



Sherman Kendall Academy
of Beauty Arts and Sciences

Consumer Disclosures

Academic Information

Accredited by

National Accrediting Commission of Career Arts & Science
3015 Colvin Street
Alexandria, VA 22314
(703) 600-7600
School ID: 0054020-00

Licensed By

State of Utah Department of Commerce
Division of Occupational & Professional Licensing
160 East 300 South
Salt Lake City, UT 84111
(801) 530-6628
State License #10413228-1104

All licenses are available for review in the school lobby. School accreditation document is available for review upon request.

Admissions Policy

Sherman Kendall Academy (SKA) operates on an open enrollment basis. New classes begin the second Tuesday of each month. These dates are subject to change based on enrollment and facility schedule.

Calendar and Schedule

Full time day classes are held Tuesday through Saturday 8:00 a.m. to 5:00 p.m. while part time classes are held Tuesday through Friday 8:00 a.m. to 1:00 p.m. and 8:00 am to 5:00 p.m. Saturdays (basic training only Tuesday through Friday).

The Academy is closed Sunday and Monday and on the following Holidays: Independence Day, Pioneer Day, Thanksgiving Day, and Christmas Day through New Year's Day. The Academy may be closed up to three days in a calendar year for instructors' continuing education programs.

Facilities and Equipment

SKA is located in Salt Lake City, the Sugarhouse area) is a modern facility that is fully equipped for the student's use. The location maintains a room for instruction in basic orientation training and a theory classroom. Additionally we the theory room as a showroom for special educational events throughout the year. We offer a well-lit clinic area that features individual stations with sufficient electrical outlets and mirrors for the students.

Additionally, we offer lockers which are provided for the students' use and a break/lunch room with a refrigerator and microwave oven. The location is handicapped accessible.

Non-Discrimination Policy

SKA does not discrimination in its admission, instruction, and graduation policies on basis of race or color, ethnic origin, age, sex, religion, financial status, or country of origin. Any allegation of sexual harassment should be reported to the SKA's compliance officer immediately, according to the guidelines set forth in the internal complaint procedure listed in this catalog.

The director is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990. Applicants, who are persons with disabilities, as defined in paragraph 104.3(j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. Reasonable accommodations may be requested by the applicant.

Enrollment Requirements

Applicants must meet one of the following requirements:

- 1) High School Graduate, or
- 2) Have a G.E.D.

Registration

A registration fee of \$100.00 is required. Registration to enroll should be made at least two weeks in advance of entrance. Our enrollment is limited, and there is frequently a waiting list. It is wise to preregister to reserve a place in the desired class as soon as the decision is made to attend.

Textbooks

SKA uses *Pivot Point: Standard Textbook of Cosmetology* as our textbook. Textbooks are disbursed to each student on the first starting day of class.

Student Financial Aid Information

SKA participates in Title IV funding. A Free Application for Federal Student Aid (FAFSA) is required to determine student eligibility of Title IV funds. The application can be found here at www.fafsa.ed.gov.

SKA is approved with the Utah State Office of Rehabilitation and the Utah Department of Workforce Services for state grants. Please contact the Financial Aid office for additional information on these grants. SKA is not aware and does not offer of any other state grants.

Code of Conduct for Education Loans

SKA employees adhere to a strict code of conduct. Employees are prohibited from revenue sharing arrangements with any lender, receiving gifts for a lender, receiving financial benefits from a lender, directing students to a particular lender or refusing to work with a lender, or receiving any compensation while serving on an advisory board.

Private Loan Disclosure

SKA does not offer any private educational/institutional loans nor do we have preferred lending arrangements with any institution.

However, pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. SKA is required, on request to provide this form or the required information, for students admitted or enrolled at the school.

Graduation Requirements

Students are eligible to graduate when they have completed 1600 hours of training and all graduation requirements. Students must also fulfill all financial, practical, and academic obligations to SKA.

To receive a graduation certificate/diploma, the following objectives must have been accomplished:

- 1) All financial obligations to SKA are paid in full.
- 2) 250 hours of theory completed.
- 3) 1350 hours of practical completed
- 4) All Exams, Credits, and Practical Tasks completed.

Diploma

A student will receive a diploma after completing the required number of hours, fulfilled all financial obligations to the Academy, completed all theory credits, and completed all required practical tasks.

