



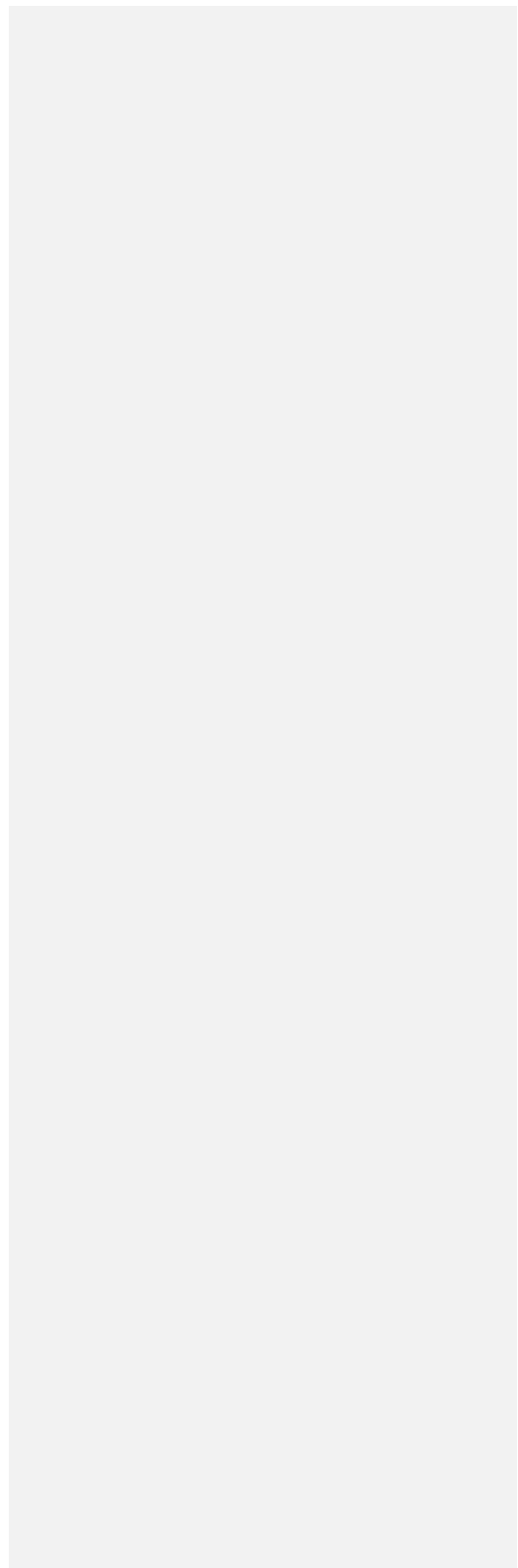
MONTANA ACADEMY  
OF SALONS

CONSUMER INFORMATION

501 2nd ST S, Great Falls, MT 59405

406-771-8772

[MontanaBeautySchool.com](http://MontanaBeautySchool.com)



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**GENERAL CONSUMER INFORMATION TO ALL STUDENTS**

Montana Academy of Salons, hereinafter known as "Montana Academy," will provide prospective students or prospective employees, with a copy of our Consumer Information by posting the information on our internet website, <http://www.MontanaBeautyAcademy.com>. A paper copy will be provided upon request through our admissions Office. For general Academy information you may contact the Admissions Office, at (406) 771-8772 ext. 5 or email at [admissions@mymtacademy.com](mailto:admissions@mymtacademy.com).

Montana Academy will annually distribute to all enrolled students, a notice of the availability of the Consumer Information. It is known that the student is responsible for understanding all of the content in the Consumer Information document and how it directly relates to federal student aid.

**CONTACT PERSONNEL TO ASSIST WITH CONSUMER INFORMATION**

Our Financial Aid Director and Admissions Representative is knowledgeable of the information contained within this document and are readily available to assist prospective/enrolled students and/or their parents during normal business hours. Our business hours are Monday-Friday 9:00 AM to 5:00 PM.

**FINANCIAL AID**

For financial aid information you may contact Financial Aid Officer, (FAO), at (406) 771-8772 ext. 4 for additional questions or email at [financialaid@mymtacademy.com](mailto:financialaid@mymtacademy.com).

**ACADEMY FACILITIES**

Montana Academy of Salons is located at 501 2<sup>nd</sup> ST S, Great Falls, MT 59405. Montana Academy is 11,000 square feet, of state of the art facility which has spacious hair, nail, skin care, and massage educational areas. The facility is designed to meet the needs of the students and the programs offered. The facility contains 4 classrooms for theory and practical instruction, a student lounge, a student library, a conference room and staff offices. The student salon area consists of 48 cosmetology stations, 8 barbering stations, 8 manicure stations, 8 pedicure stations, 8 facial tables and 4 massage tables.

**STUDENT RIGHT TO KNOW (PRE-ENROLLMENT INFORMATION)**

The most current pre-enrollment information is given upon pre-enrollment. This will include the graduation, placement, and licensure rates for the most recent award year.

**ADMINISTRATION AND FACILITY**

Montana Academy of Salons' faculty consists of the CEO, Admissions, Financial Aid Officer, Support Staff, and a maximum of one (1) Facilitator per twenty-five (25) students. List of faculty can be found in our current catalog.

**LICENSURE/ACCREDITATION/ORGANIZATIONS**

Montana Academy of Salons is licensed by Montana Board of Barbers and Cosmetologist, PO Box 200513, Helena, MT, 59620 Phone 406-841-2335  
Online: [cosmetology.mt.gov](http://cosmetology.mt.gov) Email: [dlibsdcos@mt.gov](mailto:dlibsdcos@mt.gov)

Montana Academy of Salons is accredited by National Accrediting Commission of Cosmetology Arts & Sciences, INC. 4401 Ford Avenue, Suite 1300, Alexandria, Virginia, 22302-1432  
Phone: 703-600-7600 Fax: 703-379-2200 Online: [naccas@naccas.org](mailto:naccas@naccas.org) Montana Academy of Salons is acknowledged by Montana Board of Massage Therapists

Montana Board of Licensed Massage Therapists  
301 So. Park 4<sup>th</sup> floor P.O. Box 200513 Helena, Mt 59620-0513  
Online: [dlibsdltmt@mt.gov](mailto:dlibsdltmt@mt.gov) Email: [dilibsdltmt@mt.gov](mailto:dilibsdltmt@mt.gov)

Montana Academy of Salons is certified through National Certification Board of Therapeutic Massage  
National Certification Board of Therapeutic Massage  
13333 Burr Ridge Parkway, Suite 200 Burr Ridge, IL 60527  
Phone: 630-627-8000 or 1-800-296-0664 Email: [info@ncbtmb.org](mailto:info@ncbtmb.org)

#### **MISREPRESENTATION POLICY OF TRUTH AND CANDOR**

Montana Academy, its staff and faculty is committed to maintaining the highest standard of integrity in every aspect of its operations and to assuring complete transparency, candor and accuracy in all of its communications with students, accrediting agencies and the public. Further Montana Academy is using procedures and practices aimed at eliminating errors while communicating with students and the public.

#### **OUT OF STATE**

Out of state applicants shall meet the same requirements as in-state applicants applying for Barbering, Barbering Supplemental, Cosmetology, Esthetics, Manicuring, Massage Therapy, Microdermabrasion and Teacher Training.

#### **APPLICATION AND ENROLLMENT PROCEDURES**

Applications are available on our website <http://www.montanabeautyschool.com>, at Montana Academy or can be mailed if needed. The procedures are as follows:

##### **STEP1. SCHEDULE A CAREER PLANNING SESSION:**

Call admissions office, 406-771-8772 x 5 to schedule a session and tour. Receive and review the Welcome Packet which includes:

- Student Catalog/Handbook
- Consumer Information
- Right to Know
- Campus Security
- Housing information, (no Student Housing)
- Daycare information
- Federal Student Aid at a Glance

Complete FAFSA if you plan on using Financial Aid

Cognitive Ability Test

You will be presented with either an acceptance or denial letter

##### **STEP 2. AT REGISTRATION:**

Completed an application

Sign an Enrollment Agreement

Personal Identification

- A valid driver's license or
- A social security card or
- A valid passport

Valid Proof of High School Graduation

- An official High school or Hi-Sat Certificate (GED)

- Proof of graduation – diploma or official transcripts
- College graduate transcripts
- Homeschool Certificate

Complete Occupational Qualification Fact Sheet

Receive Kit list

Pay registration fee

Take a photograph of the student

**NON DISCRIMINATION STATEMENT**

Montana Academy in its admission, instruction and graduation policies does not discriminate on the basis of age, sex, race, ethnic origin, color, religion, financial status, or on the basis of handicap as required by Section 504, 34 Code of Federal Regulations. Montana Academy owner/administration is designated to coordinate Montana Academy compliance with the requirements of Section 504, as required by 34 Code of the C.F.R. § 104.7(a).

