



STUDENT CATALOG

April 2022

Summit Salon Academy

1300 New Circle Road

Suite 110

Lexington KY 40505

MISSION STATEMENT

Summit Salon Academy's goal is to graduate highly trained professionals who are prepared for the 21st Century Salons and Spas. At Summit Salon Academy, we are dedicated to keeping our educational quality at the highest level in the cosmetology arts and sciences. Systems and programs are continually updated to stay abreast with our changing industry and to accelerate our student's success. In addition, we prepare our students to pass the Kentucky State Board licensing exam.

HISTORY

Summit Salon Academy, thereafter referred to as "The Academy" and "Academy", was established in 1959 and previously known as Kaufman Beauty School. Kaufman Beauty School, purchased in 1960 by Louise Jessie, purchased in 1979 by Judy Farmer and purchased by Launch Team LLC in 2006. Lexington (officially Lexington-Fayette urban county) is the second largest city in Kentucky. Known as the "Thoroughbred City" and "Horse Capital of the World," it is located in the heart of Kentucky's Bluegrass Region. Lexington ranks 10th among US cities in college education rate, with 39.5% of residents having at least a Bachelor's Degree. It is home to the headquarters of [Lexmark International](#), the [Kentucky Horse Park](#), [Keeneland](#) race course, [Red Mile race course](#), [Transylvania University](#), and the [University of Kentucky](#). Summit Salon Academy was purchased by Launch Team LLC. In October of 2006.

Launch Team LLC. is owned by Mrs. Leslie Foster, who also founded LaBella Salon & Spa in August 2001 in Cincinnati OH. The Fosters also own City View Investments in Lexington, KY and Kena Properties, Inc. in Cincinnati, Ohio. They have 3 children and are passionate about life and education.

LOCATION

Summit Salon Academy is located on New Circle Road next to major shopping areas and restaurants and conveniently located and accessible to surrounding areas and major roadways.

REDKEN ENDORSEMENT

Summit Salon Academy franchise is "Endorsed by Redken for Excellence in Education". Summit Salon Academy uses Redken retail and professional products. Redken provides the franchise Academy educators opportunities for Redken educator training. Redken does not have an ownership interest in Summit Salon Academy.

AMENITIES AND EQUIPMENT

Summit Salon Academy is a 15,000 square foot facility which has spacious hair care, nail care, and skin care educational areas. The facility also contains classrooms, a student lounge, and offices. All phases of training will be taught in English.

RESPONSIBILITY FOR CATALOG INFORMATION

Each student who enrolls is responsible for reading and becoming knowledgeable of the information contained in this catalog. Summit Salon Academy reserves the right to change policies as well as to revise the curriculum.



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ESSENTIAL INFORMATION FOR ALL PROGRAMS

THE APPLYING & ENROLLMENT PROCESS

The Enrollment Application must be submitted to Summit Salon Academy admissions office via the internet, mail, or in person and then an admissions interview will be scheduled. During the meeting you will meet staff and students. Information concerning curriculum, books and kits, apparel code and career investment payment plans will be shared at that time. The enrollment will then be scheduled at which time all admissions documents will be submitted as well as signing the enrollment agreement and paying the application fee. A State Board permit fee of \$25.00 will be collected after signing the enrollment agreement. All programs here at Summit Salon Academy are taught in English.

MILITARY NON-DISCRIMINATION

All service members of the armed services will not be denied admissions based on reasons related to their service.

ADMISSIONS REQUIREMENTS

All students must have a high school diploma or G.E.D. certificate. A prospective student's educational background is considered prior to enrolling a student. Summit Salon Academy does not admit ability-to-benefit students. All students admitted must be beyond the compulsory age of attendance for the state of Kentucky. All students must be enrolled as a regular student in an eligible program. The following documentation is required for admission to all programs at Summit Salon Academy:

- Completed Enrollment Application
- Copy of the student's high school diploma or G.E.D (or equivalent) or an official high school transcript with the student's graduation date to show proof of graduation.
- Copy of the student's government issued photo ID, such as driver's license or passport
- Copy of Social Security Card or Birth Certificate
- A completed and signed enrollment agreement
- Academy required non-refundable application fee of \$30.00 for Cosmetology, Esthetics, Nail Technology and Instructor programs
- Instructor applicants must meet all of the above requirements and hold a current, active license as a practitioner in the field they wish to teach

NOTE: Foreign diplomas must be authenticated and translated as equivalent to a high school diploma of graduation in the United States prior to enrollment. This certification must be completed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a U.S. high school diploma

The school does not discriminate in its employment, admission, instruction, or graduation policies on the basis of sex, age, race, color, religion, or ethnic origin nor does it recruit students already attending or admitted to another school offering similar programs of study.

TRANSFERS

A student wishing to transfer may be accepted to a program after carefully evaluating the student's academic records. Each transfer is evaluated on an individual basis. Students transferring from another school or Summit Salon Academy location will be placed into an existing class based on level of completion recorded on their transcript. All students can be granted up to 100% of hours transferred based on transcripts. Summit Salon Academy will accept 100% of transfer hours from any student transferring in from a closed institution and/or under a "teach out agreement". All transfer hours are applied at the end of the student's training. We do not recruit students who are attending or have been admitted to other similar programs. Transfer students will pay \$10.40 per hour for Cosmetology, \$10.40 per hour for Esthetics, \$6.00 per hour for Instructor, \$10.00 per hour for Nail

Technology for the remaining hours to fulfill graduation requirements. Tuition balances do not transfer from one school to another.

RE-ENTRY

All students who are approved for re-entry enter at the same satisfactory academic progress level as when they withdrew. Students who re-enter will pay the current tuition rate for the amount of contracted hours at the time of re-entry. Tuition costs under the enrollment agreement are reflective of the program hours that must still be taken, after giving hours for work performed in the student's earlier enrollment. Any monies owed from the previous enrollment period must be paid in full..

HOME SCHOOLING

Home schooled students, are only eligible for enrollment with state certified transcripts or diploma for eligibility purposes. If the state requires home schools to be registered and approved, Summit Salon Academy will only accept diplomas from state certified home school environments.

Summit Salon Academy considers home schooled students to be beyond the compulsory age if the state in which the student was home schooled does not consider the student truant once he or she has completed the home schooled program.

VERIFYING HIGH SCHOOL DIPLOMAS

All students must have a verifiable high school diploma or G.E.D. certificate. Summit Salon Academy does not accept online diplomas or online GEDs. There is not an appeal process for any diplomas/GED's that are not verifiable. Home School Diplomas are recognized by the Department of Education, therefore are accepted at Summit Salon Academy. Self-certification for verifiability is not sufficient. Prospective student's educational background is also considered prior to enrolling a student. Summit Salon Academy does not admit ability-to-benefit students.

The Department of Education requires students who receive Title IV funding to have a valid high school diploma. If a student is admitted and is found to have an invalid high school diploma or GED, the student must be dismissed from Summit Salon Academy immediately and all Title IV aid disbursed for the student must be returned to the Department of Education. The student can be readmitted only after providing a valid GED certificate.

Internal Procedures for Verifying High School Diplomas

Due diligence will be administered when enrolling a student. If Summit Salon Academy Admissions Rep suspects an invalid diploma, the Admissions Rep will:

- Call references the student provided on their Enrollment Application and ask for verification of the high school the student graduated from and the city and state in which the high school resides.
- Will contact the appropriate Kentucky State Board of Education to determine if the high school is state recognized.
- Will not assume if the high school referenced has a website that it is a legitimate high school.
- Will ask the prospective student questions about the name(s) of their high school guidance counselor, principals and superintendents and ask for the phone number to the high school.
- Will make a call to the school personnel, ideally in the student's presence, to aid in determining if the high school in question is legitimate.
- Will use "professional skepticism" if getting several students from out of state with the "same" high school listed on the diploma.
- Follow instincts and if suspecting fraud, ask additional questions and ask the student to schedule a contract signing appointment at a later date to give the Admissions Rep time to uncover the facts needed to make a decision.
- Will consistently be alert for any information concerning a list of diploma mills.

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 enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress at the completion of the following evaluation periods:

Cosmetology	450 actual hours and 13 weeks, 900 actual hours and 26 weeks, 1200 actual hours and 36 weeks
Esthetics	375 actual hours and 16 weeks
Nail Technology	300 actual hours and 13 weeks
Instructor	375 actual hours and 16 weeks

*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 had at least one evaluation by the mid-point of: the academic year or the course and/or program, whichever occurs sooner.