Voter Registration

SKA encourages all students to register to vote. There are several ways to register.

- 1) Online at www.elections.utah.gov
- 2) Download a paper form at www.elections.utah.gov
- 3) Apply in person at the County Clerks' office

Please visit our financial aid office for more information.

Copyright Infringement Policy

Unauthorized distribution of copyrighted materials using the school's information technology system, including unauthorized peer-to-peer file sharing, may subject you to civil and criminal liabilities. All information provided by Sherman Kendall Academy, its personnel, or representatives must have written approval prior to sharing of any means.

A summary of the penalties for violation of federal copyright laws can be found at www.copyright.gov/title17/92chap5.html.

Satisfactory Academic Progress Policy

The Satisfactory Academic Progress Policy applies consistently to all students enrolled (full or part time) at the school during all periods of enrollment (continuously and ongoing Monthly or as determined by the school). It applies to all students whether or not a student receives Title IV Aid. It is printed in the catalog to ensure that all students receive a copy prior to the first day of class. This School has established policies that comply with 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.

It is important to know that students who do not achieve the minimum standards as described below will no longer be eligible for Title IV aid. Students will be notified of any evaluation that impacts the student's eligibility for financial aid.

Grades consist of two (2) percentage grades: one for the student's cumulative attendance and one for the student's grade point average or GPA. The percentage grades are based on a numerical scale with 100% being the maximum grade possible. All students are monitored at each evaluation period based on Actual Clock Hours Completed.

Evaluation Periods

Students are evaluated for Satisfactory Academic Progress as follows: All students are monitored on a monthly basis and an evaluation is issued at 450 hours, 900 hours, and 1250 hours using actual hours completed. Therefore Students are advised of their statuses at least monthly. This evaluation will help determine if the student has met the minimum requirements for Satisfactory Academic Progress. The frequency of the evaluations ensures that each student is consistently monitored and has ample opportunity to meet both the attendance and academic progress requirements of the program on a consistent basis. Additionally, the frequency of evaluations ensures that students have had at least one evaluation by the midpoint in the course. All records used in evaluating Satisfactory Academic Progress are maintained in the student files and are available to the students during the evaluation meeting.

Attendance Progress Evaluations

The student must meet a minimum of 67% 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 actual hours accrued by the total number of scheduled hours available. At the end of each evaluation period, the school will determine if the student has maintained at least 67% cumulative attendance since the beginning of the course which will indicate, given the same attendance rate, the student will graduate within the maximum time frame allowed.

Maximum Time Frame

Per U.S. Department of Education Guideline, the maximum time allowed for a student to complete the program is 150% of the required hours.

A Leave of Absence, if approved, will extend the contracted graduation date and maximum time frame by the number of days of the leave.

Course Maximum Time Frame:	Maximum Time Allowed	
	Weeks	Scheduled
Hours		
Cosmetology/Barbering (Full Time, 40 hours /week) – 1600 Hours:	60	2400
Cosmetology/Barbering (Part Time, 28 hours /week) – 1600 Hours:	85	2400

The maximum time allowed for transfer students who need less than the full course requirements or part time-students will be determined based on 67% of the scheduled contracted hours.

Academic Progress Evaluations

Students are required to maintain an overall GPA of at least 70% in practical and theory. This GPA is an average of written test scores, required task completions, and practical work scores given monthly. Practical tasks or requirements are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Academic learning is evaluated after each unit of study. This method assures that academic standings are measured against a standard norm on a consistent basis.

The following grading system is utilized for theory, practical and clinic work:

A=90 to 100%	GPA 3.0 to 4.0 Excellent
B=80 to 89%	GPA 2.0 to 2.9 Very Good
C= 70 to 79%	GPA 1.0 to 1.9 Average
D= 60 to 69%	GPA 0 to .9 Unsatisfactory

Required practical tasks are established by the number of course hours completed and are as follows:

251 to 600 hours	601 to 1200 hours	1201 to 1600 hours
5 to 10 =70%	10 to 15=70%	15 to 20= 70%
10 to 15=80%	15 to 25=80%	20 to 30=80%
16 to 20=90%	26 to 35=90%	31 to 45=90%
21 + = 100%	36 + = 100%	46 + = 100%

The overall grade average will be determined by the average of the student's grades in theory and the number of tasks satisfactorily performed and completed. The weekly, required test grades will be averaged in monthly increments to provide a percentage grade. The theory average and the required tasks percentage grade are added together and divided by 2 to establish the student's GPA, which is then averaged with all previous GPAs to determine the cumulative GPA.