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

**JOB PLACEMENT (GAINFUL EMPLOYMENT)**

Montana Academy maintains contacts in the Barber, Cosmetology, Esthetic, Manicure and Massage Therapy professions to assist students in job placement. Employers are encouraged to interview students, and every effort is made to secure a job opportunity for each graduate. Students are prepared in the latter part of training to seek employment. Job opportunities are announced and posted at <http://MontanaBeautySchool.com>. While Montana Academy cannot guarantee employment for graduates, assistance in finding suitable employment is provided by posting area job openings on a career opportunities bulletin board for students to review. However, Montana Academy does follow-up on graduates to help us prepare new students for future job placement.

**GRADUATION, LICENSURE, AND PLACEMENT RATES**

Rates from 2012

Graduation Rate*	Licensure	Placement Rate
80.65%	100%	74.32%

**SERVICES TO STUDENTS WITH DISABILITIES**

Montana Academy of Salons will provide reasonable accommodations to any student with a disability. The student should discuss the disability with a Facilitator. The student should explain in writing what accommodations are required, and the Facilitator and owner will develop and implement a plan to accommodate the student. All facilities at Montana Academy of Salons are handicap accessible.

**VACCINATION POLICY**

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

**VOTER REGISTRATION**

In compliance with the DOE, voter registration applications are supplied at Orientation or Voter Registrations can be downloaded at: (<http://www.in.gov/sos/elections/>)

**EMERGENCY RESPONSE AND EVACUATION PROCEDURES** See Campus Security

**EMERGENCY TIMELY WARNING** See Campus Security

**FIRE SAFETY REPORT** See Campus Security

**FIRE LOG** See Campus Security

**DAILY CRIME LOG** See Campus Security

**MISSING PERSON NOTIFICATION** See Campus Security

**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.

**PHYSICAL DEMANDS PLACED ON THE BODY**

You may work long hours, especially those who own salons. Work schedules may include nights and weekends, and may not include breaks or lunches. Good health and stamina are a must. Most salon industry professionals may be on their feet for long periods of time. There are physical demands placed upon the body during both class and as an employee in the industry, including but not limited to, standing for long periods of time, bending over, lengthy time allowances for services, lifting heavy objects, dexterity, exposure to heat and chemicals, possible cuts resulting from a haircutting service, and prolonged exposure to some chemicals may cause irritation so protective clothing, facemasks, and gloves should be worn.

**COURSES OFFERED, HOURS TO COMPLETION, FEES FOR TUITION & TEXTBOOK/KITS**

Schedules

COURSES	HRS	WK	FT/PT	SCHEDULE	HR/WK	90%
Barber	1500	44	FT	Mon.-Thur. E/O Fri. & Sat.	34.5	1350
Barber Supplemental	150	4.5	FT	Mon.-Thur. E/O Fri. & Sat.	34.5	NA
Cosmetology	2000	59	FT	Mon.-Thur. E/O Fri. & Sat.	34.5	1800
Esthetics	650	45	PT	Mon. & Tues. E/O Fri. & Sat.	20.5	585
Manicurist	350	25	PT	Wed. & Thurs. E/O Fri. & Sat.	20.5	315
Massage Therapist	700	21	FT	Mon.-Thur. E/O Fri. & Sat.	34.5	NA
Microdermabrasion	50	4	PT	Mon. & Tues. E/o Fri. & Sat.	20.5	NA
Teacher Training	650	17	FT	Mon.-Thur. E/O Fri. & Sat.	40	585



Tuition

PROGRAM	REGISTRATION FEE	TEXTBOOKS & KITS	TUITION	TOTAL
Barber	\$200.00	\$1,300.00	\$12,000.00	\$13,500.00
Barber supplemental	\$200.00	\$1,050.00	\$1,500.00	\$2,750.00
Cosmetology	\$200.00	\$2,200.00	\$17,000.00	\$19,400.00
Esthetics	\$200.00	\$1,600.00	\$7,000.00	\$8,800.00
Manicurist	\$200.00	\$800.00	\$3,500.00	\$4,500.00
Massage therapy	\$200.00	\$800.00	\$10,500.00	\$11,500.0
Microdermabrasion	\$200.00	\$400.00	\$750.00	\$1,225.00
Teacher training	\$200.00	\$220.00	\$6,500.00	\$6920.00

**TEXTBOOK AND KIT POLICIES**

Montana Academy textbook and kit items are available only through suppliers that sell to licensed professionals: barbering/cosmetology/esthetic/ manicuring/ massage therapy and teacher training academies. Montana Academy pays wholesale costs for these textbook and kit items and then passes those savings along to the student. Kits may not be removed from Montana Academy without permission.

The textbook and kit items are non-refundable. The costs for the textbook and kit items includes shipping and handling. The student is responsible for replacing lost, missing, or broken items. In the event a kit item is defective, Montana Academy will warranty the item for 30 days from the date the student received the item. The textbooks and kits provided, are to be used on Montana Academy guests and/or models as assigned in order to develop required skills and speed. In order to keep learning materials current, Montana Academy, from time to time, may change textbook and kit items. The student is responsible for any additional textbook and kit costs. The replacement kit items can be purchased from the Admissions Office. Borrowing is not encouraged or tolerated.

Barbering	Milady	Bundle	ISBN#9781285158112	\$202.50
Barbering Supplemental	Milady	Bundle	ISBN#9781285158112	\$202.50
Cosmetology	Milady	Bundle	ISBN#9781133150718	\$145.50
Esthetics	Milady	Bundle	ISBN#9781285042336	\$192.00
	Milady	Book	ISBN#9781111539597	\$44.96
	Milady	Book	ISBN#9781111539610	\$18.71
Manicuring	Milady	Bundle	ISBN#9780538457613	\$160.50
Massage Therapy	Milady	Bundle	ISBN#9781111120566	\$ 67.00
	Elsevier	Bundle	ISBN#9780323091138	\$101.50
	Elsevier	Bundle	ISBN#9780323071659	\$ 73.00
	Elsevier	Book	ISBN#9780323084727	\$ 52.00
Microdermabrasion	Milady	Book	ISBN#9781435438651	\$ 38.00
Teacher Training	Milady	Bundle	ISBN#9781285713762	\$148.00

### TEXTBOOK AND KIT DISBURSEMENT POLICY

Montana Academy of Salons has payment options available for the purchase of textbooks and kit items. For those students using Title IV funds, the charge for textbooks and kit items can be added to the institution charges and funds will be disbursed by the payment period. The textbook and kit costs are payable in the first academic year. Students that use the Title IV option are considered to have authorized the use of Title IV funds to cover the cost of textbooks and kit items and will not have to give a written authorization for this purpose only. **NOTE:** The Student using Title IV funds (financial aid) only receives Title IV funds if the Student is making satisfactory progress or has been placed on financial aid warning. For those students that are on a cash payment plan, a down payment of 20% of tuition, plus books, kit and fees is paid prior to the first day of class and the remaining balance is paid as agreed upon prior to signing enrollment agreement. The textbook and kit items are non-refundable.

### CAREER OPPORTUNITIES

There are many opportunities open to Licensed Barbers, Cosmetologists, Estheticians, Massage Therapists, and Manicurist. Montana Academy prepares all graduates for the licensing exam and entry-level positions for employment in their specific field. Additional industry experience could lead to employment as a manufacturer/sales facilitator, a distributor sales consultant, as well as in teaching, admissions and financial aid positions academies.

### COMPENSATION EXPECTED

The U.S. Department of Labor provides current (May 2012) job information at <http://www.bls.gov>. This website includes information by job position to include state & national wages, occupation profiles/descriptions, state & national trends, knowledge, skills, and abilities needed for each position. As reported by the US Dept. of Labor, state & national median wages for cosmetology related positions are as follows:

In the state of Montana, Barbering, Barbering Supplemental, Cosmetology, Esthetic, Manicuring, Massage Therapists and Teacher Training graduates, can earn minimum wage or greater paid from hourly or from salary and gratuities in an **entry-level position** depending on the work schedule and the area population. A commission scale is commonly used to pay graduates 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.

