbances that may hinder the learning process will not be allowed. Abusive language and conversational topics that may be deemed by another as offensive may not be expressed. This would include topics of a sexual, religious, ethnic and/or racial nature.

Educational Honesty

Cheating or allowing cheating is not acceptable at any time, nor is theft of Art22 Academy test data or materials related to the preservation of academic quality and/or integrity. Alteration of academic records or data will not be tolerated and will be subject to disciplinary action including and up to termination.

Food and Drink

Due to health and safety standards and in order to prevent damage to personal or Academy property and to facilitate an environment conducive to learning, eating is prohibited in classrooms during periods of educational instruction (class time) and in the salon and spa. Beverages are permitted at the discretion of Academy Management.

Guest Service/Student Salon Requirements

As a part of the learning process, students are required to participate in a variety of student salon and spa/guest services. Failure to perform or refusal of assigned services and/or failure to participate in assigned learning experiences will result in disciplinary action including and up to termination.

Model Requirements: Students are required, as part of their professional development, to bring a designated number of models into the school for various aspects of the educational process.

Health and Welfare of Others

All students are expected to conduct themselves in a manner that will limit the potential for harm, damage or injury of another and/or to property. Gross negligence, abuse, or endangering the health and welfare of another is prohibited. This would include but is not limited to the use of verbal or written (including electronic/Internet) threats, intimidation, coercion, verbal or nonverbal abuse or harassment, discriminatory behavior, inappropriate physical conduct, contact or behavior and/or other behavior deemed inappropriate by Academy Management. Students participating or displaying these behaviors or actions are subject to disciplinary action up to and including termination and subsequent legal action.

Incident/Accident Reports

In situations where damage and/or an injury occurs on Academy property staff may document the occurrence on an incident report. Students who are involved in the occurrence and/or who may have witnessed the occurrence may also be asked to issue documentation on an incident report. Incident report forms may be obtained by contacting the Academy Management during regular business hours.

Acceptable Use Policy for BYOD (Bring Your Own Device)

As new technologies continue to change the world in which we live, they also provide many new and positive educational benefits for classroom instruction. Therefore, Art22 Academy has decided to implement Bring Your Own Device (BYOD). In this initiative, students are encouraged to bring their own technology devices to school to assist their learning experiences. This document is an agreement that we will adhere to as we establish this new program within our school.

Definition of "Device"

For purposes of BYOD, "Device" means a privately owned wireless and/or portable electronic handheld piece of equipment that includes, but is not limited to, existing and emerging mobile communication systems and smart technologies, portable Internet devices, handheld entertainment systems or portable information technology systems that can be used for word processing, wireless Internet access, image and sound capture/recording, and information transmitting/receiving/storing. (Tablets and Laptop)

Security and Damages

Responsibility to keep the device secure rests with the individual owner. The school is not liable for any device stolen or damaged on campus. It is recommended that non-offensive skins (decals) and other custom touches are used to physically identify your device from others. Additionally, protective cases for technology are encouraged.

BYOD Student Agreement

The use of technology to provide educational material is not a necessity but a privilege. A student does not have the right to use his or her tablet, laptop, mobile phone, or other electronic device in non-educational initiatives. When abused, privileges will be taken away. When respected, they will benefit the learning environment.

- The student takes full responsibility for his or her technological device; the school is not responsible for the security, loss, or damage of student-owned technology.
- The student must always keep their personal cellphones in their lockers.
- The student is not permitted to use any type of recording device in the school.
- The technology must be in silent mode while on school campuses.
- The technology may not be used to cheat on assignments or tests, or for non-instructional purposes.
- The student accesses only files on the computer or Internet sites which are relevant to the classroom curriculum.
- The student complies with a teacher's request to shut down the device or close the screen.
- The student acknowledges that the school's network filters will be applied to one's connection to the Internet and will not attempt to bypass them.

- The student understands that providing or infecting the network with a virus, Trojan horse, or program designed to damage, alter, destroy, or provide access to unauthorized data or information is in violation of policy and will result in disciplinary actions.
- The student realizes that processing or accessing information on school property related to “hacking,” altering, or bypassing network security policies is in violation of policy and will result in disciplinary actions.
- The school has the right to collect and examine any device that is suspected of causing problems or was the source of an attack or virus infection.
- The student realizes that printing from personal technology devices will not be possible at school.
- Social media such as Twitter, Facebook, Pinterest, Instagram, etc. should be used for educational purposes only and when directed to by the Educators.

Educators have discretion over classroom use of devices and are allowed to confiscate a device if a student is using it improperly. The use of mobile phones, pagers, blackberries, PDAs, iPods, and other communication or electronic devices is limited to break times and will only be allowed in the student lounge or outside the Academy.

Record Keeping

To protect fellow students, staff, and Art22 Academy salon and spa guests, all students are required to conduct proper client consultations, and are expected to document services rendered on client cards and/or other available record systems. Hold Harmless Client Release Forms are required for all clients, models and/or other persons receiving services of any kind at the Academy.

Sanitation

Students are responsible for the cleanliness and sanitation of their tools and equipment throughout the day. All students are required to participate in general sanitation and patron protection before, during, and following each service. At the end of the class/day all students are required to participate in the general sanitation of the Academy/classroom. General sanitation is instituted throughout the entirety of the program in order to facilitate the learning of general health and safety requirements mandated by the state and/or as mandated by Art22 Academy.

Search Procedure

To protect the students, guests, and/or staff and faculty of the school, Art22 Academy reserves the right to perform routine inspection of student property while on Academy property.

In general, personal property on Academy premises in student lockers, bags and/or locked drawers is considered the student’s private domain. However, when there is reasonable cause to believe that the student is violating local, state, or federal regulations or laws, Art22 Academy reserves the right to inspect student property.

Solicitation

No outside solicitation is permitted without approval from Academy Management.

Smoking Policy

Smoking (as well as the use of e-cigarettes) is permitted only in designated areas outside the Academy. These areas must always be kept free of smoking-related debris.

Theft and Misuse of Property

Art22 Academy is not responsible for lost, damaged or stolen property. Students have access to a locker and should be careful to keep all valuables locked up when not in use.

Theft of, destruction or misuse of another’s property will subject the student to disciplinary action up to and including termination. Destruction of or defacing Academy property will result in disciplinary action including charges for the full replacement cost of the item(s) in addition and up to termination.

Equipment or supplies that are not returned by students shall be the financial responsibility of the student who last checked the item(s) out and full replacement is expected.

Time Clock Use

A student who neglects to clock in/out will not receive hours for that period. Students are prohibited from clocking in or out for another student. Clocking in and subsequently leaving the building and/or failing to attend a required class/salon and spa session is considered an inappropriate use of a time clock and may also be considered fraud. Inappropriate time clock use will be a violation of the Academy's conduct policy. All parties involved will be subject to disciplinary action including and up to termination.