Grades will not be adjusted except in the case of approved leave of absence. Personal appearance, work area appearance, and completion of sanitation are checked daily but do not affect the student's overall grade.

Practical Tasks Required Based on Earned Hours

The following chart indicates the number of practical tasks required for graduation. The number of tasks listed, which are based on earned hours, are goals for the individual students to achieve during the course of instruction. These goals do not have an impact on the student's grade, but it is important to understand that graduation is contingent upon meeting the minimum task grand total listed for each service by the time 1600 hours have been completed. These are minimum totals, and the students should expect to exceed them in some categories.

Procedure:	Hours: 251-750*	751-1250	1251-1600	Total
Hair Styling Incl. Thermal	30	50	68	148
Finger Waves	6	8	14	28
Pincurls	5	6	8	19
Lash & Brow	3	5	8	16
Eyebrow Arching	6	11	15	32
Body Waxing	1	2	5	8
Hair Cuts	50	115	155	320
Mustache/Beards	1	2	5	8
Make Up	6	11	15	32
Permanent Waves	10	21	29	60
Facials	6	11	15	32
Facial Massage	6	11	15	32
Chemical Relaxers	3	7	10	20
Hair Color, Bleach, Frost, Weaves, etc.	10	25	65	80
Braids	2	4	6	12
Manicures	6	11	15	32
Artificial Nails (full set)	1	3	4	8
Pedicures	3	6	11	20
Scalp Treatments	5	8	15	28
Conditioning treatments				
Special Classes				
Reception & Dispensary	22	22	36	80
Extra Credits				

*Prior to 250 hours, the requirements are earned in Orientation Class.

If the student fails to meet Satisfactory Progress requirements, SKA will make every effort to counsel the student and help that student meet the requirements by the next evaluation period. SKA will develop a written academic plan for the student that, if followed, will ensure that the student is able to meet their satisfactory academic progress for the next evaluation period. Students who do not perform at the expected level will be given additional assignments until the required proficiency is developed.

Students should review their grade sheets carefully and if, at the completion of an evaluation period, a student has questions regarding the accuracy of their GPA or attendance records, they should IMMEDIATELY have those attendance and/or grades re-evaluated to insure their accuracy. Grade sheets will be adjusted if an error is discovered but will not be re-opened after 30 days have elapsed.

Calculation of Cumulative Attendance Grades

The attendance grade is determined by taking the student's total clock hours completed and dividing them by the total clock hours that were available for the student to attend from the beginning of their enrollment. The student's available hours are the hours he or she is contracted to attend based on the student's schedule. All contracted hour's count, except when the student is on an Academy-approved leave of absence. (See Leave of Absence section of this catalog for additional information.)

The student must maintain a 67% cumulative attendance to complete the course within the maximum time frame allowed. In order to avoid additional tuition expense from going over contract, the student must maintain 85% cumulative attendance or they will not graduate on time according to the contract.

Determination of Progress Status

Students meeting the minimum requirements for academics and attendance at the evaluation period are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard copy of their Satisfactory Academic Progress report at the time of each evaluation. A copy will also be maintained in the student files. Students that are deemed NOT maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on a warning or has prevailed upon appeal resulting in a status of probation.

Warnings, In School Suspension, and Probation Status

If at any time during the program, the student fails to meet Satisfactory Academic Progress (SAP) in cumulative attendance and/or GPA during an evaluation period, the student will enter into Warning then into In School Suspension or Probation status.

Warning Period

During the Warning period, the student is still considered to be making Satisfactory Academic Progress (SAP) and Federal Title IV Financial Aid is continued. However, the student must improve all unsatisfactory areas while on the Warning period.

If the student has improved at the end of the evaluation period, the student is removed from Warning and returned to Satisfactory Academic Progress (SAP).

If the student has NOT improved their SAP at the end of the evaluation period, He/she will be moved from Warning and into In School Suspension Status and will be deemed ineligible to receive Title IV funds.