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 80% 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 80% 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 frame (which does not exceed 125% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

COURSE	MAXIMUM TIME ALLOWED (WEEKS)	SCHEDULED HOURS
Cosmetology (Full time, 35 hrs. /wk.)-1500 hours	53.57 Weeks	1875
Esthetics (Part Time, 24.5 hrs. /wk.)-750 hours	38.27 Weeks	937.5
Nail Technology (Part Time, 24.5 hrs. /wk.)-600 hours	30.61 Weeks	750
Instructor (Full Time, 35 hrs. /wk.)-750 hours	26.79 Weeks	937.5
Instructor (Part Time, 24.5 hrs. /wk.)-750 hours	38.27 Weeks	937.5

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 80% of the scheduled contracted hours. As of January 1, 2021 students who have not completed the course within the maximum timeframe will be dropped from the Academy and their program as of their maximum time frame date. Students would be permitted to reenroll in a program on a cash-pay basis following termination for exceeding the maximum time frame.

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 (the computer system will reflect completion of the practical assignment as a 100% rating). 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 80% and pass a FINAL written and practical exam. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

95-100	A	EXCELLENT
90-94	B	VERY GOOD
80-89	C	SATISFACTORY
79 and BELOW		FAILING/UNSATISFACTORY

The Salon Area Grading scale is based on a 10 step process:

100%=	10 Completes in all 10 steps,
90%=	9 Completes,
80%=	8 Complete,
70%=	7 Complete,
60%=	6 Complete,
50% =	5 Complete,
40%=	4 Complete,
30%=	3 Complete,
20%=	2 Complete
10%=	1 Complete.

50% and less may warrant the student to be removed from the Student Salon Area and returned to theory. A Zero will be given in each step for refusal of a guest or service.

DETERMINATION OF PROGRESS SATUS

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, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

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 may be placed on probation and, if applicable, students may be deemed ineligible to receive Title IV funds.

PROBATION

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress while during the probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period 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 will return in the same satisfactory academic progress status as at the time of withdrawal.

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 describing why they failed to meet satisfactory academic progress standards, along 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 5 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.

NONCREDIT, REMEDIAL COURSES, REPETITIONS

Noncredit, remedial courses and repetitions 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. SAP evaluation periods are based on actual contracted credits at the institution

ENROLLMENT STATUS

Students who qualify for Title IV funding must be enrolled at least half time to receive aid from Will D Ford Direct and Parent Plus loans. Any student who drops below half time status will lose their ability to receive Federal loans and less than half time status will affect the amount of Pell a student may receive. Students must complete the required hours and weeks in the payment period to receive the full Pell award for that payment period. Half time status is determined by the number of clock hours the students is attending.

DRUG CONVICTIONS

The Anti-Drug Abuse Act of 1988 includes provisions that authorize federal and state judges to deny certain federal benefits, including Title IV aid, to persons convicted of selling or possessing illegal drugs. Students must have resolved any drug conviction issues to be eligible for Title IV aid. A federal or state drug conviction can disqualify a student for Title IV Aid. All students self-certify by completing the FAFSA drug conviction question that he or she is eligible. Drug convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid and will not count if the offense was not during the period of enrollment. A drug conviction will not count if it was reversed or removed from the student’s record or if the student’s record was received when the student was a juvenile, unless tried as an adult,

Below illustrates the period of ineligibility for Title IV funds depending if the conviction was for sale or conspiring to sell or possession of drugs and whether the student had a previous offense. If the student was convicted of both selling and possessing illegal drugs for which the periods of ineligibility are different, the student will be ineligible for a longer length of time. If a student becomes ineligible, Summit Salon Academy will provide written notice in a clear manner to any student who becomes ineligible for Title IV aid due to a drug conviction and the manner whereby the student can regain eligibility.

Possession of illegal drugs	Sale of illegal drugs	
1 st Offense conviction	1 yr. from date of conviction	2 years from date of
2 nd Offense	2 years from date of conviction	Indefinite period
3 rd plus Offense	Indefinite period	

The student can gain eligibility the day after the period of ineligibility ends or when the student has successfully completed a drug rehabilitation program. If the student has further drug convictions, the student will become ineligible again. Students who have been denied ineligibility for an indefinite period of time can regain eligibility only after successfully completing a rehabilitation program or if the conviction was reversed, set aside, or removed from the student’s record so that fewer than two convictions for the sale of illegal drugs or three convictions for possession remain on the student’s record. The nature and dates of the remaining convictions will determine when the student can regain eligibility. The student is responsible to self-certify successful completion of a drug rehabilitation program. If Summit Salon Academy receives conflicting documentation, Summit Salon Academy will confirm reported information. When the student regains eligibility, the student may be awarded Pell for the payment period of the award year the student is currently enrolled in. The student will be eligible for Stafford loans for the period of enrollment.

STANDARDS FOR QUALIFIED DRUG REHABILITATION PROGRAM

Must include two unannounced drug tests and must satisfy one of the following:

- Be qualified to receive funds from federal, state, or local government programs,
- Be qualified to receive funds from a federal or state licensed insurance company, or
- The program must be administered or recognized by a federal, state, or local government agency, licensed hospital, health clinic or medical doctor

All students who will need to enter a drug rehabilitation program will be counseled by Summit Salon Academy of the above requirements. If Summit Salon Academy has any doubt that the drug rehabilitation program does not meet these requirements, Summit Salon Academy will confirm qualifications of the program prior to disbursing Title IV aid.

INCARCERATED STUDENTS

Incarcerated students are not eligible for enrollment as all classes and salon area education is conducted at the physical location. A student is not considered incarcerated if the student is in a half-way house, has home detention, or is serving a sentence on weekends only.

FELONY CONVICTIONS

Any felony charge received while enrolled in Cosmetology school may result in the student not being eligible for a Kentucky State Board of Cosmetology license.

ELIGIBLE NON CITIZEN

You must be one of the following to receive federal student aid:

- US Citizen
- US National (includes natives of American Samoa or Swain's Island)
- US permanent resident who has an I-151, I-551, or I551C (Permanent Resident Card)

If you're not in one of these categories, you must have an Arrival-Departure Record (I-94) from US Citizenship and Immigration Services (USCIS) showing one of the following designations:

- "Refugee"
- "Asylum Granted"
- "Cuban-Haitian Entrant, Status Pending"
- "Conditional Entrant (valid if issued before April 1, 1980)"
- "Victims of human trafficking, T-visa" (T-2, T-3, or T-4, etc. holder)
- "Parolee" (You must be paroled into the United States for at least one year and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose and that you intend to become a US Citizen or permanent resident.)

If you have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464), you're not eligible for federal student financial aid.

If you are in the US on certain visas, including an F1 or F2 student visa, or a J1 or J2 exchange visitor visa, you are not eligible for federal student aid. Also people on G series visas are not eligible for federal student financial aid.

Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau are eligible for Federal Pell grants and not loans.

OBJECTIVE

The objective of Summit Salon Academy is to educate and train students to become cosmetology service providers with professional standards in cosmetology, esthetics, instructor, and nails.

ORIENTATION

All programs have a student orientation conducted prior to the first day of classes. The Academy will notify the student of the day and time.

CLASS SIZE

Early enrollment is encouraged. Class sizes are limited at Summit Salon Academy. The instructor/student ratio is 1/20.

HOURS

Summit Salon Academy is open Monday-Saturday plus evenings. Schedules are predetermined which define the students' hours of attendance. Students will be in class every day until completion of 250 hours for Cosmetology, 115 hours for Esthetics and 60 hours for Nail Technology, provided that all classroom requirements have been met. The student will then be in class 1 day(s) a week until graduation. The student's salon area and classroom schedule will be given at the time of enrollment.

Summit Salon Academy's hours of operation are as follows:

Monday 9am-4:30pm

Tuesday 9am-4:30pm

Wednesday 9am-8:30pm

Thursday 9am-8:30pm

Friday 9am-4:30pm

Saturday 9am-4:30pm

CLASS START DATES

Classes start every 2 weeks but are pushed to the following week if the start date falls in a holiday week. Class Start Dates are shown on the Catalog Insert #2. If Summit Salon Academy cancels or alters a program start date; the applicant can request to move any money paid to an alternate start date and does not affect the student's right to a refund. Students may request a class schedule change after the first 6 weeks of foundations for a fee of \$150.00 however the school may deny a request due to staffing requirements.

SCHOLARSHIPS

Please see Admissions Office or <https://beautychangeslives.org/> for available scholarship applications.

FINANCIAL ASSISTANCE

Payment Plans are offered at Summit Salon Academy. Financial aid is available to those students who qualify. However, the permit and application fees do not apply and must be paid separate and in full prior to the start of classes. Individuals who are eligible for military and veteran benefits may attend or participate in a program of education when the individual provides the school with an updated Certificate of Eligibility (COE) from the Department of Veterans Affairs (See Catalog Insert #5 for more information).

BOOKS AND KIT

Students are required to purchase the book and kit items on the Summit Salon Academy list, required for the educational program, which are available through suppliers that sell to licensed professionals/cosmetology colleges. Summit Salon Academy pays wholesale costs for these textbooks and kit items and then passes those savings along to the student if purchased from the Academy. The textbook and kit items are non-refundable. In order to keep learning materials relatively current with changes in the industry and regulatory changes, Summit Salon Academy, from time to time, may change the selection of textbook and kit items and it reserves the right to do so at its discretion. Costs for textbooks and kit items are listed under each Program of Study.