Weapons

The use or possession of any item(s) that is, or bears resemblance to a weapon, firearm, knife or explosive, is prohibited and will result in immediate termination. This policy applies to all persons on Academy property or at Academy-sponsored events and activities (including off-site educational events/field trips).

Any person threatening (verbally or otherwise) the use of a weapon against any person related to the Academy is subject to disciplinary action up to and including expulsion from the program. Violators of this policy are also subject to prosecution under the law. Any person with knowledge of weapons on Academy property shall inform an appropriate authority immediately.

Other Conduct-Related Issues

Academy management reserves the right to amend or establish additional policies in order to maintain and facilitate an educational environment and/or to meet the goals and mission of the Academy and its programs. Students are required to maintain compliance with all conduct standards, rules and regulations as stated in a catalog, memorandum(s), and other notice(s) currently in existence and/or as adopted during their enrollment period.

Penalty for Violation of Rules

Students who violate the rules and/or policies of Art22 Academy are subject to disciplinary action including and up to termination. Specific sanctions will be determined by Academy management on a case-by-case basis.

Disciplinary action consists of warnings, suspension and/or termination. Warnings may consist of verbal and/or written warnings. Repeat violations of the same policy will result in a loss of student benefits and may lead to suspension (temporary involuntary absence) and/or termination (expulsion). In the case of a rule's violation of a serious nature, Academy management has the right to terminate enrollment without first issuing a warning or suspension.

CHANGE OF STATUS

Withdrawal Policy

Any student wishing to voluntarily withdraw from the Academy must do so by scheduling an appointment with the Director during regular business hours. Such requests for withdrawal must also be made in writing. When the student is under the age of 18, the notice of withdrawal must be signed by the parent/guardian. The student's date of withdrawal will be recorded based on the date of the notice to withdraw or his or her last date of attendance, whichever is later. Lab access will be terminated in the event of termination or withdrawal.

Unofficial Withdrawals

Students who do not officially withdraw will be subject to termination for failure to attend when absent for 30 consecutive calendar days. This policy does not apply to students who are on an approved leave of absence.

/Expulsion Policy

Art22 Academy reserves the right to terminate a student's enrollment for noncompliance with School Policies, this contract, or State Laws and Regulations; Improper conduct or any action which causes or could cause bodily harm to a client, a student, or employee of the school; willful destruction of school property; and theft or any illegal act.

Termination and Withdrawal Fees

All persons, regardless of the reason for separation (withdrawal or termination) may be assessed a Termination fee of \$150 USD as described in the enrollment agreement.

Any student owing a balance to the Academy as a result of withdrawal or termination must make satisfactory repayment arrangements by contacting Student & Financial Services during regular business hours. Art22 Academy has the right to collect late fees and penalties on unpaid balances. If third party collections are deemed necessary to ensure collection of the debt, additional charges will be the responsibility of the student or guarantor of the enrollment agreement.

COMPLAINT/GRIEVANCE POLICY

Art22 Academy strives to meet the needs of its students as well as to create an environment that is educational, professional and student-centered. However, when dealing with a large and diverse student population, it is not always feasible to assure agreement of all parties or to meet every specific need desired. It is recommended that in the event of a complaint or grievance, the student first take the issue directly to the person(s) involved with the situation for a personal resolution to the issue.

If this method does not produce the desired result, the student should contact his or her educator for assistance. If the educator is unable to resolve the complaint/grievance the student may submit a formal/written complaint to Academy Management. If further action is still necessary, the complainant may submit a formal complaint to the appeals committee by submitting a letter to the Director of Student & Financial Services. Formal complaints/grievances must include all information the complainant wishes to have considered including, but not limited to, a description of the complaint and a description of the actions taken by the parties involved to resolve the complaint. All formal complaints will be taken under advisement within 14 business days of receipt.

Art22 Academy will do its utmost to reach a positive conclusion to any and all complaints over which it has control. All students have the right to make complaints with the state of Indiana and/or the Academy's accrediting body. However, it is requested that all students afford the Academy the opportunity to hear and act on any complaint prior to that action. See Academy Management during regular business hours.

State Board of Cosmetology and Barbering Examiners Complaint Procedure

The Indiana Professional Licensing Agency and each of its boards and commissions is charged with the responsibility of disciplining license holders who have violated practice standards, acted dishonestly, or acted unethically. Indiana has standards of practice that apply to all regulated professions. Those standards, along with laws and rules specific to each profession, provide the basis upon which boards impose discipline on licensed professionals.

All complaints must be written and signed by the complainant and initially filed with the director of the State Board of Cosmetology and Barbering Examiners. The complaint procedure is on the website at <http://www.in.gov/pla/3638.htm>. Otherwise, complaints can be submitted via email, mail, or fax to the Indiana State Board of Cosmetology and Barbering Examiners office directly for an inspector to investigate prior to the Attorney General's Office. Contact information can be found on the website or elsewhere in this catalog.

DISCLOSURES

Disclosure information is located on the website at Art22academy.com

Vaccinations

Art22 Academy does not require vaccinations.

Voter Registration

Indiana voter registration information is available online at <http://www.m.indianavoters.com>

OUTCOME RATES

The institution's accrediting agency requires that any adjustments made to its student outcomes rates due to the COVID-19 Pandemic must be disclosed. As student achievement at this institution has not been significantly impacted by the Pandemic, the outcome rates reported do not reflect any such adjustments related to COVID-19.

Below are the institution's outcome rates based on the most recent NACCAS Annual Report (2022).

	Graduation Rate:	Placement Rate:	Licensure Rate:
All Programs	75.76%	84.00%	100.00%

PROGRAMS OFFERED AND SCHEDULES

Below is a complete list of schedules that may be available. Please check with the Admissions department for the currently available schedule. Please note that the weeks to complete will be affected by any scheduled holidays or school closures that fall during the student's enrollment period.

