



Student Consumer Information – 2023

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General Consumer Information to all Students

Panache Academy of Beauty is providing consumer information about the Academy to all current and incoming students through the means of this Consumer Information document. It is imperative that students to understand all aspects of this Consumer Information document including: Satisfactory Academic Progress Policy (SAP) and the relation to any federal student aid that the student may apply for and / or consequences that could result from early withdrawal due to unsatisfactory progress. Federal aid students must carefully read the information provided in this document to understand the rights and responsibilities as a recipient and carefully read the information provided in this document to understand the rights and responsibilities as a recipient of federal student aid.

Contact personnel to Assist with Consumer Information

Our Director of Admissions , School Director, Director of Education, Financial Aid Director, and our Business Office Manager is knowledgeable of the information contained within this document and are readily available to assist prospect/enrolled students and/or their parents during normal business hours. Our business hours are: Monday- Friday 9:00am – 4:30pm.

Financial Aid

For Financial Aid information you may contact Rebecca Cone, Financial Aid Director, at (608)253-7262 for additional questions or email at: financialaid@panacheacademyofbeauty.com

Admissions

For Admissions information you may contact Shannon Wafle, Director of Admissions, at (608)253-7262 for additional questions or email at: admissions@panacheacademyofbeauty.com

General Information

For general Academy information you may contact: Jill Wafle, Business Office Manager, at (608)-253-7262 or email at: manager@panacheacademyofbeauty.com

School Facilities:

Panache Academy of Beauty has one location in Lake Delton, Wisconsin. The Academy image reflects its Mission Statement and Academy Objectives. Small class sizes allows for individual attention providing a total educational experience. Students experience an education that duplicates an actual salon/spa environment, including hands on services and retail experiences. The Academy provide an up-to-date training facility and equipment, actual salon/spa clinical training, off-site free parking, safe and secure atmosphere, and a wide range of student support services such as housing, job placement, and career counseling.

The fully computerized Academy currently offer approximately 4100 square feet at Lake Delton The institution contains the following: Cosmetology/Barber clinic area, shampoo stations, dryers, dispensary, and Cosmetology/Barber classroom with audio/video equipment; Aesthetic classroom/clinic area with treatment rooms, waxing room, machines, and dispensary; Manicurist practice areas with classroom, audio/video, pedicure room; student break / lunchroom w/microwave, refrigerator, and bathroom area; a Student Resource Center with access to internet; computerized reception/retail center waiting area, rest rooms(handicapped equipped) for clients, washer/dryer room with industrial sink, supply storage room, administrative offices with student file security, computers, desks, and file cabinets, and an instructor lounge.

The Academy provides the necessary education required by the State of Wisconsin's Department of Safety and Professional Services. Upon completion of this education, completing State application packet, paying State examination fees, and passing the State Board Examination, you will be licensed to work in the beauty/barber industry as a licensed professional.

The Academy is English speaking institutions. All instruction, training aids, materials, etc, is provided and presented in the English language.

Student Right to Know Act (Pre-enrollment information) additional Pre-Enrollment information found on Page 6

The most current pre-enrollment information is given upon enrollment. The U.S. Department of Education requires that the Academy discloses information, such as completion rates, and meet reporting requirements. A disclosure requirement is information that the Academy is required to distribute or make available to another party, such as a prospective or enrolled student or employees. A reporting requirement is information that the Academy submits to the U.S. Department of Education or other agencies. Disclosure and reporting requirements sometimes overlap. For certain topics, the Academy is required to make information available to prospective and enrolled students, employees or others and to submit information to the Department of Education. This Student Catalog and Handbook provides disclosures of completion rates as well as other required information that is federally mandated. These disclosures are reported annually. Additional information can be obtained at the Academy's Admission Office and www.panacheacademyofbeauty.com located under programs. Panache Academy of Beauty is committed to the principle of promoting access to information that will allow consumers such as prospective and enrolled students, parents, and other agencies to make informed decisions about postsecondary education. NSLDS (National Student Loan Data System) Student loans will be submitted to the NSLDS and will be accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system. This will included the graduation, placement, and licensure rates for the most recent award year. This information may also be found on the website www.panacheacademyofbeauty.com program disclosure.

Administrative and Instructor Staff:

Panache Academy of Beauty faculty consists of the Owner, Admissions Director, Financial Aid Director, Instructor staff, Business Office Manager and Support Staff, and a minimum of one educator per 21 students. List of faculty can be found in our current Student Catalog/Handbook.

Accreditation/Licensure/Organizations

Accreditation Agency: The National Accrediting Commission of Career Arts and Sciences, Inc. (NACCAS) , 3015 Colvin Street, Alexandria, Virginia 22314 Telephone: 703-600-7600 Website: www.naccas.org

Accreditation means that a school has met national standards of educational performance that have been established by an impartial nongovernmental agency. The accrediting of schools by professional, national, and regional associations of like schools (schools with similar objectives and subject content) has long characterized the American educational scene. Through the years, accreditation of schools has been the most authoritative and reliable index of a school's concern for integrity toward its students and quality education. NACCAS is recognized by the U.S. Department of Education as a national agency for the institutional accreditation of postsecondary schools and departments of cosmetology arts and sciences, including specialized schools.

The Academy is licensed by: State of Wisconsin -- Department of Safety and Professional Services
1400 E. Washington Avenue, Madison, WI 53708 Telephone: (608) 266-2112 Website: www.dsps.wi.gov

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Registered Memberships: AACS American Association of [Cosmetology Schools](#) 9927 E. Bell Rd., Suite 110 Scottsdale, AZ 85260 AACS specializes in updating our member schools with information about school management, new teaching methods, current industry trends and Washington DC updates.

State of Wisconsin -- Department of Safety and Professional Services www.dsps.wi.gov

The Department of Safety and Professional Services and related professional boards protect the citizens of Wisconsin by ensuring the safe and competent practice of licensed professionals. We serve the public and the professionals we regulate by fairly administering education, experience, and examination requirements, setting professional practice standards, and ensuring compliance by enforcing occupational licensing laws. This site includes the Candidate Bulletin which describes the exam content.

O*NET OnLine www.onetonline.org. Every occupation requires a different mix of knowledge, skills, and abilities, and is performed using a variety of activities and tasks. These distinguishing characteristics of an occupation are described by the O*NET On Line The database defines the key features of an occupation, describing the day-to-day aspects of the job and the qualifications and interests of the typical worker, and wage and employment trends. (See each program listing for the Standard Occupational Classification (SOC) Code)

College Navigator <http://nces.ed.gov/collegenavigator>. *College Navigator* is a free consumer information tool designed to help students, parents, high school counselors, and others get information about over 7000 colleges from the US Department of Education's database.

Wisconsin's Workforce and Labor Market Information www.WORKnet.wisconsin.gov. Wisconsin wage, projections, and profile data can be found by going to Wisconsin's Worknet, and clicking on the "Wage Comparison" tab.

U.S. Department of Education (ED'S) www.ed.gov 1-800-433-3243, ED was created in 1980 by combining offices from several federal agencies. ED's mission is to promote student achievement and preparation for global competitiveness by fostering educational excellence and ensuring equal access.

ED's 4,200 employees and \$63.7 billion budget are dedicated to:

- Establishing policies on federal financial aid for education, and distributing as well as monitoring those funds.
- Collecting data on America's schools and disseminating research.
- Focusing national attention on key educational issues.
- Prohibiting discrimination and ensuring equal access to education.

Student Aid on the Web www.studentaid.ed.gov. Your source for **free** information from the U.S. Department of Education on preparing for and funding education beyond high school.

FAFSA – Free Application for Federal Student Aid www.fafsa.ed.gov (School code: 042028) Federal Student Aid, an office of the U.S. Department of Education, ensures that all eligible individuals can benefit from federally funded financial assistance for education beyond high school. We consistently champion the promise of postsecondary education to all Americans—and its value to our society. The Free Application for Federal Student Aid (FAFSA) is the form used by virtually all two and four-year colleges, universities and career schools for the awarding of federal student aid and most state and college aid. Begin your **free** application today!

Financial Aid Estimator Tool - FAFSA4caster will help you understand your options for paying for college. Provide some basic information and FAFSA4caster we'll estimate your eligibility for federal student aid. Go ahead and get started now! The *FAFSA4caster* provides students with an early estimate of their eligibility for federal student aid.

The National Student Loan Data System (NSLDS) www.nsls.ed.gov, The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.

Programs of Study Offered

Cosmetology Practitioner Course: Full Time (1550Hours)

CIP Code: 12.0401 Financial Aid Eligible program

Barber Program: Full Time (1000 Hours)

CIP Code: 12.0402 Financial Aid Eligible program

Aesthetician Course: Full Time and Part Time (600 Hours)

CIP Code: 12.0409 Financial Aid Eligible program

Manicurist Course: Full Time and Part Time (300 Hours)

CIP Code: 12.0410 Not a Financial Aid Eligible program

Instructor Training Course: Full Time and Part Time (150 Hours)

CIP Code: 12.0413 Not a Financial Aid Eligible program

Class size is limited and an applicant should complete the application for enrollment as far in advance of the starting date as possible. The Academy reserves the right to defer a class start date.

Panache Academy of Beauty utilizes Milady textbook for all its programs of study. Since 1938, the Milady Standard Cosmetology has been the premier textbook for Cosmetology education. This textbook is a firm foundation in the basic procedures and applications. The Milady Standard Cosmetology is vibrant and colorful to capture the visual learner's interest and focus their attention on the subject matter which is the cornerstone of their education. This textbook takes advantage of the most sophisticated methods for relaying information, stimulating thought, aiding comprehension, and enhancing retention. The Milady textbooks are the basis for our students' success during their education and will continue to be a valuable resource as they progress through their careers. *In compliance with the Higher Education Opportunity Act (HEOA), postsecondary customers can find valuable information on pricing, previous editions and alternate formats by visiting <http://www.milady.cengage.com> and searching by ISBN#, author, title or keyword for materials in your areas of interest. Please see each individual program for textbook details.*

Admission & Enrollment Requirements for All Programs

Title IV- Federal Student Aid and Non-Title IV Federal Student Aid

Admission Requirements:

Applicants for all programs must be a High School graduate or have the equivalency (G.E.D./H.S.E.D.). Proof of education is required **BEFORE** acceptance to the Academy and completing the Registration/Program Acceptance Form. Proof of graduation includes a high school diploma, high school transcripts or official transcripts, a G.E.D and/or transcripts or official transcripts. Applicants must be eighteen years of age or have contractual permission from his/her parents or legal guardian. Additionally, must be a citizen or national of the United States, or a qualified alien or nonimmigrant lawfully present in the United States. Furthermore, any high school diploma, GED, or transcripts that the Academy determines to be questionable or from a * "Diploma Mill", will be subject to the Academy's policy on determining the validity of diploma, GED, and/or transcripts. The Admissions Director and School Director will make the final decision after taking into account the results of the validation search. Should they find the diploma to be invalid, then the student cannot attend until valid proof of education is obtained.

Enrollment Process

To be considered for admission you will need to submit/complete the following:

Proof of Education:

- ✓ High School Diploma and/or High School Transcript or official transcripts
- ✓ A GED (General Equivalency Diploma) and/or Transcripts or official transcripts
- ✓ Copy of a state issued credential for secondary school completion if homeschooled.

Proof of Age, Identification and Citizenship: (must provide a copy)

- ✓ Birth Certificate or current Passport, Drivers License or Government Issued Photo ID, and/or Social Security Card.
- ✓ Non-U.S. Citizens: Must comply with all admission and enrollment requirements and provide appropriate documentation such as, Permanent Resident Card, Resident Alien Card, Certificate of Citizenship, etc. All documents provided must be original or certified and translated in English. In Addition, Foreign diplomas must be translated and authenticated as a equivalent to a high school diploma in the United States

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Further documentation may be requested for identity verification purposes.

Personal Interview & Academy Visits:

- ✓ Meet with Admissions Office for Personal Interview
- ✓ Academy Visits: make appointments with Admissions Office
- ✓ Meet all Admission and Enrollment Requirements for chosen program of study.
- ✓ Review and sign all Pre-Enrollment policies and procedures: Satisfactory Academic Progress Policy, Academy Security/Crime Information, Family Education Student Right-to-Know Act, Consumer Information, Student Catalog and Handbook, etc.
- ✓ Officially register for program by completing Registration/Program Acceptance Form and paying the \$100.00 registration fee.
- ✓ Meet with Financial Aid Office for financial planning interview and application assistance with free Federal Student Aid (FAFSA) application.
- **Complete Admission Application Packet:**
- ✓ Student Enrollment Application
- ✓ Health & Safety form

Keep in mind that the Academy's goal is to accept your enrollment, but it is not guaranteed. The Director of Admissions will notify you of your admission status 14 business days after the Pre-Enrollment Admissions Packet deadline. If you are denied admission you can re-apply one time within 30 days, and every 90 days thereafter. If you are denied enrollment more than 3 times in a 12 month period you may not reapply for another 12 months .(Please see section in this Catalog/Handbook of Re-enrollment)

Prior to Acceptance

All applicants are required to have an Academy visit and personal interview with an Academy representative. The interview provides an opportunity for the Academy to help you choose a program that best fits your career goal, motivation and individual creativity. Students who are accepted for training must complete a Registration/ Program Acceptance Form accompanied by the \$100 registration fee. Applicants that previous-attended an accredited cosmetology training school or previous students of this Academy must comply with all admission and enrollment requirements and will be subject to the Student Transfer and/or Re-Entry section of this Student Catalog and Handbook.

All required documentation, admission application packet materials and activities must be completed and submitted by the determined deadline (see admissions office for deadline clarification). Failure to complete and submit all of the information required will result in denial of admittance. The admissions procedure is the same for any applicant and all programs.

Applicants

- ✓ Prospective students need to be aware of the personal dedication and determination it takes to prepare for and graduate, and become a licensed professional. During your first scheduled personal interview with the admissions office they will discuss academic and career goals, assess which program of study is best for achieving applicants goals, help you understand the student role, contribution, and dedication to his/her education, review program curriculum, book and kit requirements, and payment options.
- ✓ Applicants that meet the enrollment requirements but have physical or mental limitations should be aware of the occupational demands of the industry. The Academy will make reasonable accommodations for these known disabilities.
- ✓ Applicants are encouraged to review in detail the Work Environment, Working Conditions and Physical Requirements section of this Student Catalog and Handbook.

Instructor Training Program Enrollment Requirements

Enrollment requirement complies with the State of Wisconsin Department of Safety and Professional Services. This program provides training to licensed Cosmetology Practitioner's, Barber's, Manicurists, or Aesthetician's interested in obtaining a certificate. Applicants must follow all Admission and Enrollment Requirements.

Documentation required for enrollment:

- ✓ A copy of the applicant's Birth Certificate or current Passport, Drivers License or Government Issued Photo ID, and/or Social Security Card.
- ✓ A copy of the applicant's State of Wisconsin licensure (Practitioner or Manager)

Upon completion of program and to qualify for the State Certification:

- ✓ If licensed as a practitioner you must have completed 2000 hours of practice as a licensed Cosmetologist, Barber, Manicurist or Aesthetician prior to submitting the application for State Examination. An Employment Verification Form is required to accompany the application for the State Examination for Instructor Licensure.