In School Suspension Period

If at the end of the Warning period, the student has not met both the attendance and academic requirements required for SAP, he/she will be determined as NOT making Satisfactory Academic Progress (SAP). The student will be placed on In School Suspension (ISS). All Federal Title IV Financial Aid is discontinued.

The student will be advised with a written academic plan of the actions required to attain Satisfactory Academic Progress. The school will review the student records and make a determination that Satisfactory Academic Progress can be met at the end of evaluation period. If not, the student will be terminated unless the student provides a written appeal and that appeal is granted by the school.

Probation Period

Students who fail to meet minimum requirements for attendance or academic progress after the Warning period may only be placed on Probation and considered to be making Satisfactory Academic Progress (SAP) while during the probationary period if the student appeals the In School Suspension, and prevails upon the appeal.

Additionally, only students who have the ability to meet the SAP Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet the requirements set forth in the academic plan by the end of the next evaluation period.

Students who are progressing according to their specific academic plan will be considered making SAP. The student will be advised in writing of the actions required to attain SAP by the next evaluation.

If at the end of the Probation period, the student still has not met both the attendance and academic requirements required for SAP or by the academic plan, he/she will be determined as NOT making Satisfactory Academic Progress (SAP) and all Federal Title IV Financial Aid is discontinued. The student will be placed on In School Suspension. The student will be advised with a written academic plan of the actions required to attain Satisfactory Academic Progress. The school will review the student records and make a determination that Satisfactory Academic Progress can be met at the end of evaluation period.

Re-establishment of Satisfactory Academic Progress

By following the written plan of action, Students may reestablish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the probationary period.

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 frames by the same number of days taken in the leave of absence and will not be included in the students cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

Probation Appeal Procedure

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school on the designated form with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable.

In School Suspension and Termination Appeal Procedure

If a student is determined to not be making satisfactory academic progress at the END of In School Suspension, the student will be terminated. The student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school on the designated form with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the student will be able to return to school however, federal financial aid will NOT be reinstated, if applicable.

Noncredit, Incompletes Repetitions, and Remedial Courses

SKA does not issue grades of incomplete. Further, there is no repetition of course hours already completed. SKA does not offer non-credit or remedial courses. These factors, therefore, have no effect upon the Satisfactory Progress Policy.

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.

Over contract and Maximum Time Frame

When the student enrolls in the Academy, a projected graduation date is determined based on the amount of contracted hours. Should the student exceed the expected graduation date, he or she will be charged the hourly rate for each hour that exceeds their expected graduation date. A student may not, however, under any circumstances exceed the maximum timeframe for completion, which is not longer than one-and-one-half times the contracted time.

Evaluation Cycle

If at the end of the evaluation period, the student is deemed NOT to be making Satisfactory Academic Progress (SAP) the student is moved to a Warning evaluation period. If the student has improved their SAP at the end of the warning evaluation period, the student is removed from Warning and placed on SAP. All SAP guidelines apply during the next evaluation period.

If the student has NOT improved their SAP at the end of the Warning evaluation period, the student will be placed on In School Suspension for the next evaluation period. The student has the right to appeal as noted above.

This In School Suspension carries a zero tolerance policy. This means that any infraction of SKA policy would automatically result in termination from the school.

If, at the end of the In School Suspension evaluation period, the student has improved their SAP, the student is removed from In School Suspension and placed on Warning. All Warning guidelines apply for the next evaluation period.

If the student has NOT improved their SAP at the end of the In School Suspension the student will be terminated unless the student files a written appeal and that appeal is approved by the school administrator.

In School Suspension Fees

Upon entering In School Suspension, if the student receives Title IV aid, all aid is suspended. The student must immediately meet with the Financial Aid Director to discuss all financial obligations with SKA and make payment arrangements if necessary.

Graduation

To receive a graduation certificate/diploma, the following objectives must have been accomplished:

1. All financial obligations to SKA are paid in full.
2. 250 hours of theory completed.
3. 1350 hours of practical completed
4. All Exams, Credits, and Practical Tasks completed.