Students provide their own basic classroom school supplies. A list of required and suggested materials for school supplies is provided at enrollment during orientation.

Students are only permitted to purchase kit items at our school cost up until 30 days after graduation and ONLY if the student does not owe Summit Salon Academy a balance.

APPAREL CODE

Apparel code is required for this program and is the responsibility of the student. All Students are required to wear the approved smock, apron or shirts provided in their current program and will be required to replace your items if the item is damaged or lost. Should changes in dress code arise; students will be responsible for adding items to meet the current dress code. Kits and bags- All students must carry a clear bag in the classroom and salon area only and use the approved kit items at all times. We are not responsible for lost or stolen items and all personal belongings must be kept in your locker including purses at all times. Coats are not permitted in the salon area or classroom at any time and must remain on the coat rack or in your locker at all times.

The dress code is compliant with Kentucky State Board of Cosmetology regulations and determined by Summit Salon Academy, Lexington, KY.

Name Badge

- A name badge is provided and should to be worn at all times. If it is lost or damaged, the student must pay \$10 to replace it.
- All purses MUST be in your locker, and any items lost or stolen will not be Summit Salon Academy's responsibility.

Shoes

- Clean, polished with no scuffs, no flip flops.
- Open toe shoes are permitted as long as they are secured around the ankle for safety reasons.

Uniform

- SUMMIT SALON ACADEMY shirts only (3 t-shirts are included in the student kit, additional shirts may be purchased). Students must wear all black shirts until they receive their shirts in their kits.
- When you become a level 2 you will be provided a gray SUMMIT SALON ACADEMY shirt to wear.
- When you become a level 3 you will be provided a red SUMMIT SALON ACADEMY shirt to wear.
- When you become a level 4 you may wear any professional attire.
- A clean black smock or apron is required at all times
- Solid black bottoms (clean and in good condition) including leggings with shirts long enough to cover buttocks, shorts/skirts at knee length or below only, and black denim. No sweatpants are allowed.
- Shirts must meet or overlap the waste line.
- Clothing should not be tight and you should be able to pull material away from the skin.
- No denim (unless posted as a denim day and you are meeting 80% in GPA and Attendance) Must be your basic blue denim. Must not be overly worn or torn.
- Stockings and socks must be black (no fishnets, prints, stones or shimmer).
- Jewelry can be any color
- No coats, hoodies or blankets are permitted in the classroom or salon area
- Cardigans and sweaters are permitted in salon area; cardigans and sweaters must be color appropriate for your level.

Makeup

- Appropriate for daytime
- You may choose to not wear make-up however you must still appear ready for the day.
- Makeup must be applied prior to clocking in.

Nails

- Clean and filed

Hair

- Clean, dry, finished style before clocking in
- No hats, beanies, baseball caps or head coverings are permitted, unless for religious reasons.
- Hair accessories can be any color

HOLIDAYS

New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day are the holidays in which Summit Salon Academy is closed for observance.

GRADUATION

A diploma is awarded to graduates at the completion of their training who are meeting the graduation requirements stated elsewhere in this catalog under "Academic Information".

HOUSING

There is no on-campus housing but you may contact the admissions office concerning questions related to housing needs.

EXTRA EDUCATION

There are opportunities for additional educational events available to Summit Salon Academy students. These opportunities will be announced to the entire student body in advance of the educational event.

VACCINATION POLICY

Summit Salon Academy does not require vaccine records for Admittance into its programs.

PHYSICAL DEMANDS PLACED ON THE BODY

There are physical demands placed on the body in most careers. Care must be taken to protect your back, legs, and feet. One way to do this is strength training to enhance your back, abdomen, and leg muscles. Regular exercise will help to promote all over body conditioning, and will improve circulation in your legs and feet. We recommend consulting your doctor before beginning any exercise program. Because this job requires that you stand / sit for long periods of time, it is suggested that you wear proper fitting, supportive shoes, and support hose. These are not a requirement but will help to increase your chances of longevity in the profession.

SAFETY REQUIREMENTS

Safety suggestions with this profession would include wearing shoes that would not be slippery when walking on a damp floor. All hair needs to be swept up following each haircut to minimize accidents. All water spilled should also be wiped up as quickly as possible. It is the responsibility of each student to promote a safe work environment. Gloves should be worn during chemical

services to reduce any allergic reaction that an individual may have to certain chemicals. Any product that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

COMPENSATION EXPECTED

In the state of Kentucky, Cosmetology graduates can earn from \$25,000.00 to \$30,000.00; Esthetics graduates can earn from \$30,000.00 to \$35,000.00; Nail Technology graduates can earn from \$30,000.00 to \$35,000.00 in salary and gratuities in an **entry-level position** depending on the work schedule and the area population. Instructor graduates can earn from \$30,000 to \$35,000 in salary and gratuities. A commission scale is commonly used to pay industry professionals resulting in much higher pay after an introductory period of several months. Retail commission is also common. Some salons / spas now offer benefits resulting in higher earnings. For more information on compensation please visit the US Bureau of Labor Statistics website at: <http://www.bls.gov/bls/blswage.htm>

EMPLOYABILITY

The Summit Salon Academy curriculum prepares students for 21st Century Salons and Spas. Our students receive training in the basic as well as cutting-edge, advanced technical skills, client communication skills, client retention, pre-booking, and retail sales skills. Advice and feedback is received from The Academy Advisory Board members who include salon and spa owners, professional educators and business owners to aid The Academy in gaining the most current information provided from the labor market. Employer surveys are sent to salons that hire our graduates so The Academy stays current with salon owner recommendations regarding our graduate's preparedness for today's salon environment.

OUTCOME RATES

Statistics below are from the 2021 Accreditation Annual Report – All data is based on calendar year 2020 students

- **Overall (All Programs Combined)**
 - Completion rate:** 68.47%, 76 of the 111 students scheduled to complete did complete their course
 - Placement Rate:** 52.53%, 40 of the 76 graduates, eligible for employment, did find jobs in the cosmetology industry⁶
 - Licensure Rate:** 100.00%, all 45 students who sat for all parts of the exam did pass
- **Cosmetology**
 - Completion Rate:** 62.50%, 20 of the 32 students scheduled to complete did complete the course
 - Placement Rate:** 68.18%, 14 of the 20 graduates, eligible for employment, did find jobs in the cosmetology industry
 - Licensure Rate:** 100.00%, all 16 students who sat for all parts of the exam did pass
- **Esthetics**
 - Completion Rate:** 75.00%, 45 of the 60 students scheduled to complete did complete the course
 - Placement Rate:** 53.33%, 24 of the 45 graduates, eligible for employment, did find jobs in the esthetics industry
 - Licensure Rate:** 100.00%, all 27 students who sat for all parts of the exam did pass
- **Nail Technology**
 - Completion Rate:** 57.89%, 11 of the 19 students scheduled to complete did complete the course
 - Placement Rate:** 18.18%, 2 of the 11 graduates, eligible for employment, did find jobs in the nail technology industry
 - Licensure Rate:** 100.00%, all 2 students who sat for all parts of the exam did pass
- **Instructor**
 - Completion Rate:** 50.00%, 4 of the 8 students scheduled to complete did complete the course
 - Placement Rate:** 75.00%, 3 of the 4 graduates, eligible for employment, did find jobs in the instructor industry
 - Licensure Rate:** 100.00%, all 3 students who sat for all parts of the exam did pass

Completion rate is based on all students scheduled to graduate the program in 2020. The scheduled graduation date is derived from a student's most recent contract end date taking into account all leave of absences, schedule changes and re-enrollments. A student may count as a graduate if they have completed all applicable graduation requirements at The Academy.

Placement rate is based on graduates from the graduation cohort who are eligible for placement, minus valid exemptions, regarding employment eligibility. A student may count as placed if they are employed in a field for which their training prepared them prior to 11-30-2021.

ACADEMIC INFORMATION

An 80% grade average and an 80% attendance average are required for satisfactory academic progress in all programs at Summit Salon Academy. Students are evaluated on theory and practical. The Performance Goal System trains the student in business skills needed to grow a clientele. All work must be completed to graduate and a certificate will be given to the student.

GRADUATION REQUIREMENTS

The following are required to graduate from any program:

- Has successfully completed State required hours
- All assignments, including tests must be completed
- Tuition and Fees paid in full

INCOMPLETES

Students may receive an incomplete from an educator when the student is attempting to learn a skill or subject but needs additional time to complete the work successfully. Students will be given timelines to complete the work and a description of the work yet to be completed.

INADEQUATE GRADES

Inadequate grades may indicate a lack of student inability or motivation. When a student is struggling in one or more areas of study or skill level, the educator will advise the student on how the deficiency can be successfully completed and determine a deadline for the work to be completed satisfactorily. The student will be notified immediately after a grading period of how the deficiency can be successfully completed.