Documentation required for enrollment:

- ✓ A copy of the applicant's driver's license, Birth Certificate or Government issue Photo ID
- ✓ A copy of the applicant's State of Wisconsin licensure
- ✓ Completed Employment verification form

Student Transfer Policy

From Other Institutions:

A transfer student may be considered for enrollment for the full contracted hours of the program of their interest, with the exception of the Instructor Training program, Cosmetology Manager Program or Barbering Manager Program. The transfer student may be enrolled and may receive credit for previous training from an accredited school of Cosmetology, Barbering, Aesthetics, or Manicurist with proper documentation (transcripts or official transcript, diploma, and/or license) showing academic and attendance progress, and after being evaluated in both theoretical and practical abilities by designated Academy administration. The contracted program may then be modified proportionately and the contracted hours and educational costs adjusted on the student's Student Contract Agreement. The acceptance of any and/or all of the transferring hours is at the discretion of Panache Academy of Beauty. A fee of up to \$500.00 may be required by a transfer student to cover the additional administrative expenses incurred during their enrollment process.

- ✓ Transfer students are required to pay for all book, lab, or kit fees necessary to participate in the program. These fees will be determined at time of enrollment. Director of Education will approve all previous issued kit and supply items. Applicant may be required to purchase additional items as Panache Academy of Beauty deems necessary for educational training to be completed. You may be required to repeat some or all of the coursework you completed at the previous school.
- ✓ Transfer students may not be officially enrolled at any other cosmetology/Barber school at the time of their registration. The student must have graduated or been in good standing from their former school(s). Panache Academy of Beauty will be requesting documentation of the students' academic and attendance records from previous school(s).
- ✓ Applicants for transfer are considered on an individual basis. Panache Academy of Beauty's Director of School and one other administrator will review all requests and upon approval student will be notified. If accepted, all admission requirements must be met, and after thorough evaluation of the transfer student, they will be placed accordingly, on the first day of enrollment.

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Panache Academy of Beauty has sole discretion in accepting or refusing any individual requesting transfer.

Between Programs within the Academy:

A currently enrolled student who wishes to change programs may be charged a \$150 program change fee and must:

- 1) Put in writing they wish to change programs and reason for change and submit to the Director of Education's office.
- 2) Student is counseled on reasons for seeking a program change.
- 3) Student is then dropped from current program and necessary refund calculations are completed.
- 4) If student owes money on dropped program, payment arrangements must be made.
- 5) Student is sent to Admissions so new contract and all required documents can be signed for the new program.
- 6) If new program is Financial Aid qualified a re-evaluation of the student's financial aid is completed and a new award letter is issued. If the program is not Financial Aid qualified, then a new payment schedule must be completed and necessary deposit is made.

Transferability Of Clock Hours Received At Panache Academy of Beauty:

Transferability of clock hours earned at Panache Academy of Beauty to another institution is at the discretion of the accepting institution, and it is the student's responsibility to confirm whether or not their clock hours will be accepted by another school of the student's choice. In addition, as stated on the Student Contract Agreement, a \$10.00 transcript fee is required prior to sending any official transcripts to another school, and the student is also reminded of the \$150.00 fee of cancellation of their enrolled program.

The Academy does not recruit students already attending or enrolled at another school offering similar programs of study. All prospective applicants (new, transfer students, and students requesting re-entry) must meet with an Academy representative.

Re-Enrollment:

If a first time student or previously enrolled student contract is terminated by the Academy or withdraws on their own, at the Academy's discretion, the Academy will not consider the student for re-enrollment or returning to school for a minimum period of 30 calendar days from date of withdraw/termination. The decision to permit or deny re-enrollment is made by the Director of School, Director of Education, and Director of Financial Aid. The student will be permitted to reenter the school in the same satisfactory academic progress status as at time of withdraw.

For re-enrollment a student must:

Contact the Academy's Director of School to discuss re-enrollment. The Academy will evaluate and render its findings in writing to the student within fifteen (15) business days. Upon approval of reenrollment, the following actions will be taken:

- a. Student will meet with Admissions Representative and Financial Aid Office before returning to program to complete any and all required paperwork and/or any additional advising.
- b. Make satisfactory payment arrangements on any prior balance owed to the Academy.
- c. Will be required to pay a re-enrollment fee of \$100.
- d. Will be required to meet current admissions requirements and pay all current tuition and fees and sign a new enrollment contract.

It will be the responsibility of the student to contact the Admissions Department to schedule date and time to fulfill above requirement.

The total number of hours remaining in the program will be treated as the student's entire program. The student will be responsible for all kit items that may be required to complete the program. The Academy will determine the student's re-enrollment date, and reserves the right to deny re-enrollment for any reason. Re-enrollment under any circumstance is not guaranteed.

For purposes of determining the student's financial aid awards, upon reentry the student will be considered to be in the same payment period he or she was in at the time of withdrawal and will retain his or her original eligibility for that payment period. If a student returns to the program after 180 days, the total number of hours remaining in the program will be treated as the student's entire program. For the purposes of calculating the student's financial aid awards, the student will start a new payment period when he or she reenters the program. The number of payment periods, length of each payment period, and total award eligibility will be pro-rated based on the number of hours remaining in the program.

Criminal Convictions

If you have been convicted of a misdemeanor or felony prior to or during enrollment notify the school administrators as soon as reasonably possible. You may be ineligible for licensure and/or ineligible to continue to receive Financial Aid assistance.

Pregnancy

Pregnancy Release: If a student is pregnant or becomes pregnant during their enrollment in the Academy they must notify the admissions office, then read and sign the "Pregnancy Release Form" and provide a "Physicians release" in order to continue with their enrollment in the Academy.

GED/HSED CERTIFICATION

***Federal Definition of "Diploma Mill":** a term that refers to any entity that offers, for a fee, degrees, diplomas, or certificates, that may be used to represent to the general public that the individual possessing such a degree, diploma, or certificate has completed a program of education or training; and requires such individual to complete little or no education or coursework to obtain such degree, diploma, or certificate; and lacks accreditation by an accrediting agency or association that is recognized as an accrediting agency or association of institutions of higher education.

Reference Wisconsin Department of Public Instruction website: www.dpi.wi.gov

Panache Academy of Beauty does not participate in an ability to benefit program.

Student Responsibilities

- Before enrolling for educational training and instruction in our programs, prospective students are responsible for the following:
- Review and consider all information about the Academy's program, including curriculum, costs, policies, job demands, and career availability.
 - Review financial responsibilities for attending Academy. Ensure your budget allows for the cost of attending and all payments can be made timely.
 - Begin your **free** application today! **Financial Aid Estimator Tool - FAFSA4caster** will help you understand your options for paying for college.
 - Complete a FAFSA – Free on line at www.fafsa.ed.gov ... (School Code : 042028)
 - Provide all required documentation requested by the Academy's Admissions Office.
 - Notify the Academy of any information or financial needs that may change during the enrollment process.
 - Read, understand, and keep copies of all forms that you are asked to sign.
 - Attend orientation prior to first day of class.

Orientation

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Orientation provides an opportunity for review and questions of the Academy's procedures and policies that will help students understand their role, contribution, and dedication to his/her education.

ALL STUDENTS MUST ATTEND THIS ORIENTATION BEFORE BEGINNING CLASSES AT THE ACADEMY.

- ✓ Orientation is mandatory for all students.
- ✓ Failure to attend orientation may result in postponement of your education until the next available class.

Statement of Non-Discriminatory and Recruitment Policy

Panache Academy of Beauty does not discriminate on the basis of age, sex, race, marital status, religion, color, national and ethnic origin, creed or political affiliation in administration of its educational policies, admissions policies, financial aid programs and other school-administered programs. Inquiries concerning compliance with Title VI of the Civil Rights Act of 1964, Title IV of the Education Amendments of 1972 and Section 504 of the Rehabilitation Act of 1973 regarding activities relating to ensuring non-discrimination in the admission and treatment of students, curriculum and course offerings, student policies, services and activities relating to ensuring non-discrimination in employment policies and practices may be directed to the Director of School.

The Academy does not recruit students already attending or enrolled at another school offering similar programs of study. All prospective applicants (new, transfer students, and students requesting re-entry) must meet with an Academy representative.

Placement

The Academy provides employment placement assistance by supplying and posting current positions available for students nearing graduation from the program, and for those who have already graduated and are looking for a new position. Resume and job seeking/interviewing skills are part of the student's curriculum. Spa/Salon visits are encouraged giving students opportunities to experience employer expectations and arrange possible interviews. Spa/Salon owners participate in Academy events and career fairs supply the student further opportunities to schedule interviews and learn more about the spa/salon establishment.

Panache Academy of Beauty is committed to assisting students in every way possible to secure employment, however, Panache Academy of Beauty, Inc cannot guarantee employment placement.

Pre-Enrollment Information: Panache Academy of Beauty provides each student with the graduation and placement information prior to enrollment. The graduation rates are based on the requirements set forth by the Department of Education along with information that the Academy is required to provide to our accrediting agency annually. Additional information regarding Pre-Enrollment information or Consumer Information can be obtained at anytime by contacting a member of the administration.

Pre-Enrollment Information

Panache Academy of Beauty provides each student with the graduation and placement information prior to enrollment. The graduation rates are based on the requirements set forth by the Department of Education along with information that the Academy is required to provide to our accrediting agency annually. Additional information regarding Pre-Enrollment information or Consumer Information can be obtained at anytime by contacting a member of the administration.

Graduation Rate: Current and Prior year. Due July 1 each year. These rates are determined by First Time , Full time undergraduate students who enter the Academy between the reporting time frame as indicated below.

This information is based on the Department of Education's auditing requirements of the reporting time frame which is: 09/01/2017 to 08/31/2018

Cosmetology Practitioner: 80%, or 20 of the 25 first-time, full time students in the cosmetology program schedule to graduate between 09/01/2017 to 08/31/2018, graduated. Of the remaining 5 students, 5 dropped for personal reasons from the Academy.

This information is based on the Department of Education's auditing requirements of the reporting time frame which is: 09/01/2018 to 08/31/2019

Cosmetology Practitioner: 97%, or 33 of the 34 first-time, full time students in the cosmetology program schedule to graduate between 09/01/2018 to 08/31/2019, graduated. Of the remaining 1 students were terminated by the Academy.

Barber program. 100%, or 2 of the 2 first-time, full time students in the Barber program schedule to graduate between 09/01/2018 to 08/31/2019, graduated.

Completion (50% min)	Licensure (70% min)	Placement (60% min)
81.82%	96.00%	92.59%

As an Accredited School with The National Accrediting Commission of Career Arts and Sciences, Inc. (NACCAS) the Academy must assess the achievements of its programs and students on the basis of pass rates on examinations for licensure (70% min.), placement rates based on those (60% min.) and program completion rates (50% min.). This Academy is proud to announce that it exceeds the required outcomes set by NACCAS with the following rates (Rates shown are for 2021 calendar year. 2022 calendar year rates are not available until November 2023).Rates for each individual programs are listed below.

Program	Completion	Licensure	Placement
Cosmetology Practitioner	75%	90.00%	91.66%
Barbering	100%	100%	100%
Aesthetician	85.71%	100%	91.66%
Instructor Training	100%	N/A	100%

On-Time Completion Rates

The On-Time Completion Rates is stated in percentages and is based on students who complete their enrolled program within the standard completion contracted time as shown under each of our programs of study. A student is considered as an on-time completer when the student completes the required State and Academy hours for their enrolled program on or before their contract graduation date. The U.S. Department of Education prohibits the Academy from including in the on-time completion rate any student completer that has a delayed graduation date. Whether a student graduates on-time or not can be caused by several different factors. Many students have delayed completion times due to family responsibilities, child care and/or medical issues, or conflicts with employment schedules. Students within this category do graduate, but they do not meet the definition of the U.S. Department of Education's on-time completion rate, and are not included in the on-time completion rates.

Facilities & Services Available For Individuals with Disabilities

The Academy does not discriminate on the basis of disability in admission or access to its programs, services, or activities of individuals who meet essential eligibility requirements. The Academy will provide reasonable accommodations for disabilities of individuals who are eligible to receive or participate in Academy programs, services, or activities. Students are responsible for identifying themselves to the Director of Admissions, Director of Financial Aid, and/or the Director of Education as having a valid and documentable disability requiring reasonable accommodation. Please request a copy

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of "Reasonable Accommodation Policy" which is available from our administrative office. Upon reading the policy, any current or prospective student can make their reasonable accommodation request any time during their admission or enrollment. All steps must be followed and, if requested of the student, provide current and relevant documentation in order to assemble the most appropriate accommodations. Requests for such accommodations are not guaranteed. The arrangements of each reasonable accommodation must be accepted by both the Academy and the student.

In addition there are special facilities for students and patrons with a disability at this Academy (ie. parking, ramps to sidewalks, bathroom facilities and shampoo sink). The Academy will make every effort to accommodate people with specific disabilities

Vaccination Policy

The Academy does not require vaccination records for admittance to The School. Because we respect the rights and decisions of all parties concerning childhood vaccines, we do not require those records to attend the Academy

Voter Registration

Registering to vote only takes a few minutes. Voter registration is the responsibility of the people. With this simple process, you'll become registered to vote and exercising your right to make a difference. Register to vote on line at: <https://myvote.wi.gov>

Constitution and Citizenship Day

Pursuant to legislation passed by congress, educational institutions receiving Federal funding are required to hold an educational program pertaining to the United States Constitution on September 17 or as near to this date as possible every calendar year.

Safety Requirements and Physical Demands place on the body

Please read the following carefully before enrolling:

Career Considerations

Panache Academy of Beauty want to ensure that students interested in pursuing a career in Hair, Skin or Nail Care considers all aspect of such a decision. Persons who want to become professional in this field must:

- To ensure continued career success, the graduate/licensed practitioner will need to continue to learn new and current information related to skills, trends, and methods for career development in Barber, Cosmetology, and related fields.
- Make a strong commitment to the education process and complete to course of study.
- The practitioners will make appointments and keep records of their regular patrons, ie; hair color, skin or nail conditions, or areas of skin treatments, etc. Work areas clean and sanitized, as well as sanitizing all implements, towels and sheets that may have been used during a service.
- Salon/Spa owners also have managerial duties which include hiring and supervising employees, bookkeeping records, and inventory.
- Individuals who want to become a cosmetology practitioners, barbers, manicurists, and aestheticians must have finger and wrist dexterity, range of motion for their arms and backs and in several of the professions a sense of form and artistry.
- All should enjoy dealing with people and have the ability to utilize basic analytical skills to determine safe and proper use of implements and/or tools, products, disinfection specifications, and able to follow patrons' instructions.
- Building a personal clientele in order to earn the desired income.
- Learn the skills necessary to operate a personal business

Applicants and students should be aware that:

- Practitioners are required to work in clean, pleasant surroundings, with good lighting and comfortable temperatures.
- The work can be strenuous and physically demanding because most must be on their feet for long hours at a time and all must work with their hands, often times at shoulder level or higher. Standing over a stylists chair or an aesthetician's treatment bed or a manicurists table or pedicure station
- Practitioners will be required to stand for long periods of time and perform work with arms and hands in a raised manner.
- Some products used in the Cosmetology/Barber, Skin and Nail industry may cause an allergic reaction in persons who are sensitive to these chemicals. If you have encountered allergic reactions or are concerned about a reaction, you should consult with your physician prior to enrolling in the program. In addition, the profession requires that you work with sharp and/or hot instruments which could cause injury.
- Students will be educated on how to work with instruments and the procedure for conditions in which blood may become present.
- The practice of Safety and infection control is essential for effective and successful performance within the industry.
- Many of the professions work more than 40 hours a week, which include evenings and weekends when beauty salons/spas are at the busiest times.
- Methods of compensation vary and may include :
 - Straight salary, salary plus commission, straight commission, sliding scale commission, retail commission or independent contracting (renting space and equipment for an existing salon or spa).