Job Position	O*NET Codes	2010 CIP Codes	2012 National Median Hourly/Yearly Wage	May 2013 State Median Hourly/Yearly Wage
Barbering	39-5011	12.0402	\$10.95/\$22,770	NA
Cosmetologists	39-5012	12.0401	\$10.95/\$22,770	13.21/27,480
Estheticians	39-5094	12.0409	\$14.03/\$29,200	\$15.33/\$32,790
Manicurists	39-5092	12.0410	\$9.35/\$19,400	\$9.97/\$22,540
Massage Therapists	31-9011	51.3501	\$17.29/\$35,970	\$12.43/\$31,140
Teacher Training	25-1194	12.0413	\$23.46/\$48,800	\$27.70/\$63,210

### IPED STATISTICS

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

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

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

### STUDENT BODY DIVERSITY

Full Time active students during academic year 2013-2014 (July 1, 2013-June 30, 2014)

	Female	Male
African American	1	2
American Indian or Alaskan Native	6	2
Asian	1	0
Caucasian	126	7
Hispanic	4	0
Native Hawaiian or Other Pacific Islander	2	2
Two or More Races	1	0
Unknown	0	0
Unduplicated Head Count	141	11

Pell Grant Recipients 85

### COPYRIGHT INFRINGEMENT POLICY

The purpose of the Copyright Infringement Policy is to comply with copyright law for the use of copyrighted material. In addition, this policy seeks to make aware to all users the seriousness as well as possible consequences for unauthorized use of copyrighted material. Montana Academy of Salons strictly prohibits any and all of the following: copyright, trademark, patent, trade secret or other intellectual property infringement, including but not limited to using any copyrighted names, text or images, offering pirated computer programs or links to such programs, serial or registration numbers for software programs, copyrighted music, etc., as policy on the use of copyrighted material on the Institution's computer system and network.

Montana Academy of Salons respects the copyrights of those involved in creating and distributing copyrighted material, including music, movies, software, and other literary and artistic works. It is the policy of Montana Academy of Salons to comply with copyright law. If users utilize copyrighted materials for educational, instructional, research, scholarship and like areas, Montana Academy will follow the legal doctrine of fair use currently a part of the copyright law. Montana Academy's students and staff will not make unauthorized copies of copyrighted material on or using Montana Academy of Salons' computer system, network or storage media. Also, Montana Academy's staff and students will not store unauthorized copies of copyrighted works using Montana Academy's system, network and/or storage media. Montana Academy's staff and students should not download, upload, transmit, make available or otherwise distribute copyrighted material without authorization using Montana Academy's computer

system, network, and Internet access or storage media. This is inclusive of utilizing unlicensed/unauthorized peer-to-peer file services that would promote copyright infringement. Montana Academy of Salons reserves the right to monitor its computer systems, networks and storage media for compliance with this policy, at any time, without notice, and with or without cause. Additionally, Montana Academy reserves the right to delete from its computer systems and storage media, or restrict access to, any seemingly unauthorized copies of copyrighted materials it may find, at any time and without notice. Users who violate this policy are subject to disciplinary action as appropriate under the circumstances. Such disciplinary action may include termination, expulsion and other legal actions. For more information, please see the website of the US Copyright Office, [www.copyright.gov](http://www.copyright.gov).

#### **CAMPUS SECURITY ACT INFORMATION DISCLOSURE & ANNUAL SECURITY REPORT**

Under the Crime Awareness Campus Security Act of 1990, we are required to provide the student with the following safety information about our campus.

Montana Academy of Salons is committed to providing safety to all of its students, faculty, and staff. If a crime happens to the student or the student's property or if there is an emergency occurring on campus, report the incident to a facilitator or owner immediately. That individual will assist the student or guest in reporting the crime to the local police or other appropriate security force.

Montana Academy of Salons will provide students, faculty, and staff with a copy of this crime report from the previous calendar year by October 1st of the following year. Statistics will be gathered from the local police and compiled in the annual report.

The report will show the number of incidents on campus, including Montana Academy parking lot and adjacent streets. At any time, statistics can be accessed from Montana Academy Admissions Office.

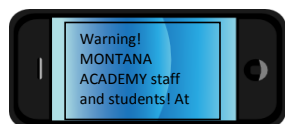
Although Montana Academy does not employ security Officers, Montana Academy of Salons has a working relationship with the local police who are able to support and provide services promptly in the event of an incident. We encourage accurate and prompt reporting of all crimes to the local police.

#### **TIMELY WARNING**

In the event that a situation arises, either on or off campus, that, in the judgment of the Command Decision Team (CDT), constitutes an ongoing or continuing threat, a campus wide "timely warning" will be issued. The warning will be issued through Montana Academy by either, verbal communications, intercom broadcast system, cell phones, emails and text, social media and signage to staff, students and guests.

Anyone with information warranting a timely warning should report the circumstances to the CDT, by phone (406) 771-8872 or in person at Montana Academy of Salons, 501 2<sup>nd</sup> St S, Great Falls, MT 59405.

**\*\*Montana Academy is not required to provide timely warning with respect to crimes reported to a pastoral or professional counselor\*\***



## **DRUG FREE CAMPUS**

The Drug Prevention Policy and its effectiveness is reviewed yearly by Montana Academy. If changes are necessary, staff will be notified at the next staff meeting. The new policy will be presented in written form to all students and will be implemented from that point forward.

- Montana Academy prohibits the unlawful possession, use or distribution of illicit drugs and alcohol by staff and students on the property or as part of any Academy activities.
- In some cases, conviction of drug-related offenses could result in the student's ineligibility of Title IV funding or other forms of financial assistance.
- Montana Academy will expel students and terminate staff involved in unlawful possession, use or distribution of illicit drugs and alcohol on Montana Academy premises and will refer such cases to the proper authorities for prosecution.
  - Staff and students may be reinstated upon completion of an appropriate rehabilitation program.
- If an arrest for drug or alcohol related incidences occurs off site, the student/staff is required to inform Montana Academy so Montana Academy can assist with providing resources to aid the student/staff member.
- As a condition of employment, staff must notify Montana Academy of any criminal drug statute conviction for a violation occurring in the workplace no later than five days after such conviction.
- Montana Academy policy supports and enforces state underage drinking and illicit drug laws.
- The Biennial Review method of distribution for newly enrolling students is during the orientation process.
- The Biennial Review method of distribution for all current students is handing out a copy in the class.
  - To ensure all students will receive a copy, students who are absent on the day of distribution will be handed a copy by their facilitator upon the student's return.
    - The facilitator will take an attendance role call during class to determine missing students.
- The Biennial Review distribution for staff is annually during a staff meeting. Absent CDT Members will be given a copy upon their return.
  - If new staff joins after the annual distribution, all drug related material will be given as part of the new hire program.

## **DRUG AND ALCOHOL ABUSE PREVENTION**

Montana Academy will immediately contact law enforcement officials to report all unlawful activity.

The health risks of illicit drugs and alcohol abuse requires Montana Academy to provide education and referrals for staff and students. Montana Academy provides education and distribution of materials annually and refers staff and students to local services.

Health risks associated with the use of illicit drugs and the abuse of alcohol include:

- Impaired mental and physical health, neurological disease/damage, memory and intellectual performance interference, mental and physical depression, uncontrollable violence, impulsive behavior, convulsive seizures, homicide, suicide, cardiac disease or damage, cardiovascular collapse or heart failure, gastrointestinal disease or damage, ulcers or erosive gastritis, anemia, liver and pancreatic disease, liver failure or pancreatitis, deteriorating relationships, and death.

## **FEDERAL DRUG TRAFFICKING PENALTIES**

The full Drug and Alcohol Policy / Abuse / Prevention information can be found in this document.

The Federal Drug Trafficking Penalties are as follows:

Criminal homicide, forcible and non-forcible sex offenses, robbery, aggravated assault, simple assault, intimidation, vandalism, burglary, motor vehicle theft, larceny-theft, destruction, damage, or vandalism to property, arson, hate crimes including crimes involving bodily injury reported to Great Falls Police Department agencies that show evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity or disability, arrests for violations of liquor and drug law violations, and illegal weapons possession, and persons not arrested but referred for disciplinary action for liquor, drug, and weapons law violations.

#### **SEX OFFENSES**

Please contact the Great Falls Police Department to report any sex offenses immediately. The seriousness of this offense makes it vital to preserve evidence for proof of the criminal offense. Montana Academy will provide assistance in any way possible. Information on counseling or referrals centers are released to staff and students upon request.