SUSPENSION

Students may be suspended for tardiness, absences, or for inappropriate behavior with a peer, staff member, or salon area guest. If a student is suspended, the student will be advised by staff about the existing problem and what the student must do to correct the problem. It is Summit Salon Academy's intention is to establish professional behavior for the likelihood of success in the industry. Summit Salon Academy accepts the responsibility to inform the student about the deficiencies and how to correct the problem.

TERMINATION

The Student's enrollment may be terminated by Summit Salon Academy for any of the following reasons: failure to meet any of the policies including insufficient progress; nonpayment of tuition; failure to comply with Academy rules or policies (including, but not limited to, refusal to follow directions of educators); violation of State Laws or Regulations; disruptive behavior and improper conduct; and any action which causes or could cause bodily harm to a client, a student or employee of Summit Salon Academy; willful destruction of Academy property; and theft or any illegal act. In the case of termination by Summit Salon Academy, the Student may receive a refund, according to the Refund Policy described in Section 5 of this agreement.

Summit Salon Academy will issue an Official Transcript of Hours to students who withdraw prior to program completion when the student has successfully completed the required exit paperwork; attended an exit interview; and made final payment of debts owed Summit Salon Academy. The student may also be terminated for failure to fulfill tuition requirements as agreed upon per the enrollment agreement.

COMPLAINT PROCEDURE

If the student has a complaint that needs to be addressed, the student needs to pursue the following procedure: Discuss the situation or concern with an educator. If further action is desired, the student should submit a signed complaint in writing to the educator outlining the allegation or nature of the complaint. Upon receipt of the complaint, the educator will review the complaint and will notify the student within 10 days of receipt of the written complaint of how the issue can be resolved. Summit Salon Academy will document the meeting between the educator and student in writing and the student will be provided a copy of this written record at the time of the meeting.

If the problem cannot be resolved through discussion, the student will be referred to Summit Salon Academy's complaint committee consisting of the owner(s), an educator, and an administrative office staff member. The complaint committee will meet within 21 calendar days of the receipt of the complaint and review the allegations. If more information from the student is needed, a letter will be written outlining the additional information. If no further information is needed, the committee will send a letter to the student within 15 calendar days stating the steps taken to correct the problem, or information to show that the allegations were not warranted or based on fact. If the student has tried to resolve the issues through Summit Salon Academy's complaint process and is unsuccessful, the student may contact the Kentucky State Board of Cosmetology at 111 St. James Ct A Frankfort, KY 40601 (502) 564-4262.

The student is required to try to resolve the problems through Summit Salon Academy's complaint process, prior to filing a complaint with Summit Salon Academy's accrediting agency. To download a Complaint Form from Summit Salon Academy's accreditation website go to: www.naccas.org, "Applications and Forms", and select "Complaint Form" or contact NACCAS at 3015 Colvin St., Alexandria, VA 22314; Phone: 703-600-7600.

CAREER FORECASTING

PLACEMENT

Summit Salon Academy maintains contact with salons and spas in order to assist students in job placement. Although Summit Salon Academy cannot guarantee job placement, every effort is made to secure job opportunities for each graduate. As part of their training, students are prepared to seek employment. Job possibilities are posted in the student lounge. Follow up procedures are conducted with students and employers of our graduates to help Summit Salon Academy to continually prepare for future employment opportunities for Academy graduates.

RECIPROCITY

Licensed cosmetologists, estheticians and nail techs from Kentucky may apply for licenses in their field of expertise in other states. Graduates must comply with each state's laws and rules to become licensed.

LICENSING REQUIREMENTS

Licensing for Cosmetology in the state of Kentucky includes students completing **1500** hours of approved training and graduating from a state approved school and must pass the state board licensing exams. Licensing for Esthetics in Kentucky includes students completing **750** hours of approved training and graduating from a state approved school and must pass the state board licensing

exams. Licensing for Nail technology in Kentucky includes students completing **600** hours of approved training and graduating from a state approved school and must pass the state board licensing exams. The Academy's Nail Technology program is 600 hours compared to the minimum 450 hours required by the state of Kentucky. The 600 hour program allows students extended time on the floor to master their practical skills and utilize the level system taught at our Academy. This extra practical time is important for student success and to obtain placement in their field. This also allows students to qualify for financial aid to cover their costs in the Nail Technology program.

Licensing for Instructor in Kentucky includes students completing **750** hours of approved training and graduating from at state approved school and must pass the state board licensing exams.

Disclosure: Please refer to the Kentucky Revised Statues; Chapter 317A.140; Grounds for fine or refusal to issue, renew, revoke, or suspend license and therefore prevent an individual from becoming licensed and find gainful employment.

CAREER OPPORTUNITIES

Licensed cosmetologists, estheticians, instructor, and nail technicians have many opportunities available to them in the industry. Summit Salon Academy prepares all graduates for the state licensing exam and entry-level positions in salons, spa salons, hair studios, and destination spas. There are opportunities in manufacturer sales, education, distributor sales consultants, cosmetology school admissions and financial aid offices to name a few of the additional career possibilities after industry experience. In most states, one must acquire a state educator license to become an instructor in a cosmetology school.

ACADEMY POLICIES

During the enrollment process, each student is given a copy of the Student Policies and agrees to abide by Summit Salon Academy Policies including standards of attendance, conduct, appearance and courtesy to all. All students attending Summit Salon Academy must maintain Satisfactory Academic Progress (SAP) which is defined as reaching each checkpoint of training with an average theory and practical grade of 80% and 80% attendance.

STANDARDS

Students attending Summit Salon Academy are a reflection of Summit Salon Academy. Students must exemplify good grooming habits. All state cosmetology laws and rules are taught and practiced at Summit Salon Academy. Lack of honesty and integrity will not be tolerated and will result in a termination.

STUDENT ATTENDANCE POLICY

The following attendance policy applies to all students in all programs. Attendance is the responsibility of each and every student. The student is expected to attend the full contracted schedule and to complete all state-approved training in the allotted time they are given at their signing. SUMMIT SALON ACADEMY does not distinguish between excused and unexcused absences – only planned and unplanned.

Each student must maintain an 80% attendance at each payment period and must attend their contracted schedule. Failure to maintain SAP may result in the loss of being able to service salon clients, receive salon services, participating in scheduled jean days, and loss of federal financial aid assistance.

PLANNED ABSENCE/ LATE ARRIVAL/ EARLY DEPARTURE

If a student needs to request time off /leave early / arrive late they must fill out a student request off form 5 days prior and placed in the Financial Aid Director's mailbox for approval. On that form the student must list their makeup hours they plan to complete to make up for the missed time.

UNPLANNED ABSENCE

If the student finds it necessary to be absent, it is the student's responsibility to notify a front desk member or a Director (this does not include an educator) at SUMMIT SALON ACADEMY of the absence by phone at 859-266-5531 ext. 1 at least **30** minutes prior to the scheduled start time. You may not leave a voicemail of this message.

UNPLANNED LATE ARRIVAL/ EARLY DEPARTURE

The student is given 3 occurrences that they are allowed to arrive late or leave early in an attendance block. On the 4th occurrence the student will be issued an in school suspension by the Director scheduled. On each single occurrence in the same attendance block after their 4th occurrence the student will be issued an in school suspension for that occurrence. If the student has an excuse such as a doctor's note it will not count against them as an occurrence however, the student will still be responsible for making up the time missed. The excuse should be placed in the Financial Aid Director's mailbox upon arrival. If the student is placed on an In School Suspension they will not be able to take Clients during this time period and will be assigned a variety of tasks to complete. Some of these tasks will include working the Front Desk, Dispensary, or doing practical work. The students will not receive points for completing these tasks while on in school suspension. If a student is more than 15 minutes late they must report to an Administrative Assistant or Director for a tardy pass. They must present this tardy pass to their Educator in the Salon Area or Classroom before they are permitted to clock in.

ATTENDANCE BLOCKS

Cosmetology: 1-300 hours/301-600 hours/601-900 hours/901-1200 hours /1201-1500 hours

Esthetics: 1-375 hours/376-750 hours

Apprentice Instructor: 1-375 hours/376-750 hours

Nail Technology: 1-300 hours/301-600 hours

SATURDAY ATTENDANCE

Each student is given an allotted number of Saturday's that they can miss per their Attendance block for their program. If the student misses more than their allotted amount of Saturday's in one attendance block they will be issued in school suspension for the first occurrence past their allotment and each occurrence after in the same attendance block. An exception to this would be if a student schedules a makeup Saturday with the Financial Aid Director in the same attendance block.