PROGRAM	WEEKS	HOURS	SCHEDULE	HOURS PER DAY	HOURS/WK
Cosmetology-Full Time	57	1800	TUES- FRI SAT	8:45AM-4PM 8:45AM-2PM	31.75
Cosmetology-Full Time	54	1800	TUES & WED THURS & FRI SAT	9:45AM-6PM 8:45AM-4PM 8:45AM-2PM	33.75
Cosmetology-Full Time	54	1800	TUES & THURS WED & FRI SAT	11:45PM - 8PM 8:45AM-4PM 8:45AM-2PM	33.75
Cosmetology-Full Time	59	1800	TUES – FRI SAT	9AM-4PM 9AM-2PM	30.5
Cosmetology-Full Time	56	1800	TUES & WED THURS & FRI SAT	10AM-6PM 9AM-4PM 9AM-2PM	32.5
Cosmetology-Full Time	56	1800	TUES & THURS WED & FRI SAT	12PM - 8PM 9AM-4PM 9AM-2PM	32.5
Esthetics –Full Time	34	850	TUES –THURS SAT	8:45AM-4PM 8:45AM-2PM	25
Esthetics- Part Time	32	850	TUES-FRI	8:45AM-4PM	27
Esthetics –Full Time	23	700	TUES – FRI SAT	9AM-4PM 9AM-2PM	30.5
Esthetics- Part Time	30	700	TUES-THURS SAT	9AM-4PM 9AM-2PM	24
Esthetics – Part Time	36	700	TUES-THURS	9AM-4PM	19.5
Esthetics –Part Time	40	700	TUES & THURS SAT	9AM-4PM 9AM-2PM	17.5
Esthetics –Full Time	28	850	TUES – FRI SAT	9AM-4PM 9AM-2PM	30.5
Esthetics- Part Time	36	850	TUES-THURS SAT	9AM-4PM 9AM-2PM	24
Esthetics- Part Time	44	850	TUES-THURS	9AM-4PM	19.5
Esthetics- Part Time	49	850	TUES & THURS SAT	9AM-4PM 9AM-2PM	17.5
Instructor Training – Part Time Cosmetology and Esthetics	72	1000	TUES-FRI SAT	8:45AM-4PM 8:45AM-2PM	14 minimum
Instructor Training – Cosmetology Full Time	30	1000	TUES & WED THURS & FRI SAT	9:45AM-6PM 8:45AM-4PM 8:45AM-2PM	33.75
Instructor Training – Cosmetology Full Time	32	1000	TUES -FRI SAT	8:45AM-4PM 8:45AM-2PM	31.75
Instructor Training – Cosmetology Full Time	31	1000	TUES & WED THURS & FRI SAT	10AM-6PM 9AM-4PM 9AM-2PM	32.5
Instructor Training – Cosmetology Full Time	31	1000	TUES & THURS WED & FRI SAT	12PM - 8PM 9AM-4PM 9AM-2PM	32.5
Instructor Training – Cosmetology Full Time	33	1000	TUES – FRI SAT	9AM-4PM 9AM-2PM	30.5
Instructor Training – Esthetics Part Time	40	1000	TUES-THURS SAT	845AM-4PM 845AM-2PM	25
Instructor Training – Esthetics Part Time	37	1000	TUES-FRI	8:45AM-4PM	27
Instructor Training – Esthetics Part Time	42	1000	TUES-THURS SAT	9AM-4PM 9AM-2PM	24
Instructor Training – Esthetics Part Time	52	1000	TUES-THURS	9AM-4PM	19.5
Instructor Training – Esthetics Part Time	58	1000	TUES & THURS SAT	9AM-4PM 9AM-2PM	17.5

Textbooks and Kit Disbursement Policy

The institution has payment options available for the purchase of textbooks and kit items. For those students using Title IV funds, the charge for textbooks and kit items can be added to the institution charges and funds will be disbursed by the payment period. The textbook and kit costs are payable in the first academic year. Students that use the Title IV option are considered to have authorized the use of Title IV funds to cover the cost of textbooks and kit items and will not have to give a written authorization for this purpose only. NOTE: The Student using Title IV funds (financial aid) only receives Title IV funds if the student is making satisfactory progress or has been placed on financial aid warning. For those students that are on a cash payment plan, a down payment on tuition, plus books, kit and fees is paid prior to the first day of class and the remaining balance is paid as agreed upon prior to signing enrollment agreement. The textbook and kit items are non-refundable.

IPEDS Statistics

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

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

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

Financial Aid Professional Code of Conduct

The institution is committed to ensuring the integrity of its employees and students with respect to all aspects of its schools and operations. The position you hold within the institution is evidence of the trust we have in you. Compliance with all applicable laws, regulations, and Company policies and procedures, and performance of duties according to the highest standards of honesty and integrity, is expected of all of us.

This Code of Conduct for Financial aid Professionals ("Code of Conduct") applies to all employees who are employed in a financial aid role (collectively "Covered Employees" or "you"). If you violate provisions of this Code of Conduct, you subject yourself to discipline, up to and including termination of your employment.

If you do not understand or if you have any questions about the institution policies and procedures, a school Catalog, or this Code of Conduct, you should contact your supervisor and/or the compliance department. If you believe any employee is violating policies or procedures, a school catalog, or a Code of Conduct, you must immediately notify your supervisor and the compliance department.

As a Financial Aid Employee, I understand that **I MUST:**

1. **BE ETHICAL** and conduct myself with **INTEGRITY**
2. **AVOID** any conflicts of interest and comply with the institution's student loan code of conduct.
3. **PROVIDE** prospective and enrolled students with accurate and complete financial aid and policy information.
4. **KEEP** student information confidential and comply with the Family Educational Rights and Privacy Act (FERPA) as defined in the school catalog.
5. **COMPLY** with applicable federal and state laws and regulations, accredited rules and The School policies and procedures.
6. **ADHERE** to all policies and procedures set forth by the institution. As a Financial Aid Employee, I understand that **I MUST NOT:**
 1. **ASK** prospective, enrolled, or former students for their FAFSA PIN
 2. **MAKE** statements that contradict information in the school catalog or enrollment agreement
 3. **DISCUSS** financial information of a prospective, enrolled, or former student with anyone except the student unless he or she provided a release in compliance with FERPA.
 4. **COMPLETE** or sign any document on behalf of a prospective, enrolled, or former student, including:
 - a. Initialing any document on behalf of a student
 - b. Using white-out on erasure material of any kind on a document and
 - c. Modifying or altering information provided by a student
 5. **PROVIDE** inaccurate information, such as information about
 - a. The school's programs, facilities, student services and jobs
 - b. The school's graduation and placement rates
 - c. Criteria for financial aid eligibility
 - d. Amount of financial aid funding
 - e. Interest rates for student loans
 - f. Availability of financial aid funding
 - g. Transfer of credits to or from other colleges or universities
 - h. Credentials or licensing a student may obtain

- i. Potential income levels upon graduation
6. **PAY** the enrollment/application fees of a prospective or enrolled student, or LOAN or give money to a prospective or enrolled student.
7. **DISCUSS credit** history, credit ratings or credit standings with a student.
8. **DISCUSS** my own personal financial situation or engage in any conversations unrelated to financial aid.

As a Financial Aid Employee, I further commit that **I WILL:**

1. Frequently re-read The School's policies and procedures, school Catalog, student loan code of conduct, and this Code of Conduct to ensure that I am familiar with all of their requirements and or contents
2. Immediately contact my supervisor and or Compliance Department if I have any questions about the school Catalog or this Code of Conduct
3. Immediately notify my supervisor and/or the Compliance Department at if I believe any Employee is violating this Code of Conduct, the school catalog, the school policies and procedures, or any code of conduct.