If a sex offense happens where both the accused and the accuser attend Montana Academy, both the accuser and the accused:

- Are entitled to the same opportunities to have others present during a disciplinary proceeding and
- Will be informed of Montana Academy's final determination of any Montana Academy disciplinary proceeding with respect to the alleged sex offense and any sanction that is imposed against the accused and
- The dismissal that may occur following a final determination of said proceedings regarding rape, acquaintance rape, or other forcible or no-forcible sex offenses.
- Montana Academy will work with students to change a student's academic situation (i.e., allowing the student to take a leave of absence, allowing the student to enroll in a later program, etc.) If the change is requested by the victim and the change is reasonably available.
- Montana Academy does not provide any programs on campus regarding sexual assault prevention. If students or staff wishes to learn more about the prevention of sexual assault, contact the Great Falls Police Department.

Individuals wishing to learn additional information about registered sex offenders may check website information for the City of Great Falls. <http://www.city-data.com/so/so-Great-Falls-Montana.html>

#### **EMERGENCY NOTIFICATION**

An emergency notification is an immediate notification of an unforeseen combination of circumstances that calls for immediate action. The staff has received training on how to handle a pending emergency and trained in the following Emergency Code.

##### **CODES FOR AN EMERGENCY SITUATION**

- **Code Lock Down:** A lock down situation has occurred. Staff, students and guests are to remain calm and do not leave Montana Academy.
- **Code Evacuate Front:** Indicates a need to evacuate Montana Academy immediately and exit through a front entrance only.
- **Code Evacuate Back:** Indicates a need to evacuate through the back entrance only.
- **Code Dangerous:** Indicates a dangerous situation has occurred outside Montana Academy and no one is allowed to leave Montana Academy.
- **Code Hostage:** A hostage, criminal or terrorist threat / situation

## **EMERGENCY RESPONSE PROCEDURES**

At the time of an urgent unanticipated event, CDT Members will assess the situation to determine the significance of an emergency. Without delay, the CDT will take into account the safety of its staff, students, guests and community neighbors.

- The CDT will identify / determine the extent of the emergency and enact appropriate means of notifications.
- The CDT will respond by assisting any victims(s), respond to/or contain the emergency at hand and diffuse the dangerous situation if possible.
- The CDT will determine the extent of information that needs to be released and will disseminate to staff, students, and guests / public as appropriate.
- In the event of a dangerous situation and without delay, the CDT will assess the situation and will contact authorities or determine the course of action in order to protect the entire academy population.
- CDT will determine means of notification through but not limited to verbal communications, intercom broadcast system, cell phones, emails and text, social media and signage to deliver emergency messages. If necessary a member of the CDT will notify the radio and local television stations.
- The verbal/written communication will include the type or types of emergency and steps for the emergency situation.

Montana Academy will provide the Fire Department and the Police Department with a floor plan of the building. The administration will also notify these agencies of any new construction, long-term functions or any other events which may affect routing or access to the campus. In addition to floor plans, the Police Department, Fire Department, and other local emergency officials are encouraged to tour and walk through the campus regularly.

At least annually during student training, the staff will conduct an announced or unannounced test. The test(s) are documented by dates, times, and whether the exercise was announced or unannounced. The results are publicized in the Emergency & Safety Book. The testing reminds staff and students of procedures necessary for the security, safety and crime prevention on and off campuses.

Annually Great Falls Police Department will speak on practicing safety for staff and students members. Staff and students complete a tour Montana Academy, locating fire extinguishers and exits. They are informed of what to do in case of an emergency.

Roll call will be taken as soon as reasonably possible to ensure all staff and students has been accounted for at the time of the emergency.

**CRIME LOG REPORT**

CRIME CATEGORIES	CALENDAR YEAR		
	STATISTICS		
	2011	2012	2013
CRIMINAL HOMICIDE:			
MURDER & NON-NEGLIGENT MANSLAUGHTER	0	0	0
A. NEGLIGENT MANSLAUGHTER	0	0	0
SEX OFFENSES:			
A. FORCIBLE SEX OFFENSES	0	0	0
B. NON-FORCIBLE SEX OFFENSES	0	0	0
ROBBERY	0	0	0
AGGRAVATED ASSAULT	0	0	0
SIMPLE ASSAULT	0	0	0
INTIMIDATION	0	0	0
BURGLARY	0	0	0
MOTOR VEHICLE THEFT	0	0	0
LARCENY-THEFT	0	0	0
DESTRUCTION, DAMAGE OR VANDALISM TO PROPERTY	0	0	0
ANY OTHER CRIME INVOLVING BODILY INJURY	0	0	0
ARSON	0	0	0
LIQUOR/DRUG/ILLEGAL WEAPONS VIOLATIONS:			
A. ARRESTS FOR LIQUOR VIOLATIONS, DRUG LAW VIOLATIONS, AND ILLEGAL WEAPONS POSSESSION	0	0	0
B. PERSONS NOT INCLUDED ABOVE WHO WERE REFERRED FOR CAMPUS DISCIPLINARY ACTION FOR LIQUOR LAW VIOLATIONS, DRUG LAW VIOLATIONS, AND ILLEGAL WEAPONS POSSESSIONS	0	0	0
HATE CRIMES:			
A. RACE	0	0	0
B. GENDER	0	0	0
C. RELIGION	0	0	0
D. SEXUAL ORIENTATION	0	0	0
E. ETHNICITY	0	0	0
F. DISABILITY	0	0	0
DOMESTIC VIOLENCE	NA	NA	0
DATING VIOLENCE	NA	NA	0
STALKING	NA	NA	0

**FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)**

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools/academies that receive funds under an applicable course of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by Montana Academy. Academies are not required to provide copies of records



unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Academies may charge a fee for copies.

- Parents or eligible students have the right to request that a academy correct records which they believe to be inaccurate or misleading. If Montana Academy decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if Montana Academy still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, academies must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows academies to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
  - Academy officials with legitimate educational interest;
  - Other schools to which a student is transferring;
  - Specified officials for audit or evaluation purposes;
  - Appropriate parties in connection with financial aid to a student;
  - Organizations conducting certain studies for or on behalf of Montana Academy;
  - Accrediting organizations;
  - To comply with a judicial order or lawfully issued subpoena;
  - Appropriate officials in cases of health and safety emergencies; and
  - State and local authorities, within a juvenile justice system, pursuant to specific State law.

Academy may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, academies must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that Montana Academy not disclose directory information about them. Academies must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each academy.

Or you may contact us at the following address:

Family Policy Compliance Office  
U.S. Department of Education  
400 Maryland Avenue, SWCCAS

#### **PERSONAL IDENTIFIABLE INFORMATION (PII) SEE CAMPUS SECURITY**

#### **SAFEGUARDING CONSUMER INFORMATION**

Procedure for Maintaining and Safeguarding Student Records

- All student financial records are kept in a locked cabinet which is located in the Financial Aid Office.
- The Financial Aid Office is locked when unoccupied.
- The CEO, Admission, and Financial Aid Officer and Montana Academy owners are the only persons who have keys to the student files. No other employees have keys to the file cabinets.
- The building in which the Financial Aid Office is located is protected by a security system.
- Student records are maintained on a computer software system called SMART. This is a live, on line system with a daily back up. All data is stored off site at their Phoenix Arizona location.

### **FINANCIAL AID CODE OF CONDUCT**

This policy applies to Montana Academy of Salons employees and owners, and it prohibits a conflict of interest with their responsibilities with respect to Title IV loans. The policy is part of Montana Academy of Salons' commitment to the highest ethical standards and conduct by its employees.

Montana Academy of Salons expects the highest levels of professionalism and ethical behavior from all employees whose responsibilities include student financial aid matters. These individuals must avoid even the appearance or perception of any conflict of interest regarding their student aid responsibilities. The Higher Education Opportunity Act conditions the eligibility of educational institutions to participate in Title IV programs on the development of and compliance with a code of conduct prohibiting conflicts of interest for its financial aid personnel [HEOA § 487(a)(25)].