Programs Offered and Hours to Completion

Hours: For students, The Academy is open Monday – Friday. Classes are scheduled daily at the school on Monday-Thursday: 9:00am-4:30pm and Fridays: 9:00am-3:30pm.
Clinic floor hours for students: Monday: 12:30pm-8:00pm or 9:00am-4:30pm, Tuesday-Thursday: 9:00am – 4:30pm and Fridays: 9:00am-3:30pm

PROGAM	Standard Completion WEEKS	HOURS	HOURS/WK
Cosmetology	51	1550	34 Full Time
	62	1550	28 Full Time
Barber	33	1000	34 Full Time
	40	1000	28 Full Time
Aesthetician	20	600	34 full Time
	32	600	21 Part Time

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Manicurist	10	300	34 full Time
	16	300	21 Part Time
	26	300	14 Part Time
Instructor Training	23-9 Full time	150	Min. hours 7

Tuition, Text books and Kit price

PROGAM	Tuition	Books/Kits/Supplies	Fees	Total
Cosmetology Practitioner	15,841.00	1,200.00	316.00	17,357.00
Barber	11,400.00	1200.00	316.00	12,916.00
Aesthetician	6,534.00	1,200.00	166.00	7,900.00
Manicurist	2,700.00	400.00	180.00	3,280.00
Instructor Training	1,400.00	252.15	147.85	1,800.00

Text book and Kits

The Academy may make changes or substitutions to the published student kit may occur without prior notice. All necessary equipment, products and supplies (other than what is issued in the student kit), needed for the performance of services and study (Both clinic and practical use) are supplied by the Academy. Kit items are contents necessary for your training. Loss, theft or irresponsible usage will be the responsibility of the student to replace.

Cosmetology			
Milady Standard Cosmetology Bundle	Textbook, Theory workbook, Practical workbook, Exam review	ISBN#:9781439059302 ISBN#9781439059234 ISBN#9781439059227 ISBN#9781439059210	\$129.95 \$55.95 \$55.95 \$55.95
Aesthetician			
Esthi 11 th Edition	Standard Text Book Workbook Exam Review Make-up	ISBN#9781111306892 ISBN#9781111306915 IBN#9781111306922 ISBN#9781111539597	\$111.95 \$83.95 \$52.95 \$70.95
Manicurist			
Nail 5 th edition	Standard Text Book Workbook Exam Review	ISBN#9781435497689 ISBN#9781435497641 ISBN#9781435497634	\$117.95 \$61.95 \$42.95
Instructor Training			
Milady Textbook Milady Exam	Standard Text Book Exam Review	ISBN#9781111306892 ISBN97811133776598	\$169.95 \$52.95
Barber			
Milady Standard Cosmetology Bundle	Textbook, Theory workbook, Practical workbook, Exam review	ISBN#:9781439059302 ISBN#9781439059234 ISBN#9781439059227 ISBN#9781439059210	\$129.95 \$55.95 \$55.95 \$55.95
Barber Text Book	Text Book	ISBN#9781435497153	\$138.95

Additional Costs: Student books and kit are required purchase by the student from the Academy. Students provide their own stationary school Supplies.

Extra Instructional Charges Policy

Please read this section carefully and plan ahead to prevent additional fees for exceeding your Student Contract Agreement contract graduation date

If the student has not satisfied the enrolled program attendance and/or academic requirements by the end of the standard completion contract time for completion (last contract graduation date) then a overtime contract fee of \$8.00 per hour(effective for start dates after January 1, 2019) will be incurred based upon the required hours necessary to complete the program. The contract graduation date is based on 90% scheduled attendance.

The student should review his or her Student Contract Enrollment Agreement to make sure he or she knows the Contract Graduation Date and should monitor absences carefully to not exceed this date and incur additional fees.

The standard completion contracted time allows additional completion time for students to be absent on their scheduled to attend days for appointments, illness, personal days, and/or any other event in the student's life that may cause a minor absence(s). Additional grace period of weeks is also included in the students contract to cover legal holidays and Academy breaks/closures. Students should be aware that contracted end dates do not change if exams are missed or failed. This sometimes extends the time it takes the student to complete the requirements of the program which result in over contracted time charges.

ITEM

Replacement Name Tag
Replacement of Time Swipe Card
Replacement Text Book, Workbooks or Exam Review
Replacement Student Handbook:
Replacement State Law Book:
Replacement equipment:

FEE

\$10.00
\$15.00
See each program kit for current pricing
\$5.00
\$12.00
See academy administration for current pricing

Graduation Requirements

Academy will grant a Certificate of Completion and Official Transcripts of Hours for the enrolled program of study when the student has successfully completed all phases of study, required tests, practical/laboratory assignments; passed a final written and practical examinations; completed the program of study according to the State Board requirements; complete all exit paperwork; attended an exit interview and made satisfactory arrangements for payment of all debts owed to the Academy. To receive a License, the student must submit a completed application to the Department of Safety and Professional services examination board, along with all fees payable by certified check ,money order, or credit card. Once the Department

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deems an applicant eligible for written and practical exam, the graduate will be contacted by the Department's contracted vendor for scheduling an exam date and time. Visit www.dsp.wi.gov for additional information regarding the State Board Examination.

Licensure Requirements

- Graduates of the Cosmetology Practitioner, Barber, Aesthetician, and Manicurist programs are eligible for licensure with the State of Wisconsin Department of Safety and Professional Services once they have completed the total clock hours in the program, as applicable; passed an examination conducted by the examining board.

Graduates of the Instructor Training program are eligible for certification once they have completed 2,000 hours of practice as a licensed cosmetology practitioner, barber, aesthetician, or manicurist; completes 150 hours of instructor training; passes an instructor examination conducted by the examining board; and paid all required fees.

Earning and Compensation Opportunities

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

- Visit the most recent national Job Demand Survey results, posted by the National Accrediting Commission of Career Arts and Science at: <http://www.naccas.org/Pages>
- Wisconsin wage, projections, and profile data can be found by going to www.WORKnet.wisconsin.gov, and clicking on the "Wage Comparison" tab.
- To provide additional information, the following are excerpts from the U.S. Department of Labor, Bureau of Labor Statistics, OCCUPATIONAL OUTLOOK HANDBOOK <http://www.bls.gov/oco/oo>. For more in depth information about your career interest, please go on line to: <http://www.onetonline.org/> and input the SOC code listed on each of our program home pages.

The US Department of Labor provides current (2011) job information at <http://www.careerinfonet.org>. This website includes information by job position to include state and national wages, occupation profiles/descriptions, state and national trends, knowledge, skills and abilities needed for each position. For Additional information related to the below occupations, visit O*NET. This free data base offers occupation-specific descriptors, including required skills, knowledge, abilities, education, and possible wage trends for the below occupations.

These Salaries and gratuities are in an entry level position, depending on the work schedule and the area population. A commission scale is commonly used to pay industry service providers.

STUDENT BODY DIVERSITY

JOB POSITION / SOC CODE

Cosmetologists (Hairdressers, Hairstylists, and Cosmetologists)	SOC Code: 39-5010.	http://www.onetonline.org/link/summary/39-5010.00
Barber (Barber Shop Operator, Master Barber, Stylist)	SOC Code: 39-5011	http://www.onetonline.org/link/summary/39-5011.00
Aesthetician (Skin care Specialists)	SOC Code: 39-5094	http://www.onetonline.org/link/summary/39-5094.00
Manicurist (Manicurists and Pedicurists)	SOC Code: 39-5092	http://www.onetonline.org/link/summary/39-5092.00
Instructor Training (Vocational Educational)	SOC Code 25-1194	http://www.onetonline.org/link/summary/25-1194.00

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 follow categories: The diversity of our student population for the Fall 2018- 2019 award year listed on the next page.

Additional information regarding percentages of enrolled full-time students by gender and self-identified racial/ethnic group, as well as Federal Pell Grant recipients, is available on the www.panacheacademyofbeauty.com website, select Student Resources and then select College Navigator or you may access the College Navigator website directly (<http://nces.ed.gov/collegenavigator/>).

Enrollment: Student Body Diversity	
Total enrollment:	46
Undergraduate enrollment:	46
Pell Grant Recipients	42
Percent of Undergraduate enrollment	
by gender	
Men:	3%
Women:	97%
by race/ethnicity	
White:	86%
Black/African American	3%
Hispanic/Latino	9%
American Indian or Alaskan Indian	3%

Self-identified members of a major racial or ethnic group

Federal Pell Grant recipients.

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

This additional information is collected in the IPEDS fall enrollment survey. For more information:

<http://nces.ed.gov/ipeds>
Enrollment data Fall 2019

Copyright Materials & Infringement Policy

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

Campus Security, Crime Awareness Information Disclosure

The Academy is committed to providing students with a safe environment in which to learn and to keep parents and students well-informed about Academy Security. And in accordance with the Crime Awareness and Campus Security Act of 1990, institution's collect campus crime statistics and prepares a report for distribution to all students annually, employees and applicants for enrollment or employment. It is hoped that the Institutions comprehensive policy will help combat violence on the Academy grounds and that you share in this responsibility to prevent crimes for occurring at the Academy.

- The Academy is committed to providing safety to all students, faculty, and staff. If a crime happens to the student or the students' property or if there is an emergency occurring on campus, report the incident to the Director of the School or any of its Director's of Staff members immediately. That individual will assist the student or guest in reporting the crime to the local police or other appropriate security force. The school is not required to report crime statistics for crimes reported to a pastoral or professional counselor.

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- The report is disseminated annually to all current and prospective students and employees. The statistics are gathered with the most reasonable, good faith effort to obtain the required statistics and may rely on information supplied by Local or State Policy Agency. The Academy makes a reasonable, good faith effort, it is not responsible for the failure of the local or state police agency to supply the required statistics. Director of Admissions is responsible for preparing the annual report and gathering crime statistics.
- The report will show the number of incidents on campus, including the Academy parking lot and adjacent streets. At any time, statistics can be accessed from the Admissions office.
- The Academy does not employ Academy Security officials. The security of the Academy is the direct responsibility of each employee and the Director of the School. No such individuals have the authority to make arrests. We request and encourage to report immediately any know criminal offense or other emergency occurring on Academy grounds to the Director of the School, Director of Admissions, Director of Education, Director of Financial Aid or Business office Manager. In the event of an incident we encourage accurate and prompt reporting of all crimes to the local police. The Crime statistics do not include the identification of the victim or the person accused of committing the crime.
- If you notice any suspicious activity, report it: Example: - An Unauthorized guest in an unapproved area, without a Director/Administrative Staff accompanying the guest (Clinic Floor, administrative offices, breakroom)

Timely Warning

In addition, the Academy is required to complete an annual campus security report, The Academy will provide timely warning to students of any occurrences of the following crimes that are reported to local police agencies and are considered to represent a serious or continuing threat to students and employees. Director of the School will communicate with the local police requesting cooperation in informing the academy. The Director of the School will inform the Academy through means of a written alert or signage posted in or around the Academy building. Timely warning to all enrolled students and employees of the Academy within 24 hours of the determination being that our surrounding the alert. Academy will contain as much of the following information as possible and if available. The Academy does not currently have a confidential crime reporting procedure. Further, Panache Academy of Beauty does not have a process in which pastoral or professional counselors can report crimes anonymously. These crimes included: murder, forcible or non-forcible sex offenses , robbery ,aggravated assault, simple assault , intimidation, vandalism, burglary, motor vehicle theft, larceny-theft, arson, hate crimes : including crimes involving bodily injury reported to local police agencies that show evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity or disability, arrests for violations of liquor and drug law violations, and illegal weapons possession, and person not arrested but referred for disciplinary action for liquor, drug, and weapons law violations.

- Date and time the warning was issued
- Connection to previous incidents
- Composite drawing of suspect
- Description of the suspect
- Any other information that could be relevant
- Any information relating to tips to remain safe.

Panache Academy of Beauty will in no way compromise efforts to assist a victim or to contain, respond to, or otherwise interfere with the emergency situation.

- The Academy is open Monday thru Friday. The building may also be open for educational classes for licensed professionals in cosmetology or to groups securing the use of the facilities through the owner, Only owners and staff members have keys to the building thus preventing internal crimes as minimal as possible.
- All students and employees are encouraged to be responsible for their own security and the security of others.
- There are no buildings or properties owned or controlled by the Academy's student organizations which are recognized by the institution.
- There are no off-campus housing facilities.
- Panache Academy of Beauty does not currently have a confidential crime reporting procedure, further , Panache Academy of Beauty does not have process in which pastoral or professional counselors can report crimes anonymously.
- No Student will have access to the Academy facilities, other than the parking area at any time unless supervised by a staff member.
- Any off Academy ground events which are sponsored by the school or the student council are supervised by Academy staff. .
- The Academy will monitor and report any criminal activity at such events to local law enforcement authorities should they occur.

Drug and Alcohol Abuse Free Policy

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

- Drug Abuse is prohibited at all times by students and employees on the Academy's property or as part of any of its activities. Drug abuse is defined as:"The unlawful manufacture, distribution, possession or use of illicit controlled substances, including alcohol."
- The Academy prohibits possession, use and sale of alcoholic beverages, enforces the state underage drinking laws and state and federal drug laws. The Drug Free Awareness Program includes providing a copy of the Academy's Drug and Alcohol Abuse Policy, in addition the report is provided upon request to all prospect students. The report is provided to all students and employees during orientation and annually in October. The Academy provides advanced educational awareness by having individuals who are professionals in the drug and alcohol abuse field speak with our students.
- An Employee will receive a copy of the "Terms and Symptoms of Drug Abuse" in which all negative symptoms of drug abuse are defined. Fact sheets and posters about early warnings and guidelines regarding drug abuse are posted. As a condition of employment, employees will notify the institution of any criminal drug statute convictions for a violation occurring in the workplace immediately.
- Any action taken by the institution against a violation of the drug-free workplace policy will occur immediately upon administration obtaining such information. The Academy will notify the Department of Education within 30 days of an employee or student being involved in any criminal drug statute conviction for a violation occurring in the workplace
- The Academy policy supports and enforces state underage drinking laws, possession, use or sale of illegal drugs. Student caught in any of the above situations will be dismissed from the program and will be reported to the authorities
- In Some cases, conviction of drug related offenses could result in the student's ineligibility of Title V funding or other forms or financial assistance

Health Effects of Alcohol & Other Drugs: Summary

The abuse of alcohol and the use of other drugs are detrimental to the health of the user. Further, the use of drugs and alcohol is not conducive to an academic atmosphere. Drugs impede the learning process and can cause disruption for other students and disturb their academic interests. The use of alcohol or drugs in the workplace may also impede the employee's ability to perform in a safe and effective manner, and may result in injuries to others. Early diagnosis and treatment of drug and alcohol abuse is in the best interests of the employees, students, and the institution itself.