Title IV Funding – General Information

School educates students and/or parents in all options of financial aid available to those who qualify. We understand that all students/family's needs are unique. We are committed to the student's educational success, a part of which includes securing the proper funding. The information from the FAFSA, provided by the student and/or parent, in conjunction with state and federal regulations determines eligibility for available programs. Many parents borrow money to help cover educational costs and living expenses for their daughter/son. School encourages parents of eligible dependent students to apply for the Federal Parent Plus Loan.

Types of Financial Aid Available

Federal Pell Grant (Need Based Aid)

Pell Grants provide a foundation of financial assistance that may be supplemental by other resources and doesn't have to be repaid after graduation. Pell Grants are determined after the financial status of a student is fully reviewed. Based on a student's financial circumstances, a specific amount of money is disbursed annually toward the student's education through the Pell Grant. How much you can expect to receive from a Pell Grant is solely based on your financial situation and other criteria.

William D. Ford Direct Stafford Loans (Need & Non-Need Based Aid)

Loans made through this program are referred to as Direct Loans, because eligible student and parents borrow directly from the US Department of Education. You must be enrolled at least a half- time student to be eligible for a loan. Direct Loans include the following:

Direct Stafford Loans

- Direct Subsidized Loans – you must have financial need to receive a subsidized loan. The US Department of Education will pay (subsidize) the interest that accrues on your Direct Subsidized Loan during certain periods.
- Direct Unsubsidized Loans – financial need is not a requirement to obtain an unsubsidized loan. You are responsible for paying the interest that accrues on your Direct Unsubsidized Loan.
- Direct PLUS Loans (Plus Loans) are loans parents can obtain to help pay the cost of education for their dependent undergraduate children.

GI Bill

We do not participate in the GI Bill.

Consumer Loans –

We do not participate in Consumer Loans.

State Grants

We do not participate in any state funding.

For updates and more information on federal financing, go to www.studentaid.ed.gov to learn more.

Eligibility of Title IV Aid

To be eligible for Title IV Aid, the student must:

- have a high school diploma, GED or equivalent
- complete the FAFSA for each financial aid year the student is eligible for aid
- comply with The School Satisfactory Academic Progress Policy
- not be in default on previous student loans
- not owe repayment on an adjusted Pell Grant
- not exceed the annual and aggregate loan limits

- have remaining eligibility if the student is a transfer student
- be enrolled in an eligible program
- be enrolled at least half time
- have ISIR Social Security match successful or comment code indicates successful INS match
- if male, ages 18-25 have registered with the Selective Service
- be a citizen or eligible non-citizen
- have resolved any drug convictions

Steps To Apply for Title IV Aid

1. The student must complete the FAFSA for each financial aid year in which the student is eligible to receive aid. The Department of Education (DOE) prefers students complete a web FAFSA at www.studentaid.gov. To complete a web FAFSA, the student will need an FSA ID. This can be obtained at <https://fsaid.ed.gov/npas/index.htm>. This ID is unique to each FAFSA applicant and cannot be shared with anyone else as it acts as the student's signature required to submit a FAFSA. A parent of a dependent student must also apply for a FSA ID. The parent is required to sign the web FAFSA with their uniquely created ID.
2. Once your FSA ID has successfully been created, a web FAFSA can now be completed. Be sure to follow all instructions when completing the FAFSA. Enter *The Academy's School Code, **0431180, for Art22 Academy***. This will allow disclosure of information from the FAFSA to The Academy chosen by entering the school code. In the case of a dependent student, both the student and one parent will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant. Dependency status is determined by the information that is filled out on the students FAFSA.
3. If the parents of a dependent student refuse to provide information on the FAFSA; the student will not be eligible for Pell Grants and will only be eligible for unsubsidized funding.
4. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The Academy will be sent an ISIR (Institutional Student Information Record) for all students who list their school code. All verification and/or corrections must be completed prior to qualifying for aid.
5. If a student's FAFSA is selected for verification, the student will receive The Academy's verification policy and a verification worksheet. The student is required to return the verification worksheet completed, as well as provide any other requested documents. If parent information is entered in the FAFSA, or the student is a dependent, parents may need to provide additional requested documents. If selected, this verification process must be completed before a student can receive federal aid. The verification process could result in a corrected ISIR and new Expected Family Contribution (EFC) number which could affect the student's unmet need and eligible need-based aid, Stafford Subsidized Loans and Pell Grants.
6. The Primary EFC provided on the student's ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet. This Primary EFC number corresponds with the number of months in each academic year. The Cost of Attendance Budget for each academic year includes the student's tuition costs per academic year. These costs include tuition, applicable fees, kit and books (per the academic year in which the cost is incurred), room and board, personal expenses, and transportation costs.
7. Art22 Academy utilizes the information presented on the student's ISIR and the NSLDS (National Student Loan Data System) to determine the student's eligibility and to calculate the student's unmet need for the student's grade level. This is done in compliance with the Cost of Attendance Budget grade level limits based on hours in the academic year.
8. Students who desire low interest Stafford Federal Student Loans must complete a Master Promissory Note or Electronic Master Promissory Note (E-MPN) at www.studentaid.gov
9. Parents desiring to take out a low interest Federal Parent Plus Loan on behalf of their dependent daughter or son must complete a Consent to Credit Check document that is made available by the Financial Aid Office. This form must be completed by the parent requesting the loan.
10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal loans. For Direct Loans, students may access Entrance Loan Counseling at www.studentaid.gov.
11. Students will need to accept or decline eligible aid by completing the Students Financial Aid Award Notice with the Financial Aid Administrator.
12. Accepted aid will be listed on the student's award letter.
13. Students are required to notify The Academy's Financial Aid Officer if they receive any additional financial assistance before or after an award letter has been issued. Scholarships or other types of financial aid could be reported throughout the year. If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.
14. Students will complete said process for the 1st academic year (1-900 hours) and 2nd academic year (901-1500 hours).

Special Circumstances – Dependency Override & Professional Judgement

Dependency Override – Students who do not meet the Federal definition of an independent, but have unusual circumstances, may appeal their dependency status to The Academy’s Financial Aid Office. Dependency Status overrides are done on a case-by-case basis and a determination from one Financial Aid Administrator at one institution is not binding at another institution. Successful appeals may result in an increase in the student’s eligibility for aid. The Application and Verification Guide (AVG) has identified four conditions that individually or in combination with one another, **do not qualify as “unusual circumstances” or that do not merit a dependency override**. These circumstances are as follows:

1. Parents refusing to contribute to the student’s education
2. Parents unwilling to provide information on the application or for verification
3. Parents are not claiming the students as a dependent for income tax purposes
4. Student demonstrates total self-sufficiency.

Students with special circumstances should contact The Academy’s Financial Aid Office. Those students whose appeals are determined eligible will be required to submit three letters detailing the student’s situation. The first letter must be from the student detailing their situation and the other two letters must be from outside sources familiar with the student’s situation (i.e.: Clergy, family friend, counsellor, etc.)