### **MONTANA ACADEMY OF SALONS RESPONSIBILITIES**

An institutional financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, a financial aid professional should:

1. Refrain from taking any action for his or her personal interest or benefit;
2. Refrain from awarding financial aid to themselves or their immediate family members.
3. Have a designated person in the institution, handle financial aid for immediate family members, to avoid the appearance of a conflict.
4. Refrain from compiling a preferred lender list.
5. Be transparent, complete, and accurate, do not auto-assign to any particular lenders.
6. Refrain from taking any action he or she believes is contrary to law, regulation, or the best interests of the students and parents he or she serves;
7. Do not deny, impede, or unnecessarily delay the borrower's choice of lender.
8. Ensure that the information he or she provides is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain;
9. Be objective in making decisions and advising his or her institution regarding relationships with any entity involved in any aspect of student financial aid;
10. Refrain from soliciting or accepting anything of other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the U.S. Department of Education) involved in the making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory body or as part of a training activity of or sponsored by any such entity; and
11. Disclose to his or her institution, in such manner as his or her institution may prescribe, any involvement with or interest in any entity involved in any aspect of student financial aid.
12. Award notifications and/or other materials shall have a breakdown of cost of attendance, all potential billable charges, identification of each award, standard terminology and definitions, as well as, renewal requirements for each award.
13. All this consumer information will be in a prominent location on our website.
14. Financial aid professional's need to let the institution know of potential conflict of interest with any of the institutions business relationships.

#### **RESPONSIBILITIES OF MONTANA ACADEMY OF SALONS EMPLOYEES**

The primary goal of the financial aid professional is to help students achieve their educational potential by providing appropriate financial resources. Our members are required to exemplify the highest level of ethical behavior in helping students and families find the best ways to pay for college and demonstrate the highest level of professionalism. We take great pride in our essential task of helping our students and families determine the best ways to meet their educational expenses.

The Financial Aid Professional shall:

1. Be committed to removing financial barriers for those who wish to pursue postsecondary learning.
2. Make every effort to assist students with financial need free of charge.
3. Be aware of the issues affecting students and advocate their interests at the institutional, state, and federal levels.
4. Adhere to all applicable laws and regulations.
5. Support efforts to encourage students, as early as the elementary grades, to aspire to and plan for education beyond high school.
6. Always deal with others honestly and fairly, and always act in a manner that creates trust and confidence.
7. Educate students and families through quality consumer information and teach them to responsibly manage expenses and debt.
8. Educate students and their families through quality information that includes transparency and full disclosure on award notices.
9. Respect the dignity and protect the privacy of students, and ensure the confidentiality of student records and personal circumstances.
10. Ensure equity by applying all need analysis formulas consistently across the institution's full population of student financial aid applicants.
11. Will inform all entities of any changes in financial aid programs that could affect student aid eligibility.
12. Provide services that do not discriminate on the basis of race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.
13. Private information provided to the financial aid office by the applicant is protected in accordance with FERPA and the higher education act, section 483 (a) (3) (20 U.S.C. 1090) and state and federal statutes and regulations.
14. Promote the free expression of ideas and opinions, and foster respect for diverse viewpoints within the profession.
15. Commit to the highest level of ethical behavior and refrain from conflict of interest or the perception thereof.
16. FAFSA information is only used for the application, award, and administration of financial aid awarded under title IV of the higher Education Act.
17. Maintain the highest level of professionalism, reflecting a commitment to the goals of the National Association of Student Financial Aid Administrators.

#### **REPORTING VIOLATIONS OF THIS POLICY**

Montana Academy of Salons expects officers and employees covered by this policy to report violations of this policy to the Financial Aid Officer. Failure to comply with this policy will result in disciplinary action, which may include termination of employment.

#### **TITLE IV FUNDING – GENERAL INFORMATION**

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

#### **TYPES OF FINANCIAL AID AVAILABLE**

##### **Federal Pell Grant (Need Based Aid)**

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

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

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

##### **Direct Stafford Loans**

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

##### **G.I. BILL**

If you have spent time in the military, you are eligible to use your G.I. Bill toward your education, or the G.I. Bill can be transferred to your spouse or children. The G.I. Bill was specifically designed for college or vocational education. Certified by State Approving Agency for Veterans' Educational Benefits. \*These approvals are state and academy specific and may not apply to all academy s. To apply go to [www.gibill.va.gov](http://www.gibill.va.gov). Bring certificate of eligibility to the FAO Office to begin enrollment certification with VA.

#### **ELIGIBILITY OF TITLE IV AID**

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

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

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

#### **STEPS TO APPLY FOR TITLE IV AID**

1. The student must complete the FAFSA for each financial aid year in which the student is eligible to receive aid. The Department of Education (DOE) prefers students complete a web FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). To complete a web FAFSA, the student will need an electronic pin number. This can be obtained at [www.pin.ed.gov](http://www.pin.ed.gov). This pin is unique to each FAFSA applicant and cannot be shared with anyone else as it acts as the student's signature required to submit a FAFSA. A parent of a dependent student must also apply for a pin. The parent is required to sign the web FAFSA with their uniquely created pin.
2. Once a pin number has successfully been created, a web FAFSA can now be completed. Be sure to follow all instructions when completing the FAFSA. Enter the Code, 041641, for Montana Academy of Salons, Great Falls, MT. This will allow disclosure of information from the FAFSA to Montana Academy chosen by entering Montana Academy code. In the case of a dependent student, both the student and one parent will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant. Dependency status is determined by the information that is filled out on the student's FAFSA.
3. If the parents of a dependent student refuse to provide information on the FAFSA; the student will not be eligible for Pell Grants and will only be eligible for unsubsidized funding.
4. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). Montana Academy will be sent an ISIR (Institutional Student Information Record) for all students who list the academy code. All verification and/or corrections must be completed prior to qualifying for aid.
5. If a student's FAFSA is selected for verification, the student will receive Montana Academy's verification policy and a verification worksheet. The student is required to return the verification worksheet completed, as well as provide any other requested documents. If parent information is entered in the FAFSA, or the student is a dependent, parents may need to provide additional requested documents. If selected, this verification process must be completed before a student can receive federal aid. The verification process could result in a corrected ISIR and new Expected Family Contribution (EFC) number which could affect the student's unmet need and eligible need based aid, Stafford Subsidized Loans and Pell Grants.
6. The Primary EFC provided on the student's ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet. This Primary EFC number corresponds with the number of months in each academic year. The Cost of Attendance Budget for each academic year includes the student's tuition costs per academic year. These costs include tuition, applicable fees, kit and books (per the academic year in which the cost is incurred), room and board, personal expenses and transportation costs.
7. Montana Academy of Salons utilizes the information presented on the student's ISIR and the NSLDS (**National Student Loan Data System**) to determine the student's eligibility and to calculate the student's unmet need for the student's grade level. This is done in compliance with the Cost of Attendance Budget grade level limits based on hours in the academic year.
8. Students who desire low interest Stafford Federal Student Loans must complete a Master Promissory Note or Electronic Master Promissory Note (E-MPN) at [www.studentloans.gov](http://www.studentloans.gov)
9. Parents desiring to take out a low interest Federal Parent Plus Loan on behalf of their dependent daughter or son must complete a Consent to Credit Check document that is made available by the

Financial Aid Office. This form must be returned completed along with a readable copy of the parents Drivers License or State ID.

10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal loans. For Direct Loans, students may access Entrance Loan Counseling at [www.studentloans.gov](http://www.studentloans.gov)
11. Students will need to accept or decline eligible aid by completing the Students Financial Aid Award Notice with the Financial Aid Officer.
12. Accepted aid will be listed on the student's award letter.
13. Students are required to notify Montana Academy's Financial Aid Officer if they receive any additional financial assistance before or after an award letter has been issued. Scholarships or other types of financial aid could be reported throughout the year. If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.

#### **SPECIAL CIRCUMSTANCES – DEPENDENCY OVERRIDE & PROFESSIONAL JUDGEMENT**

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

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

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

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

#### **VERIFICATION**

Students selected by CPS (Central Processing System) for the process of verification are frequently required to submit additional information and/or parent's financial & household information to the Financial Aid Office. The verification procedures will be conducted as follows:

1. When selected by CPS for the process of verification, the student must submit all required documentation to the Financial Aid Office within 14 days from the date the student is notified that the additional documentation is needed for this process.

2. If the student does not provide all of the required documentation within the 14 day time frame, the student will be required to make other payment arrangements until the documentation is received and the student's eligibility for federal student aid has been established.
3. The Financial Aid Office reserves the right to make exceptions to the policy stated above on a case by case basis for extenuating circumstances.
4. The Financial Aid Office will notify the student of any changes to their financial aid award resulting from corrections made due to the verification process. An adjustment will be made to the student's financial aid award as required by federal regulations and an addendum to the existing award letter or a new award letter will be issued.

**DEFERMENT**

Students who are enrolled at least half time can apply for deferment of previous student loans while in attendance at Montana Academy of Salons. Please log on to [www.nsls.ed.gov](http://www.nsls.ed.gov) to find your current loan servicer and to find out more details on "in-academy deferment".