Health risks associated with the use of drugs and alcohol: Impaired mental and physical health , Neurological disease and damage, Memory or intellectual interference, Depression both mentally and physically, Uncontrolled violence, impulse behavior, convulsion seizures, homicide,

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suicide, cardiac disease or damage, cardiovascular collapse, Gastrointestinal disease or damage, Ulcers, Anemia, Liver issues, Liver Failure, Over dose, Pancreatic disease

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

- notification of the abuse to the Director of School, Director of Education, Director of Admissions, Director of Financial Aid or Business Office Manager and then reported to the local authorities and local police department
 - Immediate termination from employment, or in case of a student, from Academy, will be imposed for use, distribution, or possession of illicit drugs and alcohol or under the influence while at the Academy or on the grounds or during any activities.
 - If the student/employee is found to have violated the Institution's Drug and Alcohol Policy, then immediate termination from the Academy or employment will take place.
- Termination of enrollment or employment will be considered based on the circumstances surrounding the violation and is at the sole discretion of the Academy.
 - Students and employees may be reinstated upon completion of an appropriated rehabilitation program
- Panache Academy of Beauty encourages employees and students who have substance abuse problems or concerns, to seek confidential counseling/or treatment services.
-Any action taken by the Academy against a violation of the drug-free workplace policy will occur immediately upon administration obtaining such information.
The Academy reviews it Drug and Alcohol Abuse Policy every 2 years

The chart below represents some of the more common possession charges and the penalty you could face if convicted.

Substance	Offense	Maximum Penalty
Marijuana	1st (Misdemeanor)	6 months in Jail / \$1000 fine
Marijuana	2nd (Felony)	3 1/2 years, \$10,000
Cocaine	1st (Misdemeanor)	1 year in Jail, \$5000 fine
Cocaine	2nd (Felony)	3 1/2 years, \$10,000
Methamphetamine	1st (Misdemeanor)	1 year in Jail, \$5000 fine
Methamphetamine	2nd (Felony)	3 1/2 years, \$10,000
LSD (Acid)	1st (Misdemeanor)	1 year in Jail, \$5000 fine
LSD (Acid)	2nd (Felony)	3 1/2 years, \$10,000
Heroin	Felony	3 1/2 years, \$10,000

Federal Trafficking Penalties for Schedules I, II, III, IV, and V (except Marijuana)

Schedule	Substance/Quantity	Penalty	Substance/Quantity	Penalty
II	Cocaine 500-4999 grams mixture	First Offense: Not less than 5 yrs. and not more than 40 yrs. If death or serious bodily injury, not less than 20 yrs. or more than life. Fine of not more than \$5 million if an individual, \$25 million if not an individual. Second Offense: Not less than 10 yrs. and not more than life. If death or serious bodily injury, life imprisonment. Fine of not more than \$8 million if an individual, \$50 million if not an individual.	Cocaine 5 kilograms or more mixture	First Offense: Not less than 10 yrs. and not more than life. If death or serious bodily injury, not less than 20 yrs. or more than life. Fine of not more than \$10 million if an individual, \$50 million if not an individual. Second Offense: Not less than 20 yrs. and not more than life. If death or serious bodily injury, life imprisonment. Fine of not more than \$20 million if an individual, \$75 million if not an individual. 2 or More Prior Offenses: Life imprisonment. Fine of not more than \$20 million if an individual, \$75 million if not an individual.
II	Cocaine Base 28-279 grams mixture		Cocaine Base 280 grams or more mixture	
IV	Fentanyl 40-399 grams mixture		Fentanyl 400 grams or more mixture	
I	Fentanyl Analogue 10-99 grams mixture		Fentanyl Analogue 100 grams or more mixture	
I	Heroin 100-999 grams mixture		Heroin 1 kilogram or more mixture	
I	LSD 1-9 grams mixture		LSD 10 grams or more mixture	
II	Methamphetamine 5-49 grams pure or 50-499 grams mixture		Methamphetamine 50 grams or more pure or 500 grams or more mixture	
II	PCP 10-99 grams pure or 100-999 grams mixture		PCP 100 grams or more pure or 1 kilogram or more mixture	
Substance/Quantity		Penalty		
Any Amount Of Other Schedule I & II Substances		First Offense: Not more that 20 yrs. If death or serious bodily injury, not less than 20 yrs. or more than Life. Fine \$1 million if an individual, \$5 million if not an individual.		
Any Drug Product Containing Gamma Hydroxybutyric Acid		Second Offense: Not more than 30 yrs. If death or serious bodily injury, life imprisonment. Fine \$2 million if an individual, \$10 million if not an individual.		
Flunitrazepam (Schedule IV) 1 Gram				

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Any Amount Of Other Schedule III Drugs	First Offense: Not more than 10 yrs. If death or serious bodily injury, not more that 15 yrs. Fine not more than \$500,000 if an individual, \$2.5 million if not an individual. Second Offense: Not more than 20 yrs. If death or serious injury, not more than 30 yrs. Fine not more than \$1 million if an individual, \$5 million if not an individual.
Any Amount Of All Other Schedule IV Drugs (other than one gram or more of Flunitrazepam)	First Offense: Not more than 5 yrs. Fine not more than \$250,000 if an individual, \$1 million if not an individual. Second Offense: Not more than 10 yrs. Fine not more than \$500,000 if an individual, \$2 million if other than an individual.
Any Amount Of All Schedule V Drugs	First Offense: Not more than 1 yr. Fine not more than \$100,000 if an individual, \$250,000 if not an individual. Second Offense: Not more than 4 yrs. Fine not more than \$200,000 if an individual, \$500,000 if not an individual.

Federal Trafficking Penalties for Marijuana, Hashish and Hashish Oil, Schedule I Substances	
Marijuana 1,000 kilograms or more marijuana mixture or 1,000 or more marijuana plants	First Offense: Not less than 10 yrs. or more than life. If death or serious bodily injury, not less than 20 yrs., or more than life. Fine not more than \$10 million if an individual, \$50 million if other than an individual. Second Offense: Not less than 20 yrs. or more than life. If death or serious bodily injury, life imprisonment. Fine not more than \$20 million if an individual, \$75 million if other than an individual.
Marijuana 100 to 999 kilograms marijuana mixture or 100 to 999 marijuana plants	First Offense: Not less than 5 yrs. or more than 40 yrs. If death or serious bodily injury, not less than 20 yrs. or more than life. Fine not more than \$5 million if an individual, \$25 million if other than an individual. Second Offense: Not less than 10 yrs. or more than life. If death or serious bodily injury, life imprisonment. Fine not more than \$8 million if an individual, \$50million if other than an individual.
Marijuana 50 to 99 kilograms marijuana mixture, 50 to 99 marijuana plants	First Offense: Not more than 20 yrs. If death or serious bodily injury, not less than 20 yrs. or more than life. Fine \$1 million if an individual, \$5 million if other than an individual.
Hashish More than 10 kilograms	Second Offense: Not more than 30 yrs. If death or serious bodily injury, life imprisonment. Fine \$2 million if an individual, \$10 million if other than an individual.
Hashish Oil More than 1 kilogram	
Marijuana less than 50 kilograms marijuana (but does not include 50 or more marijuana plants regardless of weight) 1 to 49 marijuana plants	First Offense: Not more than 5 yrs. Fine not more than \$250,000, \$1 million if other than an individual. Second Offense: Not more than 10 yrs. Fine \$500,000 if an individual, \$2 million if other than individual
Hashish 10 kilograms or less	
Hashish Oil 1 Kilogram or Less 1 kilogram or less	

Sex Offenses/Domestic Abuse

In the event a sex offense occurs at the Academy, the accuser has the option to and should take the following steps: Report the assault in a timely manner, time is a critical factor for evidence collection and Preservation. An Assault should be reported directly to a member of the Academy and the Police. Filing a police report will not obligate the victim to prosecute, nor will it subject the victim to scrutiny or judgmental opinions from officers. Filing a police report will:

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

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

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

Per the Department of Education the accused and the victim will each be allowed to choose one person to be present during the Academy’s disciplinary proceeding and both the accuser and the accused shall be informed of the final determination of the disciplinary proceeding and any sanction(s) imposed against accused.

The Academy may impose following a final determination regarding rape, acquaintance rape, or other forcible or non-forcible sex offense vary depending upon the final determination and may include termination. The school will change a victim’s academic and living situations after an alleged sex offense and the options for those changes if those changes are requested by the victim and are reasonably available.

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

Harassment Policy: All employees and students have a right to an environment free from discrimination, which includes freedom from harassment – whether that harassment is based on sex, age, race, creed, national origin, marital status, sexual orientation, or membership in other protected groups. Panache Academy of Beauty prohibits harassment of its students and employees in any form by supervisors, co-workers, students, guests, or suppliers. Such conduct may result in disciplinary action up to and including dismissal of the student or termination of enrollment for those who harass others. With respect to non- employees and non-students, those offending guests and suppliers will be asked to leave and not return. Specially, no instructor, supervisor, student shall threaten or insinuate either explicitly or implicitly that any employee or student’s submission to or rejection of sexual advances will in any way influence any decision regarding that person’s employment, evaluation, wages, advancements, assigned duties, or any other condition of employment, student enrollment, and academic status. Other harassing conduct in the workplace/educational facilities, whether physical or verbal, committed by supervisors or others, is also prohibited. This includes slurs, jokes, or degrading comments concerning sex, age, race, creed, national origin, marital status, sexual orientation, or membership in other protected groups, offensive sexual flirtatious advances or propositions; any abuse of sexual nature; graphic verbal comments about an individual’s body; and the display in the workplace of sexually suggestive objects or pictures.

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Employees or students who have complaints of harassment should report such conduct to the Director of School. All such complaints will be investigated. If the investigations confirm the allegations, appropriated corrective action will be taken.

Emergency Response

If a situation arises before students arrive to the Academy.

The Academy Director will attempt to notify students by telephone and advise accordingly. Signs will be placed at the front entrances of the Academy if classes are canceled for the day.

Test of the Academy safety emergency response plan will be conducted once a year. This test may be announced or unannounced.

Panache Academy of Beauty has a process if an emergency or dangerous situation should arise: As follows:

Academy staff contacts the Director of the School and or owner to develop and implement a response plan. Academy Staff will without delay take into account the highest safety of the students. We will determine the emergency and initiate the notification system. The Academy will no way compromise efforts to assist a victim or to contain, respond to or otherwise interfere with the emergency situation.

The response members:

1. The Academy School Director – Karen Quinn
2. Admissions Director-Carmen Kurtz
3. Director of Education- Karen Quinn
4. Business Office Manager –Shannon Wafle

Emergency Procedure due to Criminal or Terrorists Threats and or Hazardous Threats

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

- o Inside threats
- o Outside threats
- o Hazardous spills
- o Violent Situations
- o Armed Individuals

When a lock down is in affect the following must be followed

- o No use of cell phones
- o Staff will do roll call
- o Do not evacuate your lock down position until staff or law enforcement has indicated an “All Clear” call.

Tornado Warning / Procedures

When a tornado warning is issued,

- A tornado has actually been sighted
- Or has been indicated by radar

Public warning will come over the radio or phone

PROCEDURE:

DO NOT leave the building

Move away from the perimeter and exterior of the building

Lake Delton: Report to the Business Office hallway located on Spa side.

Sit down and cover your head

Make every effort to remain calm and encourage those around you to do likewise

Remain in the shelter location until instructed to return to your previous activities

Do not use your cell phone

Fire Emergency

Fire evacuation plans are posted in several locations within the Academy. All exits must be working condition and unobstructed.

If you smell smoke or see fire. Report it immediately to an educator or staff member. The Academy educator and staff will announce. Do not Panic.

Proceed as follows:

- If a fire alarm sounds, please follow the posted exit/evacuation signs in each classroom, treatment room, clinic floor, break room and front entrances.
- Students exit out single file. If you have a guest at the time, the guest is your responsibility.
- **Lake Delton - The meeting area is the back parking lot of Denny’s restaurant**
- Stay there at our meeting point, staff will take role call to ensure that everyone is safely out of the building.
- Do not re-enter the building until fire department has indicated that it is safe to re-occupy.

Violation of fire safety rules put lives in Jeopardy. Tampering with fire equipment can result in fines and possible incarceration according to Wisconsin State Laws.

Location of fire extinguishers are shown at time of orientation.

Personal Visitors

For security purposes, no one is allowed to walk the school premises unescorted. Students should try to refrain from having personal visitors. If it is necessary, the visitor must enter through the front entrance and register with the receptionist. They are allowed in the reception area only. They may be asked to leave unless they are here for a service. The clinic floor is a classroom, and is for student’s education.

If for any reason a student is having a personal visitor coming to the Academy, the student must advise an Academy staff member that the personal visitor will be coming into the academy. The student must supply to the Academy staff member: personal visitor’s name, and reason why the personal visitor is stopping in. If this information is not supplied to an academy staff member and the Personal Visitor stops in and is asking for a student , the Academy will go into their safety policy.

Violence Prevention Policy / Firearms

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

The Academy also, does not allow any outside personnel to enter the Academy that is possessing firearms including those with a valid permit to carry.

(Law officials are the only exception)

In case of serious Accident or Illness:

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Call 9-1-1

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

Power Failure

Remain Calm
 Do not move
 Await instructions from staff personnel

Alliant Energy / Lake Delton: PHONE: 800-255-4268
 Madison Gas and Electric: PHONE: 608-252-7222

Help Lines for Lake Delton

- **Immediate Help (Fire, Police, Rescue squad) 9-1-1**
- **Lake Delton Police Department: 608-254-7571**
- Poison Center: 414-266-2630 or 800-222-1222
- Adult Abuse Hotline: 800-992-6978
- Alcohol, Tobacco and Firearms : 317-226-7464
- Child Abuse Hotline: 800-800-5556
- Deaf / Hearing Impaired – Emergency: 765-452-2300
- FBI : 317-639-3301
- National Response Center (Hazardous Spills): 800-424-8802
- National Runway Switchboard: 800-RUNAWAY
- National Suicide Prevention Hotline: 800-273-TALK
- US Marshall : 317-226-6566
- US Secret Service: 317-226-6444

Wisconsin State Patrol: 608-266-3212

Local counseling / Treatment / Referral Services

Sauk County Department of human Services: 800-533-5692
 St. Clare Center: 608-356-1533-Lake Delton /Baraboo location
 Pathway Clinic: 608-643-3663 – Lake Delton/Baraboo location
 Hope House – 608-356-9123 – Baraboo/ Lake Delton

CAMPUS CRIME LOG

Panache Academy of Beauty Security Act Information Disclosure:

Under the Crime Awareness Campus Security Act of 1990, we are required to provide you with the following safety information about our Academy. All criminal actions must be reported to an instructor or administrator immediately. That individual will assist the student or client in reporting to the local police or other appropriate security force. The Academy is open Monday through Friday according to assigned class schedules. Only instructors or administrators have keys to the building thus preventing internal crimes to as great as extent as possible. Administrative staff members are made aware of a crime will notify the rest of the staff as soon as possible, perhaps even prior to notifying police, depending on the situation. It is critical that all staff be aware of any report of crime, and that the local police be notified immediately. This information will be provided to all prospective students. At regular intervals during training, staff and students will be reminded about security and safety procedures including crime prevention, personal safety, fire safety, dangerous weather procedures, etc. This information is posted in the Student Resource Center for your reference and located on the Academy's Webpage. A student, staff member, or general public may request a copy of the Academy's Annual Security Report from Admissions Department or panacheacademyofbeauty.com

Panache Academy of beauty will inform students and employees of any crimes committed on campus within two days of the incident. This information will also be entered in the Campus Crime Log within two days of the incident, unless the disclosure is prohibited by law or could impact the confidentiality of the victim. Incidents which have occurred in the most recent 60 days entered in the crime log is open for public inspecting during regular business hours, and incidents which are older than 60 days will be provided for public inspection within two business days of the request.