SATURDAY ALLOTMENT PER ATTENDANCE BLOCK

Cosmetology: 3 Saturdays

Esthetics: 2 Saturdays

Instructor: 2 Saturdays

Nail Technology: 1 Saturday

**If a student is not scheduled Saturdays but are scheduled two nights this will apply to their nights.*

ATTENDANCE INCENTIVE VOUCHER (based on SAP)

80% for each full month: \$25.00 Voucher

85% for each full month: \$50.00 Voucher

90% for each full month: \$75.00 Voucher

100% for each full month: \$100.00 Voucher

**A full month is tracked from first to last day of the month.*

Vouchers may be used Monday-Thursday during scheduled and/or off time. Vouchers need to be presented prior to services rendered and services will be at full cost. Vouchers cannot be used during a leave of absence or if a student is absent from his or her scheduled time that day. Attendance vouchers can be used on the following,

- Salon Services
- Over Contract fees

SATURDAY ATTENDANCE INCENTIVE

Students who attend their full shift, and do not arrive late or leave early on their Saturday for a full month will receive a \$50.00 Beauty Buck. Beauty Bucks may be used on the following,

- Academy Apparel
- Kit Equipment on Hand (at full cost)
- Retail (at full cost)
- Over Contract fees

ALL BREAKS AND LUNCHES

If you arrive back more than **15 minutes** late from lunch then it will be counted as a late arrival. Please be advised that any student that arrives back late after lunch under the 15 minutes will still be considered tardy as per the SUMMIT SALON ACADEMY policy. Students are permitted two, 10 minute breaks per shift. Students must sign out and each break. Failure to do so will result in a written warning for 1st occurrence. Every occurrence thereafter will result in student being sent home for remainder of shift for the day.

NO CALL/ NO SHOW/ MISSING STUDENT

If the student does not call in or does not attend without prior approval for **10** scheduled consecutive days, that student will be considered a voluntary withdraw.

MAKE UP TIME AND ASSIGNMENTS

Make up time and work will be scheduled by the student at the time of their planned time off on the Student Absence Request Off form. Makeup time is not guaranteed and will be based on salon floor space and educator coverage. If a student does not request makeup time at the time of their request off the student forfeits the makeup time.

TIME CLOCK

The following policies apply to all students in all programs. All students must use the Smart time finger scanner to clock in and out and they must also sign in on the daily student sign in sheet. The student must sign in/out for every scheduled shift as well as clock in/out. Students must sign out for each of their 10 minute breaks. Students must also sign in for all foundations and/or advanced classes. Students will be given 7 days following all clocked hours to turn in a request for time corrections and must also have all proper documentation to substantiate the missed time punch. This student sign in sheet is located at the time clock. It is the responsibility of the Academy to submit hours at the end of each month to the State Board of Cosmetology therefore we are unable to make changes to hours after they have been sent in unless it is approved by an Administrator. Any missed time punches may result in the loss of a student's hours and will count against their allotted time.

Students must clock in and out each day for shift and for lunch break. Failure to do so on a continual basis may result in student not being given credit for hours. If a student fails to clock in and out for their 30 minute lunch a full hour may be deducted.

LEAVE OF ABSENCE POLICY

An authorized Leave of Absence (LOA) is a temporary interruption in the student's program of study. The LOA refers to a specific period of time in which a student is not in academic attendance. This time will not count against the students allotted time and the student will not be considered to have withdrawn and no refund calculation is required. The student's contract period will be extended by the same number of calendar days taken in the LOA and will be acknowledged with changes to the enrollment agreement initialed by all parties or an addendum to the enrollment contract signed by all parties. LOAs are a minimum of three days and a maximum of 180 days. Students cannot exceed 180 days total LOA days in a calendar year. Students must request in advance unless unforeseen circumstances prevent the student from doing so, at which time the institution must document its reason for this decision, have all proper documentation signed at a later date and establishes the LOA start date as the first date the student was unable to attend. No additional charges will be assessed by requesting an LOA. **The following are required when requesting an LOA: a) the request must be in writing; b) the request must include the student's reason for the LOA; and c) the request must include the student's signature.**

A student may be granted a LOA for the following reasons only with the written approval of an Administrator only:

- 1) Personal and/or Family Medical Emergencies or Serious Medical Conditions
- 2) Military Requirements or Jury Duty
- 3) Mitigating Circumstances or financial hardship beyond the Student's Control
- 4) Academy Staff recommendation

** If the student takes an unapproved LOA or does not return from their approved LOA by the expiration of the approved LOA, the Academy will be forced to process a withdraw from the institution using the student's last date of attendance. A drop through the KY State Board of Cosmetology licensure system after 10 days of non-attendance and not signing proper paperwork will result in an additional \$25.00 permit fee if the student wishes to re-enroll.

OVER CONTRACT CHARGES

If the student does not complete training by the contractual graduation date, an additional fee per clock hour/credit hour will be charged until the required clock hours/credit hours are completed. The fee charged per hour for clock hour/credit hour over contract fees is listed on the student's enrollment agreement. Taking days off can result in over contract fees. Excused and Unexcused days may not exceed the maximum time frame allowed to complete the program in accordance to the Student Satisfactory Academic Progress Policy. If the student exceeds the maximum completion time frames permitted, the student will not be allowed to graduate from the program. An additional fee of \$10.40 for Cosmetology, \$6.00 for Instructor, \$10.40 for Esthetics, and \$10.00 for Nail Technology per hour will be charged until the required hours are completed.

APPEAL PROCESS

A student, who was dismissed due to unsatisfactory progress, may appeal the dismissal to an owner in writing. The owner will make a determination. If the appeal is approved the student will be re-admitted to Summit Salon Academy, however; the student will still be on probation upon re-entry. The student must achieve SAP by the next checkpoint in order to remain enrolled at Summit Salon Academy.

PROGRAMS OF STUDY



COSMETOLOGY

PROGRAM DESCRIPTION AND OBJECTIVES

Summit Salon Academy's objective for the cosmetology program includes theory and practical teaching that prepares the student to perform hair, skin, and nail services on the general public. Summit Salon Academy offers an 1800 hour training program in the cosmetology arts and sciences that meet Kentucky state standards.

Summit Salon Academy provides education in all phases of cosmetology. The graduate will have knowledge in the business skills of today's industry as well as the theory and practical skills required by Kentucky state laws. The graduate will have the background and skills to pass the state board licensing exam and to work as a cosmetologist.

COSMETOLOGY PROGRAM CONTENT

FOUNDATIONS 250 HOURS

Theory & related theory (lecture & demonstration)

Including Kentucky law & regulations

Practical theory (practice on students or mannequins)

Shampooing, scalp treatments, finger waves, pin curls, hair styling

Hair cutting

Hair color, bleach, rinses and toners (formulating & mixing)

Permanent waves & chemical relaxing

Facials & makeup

Lash & brow tint, eyebrow arches & waxing

Nail technology

Safety

ADVANCED TRAINING

Professional practices
 Life sciences (anatomy)
 Physical sciences (chemistry & treatment)
 Kentucky cosmetology laws & regulations (40 hours)

CLINICAL TRAINING 1250 hours

Shampooing, hair conditioning & scalp treatments
 Finger waves, pin curls, hair styling, iron curling
 Hair color & highlights
 Permanent waves & chemical hair relaxing
 Facials & makeup
 Nail technology
 Lash & brow tints, eyebrow arches & waxing
 Retail skills, front desk, record keeping
 Dispensary procedures, ordering supplies & retail products
 Ethics, grooming & personal development
 Salon management & public relations

Total: 1500 hours

EDUCATOR METHODOLOGY

All students will be evaluated with a combination of theory, lecture, and practical hands on lessons as well as guest speakers. All educators will provide the above methods during the program.

GRADING

Numerical grades are considered according to the following scale:

95-100	A	EXCELLENT
90-94	B	VERY GOOD
80-89	C	SATISFACTORY
79 and BELOW		FAILING/UNSATISFACTORY

The Salon Area Grading scale is based on a 10 step process:

100%= 10 Completes in all 10 steps,
 90%= 9 Completes,
 80%= 8 Complete,
 70%= 7 Complete,
 60%= 6 Complete,
 50% = 5 Complete,
 40%= 4 Complete,
 30%= 3 Complete,
 20%= 2 Complete
 10%= 1 Complete.

50% and less may warrant the student to be removed from the Student Salon Area and returned to theory.
 A Zero will be given in each step for refusal of a guest or service.



ESTHETICS

PROGRAM DESCRIPTION AND OBJECTIVES

Esthetics training at Summit Salon Academy includes theory, practical instruction, and business building skills which prepare the student to perform skin care and make up services (esthetics) on the general public. Summit Salon Academy offers a 1000 hour training program that meets Kentucky state law standards.

Summit Salon Academy provides education in all phases of esthetics. The graduate will have knowledge in the business skills of today’s industry as well as the theory and practical skills required by Kentucky state laws. The graduate will have the background and skills to pass the state board licensing exam and to work as an esthetician.

ESTHETICS PROGRAM CONTENT

FOUNDATIONS 115 HOURS

Theory & related theory (lecture & demonstration)
Including Kentucky law & regulations
Practical theory (practice on students or mannequins)

ADVANCED TRAINING 635 hours

Chemical Peels
Esthetic Practices
Facial and body procedures with and without machines
Makeup application and artistry including corrective and camouflage
Removal of excess or unwanted hair by tweezing or waxing
Beautifying or cleansing of the body with preparations
Providing preoperative and postoperative skin care under immediate supervision
Salon Management

Non clinic hours 204 and Clinic hours 546

Total 750

EDUCATOR METHODOLOGY

All students will be evaluated with a combination of theory, lecture, and practical hands on lessons as well as guest speakers. All educators will provide the above methods during the program.