**COST OF ATTENDANCE (COA)**

Cost of Attendance falls into two categories, Cost of Attendance for "Dependent" students living at home and "All Others" (Dependent students living in an apartment, and Independent students) It is based on the length of the course, tuition and fees, loan fees, as well as average national room and board, personal expenses, and transportation costs.

Below is the budget for each course.

<b>BARBERING (Effective date 04/16/2013)</b>		
	<b>Dependent (1AY)</b>	<b>Dependent (2AY)</b>
Number of Months	6	5
Tuition	\$7,200	\$4,800
Books/Supplies	1300	0
Registration fee	\$200	\$0
Other	\$0	\$0
Loan Fees	\$95	\$70
Room & Board	\$2,430	\$2,025
Personal	\$1,422	\$1,185
Transportation	\$918	\$765
Total	\$13,565	\$8,845
	<b>All Others (1AY)</b>	<b>AllOthers(2AY)</b>
Number of Months	6	5
Tuition	\$7,200	\$4,800
Books/Supplies	1300	0
Registration fee	\$200	\$0
Other	\$0	\$0
Loan Fees	\$95	\$70
Room & Board	\$4,746	\$3,955
Personal	\$1,422	\$1,185
Transportation	\$918	\$765
Total	\$15,881	\$1,085

Room & Board \$405/Month for Dependents living at home

\$791/Month for all others

Personal Expenses \$237

Transportation Expense \$153/Month



<b>COSMETOLOGY (Effective date 11/01/2013)</b>			
	<b>Dependent (1AY)</b>	<b>Dependent (2AY)</b>	<b>Dependent</b>
Number of Months	6	6	2
Tuition	7650	7650	1700
Books/Supplies	2200	0	0
Registration fee	200	0	0
Other	0	0	0
Loan Fees	100	110	25
Room & Board	2472	2472	824
Personal	1446	1446	482
Transportation	936	936	312
<b>Total</b>	<b>15004</b>	<b>12,614</b>	<b>3343</b>
	<b>All Others (1AY)</b>	<b>All Others (2AY)</b>	<b>All Others (3AY)</b>
Number of Months	6	6	2
Tuition	7650	7650	1700
Books/Supplies	2200	0	0
Registration fee	200	0	0
Other	0	0	0
Loan Fees	100	110	25
Room & Board	4824	4824	1608
Personal	1446	1446	482
Transportation	936	936	312
<b>Total</b>	<b>17356</b>	<b>14966</b>	<b>4124</b>

Room & Board \$412/Month for Dependents living at home

\$804/Month for All others

Personal Expenses \$241

Transportation Expenses \$156/Month

<b>ESTHETICS (Effective date 01/01/2013)</b>		
	<b>Dependent (1AY)</b>	<b>All Others (1AY)</b>
Number of Months	11	11
Tuition	7000	7000
Books/Supplies	1600	1600
Registration fee	200	200
Other	0	0
Loan Fees	34	34
Room & Board	4455	8701
Personal	2607	2607
Transportation	1683	1683
<b>Total</b>	<b>17579</b>	<b>21825</b>

Room & Board \$405/Month for Dependents living at home

\$791/Month for All others

Personal Expenses \$237

Transportation Expenses \$153/Month

<b>MASSAGE THERAPY (Effective date 02/28/2014)</b>		
	Dependent (1AY)	All Others (1AY)
Number of Months	5	5
Tuition	10500	10500
Books/Supplies	800	800
Registration fee	200	200
Other	0	0
Loan Fees	37	37
Room & Board	2060	4020
Personal	1205	1205
Transportation	780	780
<b>Total</b>	<b>15582</b>	<b>17542</b>

Room & Board \$412/Month for Dependents living at home  
 \$804/Month for All others  
 Personal Expenses \$241/Month  
 Transportation Expenses \$156/Month

**HOW FUNDS WILL BE DISBURSED:**

In order to receive their Pell Grant/Direct Loan Disbursements, students are required to have a Satisfactory Academic Progress (SAP) average of 85%. This figure is arrived at by averaging grades from the following areas: classroom work, projects, and styling area performance, as well as an 85% or higher attendance requirement.

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

Course	Disbursement Schedules									
	62	152	325	350	450	900	1200	1350	1800	1900
Barbering		x			x		x			
Cosmetology		x			x	x		x	x	x
Esthetics	x		x							
Massage Therapy		x		x						

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

**DISBURSEMENT OF CREDIT BALANCE REFUND SUMMARY**

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

**A CREDIT BALANCE REFUND WILL BE GIVEN TO THE PARENT IF:**

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

**EFFECTS OF STUDENT LOANS**

- If the student receives other forms of financial assistance such as scholarships it may reduce the student or the student's parent eligibility for Federal Aid.
- Loans must be repaid, even if the student does not finish their education. Loan repayment begins 6 months from the date of graduation or withdrawal.
- If a student does not return from a maximum of 180 day Leave of Absence, the student's loans immediately enter repayment.
- Failure to repay a student loan will leave a negative mark on the borrower's credit.
- Over borrowing of student loans may cause a borrower to pay more than their earning potential can handle, especially during the early years of repayment.

**LOAN DISCLOSURES**

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

**PRIVATE LOAN DISCLOSURES**

Montana Academy does not offer educational/institutional loans.

**ANNUAL AND AGGREGATE LOAN LIMITS FOR DIRECT STAFFORD LOANS**

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

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

## Terms and Conditions

Loan Program	Eligibility	Fixed annual interest rate	Annual loan limit	Maximum loan amount allowed when you graduate	Details
Direct Subsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Must demonstrate financial need	For loans first disbursed on or after July 1, 2011 and before July 1, 2013: 3.4% For loans first disbursed on or after July 1, 2013 and before July 1, 2014: 3.86% For loans first disbursed on or after July 1, 2014 and before July 1, 2015: 4.66%	\$3,500 - \$8,500, depending on year in school	Undergraduate students: \$23,000	The US Department of Education is the lender and pays the interest on the loan while you are in school at least half time and during grace and deferment periods.
Direct Unsubsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Financial need is not required	For loans first disbursed on or after July 1, 2014 and before July 1, 2015: 4.66%	\$5,500-\$20,500 (less any subsidized amount received for the same period) depending on year in school and dependency status	Dependent undergraduate students: \$31,000 (no more than \$23,000 of this amount may be in subsidized loans) Independent undergraduate students: \$57,500 (no more than \$23,000 of this amount may be subsidized loans)	The US Department of Education is the lender. You are responsible for paying all interest on the loan starting on the date the loan is first disbursed.
Direct PLUS Loans	Graduate and professional students and parents of dependent undergraduate students. Students must be enrolled at least half time. Financial need is not required. Those qualifying must not have adverse credit history.	7.21%	The student's cost of attendance (determined by the school) minus any other financial aid received	No aggregate limit for PLUS loans	The US Department of Education is the lender. The loan is unsubsidized. (i.e. You are responsible for paying all interest).

### **STUDENT (BORROWER'S) RIGHTS**

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

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

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

- A current description of your loans, including average anticipated monthly payments.
- The amount of your total debt (principal and estimated interest), your current interest rate and the total interest charges on your loan;
- If you have FFEL<sup>SM</sup> Loans, the name of the lender or agency that holds your loans, where to send your payments and where to write or call if you have questions;
- If you have Direct Loans, the address and telephone number of the U.S. Department of Education's Direct Loan Servicing Center;
- An explanation of the fees you might be charged during the repayment period, such as late charges and collection or litigation costs if you're delinquent or in default;
- A reminder of available options for loan consolidation and a reminder that you can prepay your loan without penalty at any time.
- A description of applicable deferment, forbearance and discharge (cancellation) provisions;
- Repayment options and advice about debt management that will help you in making your payments;
- Notification that you must provide your expected permanent address and the name and address of your expected employer; and
- Notification that you must also provide any corrections to your academy's records concerning your name, Social Security number, references and driver's license number (if you have one).

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

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

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

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

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

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

#### **STUDENT (BORROWER) RESPONSIBILITIES**

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

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

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

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

**REFUND POLICY**

For applicants who cancel enrollment or students who withdraw from enrollment, a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or academy 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. A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases he/she shall be entitled to a refund of all monies paid to Montana Academy, less the non-refundable registration fee in the amount (\$200).
  2. A student notifies the institution of his/her withdrawal in writing.
  3. A student on an approved leave of absence notifies Montana Academy 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.
  4. A student is expelled by Montana Academy. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 14 calendar days.)
  5. In type 1, 2, or 3, 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 Montana Academy Admissions Office 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 Montana



Academy 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, Montana Academy 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 a course and/or program is cancelled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, Montana Academy will either provide a full refund of all monies paid or provide completion of the course and/or program. If Montana Academy cancels a course and/or program, and ceases to offer instruction after student have enrolled and instruction has begun, Montana Academy will either provide a full refund of all monies paid; provide a pro-rata refund of tuition; participate in a teach out agreement; or completion of the course at a later time.