Crime Log is information related to: On-Campus, Non-Campus Property, Public Property –

Criminal Offense	2019			2020			2021		
	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property
Murder/Non-Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0	0	0	0
Sex Offenses, Forcible	0	0	0	0	0	0	0	0	0
Sex Offenses, Non-Forcible	0	0	0	0	0	0	0	0	0
Incest	0	0	0	0	0	0	0	0	0
Statutory Rape	0	0	0	0	0	0	0	0	0
Rape	0	0	0	0	0	0	0	0	0
Fondling	0	0	0	0	0	0	0	0	0
Robbery	0	0	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0	0	0

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Motor Vehicle Theft	0	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0	0
Group B Crimes									
Hate Crimes	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property
Larceny/Theft	0	0	0	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0	0	0	0
Destruction/damage/Vandalism to property	0	0	0	0	0	0	0	0	0

Hate Crimes: On-Campus, Non-Campus Property, Public Property

(Category of Bias reported in 2015)

Description	2019			2020			2021		
	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property
>Arrests >Disciplinary actions >Criminal Offense Actions >Occurrences									
Murder/ Non negligent manslaughter	0	0	0	0	0	0	0	0	0
Burglary/Larceny	0	0	0	0	0	0	0	0	0
Disciplinary Actions:									
Liquor Law Violations	0	0	0	0	0	0	0	0	0
Drugs	0	0	0	0	0	0	0	0	0
Weapons – Carrying, possessing etc.	0	0	0	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0	0	0
Motor vehicle theft	0	0	0	0	0	0	0	0	0
Aggravated assault	0	0	0	0	0	0	0	0	0
Robbery	0	0	0	0	0	0	0	0	0
Statutory rape	0	0	0	0	0	0	0	0	0
Incest	0	0	0	0	0	0	0	0	0
Fondling	0	0	0	0	0	0	0	0	0
Rape	0	0	0	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0	0	0	0
Larceny-theft	0	0	0	0	0	0	0	0	0
Destruction/damage Vandalism of property	0	0	0	0	0	0	0	0	0
Arrests: Drug Abuse	0	0	0	0	0	0	0	0	0
Arrests: Liquor Laws	0	0	0	0	0	0	0	0	0
Arrests: Weapons, carrying, possessing etc.	0	0	0	0	0	0	0	0	0

VAWA Offenses: On-Campus, Non-Campus Property, Public Property

Description	2019			2020			2021		
	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property
Crime Occurrences									
Domestic Violence	0	0	0	0	0	0	0	0	0
Dating Violence	0	0	0	0	0	0	0	0	0
Stalking	0	0	0	0	0	0	0	0	0

Fire Statistics: On-Campus, Non-Campus Property, Public Property

Fire Statistics are reported for a College that offers on Campus Student Housing or Housing Facilities. Panache Academy of Beauty does not offer On Campus Housing or any Housing Facilities. We are not required to report. However the chart indicates a no report of incidents.

Description	2019			2020			2021		
	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property	On-Campus	Non-Campus Property	Public Property
Fire Statistics Occurrences									
Fire Statistics	0	0	0	0	0	0	0	0	0

Crime Definitions

The definitions listed below are taken from the Federal Bureau of Investigation's Uniform Crime Reporting Handbook, and are used to classify the criminal offenses listed in the statistics.

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- **Criminal homicide**-- Murder and non-negligent manslaughter: The willful (non-negligent) killing of one human being by another.
- **Criminal homicide—negligent manslaughter**: The killing of another person through gross negligence.
- **Forcible sex offenses**: Any sexual act directed against another person, forcibly and/or against the person's will; or not forcibly or against the person's will, where the victim is incapable of giving consent. Reported sexual offenses may include forcible rape, forcible sodomy, sexual assault with an object and forcible fondling.
- **Non-forcible sex offenses**: Unlawful, non-forcible sexual intercourse. Reported offense may include incest and statutory rape.
- **Robbery**: The taking or attempting to take anything of value from the care, custody, or control of a person or persons by force or threat of force or violence and/or making the victim fearful.
- **Aggravated assault/battery**: An unlawful attack by one person upon another for the purpose of inflicting severe or substantial bodily injury. This type of assault may be accompanied by the use of a weapon or other means likely to produce death or great bodily harm.
- **Simple assault/battery**: All assaults and attempted assaults which are not of an aggravated nature and do not result in serious injury to the victim.
- **Burglary**: The unlawful entry of a structure to commit a felony or theft.
- **Motor vehicle theft**: The theft or attempted theft of a motor vehicle.
- **Destruction, damage or vandalism to property**: To willfully or maliciously destroy, injure, disfigure, or deface any public or private property, real or personal, without the consent of the owner or person having custody or control by cutting, tearing, breaking, marking, painting, drawing, covering with filth, or any other such means as may be specified by local law.
- **Arson**: Any willful or malicious burning or attempting to burn, with or without intent to defraud, a dwelling house, public building, motor vehicle, aircraft, personal property of another, etc.
- **Liquor law violation**: The violation of state or local laws or ordinances prohibiting the manufacture, sale, purchase, transportation, possession, or use of alcoholic beverages, not including driving under the influence and drunkenness. Include in this classification: the manufacture, sale, transporting, furnishing, possessing, etc., of intoxicating liquor; maintaining unlawful drinking places; bootlegging; operating still; furnishing liquor to a minor or intemperate person; underage possession; using a vehicle for illegal transportation of liquor; drinking on train or public conveyance; and attempts to commit any of the above.
- **Drug Abuse -law violation**: The violation of laws prohibiting the production, distribution and/or use of certain controlled substances and the equipment or devices utilized in their preparation and/or use. The unlawful cultivation, manufacture, distribution, sale, purchase, use, possession, transportation or importation of any controlled drug or narcotic substance. Arrests for violations of state and local laws, specifically those relating to the unlawful possession, sale, use, growing, manufacturing and making of narcotic drugs. The relevant substances include: opium or cocaine and their derivatives (morphine, heroin, codeine); marijuana; synthetic narcotics - manufactured narcotics which can cause true addiction (Demerol, Methadone); and dangerous non-narcotic drugs (barbiturates, Benzadrine).
- **Weapons law violation: carrying, possessing, etc.:** The violation of laws or ordinances prohibiting the manufacture, sale, purchase, transportation, possession, concealment, or use of firearms, cutting instruments, explosives, incendiary device or other deadly weapons. This classification, encompasses; weapons offenses that are regulatory in nature. Include in this classification: manufacture, sale or possession of deadly weapons; carrying deadly weapons, concealed or openly; using, manufacturing, etc., of silencers; furnishing deadly weapons to minors; aliens possessing deadly weapons; and attempts to commit any of the above
- **Hate crimes**: Any of the crimes listed here which manifest evidence of prejudice based on race, religion, sexual orientation, ethnicity, disability and gender.
- **Larceny-theft**: The unlawful taking, carrying, leading, or riding away of property from the possession or constructive possession of another.
- **Intimidation**: To unlawfully place another person in reasonable fear of bodily harm through the use of threatening words and/or other conduct, but without displaying a weapon or subjecting the victim to actual physical attack.
- **Rape**: The penetration, no matter how slight, of the vagina or anus, with any body part or object, or oral penetration by a sex organ of another person without the consent of the victim.
- **Fondling**: The touching of the private body parts of another person for the purpose of sexual gratification, without the consent of the victim, including instances where the victim is incapable of giving consent because of his/her age or because of his/her temporary or permanent mental incapacity.
- **Incest**: Sexual intercourse between persons who are related to each other within the degrees wherein marriage is prohibited by law.
- **Simple Assault**: An unlawful physical attack by one person upon another where neither the offender displays a weapon, nor the victim suffers obvious severe or aggravated bodily injury involving apparent broken bones, loss of teeth, possible internal injury, severe laceration, or loss of consciousness.
- **Destruction/Damage/vandalism of Property**: To willfully or maliciously destroy, damage, deface, or otherwise injure real or personal property with the consent of the owner or the person having custody or control of it.

VAWA Definitions

- **Domestic Violence**: A felony or misdemeanor crime of violence committed -
 - By a current or former spouse or intimate partner of the victim;
 - By a person with whom the victim shares a child in common;
 - By a person who is cohabitating with, or has cohabitated with, the victim as a spouse or intimate partner;
 - By a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction in which the crime of violence occurred, or by any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction in which the crime of violence occurred
- **Dating Violence**: Violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim. The existence of such a relationship shall be determined based on the reporting party's statement and with consideration of the length of the relationship, the type of relationship, and the frequency of interaction between the persons involved in the relationship. For the purposes of this
 - Dating violence includes, but is not limited to, sexual or physical abuse or the threat of such abuse.
 - Dating violence does not include acts covered under the definition of domestic violence.
- **Stalking**: Engaging in a course of conduct directed at a specific person that would cause a reasonable person to—
 - Fear for the person's safety or the safety of others; or
 - Suffer substantial emotional distress.

The Family Educational Rights and Privacy Act (FERPA)

STUDENT RECORDS / RELEASE OF INFORMATION POLICY

All student records are kept confidential and retained within the lockable administrative offices of the Academy. No records will be allowed to leave the Academy. All documentation related to a student's enrollment is maintained by approved administrative personnel and in the student's record file.

A student (or in the case of a dependent minor, his/her parents or legal guardian), only has the right to gain access to their records under the supervision of an administrative staff member, by appointment. Appointments will be set in a timely manner, but no longer than 14 days from the request day.

The Family Educational Rights and Privacy Act (FERPA), in effect since 1974, provides student (or in the case of a dependent minor, his/her parents or legal guardian) with important rights regarding Academy records. The Academy will not release any educational or non-public personal information unless it is authorized by the student (or in the case of a dependent minor, his/her parents or legal guardian) in written consent for each third party request, a copy of which will be kept on file. Non-public personal information is information which is not publically available; such as name, address, social security number, financial institution, account numbers, enrollment application info, etc. The Academy does not publish student directory information. Should it become an issue in the future, it would not be done without allowing the student or guardian the right to deny authorization to publish. The school will permit access to student and other Academy records as required for any accreditation process initiated by the institution, federal or state agencies, audits, by NACCAS, or in response to a directive of the Commission, certain government officials in order to carry out lawful functions, persons who need to know in cases of health and safety emergencies, individuals who have obtained court orders or subpoenas. However, The Academy will make a reasonable effort to notify the parent(s) and student to allow the parent or eligible student to request the school not to disclose that information about them, (unless the court or issuing agency has prohibited such disclosure) The Academy must notify parents and eligible students their rights under this law. The Student's enrollment, academic and attendance records will be kept permanently by the Academy, all other records will be kept for five (5) years. An electronic copy of the student files are recorded daily on a secure external data storage device. This device is stored off site in a secured container. Student records are maintained on a computer system called Genesis. This is a live, on line system with a daily back up.

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

Student Responsibilities

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

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

Code of Conduct for Educational Loans

Academy expects the highest levels of professionalism and ethical behavior from all of its officers and, employees, whose responsibilities include student financial aid matters. Our Financial Aid Code of Conduct prohibits conflicts of interest on the part of both the Academy and individual employees regarding Title IV loans.

- Refusing to certify or delaying the certification of an education loan based on a borrower's choice of lender.
 - Assigning a first-time borrower to a particular private education loan lender through the student's financial aid award or another means.
 - Packaging a private education loan in a student's financial aid award, except when the student is ineligible for other financial aid, has exhausted his or her federal student aid eligibility, has not filed a Free Application for Federal Student Aid, or refuses to apply for a federal student loan.
 - Accepting impermissible gifts, goods, or services from a lender, lender servicer, or guarantor. The Academy may accept default prevention, financial literacy, or student aid-related educational services or materials, or other items of a nominal value.
 - Accepting philanthropic contributions from a lender, lender servicer, or guarantor that are related to the educational loans provided by the entity that is making the contribution.
 - Serving on or otherwise participating as a member of an advisory council for a lender, lender affiliate, or lender servicer.
 - Accepting from a lender or its affiliate any fee, payment, or other financial benefit (including benefits that may accrue from a revenue sharing agreement) as compensation for any type of consulting arrangement or other contract to provide education loan-related services to or on behalf of the lender.
 - Accepting fees or other benefits in exchange for endorsing a lender or the lender's loan products.
 - Requesting or accepting an offer of funds for private education loans from a lender, in exchange for our promise to provide the lender with placement on a preferred lender list, or a certain number of volumes of private education loans.
 - Accepting call center or financial aid staffing assistance from a lender.
- Academy of Beauty is committed to providing the information and resources necessary to help every student achieve educational success. To accomplish this goal the financial aid staff will consider each student's individual needs.

Federal Student Aid Programs for Those Who Qualify

Panache Academy of Beauty Institution OPEID: 04202800

FINANCIAL AID FOR STUDENTS

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

UNDERSTANDING GRANTS AND LOANS

Federal Pell Grant

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

Federal Direct Stafford Student Loan Programs (Subsidized/Unsubsidized)

Federal Direct Stafford Loans are low-interest student loans that are borrowed money and must be repaid with interest. They are originated and guaranteed by the federal government. Depending on the need of the student, which is calculated by the U.S. Department of Education, the Stafford Loans are awarded on a subsidized basis (financial need is required and the federal government pays the interest during enrollment and deferment periods) or an unsubsidized basis (financial need is not a requirement and the student is responsible for such accruing interest). Maximum loan eligibility is based upon a student academic level and federal dependency status (dependent or independent). Effective July 1, 2020 the interest rate for Federal Direct Loans is 2.75% for subsidized and unsubsidized loans. A loan fee of 1.059% is deducted from the loan before it is disbursed. Effective October 1, 2020, the loan fee will be 1.057%. (loan fees are subject to change as of October 1) Effective July 1, 2021 the interest rate for Federal Direct Loans is to be determined for subsidized and unsubsidized loans. Repayment of these loans begin on an installment basis six months after the student completes the program, Termination or withdrawal from the Academy, or ceases to be enrolled at least half time. The amount of your monthly repayment is calculated based upon the total amount that you have borrowed, as well as the repayment plan that you choose.

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

- Cost of Attendance
- Federal Pell Grant (if eligible)
- Subsidized Stafford Loan amount (if eligible)
- Any other financial aid you receive

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

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

Paying interest while in school:

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

Federal Direct Parent Loan for Undergraduate Students (PLUS)

The Federal Direct Parent Loans (PLUS) are available to parents of eligible dependent children who want to borrow to help pay for their children's education. This loan provides additional funds for educational expenses and, like Direct Subsidized/Unsubsidized Stafford Student Loan Programs, is made by the federal government. A parent may borrow up to the cost of attendance, minus any other financial aid the student receives, each academic year. Credit worthiness is a factor in obtaining this type of loan and a credit check will be performed at the time of application to assess eligibility. In the event that a PLUS application is denied, the student will be awarded the maximum unsubsidized Stafford loan amount for which they are eligible. The interest rate for PLUS loans as of July 1, 2020, is 5.30% and the loan fee is 4.236% (4.228% effective October 1). The repayment period for a Direct PLUS Loan begins when the loan is fully disbursed. Student loans, unlike grants, are borrowed money and must be repaid with interest. These loans cannot be canceled because you didn't like the education you received, didn't get a job in your field of study, or you're having financial difficulty. Loans are legal obligations, so before you take out a student loan, think about the amount you'll have to repay over the years. For additional information regarding your student loan debt you can contact our financial aid office and/or reference *Your Federal Student Loans: Learn the Basics and Manage Your Debt* can help you learn more about federal student loan programs and repayment options. You can find this publication at www.studentaid.ed.gov/repayingpub.