Professional Judgement – Circumstances beyond the student’s control (and/or family) that affect the student’s (and/or family) income during the current academic year could result in a reduced estimated family contribution (EFC). Students with special circumstances should always complete a FAFSA and then contact the Financial Aid office. If a student wishes to appeal the EFC based on special circumstances and is determined eligible to do so, the student should complete a Professional Judgement form and may be requested to supply supporting documentation of said circumstances.

Verification

Students selected by CPS (Central Processing System) for the process of verification are frequently required to submit additional information and/or parents’ financial & household information to the finance office. The verification procedures will be conducted as follows:

1. When selected by CPS for the process of verification, the student must submit all required documentation to the finance office within 14 days from the date the student is notified that additional documentation is needed for this process.
2. If the student does not provide all the required documentation within the 14-day time frame, the student will be required to make other payment arrangements until the documentation is received and the student’s eligibility for federal student aid has been established.
3. The finance office reserves the right to make exceptions to the policy stated above on a case-by-case basis for extenuating circumstances.
4. The finance office will notify the student of any changes to their financial aid award resulting from corrections made due to the verification process. An adjustment will be made to the student’s financial aid award as required by federal regulations and an addendum to the existing award letter or a new award letter will be issued.

Deferment

Students who are enrolled at least half time can apply for deferment of previous student loans while in attendance at Art22 Academy. Please log on to www.studentaid.gov to find your current loan servicer and to find out more details on “in-school deferment”.

Cost of Attendance Budgets (COA)

In order to determine a student’s level of loan funding, the Department of Education requires us to develop annual cost of attendance budgets. These budgets include an average allowance for room & board, transportation, miscellaneous, loan fees and, if applicable, childcare and expenses related to disability.

How funds will be disbursed:

Students meeting requirements at the end of each payment period will be considered making Satisfactory Progress. In order for a student to be considered making Satisfactory Progress, the student must meet both attendance (80%) and academic (80%) minimum requirements.

The Academy uses a 100-point Grading Scale:

Scores of 80% to 100% are considered to be satisfactory (passing) and 79% and below are considered unsatisfactory (failing).

The hourly disbursement schedule for the cosmetology student is as follows:

First disbursement is scheduled for the first day of classes for Pell and thirty days after class begins for direct loans.

Second disbursement after successful completion of 450 clock hours.

Third disbursement after successful completion of 900 clock hours.

Fourth disbursement after successful completion of 1350 clock hours.

The hourly disbursement schedule for the esthetics (850) student is as follows:

First disbursement is scheduled for the first day of class for Pell and thirty days after class begins for direct loans.

Second disbursement after completion of 425 clock hours.

The hourly disbursement schedule for the Instructor Training is as follows:

First disbursement is scheduled for the first day of class for Pell and thirty days after class begins for direct loans.

Second disbursement after completion of 450 clock hours.

Third disbursement after completion of 900 clock hours.

Fourth disbursement after completion of 950 clock hours.

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

Disbursement of Credit Balance Refund Summary

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

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

The amount of the PLUS loan is greater than the student's tuition and fees charges for the payment period in which the disbursement occurred. All credit balance refunds will be issued by check within 14 calendar days of the date of disbursement.

Effects of Student Loans

- If the student receives other forms of financial assistance such as scholarships it may reduce the student or the student's parent eligibility for Federal Aid.
- Loans must be repaid, even if the student does not finish their education. Loan repayment begins 6 months from the date of graduation or withdrawal.
- If a student does not return from a maximum 6 month Leave of Absence, the student's loans immediately enter repayment.
- Failure to repay a student loan will leave a negative mark on the borrower's credit.
- Over borrowing of student loans may cause a borrower to pay more than their earning potential can handle, especially during the early years of repayment.

Loan Disclosures

- Student loan information published by the US Department of Education (The Guide to Federal Student Aid) is available in the Financial Aid Office.
- NSLDS (National Student Load Data System) – student loans will be submitted to the NSLDS and will be accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system.

Annual and aggregate loan limits for Direct Stafford Loans

(3rd yr. and beyond and maximum total debt from direct Stafford loans when you graduate can be found in the "Your Federal Student Loans" guide in the FA office)

Terms and Conditions on the following page

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

Loan Program	Eligibility	Fixed annual interest rate	Annual loan limit	Maximum loan amount allowed when you graduate	Details
Direct Subsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Must demonstrate financial need	For loans first disbursed on or after July 1, 2021 and before July 1, 2022: 3.73% For loans first disbursed on or after July 1, 2022 and before July 1, 2023: 4.99%	\$3,500 - \$8,500, depending on year in school	Undergraduate students: \$23,000	The US Department of Education is the lender and pays the interest on the loan while you are in school at least half time and during grace and deferment periods.
Direct Unsubsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Financial need is not required	For loans first disbursed on or after July 1, 2021 and before July 1, 2022: 3.73% For loans first disbursed on or after July 1, 2022 and before July 1, 2023: 4.99%	\$5,500-\$20,500 (less any subsidized amount received for the same period) depending on year in school and dependency status	Dependent undergraduate students: \$31,000 (no more than \$23,000 of this amount may be in subsidized loans) Independent undergraduate students: \$57,500 (no more than \$23,000 of this amount may be subsidized loans)	The US Department of Education is the lender. You are responsible for paying all interest on the loan starting on the date the loan is first disbursed.
Direct PLUS Loans	Graduate and professional students and parents of dependent undergraduate students. Students must be enrolled at least half time. Financial need is not required. Those qualifying must not have adverse credit history.	For loans first disbursed on or after July 1, 2021 and before July 1, 2022: 6.28% For loans first disbursed on or after July 1, 2022 and before July 1, 2023: 7.54%	The student's cost of attendance (determined by the school) minus any other financial aid received	No aggregate limit for PLUS loans	The US Department of Education is the lender. The loan is unsubsidized. (i.e. You are responsible for paying all interest).

Student (Borrower's) Rights

You have a right to know the details of your loan (depending on your loan, some of the following might be included as part of your entrance counseling). Below is what you need to know and must receive from your school, lender, or the Direct Loan Servicing Center:

- The full amount of the loan and the current interest rate.
- The date you must start repayment.
- A complete list of any charges you must pay (loan fees) and information on how those charges are collected.
- Information about the yearly and total amounts you can borrow.
- Information about the maximum repayment periods and the minimum repayment amount.
- An explanation of [default](#) and its consequences; and
- An explanation of available options for consolidating your loans and a statement that you can prepay your student loan(s) at any time without a penalty.