- 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, books, products, unreturned academy property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement. Kits and supplies purchased by the student are not refundable once they have been issued to the student.
- If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of Title IV funds will be completed and any applicable returns by Montana Academy 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 Title IV aid have been made, this refund policy will apply to determine the amount earned by Montana Academy 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 OF TITLE IV FUNDS**

The law specifies how your academy must determine the amount of Title IV program assistance that you earn if you withdraw from Montana Academy. The Title IV programs that are covered by this law are: Federal Pell Grants, Academic Competitiveness Grants, National SMART Grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans. 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 academy 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 Montana Academy 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 academy 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 academy 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 Montana Academy). Montana Academy needs your permission to use the Post-withdrawal grant disbursement for all other academy charges. If you do not give your permission (some academies ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow Montana Academy to keep the funds to reduce your debt at Montana Academy.

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 academy or parent receive on your behalf) excess Title IV program funds that must be returned, your academy 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. Montana Academy must return this amount even if it didn't keep this amount of your Title IV program funds. If your academy is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your academy 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 academy may have. Therefore, you may still owe funds to Montana Academy to cover unpaid institutional charges. Your academy may also charge you for any Title IV program funds that Montana Academy was required to return.

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](http://www.studentaid.ed.gov).

**SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)**

The SAP is consistently applied to all students enrolled at the academy. 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. See Catalog.

**EVALUATION PERIODS**

Students will be evaluated for satisfactory academic progress status based on actual hours completed at the following points .If at one of the below checkpoints / evaluations, the student is not making SAP, the student will follow the Financial Aid Warning and Financial Aid Probation requirements as established in this policy. All students are evaluated for Satisfactory Academic Progress.

Course	Clocked (actual) Hours	Cumulative Evaluation Weeks
Barbering	450, 900, 1200, 1500	13 wks., 26 wks., 35 wks., 44 wks.
Barbering Supplemental	75,150	2.25 wks., 4.5 wks.
Cosmetology	450, 900, 1350, 1800, 2000	13 wks., 26 wks., 39 wks., 52 wks., 59 wks.
Esthetics	325, 650	22.5 wks., 45 wks.
Manicuring	175, 350	8.5 wks., 17 wks.
Massage	350, 700	10.5 wks., 21 wks.
Microdermabrasion	25, 50	2 wks., 4 wks.
Teacher Training	325, 650	8.5 wks., 17 wks.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint of the academic year or program, whichever occurs sooner. \*Transfer Students- Midpoint of the contracted hours or the established evaluation periods, whichever comes first.

**ATTENDANCE PROGRESS EVALUATIONS**

Students are required to attend a minimum of 85% 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, Montana Academy will determine if the student has maintained at least 85% 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 allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 85% of the scheduled contracted hours. The maximum time frame in which a full time cash paying student or financial aid student (to receive Title IV Aid) can complete the course is no more than 118% of the course length, allowed for students to complete each course at satisfactory academic progress is stated below:

Course	FT/PT	Hrs./Wk.	Course Hrs.	Maximum Time Frame in Weeks and Hours		
				Weeks	Hours	Weeks beyond contract
Barbering	FT	34.5	1500	52	1765	8
Barbering Supplemental	FT	34.5	150	10	177	2
Cosmetology	FT	34.5	2000	69	2353	11
Esthetics	PT	14.5	650	53	765	8
Manicuring	PT	21.5	350	20	412	5
Massage	FT	34.5	700	25	824	24
Microdermabrasion	PT	14.5	50	5	59	1
Teacher Training	FT	40	650	20	765	4

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 85% of the scheduled hours.

#### ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (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 academy. Students must maintain a written grade average of 85% and pass a FINAL written and practical exam prior to graduation. Students must make up missed tests and incomplete assignments. The following grade scale is utilized for theory and practical skill evaluation which utilizes a 100-point grading scale:

A	95 – 100%	Excellent
B	90 – 94%	Very Good
C	85 – 89%	Satisfactory
F	84.9%and Below	Unsatisfactory

Letters are given for practical skill evaluation. Evaluation is marked as a “C” for completed steps or an “I” for incomplete steps. A zero will be given in each step for refusal of a guest or service. When a student is struggling in one or more areas of study or skill level, the facilitator will advise the student on how the incomplete can be successfully completed.

10 steps completed	100%	9 steps completed	90%	8 steps completed	80%
7 steps completed	70%	6 steps completed	60%	5 steps completed	50%
4 steps completed	40%	3 steps completed	30%	2 steps completed	20%
1 step completed	10%	0 steps completed	0%		

#### COMPLETES

Students may receive a “C” for complete from a facilitator when the student has completed a practical skill successfully.

**INCOMPLETES**

Students may receive an, "I" for incomplete from a facilitator when the student is attempting to learn a practical skill but needs additional time or practice to complete the work.

**INADEQUATE GRADES**

When a student is struggling in one or more areas of theory or practical skills, the facilitator will advise the student on how the deficiency can be successfully completed and determine a deadline for the work to be completed satisfactorily.

**DETERMINATION OF PROGRESS**

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

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 Report at the time of each of the evaluations. This report notifies the student of any evaluation that may impact the student's eligibility for Title IV aid. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning.

**WARNING**

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress during the warning period.

**PROBATION** The student will be advised in writing on the actions required to attain satisfactory academic progress by the academic requirements, next evaluation. If at the end of the warning period, the student has still not met both the attendance and he/she will be determined as NOT making satisfactory academic progress, will be deemed ineligible to receive Title IV funds, as applicable, and will be terminated from the program unless financial arrangements are made with Montana Academy.

**REESTABLISHMENT OF STATUS**

A student determined NOT to be making SAP may reestablish SAP by, making up missed tests and increasing cumulative grade average to 85% and/or increasing cumulative attendance to a minimum of 85%.

**REINSTATEMENT OF FINANCIAL AID**

Title IV aid will be reinstated to students who have reestablished Satisfactory Progress 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.

**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.

**RE-ENTRY/INTERRUPTIONS**

All students who are approved for re-entry enter at the same SAP level as when they withdrew. Students who drop and re-enroll within 180 days will enter at the same tuition rate as when they withdrew until the student reaches the next checkpoint as listed on the Satisfactory Academic Process Policy. For the remaining period of enrollment beyond the closest checkpoint at time of re-entry, tuition will be at the current level as per stated in the applicable catalog at the time the student re-enrolls. 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.

**TRANSFER HOURS POLICY (see catalog)**

With regard to SAP, 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.

**LEAVE OF ABSENCE (LOA) POLICY**

An authorized Leave of Absence (LOA) is a temporary interruption in the student's course of study. The LOA refers to a specific period of time in which a student is not in attendance. An LOA is not required if a student is not in attendance for an institutionally scheduled break. However; a scheduled break may occur during an LOA. An LOA must meet certain conditions to be counted as a temporary interruption (LOA) instead of being counted as a withdrawal which would then require Montana Academy to perform a refund calculation. A student who must take an approved Leave of Absence (LOA) or must withdraw from training for nonacademic reasons may return to Montana Academy with no loss of SAP if the student was making SAP when the student left.

A student who must take an approved Leave of Absence (LOA) or must withdraw from training will return to the academy in the same progress status as prior to the leave of absence.

The LOA must be requested and approved in writing prior to LOA occurring. In addition, the student is required to list the reason for the LOA as well as provide supporting documentation. Emergency LOA, without prior written request, may be granted provided the student completes the LOA form and returns it via mail or in person within a reasonable resolution of the emergency to Montana Academy.

A student may be granted a LOA for any of the following reasons:

1. Medical Issues
2. Military Requirements
3. Jury Duty
4. Mitigating Circumstances beyond the Student's Control
5. Academy Staff recommendation

The student must follow Montana Academy' Leave of Absence Policy when requesting an LOA and get an approval of the request for a LOA is in accordance with Montana Academy Policy. There must be reasonable expectations that the student will return from the LOA. The institution may not assess the student any additional institutional charges as a result of the LOA. A student granted an LOA that meets the criteria is not considered to have withdrawn, and no refund calculation is required at that time.