Consumer Loans: The institution not currently offering Consumer Loans

Wisconsin State Grants: This College participates with the State of [Wisconsin Work Force Development](#) (Department of Vocational Rehabilitation) located at 201 E. Washington Ave. Madison Wisconsin. For Further information contact them directly at: (608) 267-8997.

Also, participate in the Work Smart Program (www.worksmartnetwork.org) which is part of the Workforce Development Board of Wisconsin. For further information contact them directly at the County serving you.

Columbia, Marquette and Sauk Counties: Sauk County Job Center, 505 Broadway Street, Baraboo, WI. PH: 608-355-4810

Dane County: Dane County Job Center, 1819 Aberg Avenue, Madison WI. Ph: 608-288-2459

Dodge and Jefferson Counties: Workforce Development Center of Jefferson County, 874 Collins Road, Jefferson, WI. PH: 920-674-7500

ELIGIBILITY

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

- ✓ Must be enrolled as a regular student in an eligible program. A regular student is someone who is enrolled or accepted for enrollment at an eligible institution for the purpose of obtaining a certificate upon completion of an eligible program offered by the Academy.
- ✓ You show that you have financial need.
- ✓ Cannot be enrolled simultaneously at an elementary or secondary school.
- ✓ Must have a high school diploma or equivalent (GED) *Academy does not participate in Ability to Benefit.*
- ✓ Must be a U.S. citizen or eligible non-citizen (proof of citizenship or Alien Registration number required from foreign students) and have a valid Social Security Number (SSN).
- ✓ Must make satisfactory academic progress. *(See Satisfactory Progress Policy)*
- ✓ Must meet enrollment status requirements. A student must be enrolled at least half time to receive aid from the Direct and PLUS loan programs. The Pell Grant program doesn't require half-time enrollment, but the student's enrollment status does affect the amount of Pell a student receives.
- ✓ You must comply with Selective Service registration *(If you're a male aged 18 through 26 Born after 1965)*
- ✓ You are not in default on a Direct or PLUS Loan.*
- ✓ You do not owe a refund on a Pell Grant *
- ✓ Must have resolved any drug conviction issues. A federal or state drug conviction can disqualify a student for FSA funds if the conviction was for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid.

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

FINANCIAL NEED AND EXPECTED FAMILY CONTRIBUTION (EFC)

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

- Cost of Attendance
- Expected Family Contribution (EFC)

= Financial Need

The EFC formula is basically the same for all applicants; however, if your family has unusual circumstances, our director of financial aid can use professional judgment authority to adjust the cost of attendance or the information used to calculate your EFC. These circumstances could include your family's unusual medical expenses, tuition expenses, or unemployment. Our director of financial aid must have good reasons to use professional judgment to make adjustments because of unusual circumstances. You will have to provide documentation to support any adjustments. Our director of financial aid's decision as to whether to make changes is final and can't be appealed to the Department.

Additional examples of unusual circumstances that our director of financial aid may consider as factors in making an adjustment in the expected family contribution calculation or to the cost of attendance are: nursing home expenses not covered by insurance; dependent care costs; a student or family member who is a dislocated worker; and a change in housing status that results in homelessness.

APPLYING FOR FEDERAL STUDENT AID

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Apply early: You also may want to check out *FAFSA4caster*. This product is an online tool designed to help provide awareness of federal student aid eligibility before officially applying for federal student aid. It helps estimate the cost of an education after high school. *FAFSA4caster* will serve to estimate the user's eligibility for federal aid and allows users to factor in other aid sources. For more information, go to www.fafsa4caster.ed.gov.

Applying for Federal Student Aid is free, that is why the application is called the **Free Application for Federal Student Aid (FAFSA)**. Students applying for financial assistance from Federal Student Aid Title IV programs must complete the **Free** Application for Federal Student Aid. Applications can be completed online at www.fafsa.gov. Our Federal School Code is 04202800. For assistance with completing a FAFSA or for answers to questions about financial aid, please contact our Financial Aid office at (608) 253-1476 or by email at financialaid@panacheacademyofbeauty.com. Our Financial Aid office will assist every student that needs help with their applications. It is also suggested to review *The Guide to Student Federal Aid* which can be obtained from the Admissions Office or at www.studentaid.ed.gov.

What information do I need to complete a FAFSA?

You will need your Social Security number and your parents' numbers, if you're a dependent student; your driver's license number (if any); previous years W-2 forms and federal income tax returns; bank statements; alien registration number (if you are not a U.S. citizen), and other records. For a detailed list, visit www.fafsa.gov. *Note: If you have not filed taxes, you must do so to apply for financial aid.*

Tips for filling out your FAFSA

Free Application for Federal Student Aid: This determines if you are eligible for Federal Pell grants and/or Direct Student Loans.

Before you begin

You will need the following information about you and your spouse if you are married. You will need your parents' information if you will be considered a **DEPENDENT STUDENT (for FAFSA, this generally means you are under age 24 and single with no dependents)**.

Name (as it appears on your Social Security Card)

Address and email

Social Security Number

Date of Birth

TAX INFORMATION FROM PRIOR, PRIOR YEAR

Previous Years W-2 Forms for all employment

Print out from the employment office

1. Complete the Free Application for Federal Student Aid (FAFSA). For *FAFSA on the Web*, go to www.fafsa.gov. Using *FAFSA on the Web* is faster and easier than using paper. If you need a paper FAFSA, you can download a PDF from www.fafsa.gov or obtain from the Academy's Admission Office. The Academy highly recommends that you utilize our experienced Financial Aid staff to assist you with this process. The Academy's Financial Aid Office can provide the deadlines.

2. Review your Student Aid Report (SAR).

After you apply, you'll receive a *Student Aid Report*, or SAR. Your SAR contains the information reported on your FAFSA and usually includes your Expected Family Contribution (EFC). The EFC is an index used to determine your eligibility for federal student aid. Review your SAR information and make any corrections or changes, if necessary. The Academy will get your SAR data electronically.

3. Contact the Academy.

Make sure the Financial Aid Office has all the information needed to determine your eligibility. If you're eligible, the Financial Aid Office will provide you with an award letter showing the amount and types of aid (from all sources) the Academy will offer you.

Failure to meet the deadline and/or not submitting all required financial documentation could result in a delay or not receiving Financial Aid. To prevent delays in awarding aid, it is important that you respond in a timely manner. If student FAFSA is selected for verification, the student will be notified of the required correction procedures by phone and in writing within fifteen (15) business days. The student would be required to submit all documentation outlined in the letter within fifteen (15) business days of the date of the letter.

WILL I NEED TO REAPPLY FOR FINANCIAL AID?

In addition to making satisfactory progress in your program, you also have the responsibility to meet all deadlines in reapplying for financial aid funds. If you are eligible for Pell Grants funds, you may have to apply twice in order to receive your full award. While this seems like a complicated process, it really is not.

The Financial Aid office will notify you when and if a new application is to be completed. If you do not submit the new application, you will not receive the grant amount originally estimated for you. In this case, you will need to make other arrangements for meeting tuition obligations.

RENEWAL OF FINANCIAL AID AWARDS IS NOT AUTOMATIC. YOU MUST CONTACT THE FINANCIAL AID OFFICE AND DEMONSTRATE NEED FOR THESE FUNDS.

Federal Student Aid Title IV / Verification Policy

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

1. A completed Verification Worksheet, signed by the student (and parent when applicable)
2. If you were unable to utilize the IRS Data Retrieval Tool (DRT), then you must provide a copy of the U.S. Income Tax Return transcript for the base year filed by the student. Married students must also provide their spouse's tax return transcripts. Dependent students must also provide their parent's return transcripts.
3. Any other information deemed necessary by the institution including, but not limited to social security benefit documentation, divorce decrees, or W-2 forms.
 - ✓ The student will receive a written statement that provides a clear explanation of the documents required and the student must provide these to the Academy within 15 business days of the Academy's request as dated on the written statement. If additional time is needed, the student may request an extension to submit the information. The Academy will review the student's request and determine whether additional time will be granted.
 - ✓ The student will be required to correct any information that is found to be inconsistent as a result of the verification process. The verification process is not considered to be completed during periods of corrective action. Corrections generally include a recalculation of the student's EFC and resubmission through the Central processor.
 - ✓ If a student's award changes as a result of the verification process, the student will be counseled and informed of how the change affects his/her packaging and financial obligations to the Academy. To protect the integrity of federal student assistance programs, the Academy must enforce verification policies. It is the student's responsibility to comply with any and all requests by the Academy for verification material, within prescribed deadlines.

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

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YEAR 2	28	\$3,475	\$775	\$905	\$80.00	\$6,637	\$0.00	\$0.00	\$11,872

Cosmetology Practitioner Program – 34 Hour Program

Year	Hour	Room & Board	Transportation	Personal	Average Loan Origination Fee	Tuition	Fees	Books & Supplies	Total
Dependent Student									
YEAR 1	34	\$3,042	\$642	\$930	\$56.00	\$9,204	\$100.00	\$1,416.	\$15,390
YEAR 2	34	\$2,028	\$428	\$620	\$48.00	\$6,637	\$0.00	\$0.00	\$9,761
Independent Student									
YEAR 1	34	\$4,170	\$930	\$1,086	\$100.00	\$9,204	\$100.00	\$1,416	\$17,006
YEAR 2	34	\$2,780	\$620	\$724	\$80.00	\$6,637	\$0.00	\$0.00	\$10,841

Barber Program – 28 Hour Program

Year	Hour	Room & Board	Transportation	Personal	Average Loan Origination Fee	Tuition	Fees	Books & Supplies	Total
Dependent Student									
YEAR 1	28	\$3,549	\$749	\$1,085	\$56.00	\$10,260	\$100.00	\$1,416.	\$17,215
YEAR 2	28	\$507	\$107	\$155	\$6.00	\$1,140	\$0.00	\$0.00	\$1,915
Independent Student									
YEAR 1	28	\$4,865	\$1,085	\$1,267	\$100.00	\$10,260	\$100.00	\$1,416	\$19,093
YEAR 2	28	\$695	\$155	\$181	\$10.00	\$1,140	\$0.00	\$0.00	\$2,181

Barber Program – 34 Hour Program

Year	Hour	Room & Board	Transportation	Personal	Average Loan Origination Fee	Tuition	Fees	Books & Supplies	Total
Dependent Student									
YEAR 1	34	\$3,042	\$642	\$930	\$56.00	\$10,260	\$100.00	\$1,416.	\$16,446
YEAR 2	34	\$507	\$107	\$155	\$6.00	\$1,140	\$0.00	\$0.00	\$1,915
Independent Student									
YEAR 1	34	\$4,170	\$930	\$1,086	\$100.00	\$10,260	\$100.00	\$1416	\$18,062
YEAR 2	34	\$695	\$155	\$181	\$10.00	\$1,140	\$0.00	\$0.00	\$2,181

Aesthetician Program - 600 Hour Program

Year	Hour	Room & Board	Transportation	Personal	Average Loan Origination Fee	Tuition	Fees	Books & Supplies	Total
Dependent Student									
	21	\$3,549	\$749	\$1,085	\$38.00	\$6,534	\$100.00	\$1,266	\$13,321
Independent Student									
	21	\$4,865	\$1,085	\$1,267	\$66.00	\$6,534	\$100.00	\$1,266	\$15,183

Median Student Loan Debt

There are numerous financial assistant programs to help students pay for their educational needs. A student may be eligible for financial aid student loans, an Academy payment plan, or other private loans to help meet these educational needs. These loans are monies that must be repaid upon a student completing school. The Academy calculates the median loan debt of students that completed our programs of study. Median debt refers to the “mid-range” or amount of debt that a typical student has when they complete their program of study. For median student loan debt, please see each program of study.

Median Loan Debt for each program that is an approved Title IV eligible program

Median Loan Debt Amount:

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Median Student Loan Debt: (July 1, 2018 to June 30, 2019)

Cosmetology Practitioner:

The median Title IV debt is: \$7,271.00

Aesthetician:

The median Title IV debt is: \$6,267.00

Barber: Program not offered during reporting time frame.

The median Title IV debt is: \$0.00

Non-Title IV approved programs

Manicurist: Median Student Loan Debt: (July 1, 2018 to June 30, 2019)

Program is not a Title IV approved Program

Instructor Training: Median Student Loan Debt: (July 1, 2018 to June 30, 2019)

Program is not a Title IV approved Program

Non-Title median debt refers to private loans or institutional financing that a student receives and must pay when leaving the Academy.

Deferment

Students who are enrolled at least half time can apply for deferment of a previous student loan while in attendance at the Academy. You can log on to www.nslds.ed.gov. You can find your current loan servicer and to get more details on how to apply for **In-School Deferment**

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

You may qualify for a deferment if you are:

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

Loan Disclosures

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

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

Terms and Conditions

Loan Program	Eligibility	Fixed annual Interest rate	Annual Loan Limit	Maximum loan amount when you graduate	Details
Direct Subsidized Stafford Loans	Undergraduate And graduate students enrolled at least half time must demonstrate financial need	For loans first disbursed on or after July 1, 2010 and before July 1, 2011: 4.5% for loans first disbursed on or after July 1, 2011 and before July 1, 2014: 3.4%	\$3,500-\$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 during grace and deferment periods
Direct Unsubsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Financial need is not required.	6.80%	\$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 un subsidized loans) Independent undergraduate students: \$57,500 (no more than \$23,000 of this amount many 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	7.90%	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)

The following chart provides maximum annual and total loan limits for subsidized and unsubsidized loans as of July 1, 2012.

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

Federal Student Aid Loan Entrance Counseling

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

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

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

Federal Student Aid Loan Exit Counseling

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

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

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

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

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

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

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

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\$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	\$613
\$50,000	\$555	\$575	\$594	\$613

Repayment Plans

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

your repayment plan and to switch your plan if your needs change.

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

Parent Direct PLUS Loan borrowers may only choose from the standard, extended, or graduated options, but student Direct PLUS Loan borrowers may also choose the income contingent repayment plan or the income-based repayment plan.

Standard Repayment

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

Extended Repayment

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

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

Graduated Repayment

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

Income Contingent Repayment

(This is not available for parent PLUS Loans)

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

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

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

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

Income-based Repayment

Under this plan the required monthly payment will be based on your income during any period when you have a partial financial hardship. Your monthly payment may be adjusted annually. The maximum repayment period under this plan may exceed 10 years. If you meet certain requirements over a specified period of time, you may qualify for cancellation of any outstanding balance of your loans.

Loan Consolidation:

There may be advantages to consolidating (combining) your federal student loans into one loan, starting with the convenience of making a single monthly payment. Consolidation generally extends the repayment period, resulting in a lower monthly payment. This may make it easier for you to repay your loans. However, you will pay more interest if you extend your repayment period through consolidation since you will be making payments for a longer period of time.

The **Federal Student Aid Ombudsman Group** of the U.S. Department of Education is dedicated to helping resolve disputes related to Direct Loans, **Federal Family Education Loan (FFEL) Program** loans, **Guaranteed Student Loans**, and Perkins Loans. The Ombudsman Group is a neutral, informal, and confidential resource to help resolve disputes about your federal student loans.

Mail: U.S. Department of Education, FSA Ombudsman Group
830 First Street, N.E., Mail Stop 5144
Washington, DC. 20202-5144

Phone: 877-557-2575

WITHDRAW POLICY

Withdraw/Termination

A student (or in the case of student under legal age, his/her parent or guardian) may cancel a student contract enrollment agreement by giving notice to the Academy. A student may not withdraw from any part of an individual contracted course/program. All requirements of the program must be met as per the student's enrollment agreement.

An **official notification of cancellation or withdraw** is in the form of a written, electronic, telephone and/or personal appearance notification to Academy Administration. Contact: Rebecca Cone in Financial aid at: Phone: (608)253-1476 or email at: financialaid@panacheacademyofbeauty.com

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- 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 Academy's Official Notification of Student Withdraw or Termination Form.
- 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 Academy's Official Notification of Student Withdraw or Termination Form. An official notification of termination of a student's contract enrollment agreement by the Academy will be in the form of a written notice delivered to the student. The official notification of termination date will be the date that is stated on the written notice. If a student fails to return from an approved leave of absence on the documented return date, the student's enrollment may be terminated.

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 Academy will provide written notification to the student. The date of the last day of attendance will be determined from the student's last clock in – out date as recorded by the Academy's electronic time clock.

- In addition, a student has the right to withdraw/terminate their program contract at any time during their enrollment, and must provide such withdraw/termination in writing to the Director of School (See *Tuition Refund Policy*). A progress report will be placed in the student file as to their progress at the point of withdraw/termination. A student whose contract is terminated by the Academy due to failing to meet minimum satisfactory progress requirements at the point of withdrawal will be placed on probation for 30 days beginning on the date of reentry if and when the student is accepted for re-enrollment. (See *Re-Enrollment*) Academic Detail Report will be run on the last physical date of attendance.
- If a first time student or previously enrolled student contract is terminated from the Academy or withdraws on their own, at the Academy's discretion, the Academy may not consider the student for re-enrollment or returning to school for a minimum period of 30 calendar days from the date of withdraw/termination. Refund of tuition will be determined by Tuition Refund Policy.
- Any student who withdraws/terminated from their contracted program or fails to complete their training will have a transcript placed in their student file as to their progress at the point of withdrawal. A student failing to meet minimum satisfactory progress requirements at the point of withdrawal will be placed on warning for one evaluation if and when the student is accepted for re-enrollment.

See Re-Enrollment. Course incompletes, repetitions and non-credit remedial courses have no effect upon the Academy's satisfactory progress standards.

TERMINATION POLICY

Panache Academy of Beauty reserves the right to terminate a student's contract at the discretion of the Academy faculty for reasons of: unsatisfactory academic and attendance performance; misconduct and violation of discipline; noncompliance of Academy rules or policies; and any other good cause, and will provide written notice to the student. A student's contract may be terminated for immoral or improper conduct, noncompliance with educational requirements, Standards of Conduct, General Policies, Student Contract Agreement, Satisfactory Academic Progress Policy, Wisconsin State Laws and Regulations; any action which causes or could cause bodily harm to a client, a student, or employee of the Academy; willful destruction of Academy property; and theft.

TUITION REFUND POLICY

A student (or in the case of student under legal age, his/her parent or guardian) may cancel a student contract enrollment agreement by giving notice to the Academy.

Upon receipt of the notification of cancellation, withdraw, or termination, the student is financially obligated to the Academy according to the following:

1. Applicants not accepted by the Academy shall be refunded all monies paid to the Academy.
2. If a student (or in the case of student under legal age, his/her parent or guardian) cancels the student contract enrollment agreement in writing within three business days of signing the agreement, but before starting the first day of class, all monies paid specific to the student contract enrollment agreement, will be refunded to the student.
3. If a student (or in the case of student under legal age, his/her parent or guardian) cancels the student contract enrollment agreement more than three business days after signing the agreement but prior to starting classes, a refund of all monies paid specific to the student contract enrollment agreement, less the registration fee in the amount of \$100, will be made.
4. The Academy shall reimburse the cost of equipment or supplies that the student was required to purchase as a condition of enrollment or continued participation in the course of instruction, to a student who, for any reason, cancels, withdraws or is terminated by the Academy. *For reimbursement, the student must, within 15 days of cancelling, withdrawal, or termination, present for reimbursement the equipment and supplies in their unused, original condition. Since the Academy distributes student kit items in intervals, unused original condition items are defined as those which have not been received by the student. Therefore, any kit items received by the student are considered "used" and non-refunded.*
5. For a student (or in the case of student under legal age, his/her parent or guardian) who withdraws or is terminated after beginning classes but before scheduled completion of 50% of the contracted program, the student shall be charged according to the published contracted class schedule. The student shall be entitled to a refund of the total program tuition, based on the amount of scheduled time he/she was enrolled in the program, when the amount paid exceeds the charges owed to the Academy. Calculations for refunds are based upon *enrollment time. (*See *Refund Policy example in the Student Catalog and Handbook*) Any monies due will be refunded within thirty (30) days from the date the Academy received official notice of the cancellation, withdraw, or date of termination by the Academy, or in the case of a leave of absence, the documented date of return.
6. If withdrawal or termination occurs after scheduled completion of 50% or more of the contracted program, the student shall be obligated for the total tuition charges for the entire program and shall not be entitled to any refund. Students who withdraw or terminate prior to program completion are charged a cancellation fee of \$150.00, in addition to the amount shown on the below schedule of tuition earned. The refund policy applies to tuition and fees charged in the Student Contract Agreement. In the case of student disabling illness, injury death or other documented mitigating circumstances, a reasonable and fair refund settlement will be made.
7. Any unpaid tuition and/or fees due the Academy shall be paid to the academy within 10 days, unless an Academy scheduled payment plan has been approved. Any unpaid tuition and/or fees 10 days after billing or default of the approved scheduled payment plan will be turned over to a collection agency for collection.
8. The Academy may also retain the book, kit, uniform and other legitimate charges owed by the student to the Academy as outlined on the student's Kit List. The student will also owe the registration fee and a cancellation fee of \$150.00.
9. If the Academy is permanently closed and no longer offers instruction, after a student has enrolled, the student will be entitled to a pro-rata refund of tuition by the Academy to the student.
10. If a course is canceled subsequent to a student's enrollment, the Academy will provide a full refund of all monies paid or completion of the program at a later time.

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11. If, for any reason, a student withdraws or is dismissed by the school or specialty school prior to the commencement of classes, the charge may not exceed 15% of the total cost of the course of instruction or \$100, whichever is less.

**Enrollment time is defined as the time elapsed between the actual starting date and the date of the students last physical day of attendance in the Academy. Calculations for refunds are based upon the scheduled time elapsed between the actual starting date and the date of the student's last physical date of attendance at the Academy. The date of the last day of attendance will be determined from the student's last clock in – out date as recorded by the Academy's electronic time clock.*

REFUND CHART

Percent of Enrollment Time		Percentage of Tuition Retained or Received
Greater Than	Less Than or Equal To	
0%	5%	20%
5%	10%	30%
10%	15%	40%
15%	25%	45%
25%	50%	70%
50%	100%	100%

Panache Academy of Beauty follows the State of Wisconsin Administrative Code Refund Standards (SPS 62.07) as its refund policy.

Please Note: Our refund policy is calculated based upon hours *scheduled* to complete from the last date of attendance, and not actual hours completed from last date of attendance. This complies with the State of Wisconsin Administrative Codes. **The Student Contract Enrollment Agreement you sign for your enrolled program constitutes a binding contract.**

Example- STATE OF WISCONSIN REFUND POLICY CALCULATION

1550 hour program: Cosmetology Practitioner Program: Start Date 09/12/2016 Last date of Attendance 01/27/2017
 Actual Hours Completed **486** Hours Scheduled to be Completed **497**
 Actual Weeks Completed **17** Actual Weeks Scheduled to Complete **18**

STUDENT CONTRACT ENROLLMENT AGREEMENT FEES:

Total Tuition	= \$15,841.00
Registration Fee	= \$ 100.00
**Kit, Books, Lab, Tax	= \$ 1416.00

TOTAL PAID TO ACADEMY:

Earned Federal Pell Grant	= \$ 2,888.00
Personal Check	= \$ 560.00
Earned Subsidized Federal Loan	= \$ 1732.00
Total Paid to the Academy:	\$ 5,180.00

392 divided by 1550 = 32.06% Percentage of *Enrollment time
 Scheduled by Total Hours in

(IF more than 50% then 100% of Hours Contract Program tuition is due to the Academy)
 Hours Enrolled Program Reference refund chart to determine what % of tuition retained or received based on the above % of enrollment time.

Percentage of tuition 70% multiply by \$ 15,841.00 = \$ 11,088.70
 Academy can retain or receive by Total Tuition Total tuition Academy may retain or receive.
Tuition Academy may retain or receive: \$11,088.70

Registration Fee:	+ \$ 100.00
Kit / Books / Lab / Tax Fee:	+ \$ 1166.00
Cancellation Fee:	+ \$ 150.00
Other Fees: (If applicable)	+ \$ 0.00
Total Due to the Academy:	\$12,604.70
Total Paid to the Academy:	- \$ 5,180.00
Total Due to the Academy:	\$ 7,424.70 (in this case the student would owe the Academy this amount.)
Total Refund Due:	\$ 0.00 (No refund is due to the student)
Return of Title IV Aid:	\$ 0.00 (Return of Title IV Aid. In this case the student earned all disbursed Title IV Aid See Return Title IV)

Return Of Title IV Financial Aid (R2T4)

Students who enrolled in an eligible Title IV program, began attendance, received Federal Title IV assistance for the program and: 1. fails to return from an approved leave of absence; 2. officially or unofficially withdraw/terminate from program; 3. A Federal or State drug conviction during a period of enrollment for which Title IV funds was being received is subject to a Return of Title IV Funds as per current Federal Regulations (Laws). The law specifies how the Academy must determine the amount of Title IV program assistance that a student earned if they withdraw/terminated from their enrolled program. Title IV programs that are available at the Academy and that are covered by this law are: Federal Pell Grants, Direct Loans, and PLUS Loans. Federal Aid is based on a programs' payment period.

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An **official notification of cancellation or withdraw** is in the form of a written, electronic, telephone and/or personal appearance notification to Academy Administration. Contact: Rebecca Cone in Financial aid at: Phone: (608)253-1476 or email at:financialaid@panacheacademyofbeauty.com

- 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 Academy's Official Notification of Student Withdraw or Termination Form.
 - 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 Academy's Official Notification of Student Withdraw or Termination Form.
- An official notification of termination of a student's contract enrollment agreement by the Academy will be in the form of a written notice delivered to the student. The official notification of termination date will be the date that is stated on the written notice. If a student fails to return from an approved leave of absence on the documented return date, the student's enrollment may be terminated.

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 Academy will provide written notification to the student. The date of the last day of attendance will be determined from the student's last clock in – out date as recorded by the Academy's electronic time clock.

- In addition, a student has the right to withdraw/terminate their program contract at any time during their enrollment, and must provide such withdraw/termination in writing to the Director of School (*See Tuition Refund Policy*). A progress report will be placed in the student file as to their progress at the point of withdraw/termination. A student whose contract is terminated by the Academy due to failing to meet minimum satisfactory progress requirements at the point of withdrawal will be placed on probation for 30 days beginning on the date of reentry if and when the student is accepted for re-enrollment. (*See Re-Enrollment*) Academic Detail Report will be run on the last physical date of attendance.
- If a first time student or previously enrolled student contract is terminated from the Academy or withdraws on their own, at the Academy's discretion, the Academy may not consider the student for re-enrollment or returning to school for a minimum period of 30 calendar days from the date of withdraw/termination. Refund of tuition will be determined by Tuition Refund Policy.

Any student who withdraws/terminated from their contracted program or fails to complete their training will have a transcript placed in their student file as to their progress at the point of withdrawal. A student failing to meet minimum satisfactory progress requirements at the point of withdrawal will be placed on warning for one evaluation if and when the student is accepted for re-enrollment

When you, the student withdraws/terminated from the Academy, the Academy must determine what aid the Academy and/or student is entitled to retain by determining what percentage of aid you earned. This is determined by a specific formula that is based on; 1. In which payment period did you, the student withdraw/terminated from the Academy; and 2. The number of hours that were scheduled to have been completed as of the last date of attendance of withdraw/termination. If you received (or the Academy or your 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 Academy and/or you. The amount of assistance that you have earned is determined on a pro-rated basis. The Academy will make the refund determination within thirty (30) days from the date of determination of withdraw/termination and return the unearned funds for which the Academy is responsible as soon as possible, but no later than 45 days after the date of determination of student withdraw/termination. Federal Regulations require the Academy must return of Title IV funds from which the student received aid during the payment period of enrollment as applicable, in the following order; Unsubsidized Loans, Subsidized Loans, Plus loans, and then Pell Grants (*if required*).

A payment period in which 60% or less of the scheduled hours that were completed, the Academy, or you the student, can only retain the exact percentage of aid you earned, and must refund the portion of the unearned aid to its source. For example, if you completed 50% of your payment period, you earn 50% of the assistance you were originally scheduled to receive.

Example - Unearned: Total hours for the academic year were 900. The hours in the payment period were 0-450. The number of scheduled hours the student could have completed in the payment period at the time of withdrawal was 225, the student's actual hours were 215. The total earned Title IV aid funds for the first payment period were disbursed to the student's account.

$$\frac{225}{\text{(scheduled hours)}} \text{ Divide } \frac{450}{\text{(payment period hours)}} = \frac{50\%}{\text{(percent of payment period scheduled to complete)}}$$

If more than 60% of the scheduled hours that were completed of a payment period, you the student, are entitled to retain all the aid you were scheduled to receive. For example, if you completed 62% of your payment period, you earn all the assistance that you were scheduled to receive for that payment period.

Example - Earned: Total hours for the academic year were 900. The hours in the first payment period were 0-450 hours. The number of scheduled hours the student could have completed in the payment period at the time of withdrawal was 279, the student's actual hours were 268. The total earned Title IV aid funds for the first payment period were disbursed to the student's account.

$$\frac{279}{\text{(scheduled hours)}} \text{ Divide } \frac{450}{\text{(payment period hours)}} = \frac{62\%}{\text{(percent of payment period scheduled to complete)}}$$

If you, the student, did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. A post-withdraw disbursement must be made from available grant funds before available loan funds. If your Post-withdrawal disbursement includes loan funds, the Academy must get your permission before it can disburse these funds. You have the choice to decline some or all of the loan funds so that you do not incur any additional debt. The Academy may automatically use all or a portion of the student's Post-withdrawal disbursement of grant funds for Academy charges as stated on the student contract enrollment agreement. The Academy must have the student's permission to use the Post-withdrawal grant disbursement for all other Academy charges. If you, the student, do not give your permission to the Academy, you will be offered the funds. However, it may be in the student's best interest to allow the Academy to keep the funds to reduce the overall debt you, the student, may have at the Academy.

The student may have some Title IV funds that they were scheduled to receive that cannot be disbursed to you, the student once you have withdrawn/terminated because of other eligibility requirements. An example would be, if you are a first-time, first-year student and you have not completed the first 30 days of your contracted program before officially or unofficially withdraw/terminated, 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 the Academy or parent receive on your behalf) any excess Title IV program funds that must be returned, the Academy will return a portion of the excess equal to the lesser of:

1. the Academy charges as stated on your student contract enrollment agreement multiplied by the unearned percentage of your funds, or
2. the entire amount of all excess funds.