Refund Policy and Return of Title IV Aid

Refund Policy

- A) An applicant not accepted by the school shall be entitled to a full refund of all monies paid.
- B) If a student (or in the case of a student under age, his/her parent or guardian) cancels the contracts and demands his/her money back, in writing, within three business days of the signing of the enrollment agreement or contract, all monies collected by the school shall be refunded (see Item “e” below). The cancellation date will be determined by the postmark of the written notification or the date said information is delivered to the school administrator in person. This policy applies regardless of whether or not the student has actually started the training.
- C) If a student cancels his/her contract after three business days after the signing, but prior to entering classes, he/she shall be entitled to a refund of all moneys paid to the school less a registration fee of \$100.00
- D) For students who enroll and begin classes, the following schedule of tuition adjustment is authorized: Enrollment time is defined as the elapsed time between the actual starting date and the date of the student’s last day of physical attendance in training. Any monies due the applicant or student shall be refunded within 45 days of formal termination by the school, which shall occur not more than 45 days form the last day of physical attendance, or, in the case of a leave of absence, the documented date of return.
- E) After use, cost of equipment, books, and supplies are non-refundable.
- F) In case of an illness or disabling accident, death in the immediate family, or other circumstance beyond the control of the student, the school shall make settlement which is reasonable and fair to both parties.
- G) If the school is permanently closed and is no longer offering instruction after a student has enrolled, the student shall be entitled to a prorated refund of tuition.
- H) If a course is cancelled subsequent to a student’s enrollment, the school shall, at its option (1) Provide a full refund of all monies paid, or (2) provide completion of course.
- I) For students who enroll in and begin classes, the following schedule of tuition adjustment is authorized:

Percent time = $\frac{\text{Scheduled Hours} - \text{Actual Hours}}{\text{Scheduled Hours}}$

Hours Contracted	School will Receive/Retain
0.01% to 4.9%	20%
5% to 9.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

The above percentages are based on tuition alone. Books, tools, late fees, schedule change fees, suspension fees, and registration fees will be added to the tuition charge. A termination/withdrawal fee of \$150.00 will be added to the student’s charges.

Federal Return of Title IV Funds Policy

The above SKA refund policy applies to all students (Title IV or not) and is calculated first upon a student's withdrawal/termination from Sherman Kendall's Academy of Beauty.

If Title IV funds have been received, Sherman Kendall's Academy of Beauty will then determine how much of those funds have been earned by the student and how much, if any, is to be returned to the federal program. The earned funds will be applied to the student's account. Students that withdraw or are terminated must be aware that Sherman Kendall's Academy of Beauty is required to calculate the amount of Title IV funds that must be returned, and that the student may owe Sherman Kendall's Academy of Beauty for charges that may have been previously covered by Title IV funds.

Title IV funds will be returned to the Federal Government within 45 days. Additionally, Title IV funds will be returned in the following order: 1) Unsubsidized Loan, 2) Subsidized Loan, 3) Plus Loan, and 4) Pell Grant.

The federal RETURN TO TITLE IV (R2T4) policy compares the amount of Title IV funds that must be returned to the federal government to the amount of unearned institutional charges. Sherman Kendall's Academy of Beauty is required to return the lesser of these two amounts. The federal R2T4 policy is based on the Payment Period (PP) in which a student withdraws or is terminated. Payment periods are 0-450 hours, 451-900 hours, 901-1250 hours and 1251-1600 hours.

Amount to be returned

The federal R2T4 policy requires that Sherman Kendall's Academy of Beauty determine the percentage of Title IV funds earned using the following formula: PERCENTAGE EARNED = SCHEDULED HOURS TO BE ATTENDED IN THE PP DIVIDED BY TOTAL HOURS IN THE PP. (Note: If this percentage is 60% or more, 100% of the funds disbursed are earned and no return is required).

If, however, the above percentage is less than 60% then Sherman Kendall's Academy of Beauty is required to use THIS FORMULA.

Example: The student attended 150 hours in a 500-hour payment period and was scheduled for 200 hours. $200 \text{ HOURS} \div 500 \text{ HOURS} = 40\%$. The EARNED percentage of Title IV funds IS 40%.

The amount of Title IV funds to be returned is then determined by subtracting the amount earned from the amount disbursed. For the above example, if the amount of Title IV funds disbursed for the payment period is \$1000 then $\$1000 \times 40\% = \400.00 earned and the amount to be returned would be the amount disbursed minus the amount earned ($\$1000 - \$400 = \$600$ to be returned).

Post Withdrawal Disbursement

Sherman Kendall's Academy of Beauty is permitted to credit a student's account with a post withdrawal disbursement of Title IV grant funds without the student's permission for current charges for tuition, fees, up to the amount of outstanding charges.

If the amount of Title IV funds earned is greater than the amount that could have been disbursed for the payment period, the difference must be treated as a post-withdrawal disbursement in accordance with the late disbursement regulations. If the post-withdrawal disbursement includes loan funds, Sherman Kendall's Academy of Beauty must get the student's permission before it can disburse the loan. Sherman Kendall's Academy of Beauty must notify a student, or parent for a Direct Parent PLUS Loan, in writing prior to making any post-withdrawal disbursement of loan funds, whether those loan funds are to be credited to the student's account or disbursed directly to the student (or parent). Students may choose to decline some or all of the loan funds so that s/he does not incur additional debt. A notice will be sent out to the student, and the signed, original document must be returned to Sherman Kendall's Academy of Beauty within 14 days.

Sherman Kendall's Academy of Beauty may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees. However, Sherman Kendall's Academy of Beauty needs the student's permission to use the post-withdrawal grant disbursement for all other Academy charges. If the student does not give his/her permission, the student will be offered the funds. However, it may be in the student's best interest to allow Sherman Kendall's Academy of Beauty to keep the funds to reduce the student's debt at Sherman Kendall's Academy of Beauty.

It is also important to understand that accepting a post-withdrawal disbursement of student loan funds will increase a student's overall student loan debt that must be repaid under the terms of the Master Promissory Note. Additionally, accepting the disbursement of grant funds will reduce the remaining amount of grant funds available to the student should the student continue his/her education at a later time.

Please note that Post Withdrawal Funds must be returned within 45 days of the determination that a student withdrew from Sherman Kendall's Academy of Beauty.

Amount of Unearned Institutional Charges

SKA must also determine the amount of unearned institutional charges by subtracting the percentage earned (40%) from the total Title IV funds (100%), which equals 60%. That percentage is then multiplied by the charges for the payment period. For example, if the amount of Title IV funds disbursed for the payment period is \$1,000 then $\$1,000 \times 40\% = \400 earned. The amount to be returned would be the amount disbursed minus the amount earned ($\$1,000 - \$400 = \$600$) to be returned.

After both the amount to be returned and the amount of unearned institutional charges are calculated, SKA must return the lesser of the two amounts. For more information, see the Student Catalog. In this example, Sherman Kendall's Academy of Beauty would return \$1800 in Title IV funds to the Federal Pell Grant program.

Student Obligation

If the amount to be returned is GREATER than the amount of unearned institutional charges then the student is required to payback/return the difference between these amounts. A termination/withdrawal fee of \$150.00 will be added to the student's charges.

Enrollment time is defined as the time elapsed between the actual starting date and the date of the student's last day of physical attendance in Sherman Kendall's Academy of Beauty. Any monies due the applicant or the student will be refunded within 45 days of formal written cancellation by the student or upon formal termination by Sherman Kendall's Academy of Beauty, which will occur no more than 45 days from the last day of physical attendance.

Additional Considerations

After they are issued, the cost of equipment, books, and supplies are non-refundable. Kit items are not returnable.

- 1) In case of illness or a disabling accident, a death in the immediate family, or other circumstances beyond the control of the student, Sherman Kendall's Academy of Beauty will make a settlement that is reasonable and fair to both parties.
- 2) In the event Sherman Kendall's Academy of Beauty is permanently closed and is no longer offering instruction after a student has enrolled, the student will be entitled to a prorated refund of tuition.
- 3) If a course is canceled subsequent to the student's enrollment, Sherman Kendall's Academy of Beauty will at its option:
 - a) Provide a full refund of all monies paid, or
 - b) Provide completion of the course.

Withdrawals/Terminations

Official Withdrawal

A student must contact SKA (verbally or in writing) to withdraw or take a leave of absence. For tuition refunds and financial aid refunds, the date of withdrawal is the date the student notifies SKA they are withdrawing.

Unofficial Withdrawal

An unofficial withdrawal occurs when a student leaves SKA without notice. For tuition refunds and financial aid refunds, the date of unofficial withdrawal is the date of last attendance.