If the student is receiving consumer loans, no aid will be disbursed during the LOA and no Title IV loans will be disbursed during the LOA.

Students taking an unapproved LOA will be considered withdrawn at the start of the unapproved LOA. The last date of attendance prior to the LOA will be utilized for the purposes of calculating a refund.

The maximum time frame for a LOA is 180 calendar days and the minimum is 5 calendar days. Montana Academy of Salons permits more than one LOA provided the total number of days of all LOA does not exceed 180 calendar days within a 12 month period. If the student does not return from the LOA within the 180 calendar days, the student will be dropped from Montana Academy of Salons. The student's loans will go into repayment after 180 days from the last date of attendance.

On the day the student returns from a LOA the student is required to inform the Financial Aids Office of the return and complete an enrollment agreement addendum or initial the correction on the contract. The student's contract and maximum time frame will be extended for the same number of days the student was on LOA without any penalty to the student.

### **COMPLAINT PROCEDURE**

Montana Academy will make every attempt to resolve a complaint that is not frivolous or without merit. Forms for filing a complaint can be obtained from any administrative personal or facilitator. Complaint procedures are included in this Handbook as part of the student orientation process, assuring all students are aware of Montana Academy of Salons policy and procedures for filing a complaint. Evidence of all final resolutions to a complaint will be kept in Montana Academy files' and will be available during an accreditation onsite visit in order to determine nature, frequency and patterns of complaints against Montana Academy.

A complaint may be filed by any party who has good reason to believe that an accredited academy or an initial applicant or institution in candidate status has violated accreditation standards and criteria or other accreditation requirements. Parties include but are not limited to, students and former students of Montana Academy, prospective students, governmental agencies with responsibility for activities of cosmetology or massage academies, members of the public, and other accredited academies.

The accrediting body will not intervene on behalf of students in cases of disciplinary action or dismissal, or act as a court of appeals in such matters as admission, graduation, fees, and similar points of issue, unless the context suggests unethical or unprofessional actions that seriously impair or disrupt the educational services of a candidate or accredited institution. See Montana Academy's Student Handbook for additional steps.

### **FOR ALL STUDENTS PARTICIPATING IN CONSUMER LOANS OR FEDERAL FINANCIAL AID**

#### **PREFERRED LENDER LIST/ARRANGEMENTS**

Private educational/institutional loans are not offered by Montana Academy nor does the academy have preferred lender arrangements.

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

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

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

**Commented [TLC1]:** This sounds like wording from the accreditor. Do you want to reference them or change to be about the school?

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

**Montana Academy of Salons' primary goal** is to assist students in achieving the educational career goals by providing appropriate financial resources. The Financial Aid Office is committed to:

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

**Montana Academy of Salons Office is expected to** always maintain ideal standards of professionalism in relation to interacting with students and families while carrying out the responsibilities of their position.

All Academy Staff involved will:

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

#### **CODE OF CONDUCT / ACADEMY ETHICS**

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

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

○ **The Higher Education Opportunity Act (HEOA) defines:**

- An Institution-affiliated organization is an entity directly or indirectly related to a covered institution that recommends, promotes, or endorses education loans.
- Lender-an eligible private education lender or any other person engaged in the business of securing, making or extending education loans on behalf of the lender.
- Private education loan-is a non-Title IV loan provided by a private educational lender expressly for post-secondary educational expenses and does not include an extension of credit under an open-end consumer credit plan or secured by real property.



- Montana Academy is not considered a private lender if the extension of credit is 90 days or less and interest will not be applied to the credit balance and the term is one year or less, even if payable in more than 4 payments.
- Preferred lender arrangement is an arrangement or agreement between a lender and covered institution in which a lender provides education loans to students/families and the covered institution recommend, promotes or endorses the education loan products of the lender.
  - Includes arrangements between a lender and an institution-affiliated organization
  - Does not include:
    - Direct Loan Program Loans through the DOE,
    - Education funds covered by Montana Academy 's own funds
    - Funds by donor-directed contributions
    - State funded financial aid programs if the terms and conditions of the loan include a loan forgiveness option for public service
- An Education loan is a Direct Loan, or a private education loan
- Preferred Lender Arrangement (PLA) – Montana Academy will provide disclosures annually for each type of education loan offered pursuant to the PLA before a student borrows.
  - Informational materials-publications, mailings or electronic messaging will be distributed to prospective and current students describing the available financial assistance opportunities. The disclosure will not include any co-branding and must conspicuously disclose that Montana Academy does not endorse the product in question.
  - Montana Academy has no less than two unaffiliated private education lenders. The following chart lists the lenders and the reasons Montana Academy chose these lenders in respect to loan terms and conditions and the methods or criteria used to select these lenders in relation to why they are favorable to borrowers.

#### **CODE OF CONDUCT REQUIREMENTS FOR MONTANA ACADEMY – AFFILIATED ORGANIZATIONS**

- Montana Academy will administer, enforce, and review the Code of Conduct for all Academy staff involved annually.
- Lenders are also required to enforce and review the same Code of Conduct with the affiliate's agents annually.
- Montana Academy prohibits a conflict of interest between Montana Academy FAO and the preferred lenders.
- Montana Academy does not promote any lender during the Entrance/Exit Interview process.
- Montana Academy does not promise any loan volume to any preferred lender.
- The Code of Conduct prohibits revenue-sharing arrangements with any lender.
  - Montana Academy will not collect a fee in exchange for promoting a lender nor collect any revenue or profit sharing.
  - The Financial Aid Department or Officer or Owner will not receive gifts from any preferred lender
    - "Gifts" include: gratuity, favor, discount, entertainment, hospitality, loan, services, transportation, lodging, meal, or other items deemed as a "gift".

- The term “Gift” does not include: food or refreshments during a professional training session meant to improve service and does not include favorable terms to student, standard marketing material, and philanthropic contributions from a lender in exchange for advantages to related loans, or any state aid.
- Montana Academy will utilize marketing materials advantageous to the applicant from the lender(s) to counsel, aid in financial literacy and debt management as long as the lender discloses that the lender prepared the provided materials.
- Montana Academy does not hire any consultants contracted by any private lender.
- Montana Academy does not have any affiliates of lenders serve on their Advisory Board.
- Montana Academy owners/staff will not participate on any affiliated lenders Advisory Board.
- Montana Academy’s Financial Aid/Assistance Office is prohibited from directing borrowers to certain lenders or delaying loan certifications. Montana Academy does not assign lenders to any student’s aid award package and does not refuse or delay loan certification based on the borrowers choice of lender.
- Montana Academy is not involved in payment to any lenders, whether directly or indirectly, in exchange for points, premiums, or interest of financial support in exchange for extending credit to a student.

**ACADEMIES OFFERING FEDERAL AID UNDER THE PROGRAM PARTICIPATION AGREEMENT WILL:**

- Develop, publish, and administer and enforce the code of conduct with respect to loans guaranteed under the Title IV programs or Higher Education Act (HEA) loan programs.
- Compile yearly, maintain, and make available to all students, a list of lenders for loans issued or guaranteed under the Title IV programs or HEA loan programs.
- Montana Academy, upon request from a student or prospective student, must provide a Department of Education/FRB self-certification form and information needed to complete the form.
- Self-certification form must contain disclosures stating the applicant may qualify for Federal, State, or Academy aid. The applicant will be encouraged to discuss available options with the Financial Aid Officer and that private education loans may affect the applicant’s eligibility for Federal, State, or Academy aid. Montana Academy will aid the applicant in reviewing what information the applicant must provide on the self-certification form obtained in Montana Academy Financial Aid Office. Information reviewed with applicant will include Cost of Attendance
- (COA), the student’s Estimated Financial Assistance (EFA), and the difference between the two.
- The lender may provide to the applicant a pre-filled self-certification form. This self-certification form must be signed by the applicant.
- The lender must obtain the signed self-certification form before consummation of the loan.
- Lender may receive the self-certification from the applicant or Montana Academy.

**ADMINISTRATIVE CAPABILITY**

- When the PPA is originally signed and upon continuing to participate in Title IV aid or HEA programs, Montana Academy will:
  - Report annually to The Department of Education any “reasonable reimbursements” in accordance with State or Federal reimbursement policies that are paid by any private education lenders to any Academy employee in the Financial Aid Office who is responsible for education loans.

**RIGHT TO CANCEL**

- The applicant may cancel within 3 business days of receipt of the lenders final disclosure form. Funds will not be disbursed until the cancellation period expires.