The Academy is required to return this amount even if the Academy didn't keep this amount of your Title IV program funds.

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

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Any amount of unearned grant funds that you, the student must return is called an overpayment. The maximum amount of a grant overpayment that a student must repay is half of the grant funds that are received or that were scheduled to receive. In the event of an overpayment in the Pell Grant Program, the student will be notified and given 30 days to repay the overpayment. You do not have to repay a grant overpayment if the original amount of the overpayment is under \$50. The student must make arrangements with the Academy's Director of Financial Aid or the Department of Education to return the unearned grant funds. After that time any unpaid balance in excess of \$50 will be sent to the Department of Education for collection action. Until the balance is cleared, the Academy will withhold all academic transcripts and the student will no longer be eligible for Title IV assistance.

When a student is required to return any unearned aid money, the Academy will notify the student in writing. The notification will include the amount owed, what aid program the unearned aid is owed, when payment is due, and contact information to send payment to.

However, you, the student may still owe the Academy monies, see 'Refund Policy example' locate under the Tuition Refund Policy of this Student Catalog and Handbook.

- ✓ The requirements for Title IV program funds when you, the student, withdraws/terminated are separate from the Academy's Refund Policy. As a result, you may still owe funds to the Academy for unpaid charges as stated on your student contract enrollment agreement. The Academy may also charge you for any Title IV program funds that the Academy was required to return. Should this occur, the Academy will notify the student in writing. The notification will include the amount owed, what aid program the unearned aid is owed, when payment is due, and contact information to send payment to.
- ✓ The Academy's Tuition Refund Policy can be found in this Student Catalog and Handbook, on the website, panacheacademyofbeauty.com, from the Admission and Financial Aid Department, on your signed Student Contract Enrollment Agreement, and also a copy in the Student Resource Center. If you have any questions regarding the Academy's refund policy, you can contact the Admission and/or Financial Aid Department for a copy and clarification. Additionally, the Academy can also provide you with the requirements and procedures for officially withdrawing from the Academy.

If you have any questions about your Title IV program funds, you can contact our Financial Aid Director or call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Incompletes / Repetition or Non-Credit Remedial Courses

Any student who fails to complete their training will have a progress report placed in their student file to document their progress at the point of withdraw/termination. Course incompletes, repetitions and non-credit remedial course have no effect upon the Academy's Satisfactory Academic Progress Policy

Satisfactory Academic Progress Policy

SATISFACTORY ACADEMIC PROGRESS POLICY

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school. It is printed in the catalog to ensure that all students receive a copy prior to the first day of class. 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 as follows:

- Cosmetology Practitioner: 450, 900, and 1225 actual clocked hours
- Barber: 450 and 900 actual clocked hours
- Aesthetician: 300 actual clocked hours
- Manicurist: 150 actual clocked hours
- Instructor Training: 75 actual clocked hours

*Transfer Students- Midpoint of the contracted hours or the established evaluation periods, whichever comes first.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the course or academic year, whichever occurs sooner.

Attendance Progress Evaluations

Students are required to attend a minimum of **75%** of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 75% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

Maximum Time-Frame

The maximum time (which does not exceed 133% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below. 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 bases programs. Enrollment is based on one period of continuous enrollment which counts towards satisfactory academic progress and maximum time-frame, including any time in the period where a student would not receive Title IV, HEA program funds. The period of enrollment includes, fall, winter, spring and summer, as applicable to the student's enrollment agreement,

The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 75% of the scheduled hours.

Academic Progress Evaluations

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

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Theory, Practical, and Clinic Floor Grading

Letter Grade	Min. Percentile	Max. Percentile	Progress Rating	GPA
A	94	100	Excellent	4.0
B	87	93	Very Good	3.0
C	75	86	Satisfactory	2.0
F	Below 75%	Failing/Missed/Incomplete	Unsatisfactory	0.0

Determination of Progress Status

Students meeting the minimum requirements for academics and 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 Funding interrupted, as applicable, unless the student is on a 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 funds, as applicable, and will be terminated from the program unless financial arrangements are made with the school to cover any Title IV funds that may have been lost.

Re-Establishment of Title IV Aid

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

Interruptions, Course Incompletes, 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 and wish to re-enroll, within 180 days, will return in the same satisfactory academic progress status as at the time of 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. Students must complete all theory and practical assessments before completing a program. Incompletes do not apply to this Institution.

Noncredit, Remedial Courses, and Repetitions

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

Transfer Hours

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted.

ATTENDANCE and ABSENCES POLICY

At Panache Academy of Beauty we believe that experiences in the classroom and laboratory cannot be adequately duplicated if a student is absent excessively. In addition, our programs are designed to teach good work habits, such as attendance. We cannot teach absent students. The State of Wisconsin Department of Safety and Professional Services require that students complete a minimum number of clock hours to apply for the state board exam. For that reason, attendance is very important.

IMPORTANT : The minimum attendance rate for students is 75% of the total scheduled attendance hours.

- A 90% is required to complete the program by the Student Contract Enrollment Agreement Graduation Date. Attendance is on a cumulative basis over the course of the student's program. Completed hours will be added to completed hours from the preceding months, divided by the scheduled hours to date, to determine if the student is in satisfactory progress. Student's time is recorded by an electronic time clock for each day of attendance.

Unable to attend school

Students unable to attend Academy for the day **MUST** contact the Academy 15 minutes prior to the program scheduled start time.(8:45am and 12:15pm Mondays for Clinic floor students) The Academy has a 24 hour voice mailbox that will record your message if a staff member is unable to speak with you.

- ✓ The telephone number to call is: 608-253-7262, and then follow the directions for leaving a voicemail. It is your responsibility to contact the Academy directly. You may not leave a message with or ask another student to notify the Academy of your absence.
- ✓ You may not leave a message with or ask another student to notify the Academy that you will be tardy. **Attend Classes Regularly**

Students are expected to attend classes regularly and to pursue the instruction and practical work diligently. Excessive absenteeism, tardiness, and early departure will affect satisfactory progress. **Students may be automatically withdraw/terminated from the program after 14 consecutive calendar days of non-attendance, unless on an approved leave of absence.**

Attendance Average Example: 525 actual hours attended Divided by 575 scheduled hours of attendance
= 91.30% (meeting minimum quantitative factor of 75%)

Student Schedules

See each individual program of study for each program schedule, minimum, normal, maximum time for completion, and Students that are transferring in, re-enrolling or changing contract course(s) or schedules will need to see the Director of Admissions and Director of School for minimum and maximum contract weeks.

Missed Assignments, Test and Exams Policy for Absences

All absences (except approved leave of absences) are considered "unexcused" and the time missed must be made up accordingly. Absences consume part of the student's grace period of contracted time. If the absence caused the student to miss a scheduled task/practical, test or evaluation, the student must make up said activity prior to progressing to clinic floor, completion or graduation of program, or as otherwise noted below.

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Absence(s) During Classroom Theory and Practical Subjects:

- ✓ Missing any theory or practical subjects may result in the student being required to retake the subject. This is at the discretion of the Director of Education and/or Director of School.
- ✓ The student must meet with an instructor within one week of the original exam to schedule the re-take exam. All academic written tests and practical tests must be taken within 12 weeks of the absence.

Absence(s) During Clinic Floor Assessment Review Exams

- ✓ The student must meet with an instructor within one week of the original exam to schedule the re-take exam. All academic written tests and assessment review exams tests must be taken within 2 weeks of the absence.
- ✓ Re-testing times are scheduled by the Director of Education during evaluation week.
- ✓ Satisfactory Progress report cards will not be re-calculated if reported before exams are taken due to absences from the originally scheduled clinic floor assessment review exam. Additionally Satisfactory Progress report cards will not be re-calculated even after the make-up test is completed. The student must complete as rescheduling permits.

Scheduling of Missed Assignments, Test or Exams

Schedule of Missed Assignments, Tests or Exams:

A Student must receive approval from the Director of Education to scheduling any missed assignments, test or exams.

Please Note: It is the responsibility of the student to meet with the instructor to discuss makeup work, and/or exams within one week of each absence. The student is responsible for completing all missed assignments. Failure to do so could affect you, the student's academic progress.

Internal Grievance Policy

Panache Academy of Beauty maintains an "open door" policy allowing students or other interested parties the opportunity to discuss any issue's necessary. Most of these issues can be resolved at the Academy level. The Academy will receive and process complaints that state facts that reasonably suggest that the Academy may not be in compliance with the Federal, State, or NACCAS standards and criteria. The Academy makes available to all prospective and enrolled students (or in the case of student under legal age, his/her parent or guardian), an Internal Grievance Procedure Policy with which the Academy is required to comply with for students (or in the case of student under legal age, his/her parent or guardian) should they have the desire to register a complaint at any time.

The Academy will make every attempt to resolve any student complaint that is not frivolous or without merit. Complaint procedures will be included in new student orientation thereby assuring that all students know the steps to follow should they desire to register a complaint at any time. Evidence of final resolution of all complaints will be retained in academy's files in order to determine the frequency, nature, and patterns of complaints for the institution. The following procedure outlines the specific steps of the complaint process.

1. The student should register the complaint in writing on the designated form provided by the institution within 5 days of the date that the act which is the subject of the grievance occurred.
2. The complaint form will be given to the Director of School.
3. The complaint will be reviewed by Administration and a response will be sent in writing to the student within 10 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
4. If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable.
5. Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
6. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, administration will appoint a hearing committee consisting of one member selected by the Academy who has had no involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the school, and another member who may not be employed by the school or related to the school owners. The hearing will occur within 30 days of committee appointment. The hearing will be informal with the student presenting his/her case followed by the Academy's response. The hearing committee will be allowed to ask questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each witness' testimony and a recommended resolution for the dispute. Academy administration shall consider the report and either accept, reject, or modify the recommendations of the committee. Director of School shall consider the report and either accept, reject, or modify the recommendations of the committee.
7. Students must exhaust the institution's internal complaint process before submitting the complaint to the school's State licensing agency an/or accrediting agency, if applicable. For more information go to State of Wisconsin Department of Safety and Professional Services at www.dspd.wi.gov and/or Naccas at: www.naccas.org

LEAVE OF ABSENCE POLICY

Only documented medical leaves will be approved. Any other type of leave will not be accepted and will result in a termination from the academy. Should termination be the result of the leave request, then a student would be required to re-enroll. The student would re-enter in the same progress status as when they left.

A student may request a medical leave of absence 2 or more days from the Academy must provide the request in writing. The request should be signed and dated by the student, contain the dates the student expects to be unable to attend school, and the reason for the request. Only a request that has been documented through a doctor's note/letter and clearly stating reason for leave and length of leave (date to start and date to return) will be granted. The request must be made in advance of taking the medical leave of absence and submitted to the Director of School or Admissions Director. All medical leave of absence requests must be approved by the Director of School, Director of Education and Director of Financial Aid. For the Academy to grant a medical leave of absence the Academy must determine that there is a reasonable expectation of the student returning from the medical leave of absence. If the Academy cannot make this determination then the Academy reserves the right to deny the medical leave of absence.

No requests for medical leave of absence can be made via telephone or email. All requests must be made by personal appearance and in writing. Unless an unforeseen medical circumstance arises that would prevent a student from doing so such as a car accident or similar event, in that case the necessary documents will be collected later. The beginning date of the approved Leave of Absence would be determine by the Academy to be the first date the student was unable to attend the Institution because of the accident.

The maximum time limit for a student taking a medical leave of absence is not to exceed a total of **180 Calendar days** in any 12-month period. The leave of absence time is not calculated in determining the student's maximum time frame, time frame per week or satisfactory progress. **The leave of absence extends the students contract period and maximum time frame by the same number of days taken in the leave of absence.**

A student requesting a medical leave of absence must adhere to the following:

Medical Leave Requirements

- a. Provide a medical excuse from a doctor or authorized health care provider office
- b. Must be absent 2 or more days
- c. Must be on letter head
- d. Must indicate on letter head paper the start date and expected return date
- e. Must have a signature from doctor or authorized health care provider

A student who is granted a LOA that meets the above mentioned criteria is not considered to have withdrawn from the Academy and a refund calculation is not required. Student must complete a leave of absence form that includes the start date of leave, return date from leave, reason for the leave and all required signatures approving the leave of absence. Failure to sign and date the Leave of Absence form could result in being withdrawn/terminated from the program. Any modifications to this leave must be approved by the Director of School, Director of Financial Aid and Director of Education.

If the student does not return on the Return Date that is documented on the Leave of Absence form you will be withdrawn/terminated from the program. The school 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. Any modifications to this medical leave must be approved by the Director of School, Director of Education or Director of Financial Aid and is the student's responsibility to contact, in person, the Academy prior to their return date to request a change to the original medical leave of absence.

On the day the student returns from a LOA the student is required to complete an enrollment agreement addendum. The student's contract and maximum time frame will be extended for the same number of days the student was on LOA without any additional institutional charges or penalty to the student.

Important Leave Information:

1. All personal property of the student shall be cleaned out/cleared:
 - Student locker (if applicable)
 - Your assigned station
 - Take all kit items with you (*Academy is not responsible for lost, stolen or damaged items*)
2. Scheduled hours will not accumulate during an approved medical leave of absence.
3. With an approved medical leave of absence, a student's satisfactory academic and attendance progress will not be affected.
4. A student that makes monthly payments to the Academy is still responsible in keeping account up to date. Failure to make payments while on leave may lead to termination, or not being able to attend until account is brought up to date.
5. The student will return to school in the same satisfactory academic and attendance progress. The approved medical leave of absence does not involve additional charges to the student from the Academy.
6. The Academy will explain to the student, prior to the leave, the student's subsequent Title IV Financial Aid (i.e. Student loan and Pell Grant Payments) will be delayed until the student returns and the effect on loan repayment terms, including: the exhaustion of some or all of the student's grace period, if the student fails to return from the approved documented return date of the medical leave of absence.
7. If applicable, the title IV financial aid lender/servicer will be notified of the student's medical leave of absence and if the student does not return on the documented return date, all Financial Aid will cease and the student will be terminated as of the last physical date of attendance. See the Withdraw/Termination Policy.
8. The student's medical leave of absence will extend the Student Contract Agreement Graduation Date by the same number of days as the leave of absence.

Students Responsibility Upon Return From Leave:

1. A student who wishes to shorten the scheduled medical leave of absence must contact, in person, the Director of School or Director of Education prior to the desired new return date.
2. Upon Return, the student is permitted to complete the coursework they began prior to the leave of absence. The student is responsible for determining what classes, evaluations, and tests they have missed. The student is also responsible for arranging, with the Director of Education, a schedule to complete the said missed classes, evaluations, and tests.
3. The student will return to the Academy with the same academic and attendance status held prior to the leave of absence.

If a student does not return to the Academy on the scheduled return date, the student will be withdrawn from their contracted program. Student shall be responsible for all tuition, kit, and fees. (See Tuition Refund Policy).

The Academy is approved by the United States Department of Education to offer the following federal financial assistance programs whereby an eligible student is awarded an outright grant or loan for post-secondary education. To be eligible to receive financial aid, a student must be enrolled as a regular student on at least a half-time basis. The student financial aid programs at Academy are designed to aid students who would find it difficult to attend college without financial assistance. The Academy offers the following sources of financial aid: Federal PELL Grant; Federal Direct Loan Programs (Subsidized, Unsubsidized and PLUS)