GRADING

Numerical grades are considered according to the following scale:

95-100	A	EXCELLENT
90-94	B	VERY GOOD
80-89	C	SATISFACTORY
79 and BELOW		FAILING/UNSATISFACTORY

The Salon Area Grading scale is based on a 10 step process:

100%= 10 Completes in all 10 steps,

90%= 9 Completes,

80%= 8 Complete,

70%= 7 Complete,

60%= 6 Complete,

50% = 5 Complete,

40%= 4 Complete,

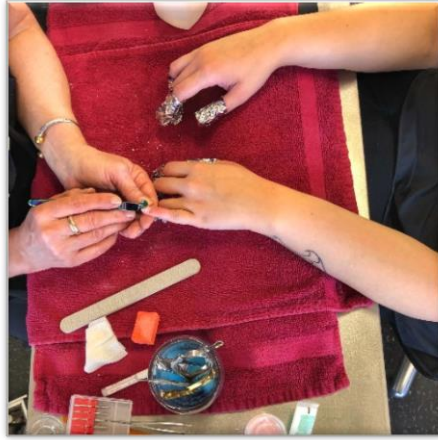
30%= 3 Complete,

20%= 2 Complete

10%= 1 Complete.

50% and less may warrant the student to be removed from the Student Salon Area and returned to theory.

A Zero will be given in each step for refusal of a guest or service



NAIL TECHNOLOGY

PROGRAM DESCRIPTION AND OBJECTIVES

Nail Technology training at Summit Salon Academy includes theory, practical instruction, and business building skills which prepare the student to perform nail care services on the general public. Summit Salon Academy offers a 600 hour training program that meets Kentucky state law standards.

Summit Salon Academy provides education in all phases of nail technology. The graduate will have knowledge in the business skills of today's industry as well as the theory and practical skills required by Kentucky state laws. The graduate will have the background and skills to pass the state board licensing exam and to work as a nail tech and nail tech manager.

NAIL TECHNOLOGY PROGRAM CONTENT

FOUNDATIONS 100 HOURS

Science and Theory
 Grooming
 Salon Management
 Professional ethics
 Cosmetic Theory
 Structure and Composition
 Growth and regeneration
 Irregularities

ADVANCED TRAINING 500 hours

Oil and Plain Manicure
 Nail Polish Changes
 Moons
 Half-Moons
 Tips
 Hand and Arm Massage
 Safety Measures
 Care of Equipment

Removal of Stains
 Repair work including wraps and tips
 Buffing
 Application of Lacquer
 Application of artificial nails

Non clinic hours 326 and Clinic hours 274

Total 600

EDUCATOR METHODOLOGY

**All students will be evaluated with a combination of theory, lecture, and practical hands on lessons as well as guest speakers.
 All educators will provide the above methods during the program.**

GRADING

Numerical grades are considered according to the following scale:

95-100	A	EXCELLENT
90-94	B	VERY GOOD
80-89	C	SATISFACTORY
79 and BELOW		FAILING/UNSATISFACTORY

The Salon Area Grading scale is based on a 10 step process:

100%= 10 Completes in all 10 steps,

90%= 9 Completes,

80%= 8 Complete,

70%= 7 Complete,

60%= 6 Complete,

50% = 5 Complete,

40%= 4 Complete,

30%= 3 Complete,

20%= 2 Complete

10%= 1 Complete.

50% and less may warrant the student to be removed from the Student Salon Area and returned to theory.

A Zero will be given in each step for refusal of a guest or service



INSTRUCTOR

PROGRAM DESCRIPTION AND OBJECTIVES

The Instructor program at Summit Salon Academy includes how to teach / demonstrate in both the theory and practical classroom setting, how to prepare for class, properly lecture /demonstrate on all subjects of cosmetology, how to prepare and grade examinations and grading in the salon area. Summit Salon Academy offers a 750 hour training program that meets Kentucky state law standards. Summit Salon Academy provides education in all phases of instructor training. The graduate will have knowledge in preparing for / conducting of student's theory and practical classroom instruction. The graduate will have the background and skills to pass the Kentucky state board licensing exam and to work as a licensed educator.

INSTRUCTOR PROGRAM CONTENT

- Orientation
- Psychology of student training
- Introduction to teaching
- Good Grooming and personality development
- Course outlining and development
- Lesson Planning
- Teaching techniques
- Teaching aids, audio-visual techniques
- Demonstration techniques
- Examinations and analysis
- Classroom management
- Recordkeeping
- Teaching observation
- Teacher assistant
- Pupil teaching

Non clinic hours 21 Clinic Hours 729

Total 750hrs

EDUCATOR METHODOLOGY

All students will be evaluated with a combination of theory, lecture, and practical hands on lessons as well as guest speakers. All educators will provide the above methods during the program.

GRADING

Numerical grades are considered according to the following scale:

95-100 A EXCELLENT

90-94 B VERY GOOD

80-89 C SATISFACTORY

79 and BELOW FAILING/UNSATISFACTORY

The Salon Area Grading scale is based on a 10 step process:

100%= 10 Completes in all 10 steps,

90%= 9 Completes,

80%= 8 Complete,

70%= 7 Complete,

60%= 6 Complete,

50% = 5 Complete,

40%= 4 Complete,

30%= 3 Complete,

20%= 2 Complete

10%= 1 Complete.

50% and less may warrant the student to be removed from the Student Salon Area and returned to theory.

A Zero will be given in each step for refusal of a guest or service

REGULATORY INFORMATION

OWNERS

Summit Salon Academy, 1300 New Circle Rd. Suite 110, Lexington, KY 40505, 859.266.5531 is owned by Launch Team LLC, a corporation in Kentucky which is owned by Leslie Foster.

ORGANIZATIONS

Summit Salon Academy is licensed by the Kentucky State Board of Cosmetology.

1049 US HWY 127 Annex #2, Frankfort KY 40601

Phone # 502.564.4262

Fax 502.564.0481

Online:www.kbhc.ky.gov/

ACCREDITATION

National Accrediting Commission of Career Arts and Sciences

3015 Colvin St. Alexandria, VA 22314

Phone # 703.600.7600

RIGHTS AND PRIVACY

It is the policy of Summit Salon Academy to abide by the Family Educational Rights and Privacy Act of 1974. This act guarantees a student's right of access to the student's personal file and the student's rights to the privacy of that file. Information from a student's file will only be released upon written permission each time there is a need for access from the student and the student's file. Accrediting agencies and government officials, as listed in the FERPA section of the catalog, may gain access to a student's file without the expressed permission of that student.

NON-DISCRIMINATION

Summit Salon Academy does not discriminate under any processes and/or circumstances on the basis of sex, age, race, color, religion, or ethnic origin.

CAMPUS SECURITY ACT INFORMATION DISCLOSURE

Under the Crime Awareness Campus Security Act of 1990, Summit Salon Academy is required to provide you with the following safety information about our campus. All criminal actions must be reported to an educator or owner immediately. That individual will assist the student or guest in reporting the crime to the local police or other appropriate security force. For a detailed list of any reporting's, please see Summit Salon Academy Admissions Office.

The facilities are open Monday through Saturday according to assigned class/salon area schedules. 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 educators and owners have keys to the building. A staff member made aware of a crime will notify the rest of 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 off-campus, fire and tornado procedures, etc. Local Authorities will be scheduled at least once annually for all staff and students.

REFUND POLICY – NOTICE OF CANCELLATION

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure.

Any monies due the applicant or students shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

1. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid except the non-refundable application fee of \$30.
2. A student (or legal guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded except the non-refundable application fee of \$30.
3. A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases he/she shall be entitled to a refund of all monies except the non-refundable application fee of \$30.
4. A student notifies the institution of his/her withdrawal in writing.
5. A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.

6. A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 14 calendar days.)
 7. In type 2, 3, 4 or 5, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.
- For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies. All refunds are based on scheduled hours:

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

- All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If permanently closed or no longer offering instruction after a student has enrolled, and instruction has begun, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If the course is canceled subsequent to a student's enrollment, and before instruction has begun, the school will either provide a full refund of all monies paid or completion of the course. If the course is cancelled after students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.
- Students who withdraw or terminate prior to course completion are charged a cancellation or administrative fee of \$150.00. This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, kit & books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement.
- If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of TIV funds will be completed and any applicable returns by the school shall be paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by the school and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

RETURN TO TITLE IV POLICY

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Stafford Loans, PLUS Loans. **Determination Date/Withdrawal Date (Official/Unofficial Withdrawal):** The last date of attendance would be the last day the student was physically in attendance at the school. A withdrawal date on a student who had been previously attending could be up to, but not to exceeding, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

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

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

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

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any direct loan funds that you would have received had you remained enrolled past the 30th day. If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of: your institutional charges multiplied by the unearned percentage of your funds, or the entire amount of excess funds. The school must return this amount even if it didn't keep this amount of your Title IV program funds. If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any Institutional Refund Policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return.