Any student who does not return from leave of absence or who is absent for 7 consecutive days without contacting SKA is considered an unofficial withdrawal.

If there is tuition owing, documentation of hours will not be released. Leaving the kit with SKA does not satisfy any financial obligations to the Academy. If there is no tuition owing, the kit belongs to the student and must be taken within three (3) days of the last day of attendance. SKA will not be responsible for any kits that are left.

SKA does not offer withdrawal passing or withdrawal failing grade option.

Students who withdraw or are terminated must satisfy their original contract and re-contract for their remaining hours of instruction to reenter the Academy. Additionally, they will re-enter the program in the same progress status as they left.

Credit Balance Policy

If it is determined that a student has a credit balance on his/her account, a refund will be made within 14 days.

Payment of Tuition

All tuition must be paid in full prior to completion of the student's course in order to receive credit for hours necessary to take the Practical and/or State Board exam. The student must make regular payments toward tuition as outlined in his or her contract. Failure to do so could result in suspension or termination.

How Much Can You Expect to Earn

Our goal is to prepare our students to be financially successful in their cosmetology career. This profession offers a variety of opportunities at several levels and success will depend on the individual's initiative and expectations.

Many salons, (particularly chain salons) offer an hourly wage in addition to bonuses and benefits such as health insurance and paid vacations. This type of salon generally has an established client base. Traditionally, salons pay their employees on a percentage basis. This usually means a smaller income initially as it takes time to build a clientele. The most common split is 60/40, with the salon providing all the products used.

You can lease a station within a salon and start your own business. Known as Booth Rental, a monthly rental fee is paid to the salon owner for the space and you in turn run your own business and everything that would entail. The rental averages in our area range from \$500.00 to \$1,000.00 per month. Booth Rental is not recommended until you have an established clientele, but it is an excellent way to go once you do have a clientele.

It is also relatively easy to become a Salon owner, established salons are frequently available, the cost of starting a new salon is much more reasonable than many types of businesses.

The future employment opportunities for cosmetologists are very positive. There are many entry level positions waiting to be filled and income potential is only moving upward. A recent survey of cosmetologists in our area shows a broad range, from \$30,000 to \$100,000 plus per year.

Physical Demands and Safety Habits of the Profession

As with most occupations, cosmetologists must exercise many safety precautions.

Listed below are several that we feel are extremely important to observe. Wipe up spills immediately as a fall may result from a wet floor, also, Hair MUST be swept up at all times. When turning on the water, the shampoo hose must be held firmly to prevent spraying the client. Water temperatures must be checked before use. Hair cutting implements are sharp and must be used cautiously. General safety guidelines must be followed when using electrical appliances. It is imperative that you read all instructions for use. You must also read all instructions for use and disposal of chemicals. Test often for allergic reactions to chemicals as recommended by the product manufactures. Also, do not allow a client to hold a child during the service.

Cosmetology is a very demanding profession. It requires a lot of standing which can lead to a variety of leg and foot problems. A quality shoe can help to eliminate some of these problems. The repetitious work involving the arms and hands can result in a condition known as carpal tunnel syndrome, which is a wrist problem that may require surgery. It is important that cosmetologists use quality implements and hold them correctly. Upper and lower back strain is sometimes experienced by cosmetologists and is usually the result of improper chair height.

Family Educational Rights and Privacy Act (FERPA)

At Sherman Kendall Academy, every student has the right to inspect and review their academic and financial aid files in accordance with the Family Educational Rights and Privacy Act. A copy of the FERPA policy is included with and can be found in the enrollment disclosures given to the student prior to enrolling.

Student Diversity

Current student body diversity information may be found by visiting the National Center for Education Statistics web site and going to the following link:

<https://nces.ed.gov/ipeds/datacenter/InstitutionByName.aspx>

Enter Unit Id # 230135 for Sherman Kendall Academy

Formal Complaint Procedure

If a student or customer is not satisfied, they have the right to file a complaint with the State of Utah. The link for an online complaint is <http://www.dopl.utah.gov/investigations/complaint.html>.

Additional College Information

The U.S. Department of Education posts additional consumer information on the National Center for Education Statics College Navigator website. Information may be found at www.nces.ed.gov/collegenavigator.