Before you leave school, you will receive the following information about your loan (as part of exit counseling) from your school, lender or the Direct Loan Servicing Center:

- A current description of your loans, including average anticipated monthly payments.
- The amount of your total debt (principal and estimated interest), your current interest rate and the total interest charges on your loan;
- If you have FFELSM Loans, the name of the lender or agency that holds your loans, where to send your payments and where to write or call if you have questions;

- If you have Direct Loans, the address and telephone number of the U.S. Department of Education's Direct Loan Servicing Center;
- An explanation of the fees you might be charged during the repayment period, such as late charges and collection or litigation costs if you're delinquent or in [default](#);
- A reminder of available options for loan consolidation and a reminder that you can prepay your loan without penalty at any time.
- A description of applicable deferment, forbearance and discharge (cancellation) provisions;
- Repayment options and advice about debt management that will help you in making your payments;
- Notification that you must provide your expected permanent address and the name and address of your expected employer; and
- Notification that you must also provide any corrections to your school's records concerning your name, Social Security number, references and driver's license number (if you have one).

If you are attending school at least [half-time](#), you have a set period of time after you graduate, leave school or drop below [half-time](#) status before you must begin repayment on a Stafford or Perkins Loan. This period of time is called a grace period.

- You will receive a grace period before your repayment period begins on a Stafford or Perkins Loan.
- Your grace period will be six or nine months depending on the type of loan.
- PLUS Loans do not have a grace period. For more information, see "[When do parents and graduate and professional degree students begin repaying a PLUS Loan?](#)"
- If you are in active military duty for more than 30 days, the grace period will be delayed.

Your school, lender or the Direct Loan Servicing Center, as appropriate, must give you a loan repayment schedule that states:

- when your first payment is due;
- the number and frequency of payments; and
- the amount of each payment.

If you or your parents borrow under the FFEL Program, you (or your parents, or graduate and professional degree students for PLUS Loans) must be notified when the loan is sold if the sale results in making payments to a new lender or agency. Both the old and new lender must provide this notification. You must be given:

- the identity of the new lender or agency holding the loan; and
- the address where you or your parents must send payments, and the telephone numbers of both the old and new lender or agency.

Student (Borrower) Responsibilities

1. Borrower – it is the responsibility of the student to:
 - Think about how much you are borrowing: how the amount of loan will affect your future finances, and what your repayment obligation means before you take out a student loan.
 - Students will need to accept or decline eligible aid. Accepted aid will be listed on the student's award letter.
 - Sign a promissory note: you agree to repay the loan according to the terms of the note even if you do not complete your education, can't get a job after you complete the program, or you didn't like the education that you received. You can do this online at www.studentaid.gov. This promissory note can be signed electronically or hard copy before any loan funds can be disbursed.
 - Make payments on time: you are required to make payments on time if you don't receive a bill, repayment notice, or a reminder. You also must make monthly payments in the full amount required by your repayment plan. Partial payments do not fulfill your obligation to repay your student loan on time.
 - Continue to pay your loans while waiting for deferment or forbearance approval.
 - Keep in touch with your loan servicer: notify your servicer when you graduate; withdraw from school, drop below half-time status, change your name, address, or social security number; or transfer to another school.
2. Entrance Counseling: First-time borrowers must complete an entrance counseling session before your first loan disbursement. This session includes useful tips and tools to help you develop a budget for managing your education expenses and help you to understand your loan responsibilities. Each student will complete the Department of Education's entrance counseling online at www.studentaid.gov.
 - Review deferment
 - Importance of keeping financial aid papers
 - Reinforce the importance of repayment
 - Importance that loan repayment is required even if the student does not finish their education
 - Default and its consequences
 - How to use the MPN or E-MPN
 - Explain interest and capitalization
 - Provide sample monthly repayment amounts and the importance of not over borrowing

- NSLDS and how to access the system
 - Contact information for questions
 - Notification of change of name or address
 - Withdrawal from the program and how the withdrawal will affect the student
3. Exit Counseling: Students must complete exit counseling before you leave school to make sure you understand your rights and responsibilities as a borrower. Each student will complete the Department of Education's exit counseling online at www.studentaid.gov and www.studentaid.gov as well as discuss the following during your personal appointment with the FAO:
- Review information concerning loans from entrance interview
 - Review repayment options including seriousness and importance
 - Provide information on loan consolidation (pros and cons)
 - Discuss how to contact the party servicing the student borrowers' direct loans
 - Discuss debt management strategies
 - Provide information on forbearance, deferment, and cancellation options
 - Describe the likely consequences of default
 - How to access the NSLDS website and availability of FSA Ombudsman's office
 - Help the borrower understand their rights and responsibilities concerning loan repayment
 - Collect updated personal contact information for the borrower
4. Repayment of Loans: There is a set time period after a student graduates, leaves the school or drops below half-time status before the student must begin repayment of loan(s). This period of time is called a grace period and gives the student the time to get financially settled and select a repayment plan. The grace period for a Direct Stafford loan is six months. PLUS Loans do not have a grace period. Depending on the type of loan a student receives, and the repayment plan chosen, the student may have 10-25 years to repay the loans. Monthly repayment amount will depend on the type of loan, size of debt, length of repayment period and repayment plan chosen. For more information, go online to www.studentaid.ed.gov/repaying.

Sample of Schedule of Repayment
Total Monthly Payments at Various Interest
Rates

Amount Owed	6%	6.80%	7.50%	8.25%
\$1,000	\$50	\$50	\$50	\$50
\$2,000	\$50	\$50	\$50	\$50
\$3,000	\$50	\$50	\$50	\$50
\$4,000	\$50	\$50	\$50	\$50
\$5,000	\$56	\$58	\$59	\$61
\$6,000	\$67	\$69	\$71	\$74
\$7,000	\$78	\$81	\$83	\$86
\$8,000	\$89	\$92	\$95	\$98
\$9,000	\$100	\$104	\$107	\$110
\$10,000	\$111	\$115	\$119	\$123
\$15,000	\$167	\$173	\$178	\$184
\$20,000	\$222	\$230	\$237	\$245
\$25,000	\$278	\$288	\$297	\$307
\$30,000	\$333	\$345	\$356	\$368
\$35,000	\$389	\$403	\$415	\$429
\$40,000	\$444	\$460	\$475	\$491
\$45,000	\$500	\$518	\$534	\$552
\$50,000	\$555	\$575	\$594	\$613

This chart is intended to show monthly payments at various debt and interest rates. This chart is for a standard ten-year repayment plan. The amounts above include all outstanding loan balances at the time of entering repayment. The last payment in the ten-year cycle may be smaller than the amount listed above.

For All Students Participating In Consumer Loans or Federal Financial Aid

All students attending the school may choose to use a lender not on The Academy's preferred lender list and The Academy is required to process loan documents for any eligible lender selected by students.

Students are not required to use any federal or private lender recommended by The Academy and may select any lender of the student's choice.

Terms offered by preferred lenders are equally available to all of The Academy's eligible students.

The Academy's financial aid staff shall conduct a performance review of its preferred lenders at least once every 12 months and make changes when appropriate.

Art22 Academy's primary goal is to assist students in achieving educational career goals by providing appropriate financial resources. The financial aid office is committed to:

- Making every effort to assist students and families with their financial needs
- Inform students and remove financial barriers for those desiring to further their education
- Educating students and families concerning all consumer information and aid available for those who qualify
- Protecting and respecting the privacy of students
- Ensuring the confidentiality of student records and personal circumstances
- Performing a needs analysis for each student desiring to apply for financial assistance with all needs analysis performed in a consistent manner
- Providing services that do not discriminate on the basis of race, gender, religion, age, economic status, ethnicity or sexual orientation
- Attending training seminars after approved for Title IV funding to stay current with all DOE regulations
- Remaining at the highest level of ethical behavior
- No Co-branding or sharing of logos with the lender(s)

Art22 Academy financial aid office is expected to always maintain ideal standards of professionalism in relation to interacting with students and families while carrying out the responsibilities of their position. All Academy Staff involved will:

- Remain objective in making decisions and advising in relation to the student's financial aid
- Provide accurate information without any personal bias
- Abstain from taking any actions for personal benefit
- After approved for Federal funding, follow the Title IV laws and regulations
- Will keep the best interest of the student and families first and foremost
- Refrain from soliciting or accepting gifts from loan agencies, or any government agency

Code of Conduct/Academy Ethics

- Federal Reserve Board and Department of Education final rules for private education loans and Title IV Funding
- Replaces prior special rules for student credit extension

The Federal Reserve Board (FRB) regulates required disclosures on private education loans and defines certain key terms. The Department of Education (ED) regulates the required disclosures on Title IV Aid, HEA loans and private education loans.

○ The Higher Education Opportunity Act (HEOA) defines:

- An Institution-affiliated organization is an entity directly or indirectly related to a covered institution that recommends, promotes, or endorses education loans.
- Lender-an eligible private education lender or any other person engaged in the business of securing, making or extending education loans on behalf of the lender.
- Private education loan-is a non-Title IV loan provided by a private educational lender expressly for post-secondary educational expenses and does not include an extension of credit under an open-end consumer credit plan or secured by real property.
 - The Academy is not considered a private lender if the extension of credit is 90 days or less and interest will not be applied to the credit balance and the term is one year or less, even if payable in more than 4 payments.
- Preferred lender arrangement is an arrangement or agreement between a lender and covered institution in which a lender provides education loans to students/families and the covered institution recommend, promotes, or endorses the education loan products of the lender.
 - Includes arrangements between a lender and an institution-affiliated organization
 - Does not include:
 - Direct Loan Program Loans through the DOE,
 - Education funds covered by The Academy's own funds
 - Funds by donor-directed contributions

- State funded financial aid programs if the terms and conditions of the loan include a loan forgiveness option for public service
- An Education loan is a Direct Loan, or a private education loan
- Preferred Lender Arrangement (PLA) – The Academy will provide disclosures annually for each type of education loan offered pursuant to the PLA before a student borrows.
 - Informational materials-publications, mailings or electronic messaging will be distributed to prospective and current students describing the available financial assistance opportunities. The disclosure will not include any co-branding and must conspicuously disclose that The Academy does not endorse the product in question.
 - The Academy has no less than two unaffiliated private education lenders. The following chart lists the lenders and the reasons The Academy chose these lenders in respect to loan terms and conditions and the methods or criteria used to select these lenders in relation to why they are favorable to borrowers.

Preferred Private Lenders – TFC (3rd Party Tuition Management Company)

Criteria for Selection – In house application and approval

Reason favorable to Borrower – Flexible payment plans

- Disclosure for Direct Loans is found in the model disclosure form developed by the DOE.
 - The Academy offering private loans will concurrently provide information in the form of a private lender model disclosure form.
 - The Academy does not require students to borrow from any of the preferred lenders. The Academy will not deny the borrowers choice of lender.
 - Method/criteria used to choose lenders is without prejudice, based on the borrower's best interest and for the sole benefit of students attending The Academy.
 - The Academy will provide borrowers or notify borrowers where to find the Truth in Lending Act (TILA) disclosures for each lender.
 - Academy's approved for Title IV aid will inform borrowers of all Title IV eligibility and the terms and conditions of the Title IV aid in comparison to the private education loans.
 - The Academy approved for Title IV aid will provide a clear distinction between the presentations of the Title IV aid in relation to the presentation of the private loans.
 - The Academy approved for Title IV Aid will provide, upon the applicant's request, a self-certification form developed by the Department of Education along with any information The Academy has been provided to complete the required form before giving, upon the applicant's request, a self-certification form from a private lender.
 - The Academy will not agree to use in marketing, the private lenders name, emblem, or share the logo or pictures of The Academy with the lender which could imply the loan is offered or made by The Academy or affiliate.
 - The Academy will ensure the lender's name is shown in all information/documentation related to the loan.
 - The Academy will submit to the Department of Education an annual report that includes:
 - Truth In Lending Disclosures of each lender on the preferred lenders list
 - Detailed reasons why The Academy participates with each private lender and reasons why the lender is beneficial to the borrower
 - Report will be available to the public, including both current and prospective students
- **Code of Conduct Requirements for The Academy – Affiliated Organizations**
- The Code of Conduct will be displayed in plain sight on The Academy's website and also on the preferred lenders website.
 - The Academy will administer, enforce, and review the Code of Conduct for all Academy staff involved annually.
 - Lenders are also required to enforce and review the same Code of Conduct with the affiliate's agents annually.
 - The Academy prohibits a conflict of interest between The Academy FAO and the preferred lenders.
 - The Academy does not promote any lender during the Entrance/Exit Interview process.
 - The Academy does not promise any loan volume to any preferred lender.
 - The Code of Conduct prohibits revenue-sharing arrangements with any lender.
 - The Academy will not collect a fee in exchange for promoting a lender nor collect any revenue or profit sharing.
 - The Financial Aid Department or Officer or Owner will not receive gifts from any preferred lender
 - "Gifts" include: gratuity, favor, discount, entertainment, hospitality, loan, services, transportation, lodging, meal, or other items deemed as a "gift".
 - The term "Gift" does not include: food or refreshments during a professional training session meant to improve service and does not include favorable terms to student, standard marketing material, and philanthropic contributions from a lender in exchange for advantages to related

- loans, or any state aid.
- The Academy will utilize marketing materials advantageous to the applicant from the lender(s) to counsel, aid in financial literacy and debt management as long as the lender discloses that the lender prepared the provided materials.
 - The Academy does not hire any consultants contracted by any private lender.
 - The Academy does not have any affiliates of lenders serve on their Advisory Board.
 - The Academy owners/staff will not participate on any affiliated lenders Advisory Board.
 - The Academy's financial aid / assistance office is prohibited from directing borrowers to certain lenders or delaying loan certifications. The Academy does not assign lenders to any student's aid award package and does not refuse, or delay loan certification based on the borrower's choice of lender.
 - The Academy is not involved in payment to any lenders, whether directly or indirectly, in exchange for points, premiums, or interest of financial support in exchange for extending credit to a student.

SECTION 504/AMERICANS WITH DISABILITIES ACT POLICY

Art22 Academy (the School) does not discriminate in admission or access to our programs on the basis of age, race, color, sex, disability, religion, sexual orientation, gender identity, financial status, veteran status or national origin.

If you would like to request academic adjustment or auxiliary aids, please contact the School's Section 504 Compliance Coordinator, Gabe Fernandez. You may contact Mr. Fernandez at 2440 Getz Road, Fort Wayne, IN 46804, phone 260-715-4990, email: gabefernandez@gmail.com. You may request academic adjustments or auxiliary aids at any time.

Applicants who are persons with disabilities, as defined in paragraph 104.3(j)(1)(if) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The School will work with the applicant or student to provide necessary academic adjustments and auxiliary aids and services unless a particular adjustment would alter or waive essential academic requirements; fundamentally alter the nature of a service, program or activity; or result in undue financial or administrative burdens considering the school's resources as a whole.

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

1) Notify Mr. Fernandez, the School's Section 504 Compliance Coordinator, of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for accommodation or auxiliary aid. Requests should be submitted in writing unless you cannot provide the request in writing, in which case the School would accept a verbal request. You may contact Mr. Fernandez at 2440 Getz Road, Fort Wayne, IN 46804, phone 260-715-4990, email: gabefernandez@gmail.com. In those situations when the disability or need for accommodation or auxiliary aid is not obvious or already known, the School may request documentation from a health care provider to establish the disability or need for a reasonable accommodation or auxiliary aid.

2) Ms. Fernandez will schedule a time to meet with you after receiving your request for accommodation. The purpose of this meeting is to help ensure that the School is obtaining adequate information and understanding of your individual needs.

3) Ms. Myers will review the request and provide you with a written determination as soon as practically possible but in no event more than two weeks after receiving the request.

4) If you would like to request reconsideration of the decision regarding your request, please contact Mr. Ferando Alexi, Director of Art22 Academy within 15 days of the date of the response. Please provide a statement of why and how you think the response should be modified. Statements may be submitted to the School's Director by email at fernando@art22academy.com, or by mail to Mr. Alexi, 2440 Getz Road, Fort Wayne, IN 46804, phone 260-715-4990.

DISCRIMINATION GRIEVANCE PROCEDURE

Art22 Academy has adopted the following Grievance Procedure for addressing complaints of discrimination under Section 504 of the Rehabilitation Act of 1973. A person is not required to use this procedure and may instead file a complaint directly with the U.S. Department of Education's Office for Civil Rights, John C. Kluczynski Federal Building, 230 S. Dearborn Street, 37th Floor, Chicago, IL 60604, Telephone: 312-730-1560, Email: OCR.Chicago@ed.gov.

Step 1: A person who believes that he/she has been discriminated against by the School is encouraged, but is not required, to discuss the matter informally with the Section 504 Coordinator, Mr. Gabe Fernandez, 2440 Getz Road, Fort Wayne, IN 46804, phone 260-715-4990. If the 504 Coordinator is the subject of the complaint, the grievant may, instead, contact the School's Director, who will appoint another administrator to discuss the matter. The person receiving the complaint shall verbally convey his/her findings to both the person who alleged the violation and the person who is the subject of the complaint within 10 business days.

Step 2: If the informal Step 1 process does not resolve the matter, or if the grievant does not wish to use the informal procedures set forth in Step 1, a written complaint may be submitted to the School's Section 504 Coordinator who will investigate the complaint. [NOTE: if the Section 504 Coordinator is the subject of the complaint, the complaint should be submitted to the School's Director who will appoint another administrator to conduct the investigation]. The complaint shall be signed by the grievant and include 1) the grievant's name and contact information; 2) the facts of the incident or action complained about; 3) the date of the incident or action giving rise to the complaint; 4) the type of discrimination alleged to have occurred; and 5) the specific relief sought. Names of witnesses and other evidence as deemed appropriate by the grievant may also be submitted. An investigation of the complaint will be conducted within 10 business days following the submission of the written complaint. The investigation shall include an interview of the parties and witnesses, a review of the relevant evidence, and any other steps necessary to ensure a prompt and thorough investigation of the complaint. A written disposition of the complaint shall be issued within 10 business days of completion of the investigation, unless a specific written extension of time is provided to the parties. Copies of the disposition will be given to both the grievant and the person who is the subject of the complaint. If discrimination or harassment was found to have occurred, the disposition will include the steps that the School will take to prevent recurrence of any discrimination or harassment and to correct its discriminatory effects on the grievant and others, if appropriate.

Step 3: If the grievant wishes to appeal the decision in Step 2 above, he/she may submit a signed, written appeal to the School's Director within 10 business days after receipt of the written disposition. The Director or her designee shall respond to the complaint, in writing, within 10 business days of the date of the appeal. Copies of the response shall be provided to both the grievant and the person who is the subject of the complaint.

The School hereby provides assurance that it strictly prohibits any form of retaliation against persons who request a reasonable accommodation or auxiliary aid or who utilize this Grievance Procedure. If you have questions regarding these procedures or desire to file a complaint, please contact the School's Section 504 Coordinator: 2440 Getz Road, Fort Wayne, IN 46804, phone 260-715-4990.

Textbook and Kit Purchasing Policy

The School books and kits items are available through suppliers that sell to licensed professionals/cosmetology and barber colleges only. The textbook and kit items are non-refundable. The School reserves the right to change books and kit costs as needed. Students provide their own stationary supplies.

The student books and Kit are a required purchase by the student from the School. However, students have the option to purchase these items from outside vendors only if they are the EXACT SAME items that may be purchased from the school. Students may obtain a list of kit and books items from the FA office.

Program Books	Book	ISBN#	Cost
<u>Cosmetology:</u> Milady Standard Cosmetology 14th Edition	Textbook Package	ISBN# 9780357921883	\$275
	Workbook Package	ISBN# 9780357922170	\$122
<u>Esthetics</u> Milady Standard Esthetics Fundamentals 12th Edition and Esthetics Foundation	Textbook Package	ISBN# 9780357812761	\$285
	Workbook Package	ISBN# 9780357482841	\$112
	Textbook Package	ISBN# 9780357921876	\$397
<u>Instructor Training</u> Milady Professional Educator	Textbook Package	ISBN# 9780357921876	\$397

Additional Costs

Students provide their own stationary school supplies. Students will be given a dress code for their program and must adhere to the guidelines.