RETURN OF FUNDS BY THE SCHOOL

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

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

TITLE IV PROGRAMS

1. Unsubsidized FFEL/Direct Stafford Loan
2. Subsidized FFEL/Direct Stafford Loan
3. FFEL/Direct PLUS (Graduate Student)

4. FFEL/Direct PLUS (Parent)
5. Pell Grant

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

FAMILY EDUCATION RIGHTS AND PRIVACY ACT (FERPA)

The family education rights and privacy act (FERPA) (20 U. S.C. § 1232g; 34 CFR Part 99) is a federal law that protects the privacy of student educational records. The law applies to all schools that receive funds under an applicable program of the US Department of Education. FERPA gives students certain rights with respect to their education records. If the student is not 18 or older or a dependent minor then the parent or guardian has the right to access.

Students and parents/guardians of dependent minors have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reason such as great distance, it is impossible to personally review the records. Schools may charge a fee for copies.

Students and parents/guardians of dependent minors have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the student and parents/guardians of dependent minors then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the student and parents/guardians of dependent minors has the right to place a statement with the record setting forth their view about the contested information.

Generally, schools must have written permission from the student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

1. School officials with legitimate educational interest
2. Other schools to which a student is transferring
3. Specified officials for audit or evaluation purposes
4. Appropriate parties in connection with financial aid to a student
5. Organizations conducting certain studies for or on behalf of the school
6. Accrediting organizations
7. To comply with a judicial order or lawfully issued subpoena
8. Appropriate officials in cases of health and safety emergencies
9. State and local authorities, within a juvenile justice system, pursuant to specific state law

Schools may disclose, without consent, "directory" information such as students name, address, telephone #, date and place of birth, honors and awards, and dates of attendance. However, schools must tell students about directory information and allow students a reasonable amount of time to request that the school not disclose directory information about them.

Schools must notify students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin student hand book, or newspaper article) is left to the discretion of each school.

For additional information or technical assistance you may call 1-800-USA-LEARN (1-800-872-5327). Individuals who use TDD may call 1-800-437-0833. Or you may contact us at the following address: Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Ave. SW, Washington D.C, 20202-8520.

DISTINCTIONS OF SUMMIT SALON ACADEMY

CATALOG INSERT #1

Redken endorsed Academy for excellence in education

Professional edge training in Cosmetology, Esthetics, and Nails

Prepares students for the business climate in today's 21st Century salons and spas by incorporating critical business skills utilizing a system of Performance Goal Setting

Summit Salon Academy curriculum is infused with Redken education

Aids in placement with the primary target being privately owned salons and spas

Contacts for placement in over 6,000 Redken Club 5th Avenue salons

Salon and Spa owners who serve on Advisory Board recruit from Summit Salon Academy

Small class size to accommodate the visual, hands on learner

Academy designed by internationally known New York City Designer, Peter Millard

Affiliated with Redken industry leaders such as Michael Cole, Peter Mahoney, Chris Baran, Kris Sorbie and Ann Mincey

CLASS START DATES

CATALOG INSERT #2

COSMETOLOGY | ESTHETICS | NAIL TECHNOLOGY | INSTRUCTOR

*Start dates are subject to change at the academy's discretion.

2022

- January 11, 2022
- January 25, 2022
- February 8, 2022
- February 22, 2022
- March 8, 2022
- March 22, 2022
- April 5, 2022
- April 19, 2022
- May 3, 2022
- May 17, 2022
- June 7, 2022
- June 21, 2022
- July 12, 2022
- July 26, 2022
- August 9, 2022
- August 23, 2022
- September 13, 2022
- September 27, 2022
- October 11, 2022
- October 25, 2022
- November 8, 2022
- November 29, 2022
- December 13, 2022

Summit Salon Academy will be closed on the following dates in 2022. *These dates are subject to change.*

- Saturday, January 1st - New Year's Day
- Monday, May 30th - Memorial Day
- Monday, July 4th - Independence Day
- Monday, September 5th - Labor Day
- Thursday, November 24th - Thanksgiving Day
- Friday, November 25th - Day after Thanksgiving
- Saturday, December 24th - Christmas Eve
- Monday, December 26th - Day after Christmas

Close Early 2022

Wednesday, November 23rd - Day before Thanksgiving (Close at 4:30pm)

CAREER INVESTMENT COSTS

CATALOG INSERT #3

CASH PAYMENT PLANS

Down payments with monthly payments available upon request

FINANCIAL ASSISTANCE

Financial Assistance available to students who qualify

The tuition and kit/tablet costs per program are as follows:

COSMETOLOGY:

Tuition: \$15,600.00

Kit/Tablet: \$1,900.00

TOTAL COST: \$17,500.00

Over contract rate: \$10.40

Application Fee: \$30.00

ESTHETICS:

Tuition: \$7,800.00

Kit/Tablet: \$1,460.00

TOTAL COST: \$9,260.00

Over contract rate: \$10.40 Per hour

Application Fee: \$30.00

NAIL TECHNOLOGY:

Tuition: \$6,000.00

Kit/Tablet: \$680.00

TOTAL COST: \$6,680.00

Over contract rate: \$10.00

Application Fee: \$30.00

INSTRUCTOR:

Tuition: \$4,500.00

Kit/Tablet: \$715.00

TOTAL COST: \$5,215.00

Over contract rate: \$6.00

Application Fee: \$30.00

NON REFUNDABLE APPLICATION FEE FOR ALL PROGRAMS AFTER 3 BUSINESS DAYS OF CONTRACT SIGNING:

Application Fee: \$30 due when Enrollment Agreement is signed. Classroom material supplies are the student's responsibility. A list of classroom materials is provided to the student. Apparel code is required for this program and is the responsibility of the student. Requirements will be provided to the student at the time of enrollment.

OTHER COSTS

\$150.00 Schedule Change Fee, only at the discretion of Summit Salon Academy Administration

\$175.00 Re-entry fee

\$25.00 late fee on any payments due the school
 \$25.00 State Board permit fee (\$50.00 for Instructor)
 \$10.00 name badge replacement fee

PAYMENT PLANS

Down payments with monthly payments are available upon request for private cash pay students. Cash, check, money order, Venmo, and credit cards are acceptable for any payment. Title IV Financial Aid assistance is available to those who qualify and is only available for programs greater than 600 hours

COSMETOLOGY PAYMENT PLANS

1. Student is required to pay the non-refundable application fee of \$30.00 at contract signing. Student pays down the full tuition cost of \$15,600.00 plus the kit/book cost of \$1,900.00 plus the required State Board permit fee of \$25.00 for a total of \$17,525.00 in full after contract signing before classes begin.
2. Student is required to pay the non-refundable application fee of \$30.00 at contract signing. Student pays a down payment on tuition of \$3,120.00 (20%), plus the full kit/book cost of \$1,900.00, plus the required State Board permit fee of \$25.00 for a total of \$5,045.00 after contract signing but before classes begin. Student agrees to complete payment in full within 10 months to qualify for a 0% interest cash payment plan. The remaining balance on tuition after the down payment is \$12,480.00 with a payment schedule as follows: \$1,248.00 per month for 10 months, the first payment due on the first day of the month following the start of class and the remaining payments will be due the first day of each month.
3. *Title IV Aid students: Funds will be disbursed by payment period, but for first time, first year students, the initial disbursement of loan funds will be made after the first 30 days of scheduled classes in the Student's Educational Program, per federal regulations. A "payment period" is one half of the academic year for which a Student is awarded and disbursed Title IV funds. The total cost (tuition, textbooks and kit combined) will be paid by the academic year as follows: \$11,260.00 for the first Academic Year and \$6,240.00 for the second Academic Year.*

ESTHETICS PAYMENT PLANS

1. Student is required to pay the non-refundable application fee of \$30.00 at contract signing. Student pays down the full tuition cost of \$7,800.00 plus the kit/book cost of \$1,460.00 plus the required State Board permit fee of \$25.00 for a total of \$9,285.00 in full after contract signing before classes begin.
2. Student is required to pay the non-refundable application fee of \$30.00 at contract signing. Student pays a down payment on tuition of \$1,560.00 (20%), plus the full kit/book cost of \$1,460.00, plus the required State Board permit fee of \$25.00, for a total of \$3,045.00 after contract signing but before classes begin. Student agrees to complete payment in full within 7 months to qualify for a 0% interest cash payment plan. The remaining balance on tuition after the down payment is \$6,240.00 with a payment schedule as follows: \$891.43 per month for 7 months, the first payment due on the first day of the month following the start of class and the remaining payments will be due the first day of each month.
3. *Title IV Aid students: Funds will be disbursed by payment period, but for first time, first year students, the initial disbursement of loan funds will be made after the first 30 days of scheduled classes in the Student's Educational Program, per federal regulations. A "payment period" is one half of the academic year for which a Student is awarded and disbursed Title IV funds. The total cost (tuition, textbooks and kit combined) will be paid by the academic year as follows: \$9,260.00 for the first Academic Year.*

NAIL TECHNOLOGY PAYMENT PLANS

1. Student is required to pay the non-refundable application fee of \$30.00 at contract signing. Student pays down the full tuition cost of \$6,000.00 plus the kit/book cost of \$680.00 plus the required State Board permit fee of \$25.00 for a total of \$6,705.00 in full after contract signing before classes begin.
2. Student is required to pay the non-refundable application fee of \$30.00 at contract signing. Student pays a down payment on tuition of \$1,200.00 (20%), plus the full kit/book cost of \$680.00, plus the required State Board permit fee of \$25.00, for a total of \$1,905.00 after contract signing but before classes begin. Student agrees to complete payment in full within 6 months to qualify for a 0% interest cash payment plan. The remaining balance on tuition after the down

payment is \$4,800.00 with a payment schedule as follows: \$800.00 per month for 6 months, the first payment due on the first day of the month following the start of class and the remaining payments will be due the first day of each month.

3. *Title IV Aid students: Funds will be disbursed by payment period, but for first time, first year students, the initial disbursement of loan funds will be made after the first 30 days of scheduled classes in the Student's Education Program, per federal regulations. A "payment period": is one half of the academic year for which a Student is awarded and disbursed Title IV Funds. The total cost (tuition, textbooks and kit combined) will be paid by the academic year as follows: \$6,680.00 for the first Academic year.*

INSTRUCTOR PAYMENT PLANS

1. Student is required to pay the non-refundable application fee of \$30.00 at contract signing. Student pays down the full tuition cost of \$4,500.00 plus the kit/book cost of \$715.00 plus the required State Board permit fee of \$25.00 for a total of \$5,240.00 in full after contract signing before classes begin.
2. Student is required to pay the non-refundable application fee of \$30.00 at contract signing. Student pays a down payment on tuition of \$900.00 (20%), plus the full kit/book cost of \$715.00, plus the required State Board permit fee of \$25.00, for a total of \$1,640.00 after contract signing but before classes begin. Student agrees to complete payment in full within 6 months to qualify for a 0% interest cash payment plan. The remaining balance on tuition after the down payment is \$3,600.00 with a payment schedule as follows: \$514.29 per month for 7 months, the first payment due on the first day of the month following the start of class and the remaining payments will be due the first day of each month.
3. *Title IV Aid students: Funds will be disbursed by payment period, but for the first time, first year students, the initial disbursement of loan funds will be made after the first 30 days of scheduled classes in the Student's Education Program, per federal regulations. A "payment period" is one half of the academic year for which a Student is awarded and disbursed Title IV Funds. The total cost (tuition, textbooks and kit combined) will be paid by the academic year as follows: \$5,215.00 for the first Academic year.*

PAYMENT PLANS AT WITHDRAWAL

In the event that the student makes payment arrangements for tuition and/or fees after the completion, withdraw or termination from any program and does not fulfill the payment agreement or make an attempt to settle the debt the balance may be turned over to a third party collection company after the third consecutive month of no payments in order to collect the outstanding balance. Any outstanding balances and collections will be damaging to your credit score and potentially harm your future borrowing needs. In addition all late payments are subject to a late fee of **\$25.00** per month until turned over to the third party processor who will then begin the collection process.

ADMINISTRATIVE AND INSTRUCTIONAL STAFF

CATALOG INSERT #4

SUMMIT SALON ACADEMY PRESIDENT:

Leslie Foster

FINANCIAL AID/ACADEMY DIRECTOR:

Tania Peach

ADMISSIONS DIRECTOR:

Lindsey Matheny

EDUCATORS:

Randy Harris	Master Instructor
Ashley Palmer	Master Instructor
Natanya Gill	Master Instructor
Jessica King	Master Instructor
Casey Catron	Master Instructor
Valerie Sutton	Master Instructor
Rhonda Moffitt	Master Instructor

VETERAN STUDENT ADDENDUM

CATALOG INSERT #5

This catalog addendum applies to those students receiving U.S. Department of Veterans Affairs (VA) education benefits payments (GI Bill) while attending Summit Salon Academy.

Conduct Policy: Students must conduct themselves in a respectable manner at all times. Disruptive or inappropriate behavior, as explained in the school's rules of conduct, or as deemed unsatisfactory or inappropriate conduct by school officials, will result in termination of VA education benefits, and possible dismissal from Summit Salon Academy. Readmittance after conduct dismissal will be at the discretion of the school Director/Owner.

Academic Progress Policy: The academic progress of students receiving VA education benefits is evaluated monthly at the end of the month. VA students must maintain an 80% or greater cumulative grade point average on tests, written and practical exams, and satisfactory and timely completion of all assignments, reports, projects, etc. Failure to meet these criteria will result in being placed on academic probation for one month. If satisfactory progress is not regained by the end of the academic probation period, VA education benefits will be terminated and the student will be subject to dismissal from school. ***Certification to VA for payment will not be resumed until satisfactory progress is regained.*** Readmittance after dismissal for academic reasons requires approval of the school Director/Owner.

Attendance Policy: Students are expected to attend all classes. The attendance of students receiving VA education benefits is evaluated monthly at the end of the month. If circumstances prevent attendance at a particular class, prior notification is expected. If attendance falls below 80%, the student will be placed on attendance probation for one month. If the student has not returned to satisfactory attendance at the end of the one month attendance probation period, VA education benefits will be terminated and the student will be subject to dismissal from school. ***Certification to VA for payment will not be resumed until satisfactory attendance is regained.*** Students, whose absences result from authorized mitigating circumstances, as determined by the school Director/Owner, will not be terminated. Readmittance after dismissal for violating attendance standards requires approval of the school Director/Owner.

Conditions of re-entrance for those students dismissed for unsatisfactory progress:

A student whose training is interrupted due to unsatisfactory progress who wishes to re-enter, may do so after 30 days. At this time, the student will receive individual counseling from the school Director to determine if the cause of unsatisfactory progress has been removed and to see if the student is still suitable in his or her aptitudes, interest and abilities. The Director will then make a decision regarding the student's re-entry to the school. After the student re-enters, he or she will be evaluated after a 30-day probation period to determine if they are making satisfactory progress (80% grade point average).

Prior Credit Policy: Per Title 38, Code of Federal Regulations (38 CFR), Section 21.4253 (d)(3), previous training and experience will be considered, and granted if appropriate, for veterans and other eligible students. Veterans must submit a copy of their DD Form 214, and all students must request that transcripts from all previous postsecondary schools attended be forwarded to Summit Salon Academy review.

Reporting Tuition and Fees:

School's Application and/or application fees that also includes Test and/or Licensure fees **cannot** be certified to the VA.

A detailed description of tuition and fees charged must be provided in the school's catalog, student handbook, and student's enrollment agreement.

VETERAN STUDENT ADDENDUM (continued)

Certifying tuition and fees: According to the School Certifying Official Handbook 5th Edition; “Tuition is the actual established charges for tuition the student is required to pay. Tuition is defined in the school’s catalog or supplement and listed as tuition on the school’s billing statement or invoice. Fees are mandatory charges (other than tuition, room, and board).” Tool Kit & Supply Cost can only be certified if purchased directly through the school and appears on the school’s billing statement or invoice. If options to purchase the tool kit/supplies from an outside source, then the school cannot certify the fee to the VA.

Full-time Requirements for VA Educational Benefits: Non-College Degree (NCD) schools are measured in clock hours. Benefits are paid based on the clock hours of attendance per week as stated in the school’s catalog, student handbook, and/or student enrollment agreement. If clock hours per week vary and the benefit amount is affected, the variance must be reported for calendar weeks, Sunday through Saturday, between the beginning and ending dates. Please see the chart below that provides further explanation for Training time requirements for VA Education benefits.

IMPORTANT NOTICE: *Students whose VA education benefits are terminated for violating academic progress or attendance standards may experience a negative impact to their VA education benefits that could result in **SIGNIFICANT DEBTS** owed to the VA.*

Summit Salon Academy does not use erroneous, deceptive, or misleading practices with our veteran or non-veteran students.

A copy of the signed addenda must be provided to the student and a copy maintained in the school’s files.

References: 38 CFR 21.4135, 38 CFR 21.4253, 38 CFR 21.4254, 38 CFR 21.4277, 38 CFR 21.4278

Training Time Requirements for VA Education Benefits	
Non Degree Programs Measured in Clock Hours	
Training Time	Shop Predominate
Full-Time	22 Hours/Week
¾ Time	16-21 Hours/Week
½ Time	11-15 Hours/Week
Less than ½ Time	6-10 Hours/Week
¼ Time or Less	1-5 Hours/Week

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs.