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Textures Institute of Cosmetology

Licensed by:
State of Indiana
State Board of Cosmetology
402 West Washington St.
Room W072
Indianapolis, IN 46204
317-232-5887



All courses are taught in **ENGLISH**.

The contents of this catalog are certified as true in content and policy.

Textures Institute of Cosmetology has the right to change anything in this catalog at any time per owner.

School Catalog

Last Revised

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OWNER OF TEXTURES INSTITUTE OF COSMETOLOGY

Arthur Harris

ADDRESS OF TEXTURES INSTITUTE OF COSMETOLOGY

8325 North Michigan Road

Indianapolis, Indiana 46268

EMAIL: texturesinstitute@hotmail.com

Website: <http://www.texturesinstitute.org>

ADMINISTRATIVE STAFF

Arthur Harris	Owner/CEO/Director/Substitute Instructor
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Krisma Garrett	Assistant Director/Financial Aid Director
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Toyia Martin	Enrollment/Business Office
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FACULTY AND STAFF

Pamela Searcy	Instructor's License – Fuqua's Institute
Instructor	Cosmetology License – Pivot Point Cosmetology School

Toni Bland	Instructor's License – Merriville Beauty College
Instructor	Nail Technician License – Merriville Beauty College

WELCOME

From the desk of the President:

Welcome to Textures Institute of Cosmetology and the exciting world of the beauty industry! Within this handbook, you will find the policies and procedures that will help you be successful at Textures Institute of Cosmetology as well as your chosen career in the field. These guidelines were designed specifically to ensure that you are totally prepared for your new career. We hope that you find this document a useful tool but please note that the staff at Textures Institute of Cosmetology is available to answer any additional questions you may have. Congratulations on your new endeavors!

Arthur Harris
President

OUR MISSION

Textures Institute of Cosmetology provides a unique learning environment where we encourage creativity, teamwork and discipline in the pursuit of professional goals in Cosmetology Arts and Sciences. It is the mission of Textures Institute of Cosmetology to dedicate ourselves to student success by enriching lives and cultivating professionals through innovative, personalized education in a creative and inspiring environment that prepares graduates in business skills and fiscal responsibility necessary for success in the workplace. We take the extra step to inspire students to exceed expectations and continue their quest for lifelong learning through respect and integrity. We have developed relationships with the Indiana Black Expo as well as other organizations to ensure that we get the exposure to not only help us grow in the community but also to give our students the exposure they would not get elsewhere.

Cosmetology, Nail Technician, and Junior Instructor Students, while in our program, have real world opportunities to express their creativity and provide hair, makeup, and nail looks for various editorial photo shoots and fashion shows. These experiences give our students an added advantage in preparation for their careers as hair stylists. We are not a cookie cutter school and pride ourselves on going the extra mile to ensure that our students have the skills necessary to become a successful competitor in today's market place.

SCHOOL OBJECTIVES & PURPOSES

Upon completion of the requirements, the determined graduate will:

1. Project a positive attitude and a sense of personal integrity and self-confidence
2. Practice effective communications skills, visual poise, and proper grooming.
3. Respect the need to deliver worthy service for value received in an employer-employee relationship.
4. Develop effective work habits in the interest of safety and infection control
5. Perform the basic manipulation skills in the areas of hair styling, hair shaping, hair coloring, texture services, scalp and hair conditioning, skin care and makeup, manicures, pedicures, and nail extensions.

To ensure continued career success, the graduates should continue to learn new and current information related to skills, trends, and methods for career development in cosmetology and related fields.

Textures Institute of Cosmetology offers Cosmetology, Nail Technician, and Junior Instructor programs.

Upon completion of Cosmetology Program: Students will graduate with a diploma

Certificates of registration/ Beauty Culturist qualifications:

- Be at least eighteen years of age;
- Has not been convicted of a felony that has a direct bearing on his/her ability to practice competently;
- Has an education equivalent to the completion of the tenth(10th) grade;
- Has completed 1500 clock hours, with not more than ten hours in one day, in theory and practice cosmetology in a licensed school of beauty culture
- Has graduated from an approved school of beauty culture;
- Has satisfactorily passed examination conducted by the Board to determine the fitness to practice beauty culture; and
- Has paid the fee for issuance set forth by Board.

Upon completion of the Nail Technician Program, students will receive a diploma

Certificates of registration/ Nail Technician

Qualifications:

- Be at least eighteen years of age;
- Has not been convicted of a felony that has a direct bearing on his/her ability to practice competently;
- Has an education equivalent to the completion of the tenth(10th) grade;
- Has completed 600 clock hours, with not more than ten hours in one day, in theory and practice manicuring in a licensed school of beauty culture;
- Has graduated from an approved school of beauty culture;
- Has satisfactorily passed examination conducted by the board to determine the fitness to practice as a registered manicurist; and
- Has paid the fee for issuance set forth by board.

Upon completion of Junior Instructor Program: Students will graduate with a diploma

Certificates of registration/ Beauty Culturist qualifications:

- Is at least eighteen years of age;
- Has not been convicted of a felony that has a direct bearing on his/her ability to practice competently;
- Has an education equivalent to the completion of the tenth(10th) grade;
- Has completed 1000 clock hours, with not more than ten hours in one day, in theory and practice cosmetology in a licensed school of beauty culture
- Has graduated from an approved school of beauty culture;
- Has satisfactorily passed examination conducted by the Board to determine the fitness to practice beauty culture; and
- Has paid the fee for issuance set forth by Board.

STATE LICENSE AND ACCREDITATION APPROVAL

Textures Institute of Cosmetology is approved by the Indiana State Board of Cosmetology and Barber Examiners Licensing Agency, located at 402 West Washington Street Rm W072, Indianapolis, Indiana 46204-2246, (317) 234-3031. Textures Institute of Cosmetology has been accredited by NACCAS since 2014. The National Accrediting Commission of Career Arts & Sciences is recognized by the United States Department of Education as a national accrediting agency for postsecondary schools and programs of cosmetology arts and sciences, electrologist, and massage.

ACCREDITED BY:

National Accrediting Commission of Career Arts & Sciences



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

PROGRAMS TUITION COST

	Cosmetology	Nail Technician	Junior Instructor
Tuition:	\$16,800	\$7,280	\$6,720
Books & Kits:	\$1225	\$875	\$250
Application Fee	\$100	\$100	\$100

Extra-Instructional Charges Policies: 8.50 per hour

Verification of Student Identity: Additional charges will be associated with the verification of student identity to include the cost of verifying the identity of distance-learning at each session of instruction.

Methods of payments: Payment sources: cash, checks, money orders, Title IV, service gratuities and credit cards or through non- federal agency or loan program. There is a 5- day grace period and a \$25 late fee and additional \$5 fee each day after, after payment due date.

Competency: Should the student complete the program earlier than estimated timeframe stated in the contract, the student's financial aid package may be recalculated which may result in 17 liabilities owed by the student and/or the institution, if applicable.

ADMISSION REQUIREMENTS

Applicants applying for admission must meet the following requirements to be admitted into Textures Institute of Cosmetology:

- Must be at least 16 years of age
- Must provide a valid id
- Have a High School Diploma or GED
- Must show proof of High School Diploma or Transcript showing high school completion
- Home School must submit a copy of completion from State Authority
- Agrees to pay applicable school and state fees and provide all required registration paperwork in a timely manner.

- Must complete orientation prior to start date
- Must sign and complete all applicable paperwork prior to start date, including an Enrollment Agreement
- Agrees to provide all financial aid documents, if applicable, in the designated time frame.

Cosmetologist Licenses

The board may license a person to be a cosmetologist.

Application; form

A person must file a verified application for a cosmetologist

License with the board on a form prescribed by the board to obtain that License.

Contents of application

The application described in section 2 of this chapter must

State that the applicant:

- (1) Is at least eighteen (18) years of age;
- (2) Has successfully completed the **twelfth** (12) grade or received the Equivalent education or GED;
- (3) has graduated from a cosmetologist program in a cosmetology School;
- (4) Has received a satisfactory grade on an examination for cosmetologist license applicants prescribed by the board;
- (5) Has not committed an act for which the applicant could be disciplined under IC 25-8-14; and
- (6) Has paid the fee set forth in for the issuance of a license under this chapter.

Nail Technician Licenses

The board may license a person to perform manicuring.

Performance of manicuring without offering

Cosmetology

A person may perform manicuring without offering cosmetology.

Application; form

A person must file a verified application for a manicurist license with the board on a form prescribed by the board to obtain that license

Contents of application

The application described in section 3 of this chapter must

State that the applicant:

- (1) Is at least eighteen (18) years of age;
- (2) Has successfully completed the **twelfth** (12) grade or received the equivalent education or GED;
- (3) Has graduated from a manicurist program in a cosmetology school;

- (4) Has received a satisfactory grade on an examination for manicurist license applicants prescribed by the board;
- (5) Has not committed an act for which the applicant could be disciplined under and
- (6) Has paid the fee set forth for the issuance of a license under this chapter.

Junior Instructor Licenses

The board may license a person to be an instructor

Application; form

A person must file a verified application for an instructor

License with the board on a form prescribed by the board to obtain that License.

Contents of application

The application described in section 2 of this chapter must

State that the applicant:

- (7) Is at least eighteen (18) years of age;
- (8) Has successfully completed the **twelfth** (12) grade or received the Equivalent education or GED;
- (9) holds a cosmetologist, or manicurist license
- (10) has graduated from a junior instructor program in a cosmetology School;
- (11) Has received a satisfactory grade on an examination for instructor license applicants prescribed by the board;
- (12) Has not committed an act for which the applicant could be disciplined under IC 25-8-14; and
- (13) Has paid the fee set forth in for the issuance of a license under this chapter.

COSMETOLOGY SCHOOLS

Hours in session

(a) Students in cosmetology schools must be enrolled for:

- (1) Not fewer than twenty (20) hours; and
- (2) Not more than fifty (50) hours; a week.

(b) Students shall obtain all required hours on the premises of the Cosmetology school; however, up to ten percent (10%) of the course hours may be used for:

- (1) Educational programs;
- (2) Seminars;
- (3) Workshops; or
- (4) Other industry-related activities;

located off the school premises under the direction of the cosmetology school.

(c) A complete record of hours of attendance for each student must be:

- (1) Kept by time clock or computer; and
- (2) Recorded in the school's records.

(d) Students enrolled in cosmetology schools shall complete the required education within three (3) years from the date of enrollment.

(e) The board may waive the requirements of subsection (d) if the:

- (1) Applicant petitions the board for a waiver; and
- (2) Board determines that the applicant has demonstrated, with good cause, a hardship, such as:
 - (A) An emergency;
 - (B) A documented illness; or
 - (C) Military service.

Theory, demonstration practice and actual practice
hours; restrictions

(a)) Course hours obtained by students in cosmetology schools for:

- (1) Theory and demonstration practice; and
- (2) Actual practice;

may not be obtained simultaneously.

(b) Students shall not be called away from scheduled theory and demonstration practice in order to do actual practice

Records

Cosmetology schools shall retain records for each student, which must include the following:

- (1) Hours of school attendance.
- (2) Grades awarded.
- (3) Time records.
- (4) The progress report.

Transcripts to students

Sec. 8. (a) If all financial obligations have been met according to the cosmetology school's contract, certified transcripts of all hours and grades must be available to any current or former student, upon request, within thirty (30) days.

(b) Cosmetology school may charge a fee not to exceed ten dollars (\$10) for providing a certified transcript

Record retention

Cosmetology schools shall retain student records for not fewer than five (5) years, which shall include the following:

- (1) Hours of school attendance.
- (2) Grades awarded.
- (3) The progress report.

Monthly verified report

(a) No later than the fifteenth day of each month, cosmetology schools shall submit a verified report to the board including the information required in subsection (b).

(b) The report required by subsection (a) must include the following information concerning student activity in the previous month:

- The names of all new students.
- For all students who have paid the cosmetology school all money (tuition) to which it is legally entitled, the names of all students who have dropped out of school and the number of hours they have accrued.

Physical Requirements of the Industry

Anyone who can complete cosmetology and successfully pass the state licensing exam is eligible to practice as a cosmetologist. However, there are certain physical requirements a person who wants to work as a cosmetologist will need to accomplish his/her career goal.

Hygiene

- It is important for Cosmetologists and Nail Technician to have adequate hygiene for several reasons. The first is simply a matter of self-recommendation. It is a cosmetologist's job to help others look as attractive as possible; therefore, it is important for the cosmetologist to have a neat, clean appearance. Most people would not want to go
- into a salon and have someone do their hair or make-up that clearly doesn't take care of her own hair and make-up.
- Cosmetologists' physical appearances are walking references to their skill ability. In terms of cleanliness, refined personal hygiene is crucial for cosmetologists. Cosmetologists regularly touch their clients, more so than many other profession, so they need to keep clean as a matter of course or may spread dirt, germs, disease and possibly bugs, such as lice amongst clients.

Standing for Extended Periods

- Cosmetologists work on their feet. While clients are typically in the sitting position, cosmetologists need to be able to stand over them to cut hair and lean close enough to apply make-up and other treatments. If an individual cannot stand or remain standing for long periods of time, they are unlikely to be successful as cosmetologists because they will not be able to perform tasks accurately.

Steady Hands

- Cosmetologists and Nail Technician work with their hands to cut hair, perform manicures and pedicures, make-up and other applications. To perform all these tasks successfully, the cosmetologist must have the ability to control her hands and fingers at all times, including holding the hand very steady while cutting hair, applying make-up or other

- beauty treatments. A cosmetologist who cannot hold her hands steady is certain to receive a number of complaints from incorrectly or badly performed procedures.

Allergies

- Cosmetologists and Nail Technician are required to handle a large number of chemicals and use a variety of cleansing agents. If an individual is highly allergic to any of these products or very sensitive to these items, they are unlikely to succeed in cosmetology due to their adverse physical reactions to the tools of the trade.

TRANSFER POLICY

Our school, operating in accordance with state regulations, will accept transfer students from another school. Textures Institute of Cosmetology does not, however, give credit for more than half the total hours of instruction mandated by law, unless an exception is warranted and approved by Textures Institute of Cosmetology. Textures Institute of Cosmetology reserves the right to refuse to accept transfer students if requirements cannot be met, this includes tuition. All transferred hours, progress and grades will be posted on the student's progress report after transcripts have been received in the office. Arrangements must be made regarding tuition monies.

Students wishing to transfer from one program to another within the Textures Institute of Cosmetology location must obtain permission from the Director or CEO. All balances due from the prior course must be resolved prior to beginning a new program. Additional kit items may be required to be purchased upon discretion of the school.

Transcripts and transfer document requests should be made through the office. Request must be made in writing and given seven (7) to ten (10) business days to complete. A transcript charge of \$10.00 will be assessed to students transferring to another school prior to completion of training. No transcripts will be issued unless the balance on the student account is resolved. Accounts with balances will have the transcript fee posted against the outstanding balance.

Students transferring from Textures Institute of Cosmetology to another institution will have their academic credit/clock hours earned at Textures Institute of Cosmetology evaluated by the other institution, and the decision to accept credits/clock hours is made by the other institution. Currently, Textures Institute of Cosmetology does not have an articulation agreement with any other schools.

DISCRIMINATION POLICY

Textures Institute of Cosmetology complies with the Civil Rights Act of 1964, which prohibits discrimination because of age, race, color, religion, sex or ethnic origin.

AMERICANS WITH DISABILITIES ACT

It is the policy of Textures Institute of Cosmetology to comply with all the relevant and applicable provisions of the Americans with Disabilities Act (ADA). Textures Institute of

Cosmetology will not discriminate against any qualified student, employee or job applicant with respect to any terms, privileges or conditions of employment because of a person's physical or mental disability. The facility is handicapped accessible, as are restrooms and classrooms. Students with disabilities may pursue the same licenses that other students may pursue. The criteria for enrollment is the same and all rules and regulations apply. This means that any student with a disability may apply to attend the school as long as he/she can meet all mental and physical requirements. We will make modifications and accommodations when necessary. (for example, extended time to take tests)

HOURS OF INSTRUCTION

Full-time students are scheduled 34 hours or more per week. Part-time students are scheduled 20 hours or more per week. Indiana State Board Licensing Agency requires a minimum of 20 hours per week attendance, no more than ten (10) hours per day attended.

ACADEMIC/SCHOOL CALENDAR

START DATE FOR CLASSES

Enrollment at Textures Institute of Cosmetology is done on a continuous basis.

School holidays

Textures Institute of Cosmetology will be closed on the following holidays: New Year's Day, the birthday of Dr. Martin Luther King Jr., Memorial Day, 4th of July, Labor Day, Thanksgiving Day and Christmas. Textures Institute also has four additional breaks throughout the year, Spring break (April 1st-April 6th), Summer break (July 1st- July 6th), Fall break (November 25th-November 30th), and Winter break (December 23rd-December 31st). Days off due to holidays/breaks/school closures are recorded as such and extend the enrollment contract.

ATTENDANCE

Students must attend at least 67% of their scheduled time. Those students missing excessive consecutive school days will be dropped from the course. Students failing to attend according to their schedule may be placed on probation. See Satisfactory Progress Policy Requirements for additional information.

- Five (5) Tardy in a month s time will result in a one-day suspension
- Five unexcused absences in a month will result in (2) day suspension (The student will be responsible for any overages incurred)
- Saturday attendance is mandatory! If you are absent or more that an hour late on Saturdays you will receive a zero on your following weekly exam. No exceptions unless approved by staff.
- Three (3) days no call no show or three (3) days unexcused absences will result in possible being dropped from the program

UNIFORMS**Cosmetology /Nail Technician**

Black Uniforms or Scrubs

Sock and Hosiery required

Undergarments are required

Student Name Tag

Black shin length capris

Apron or Smock

Texture's trade mark T-Shirts

Prohibited: shorts, colored top, bandannas, scarves, open toed-shoes, hats, sandals, tights, and leggings.**Students MUST dress professional at all times.**

- Shoes must be clean and kept in good repair.
- Nametags are required to be worn and must have the student's proper name. Lost name tags must be replaced at once.
- Sunglasses or shaded prescription sunglasses are not allowed. Any item that restricts vision is not permitted.
- Questionable student dress, appearance, hairstyle or hair color for which there is no guideline will be ruled either acceptable or unacceptable by school Manager or Instructor in charge.
- Hair must be cared for in a professional manner.
- Students must be dressed and prepared for class prior to arrival including hair style and makeup.
- Student responsible for replenishing any item lost /stolen from their kit.
- Student must provide their own padlock for their locker.
- Students must pay student prices for any service requiring products such as gel polish, acrylics, and color.

STUDENTS ARE GIVEN ONE NAME TAG. THIS NAME TAG MUST BE WORN AT ALL TIMES WHEN IN SCHOOL (ACCORDING TO STATE LAW). THE STUDENT IS RESPONSIBLE FOR REPLACING THE NAME TAG IF LOST OR MISPLACED. THE COST FOR ADDITIONAL NAME TAG IS FIVE DOLLARS.

***Textures Institute of Cosmetology reserves the right to change the dress code at its discretion.**

COSMETOLOGY PROGRAM OBJECTIVES

In this course you will learn and know the principle of hair care, scalp care, diseases, shampooing, conditioning, haircutting, hairstyling, braiding, braiding extensions, wigs, hair additions, chemical texture service, hair coloring, skincare, hair removal, facials, facial makeup, lashes, nail care, manicuring, pedicuring, nail tips, nail wraps, monomer liquid and polymer powder nail enhancements, UV gels, and gel polish. You will also gain knowledge in seeking employment, on the job training and salon business.

COSMETOLOGY COURSE CURRICULUM (1500 HOURS)

A study toward preparation to take a State Board examination to become a licensed cosmetologist in the State of Indiana, each student must attend 1500 hours of training plus complete the required *Official Student Progress Book*. Full-time students are required to complete 34 hours per week and part-time students are required to complete 20 hours per week.

Textures Institute of Cosmetology instructional methods come from Milady 13th Edition. The first 200 hours of instruction are general theory class, both clinic and classroom, where students practice techniques taught on fellow students and mannequins. After 200 hours, students are allowed in salon area to provide services to patrons. The remaining 1300 hours of instruction are in theory, practical class work, and clinic practice.

SUBJECT	THEORY & DEMONSTRATION HOURS	ACTUAL PRACTICE HOURS	TOTAL
Haircutting	100	175	275
Sanitation	40		40
Statute and rules	10		10
Salesmanship	5	5	10
Management	10		10
Manicuring	5	25	30
Pedicuring	5	15	20
Hair removal	5	10	15
Anatomy/Physiology	5		5
Skin	5		5
Hair	5		5
Electricity	5		5
Chemistry	10		10
Shampooing	5	30	35
Scalp treatments	10	10	20
Facials/make-up	20	45	65
Hair coloring	40	150	190

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Permanent wave/relaxing	70	250	320
Hair styling	70	210	280
Miscellaneous hours	150		150
Totals	575	925	1500

NAIL TECHNICIAN COURSE OBJECTIVES

In this course you will learn and know the principle of nail care, diseases, manicure techniques, pedicure techniques, design principles, acrylic ratio, nail extensions, UV gels, gel polish, nail extension removal, nail spa services, electric nail filing, nail repair with fabric, nail wraps, and nail embellishments. You will also gain knowledge in seeking employment, on the job training, and salon business.

NAIL TECHNICIAN COURSE CURRICULUM (600 hours)

Textures Institute of Cosmetology instructional methods come from Milady 7th Edition. The nail technician course requires 600 hours of instruction. The first 40 hours of instruction are general theory class, both clinic and classroom, where students practice techniques taught. After the first 40 hours, students may practice services on patrons in salon area. The remaining 560 hours of instruction are in theory, practical class work, and clinic practice. A study toward preparation to take a State Board examination to become a licensed nail technician in the State of Indiana, each student must attend 600 hours of training plus complete the required *Official Student Progress Book*. Full-time students are required to complete 34 hours per week and part-time students are required to complete 20 hours per week.

SUBJECT	THEORY & DEMONSTRATION HOURS	ACTUAL PRACTICE HOURS	TOTAL
Sanitation	50		50
Anatomy and disorders	30		30
Statues and rules	15		15
Nail techniques	45	210	255
Manicuring	15	60	75
Pedicuring	15	35	50
Chemistry	10		10
Salesmanship	5	15	20
Electric drill/file	10	20	30

	65		65
Totals	260	340	600

NAIL TECHNICIAN COURSE

State Board requires 450 hours for the Manicure Program. Textures Institute of Cosmetology program is 600 hours to:

- Ensure our students have adequate time to complete a required Nail Shop project.
- Allow additional time for art design and the latest techniques of the industry

JUNIOR INSTRUCTOR PROGRAM OBJECTIVES

In this course you will study towards preparation to take the State Board examination to become a licensed instructor. The junior instructor course requires 1000 clock hours of instruction. This instruction includes training in theory demonstrations, as well as, actual practice. After completion of teaching methods and techniques to include: course specific curriculum for the Junior Instructor Course.

JUNIOR INSTRUCTOR COURSE CURRICULUM (1000 HOURS)

Textures Institute of Cosmetology instructional methods come from Milady Master Educator 3rd Edition. The first 210 hours of instruction includes training in theory demonstration, teaching methods and techniques. A study toward preparation to take a State Board examination to become a licensed instructor in the State of Indiana, each student must attend 1000 hours of training. Full-time students are required to complete 34 hours per week and part-time students are required to complete 20 hours per week.

	THEORY & DEMONSTRATION HOURS	ACTUAL PRACTICE HOURS	
SUBJECT			TOTAL

Orientation & Review			
Of the Cosmetology Curriculum	50	100	150
Introduction to Teaching	60		60
Course Outline & Development	160	170	330
(1) Lesson Planning			
(2) Teaching Techniques			
(3) Teaching Aids			
(4) Developing, Administering, And grading Examinations			
School Administration	30	20	50
(1) Record Keeping			
(2) Law and Rules			
Teaching		150	150
(1) Assisting in the clinic and Theory classrooms			
(2) Practice teaching in the clinic and Theory classrooms		260	260
Totals	300	700	1,000

SATISFACTORY ACADEMIC PROGRESS POLICY

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. It is applied consistently to all students enrolled in a specific program and scheduled for a particular category of attendance (part-time/full-time). 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. Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the program. Students who do not achieve the minimum standards is no longer eligible Title IV funds, if applicable, unless the student is on warning or has prevailed upon appeal of the determination that has results in the status of probation. The institution notifies students of any evaluation that impacts the student's eligibility for financial aid. Students are given copies of completed evaluations at every progress period once completed.

Evaluation Progress Period

Students are evaluated for Satisfactory Academic

Progress as follows with a 900-clock hour

academic year:

Cosmetology-1500 Clock-Hour Program

Clocked (actual) hours;

450, 900, 1200, and 1500

Nail Technician 600 Clock-

Hour Program

Clocked (actual) hours;

150 ,300, 450 and 600

Junior Instructor-1000 Clock-Hour Program

Clocked (actual) hours;

250, 500, 750, and 1000

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

Attendance Progress Evaluation

Students are required to attend a minimum of 67% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has at least 67% cumulative attendance rate.

QUALITATIVE PROGRESS MEASURES

Students are assigned theory study and a minimum number of practical experiences in each category of study. Specific theory and practical assignments are designated as requirements for graduation from the course. Theory 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. Practical skills are evaluated according to text procedures, performance standards established by the state licensing agency, and requirements set forth in the Practical Skills Competency Evaluation Criteria. Students are required to maintain a 75% or higher, when evaluated for Practical Skills at 450 hours, 900 hours, 1200 and 1500 hours for the Cosmetology program, 150, 300 and 600 for the Nail Technician program and 250, 500, 750 and 1000 for Junior Instructor program. Students are required to maintain a 75% or higher and pass a final written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Any test retakes may receive no higher than a 75%. Failure to be present on day of test results as a retake and may receive no higher than a 75%. Numerical grades are considered according to the following scale:

Written:	94-100	Excellent	Practical:	10	Excellent
	87-93	Very Good		9	Very Good

80-75	Satisfactory	7-8	Satisfactory
74-0	Unsatisfactory	6-0	Unsatisfactory

Transfer hours from another institution that are accepted toward the student's educational program are counted as both attempted and completed hours for the purpose of determining when the allowable maximum time-frame has been exhausted. The SAP evaluation period for transfer students is based on actual contracted hours at the institution.

PACE OF COMPLETION:

A student must satisfactorily complete a minimum number of hours toward his/her educational goal based on segments. The student must complete his/her course prior to 150% of the regular time frame scheduled for completion of the course the student is enrolled in. If a student does not graduate within the contract period, additional training will be billed at the rate of \$8.50 per hour, or any part thereof, payable in advance, until graduation. Students will not be allowed to clock in until applicable weekly payments are made. Federal Financial Aid may not be used to pay for extra-instructional charges. The following is a listing of the courses offered, the regular time frame and the maximum time frame. He/she must have an attendance percentage of at least 67% of scheduled attendance. (Note: 150% maximum time frame will change if attendance is increased beyond 67%)

Course Name	Hours	Maximum Time Frame	Minimum Time Frame
Cosmetology	1500	66 weeks 113 weeks	44 weeks Full Time 75 weeks Part Time
Nail Technician	600	26 weeks 45 weeks	18 weeks Full Time 30 weeks Part Time
Junior Instructor	1000	44 weeks 75 weeks	29 weeks Full Time 50 weeks Part Time

The forgoing schedule is based on scheduled attendance of 34 hours per week on a full-time basis, and 20 hours on a part-time basis. This schedule will assure that students are evaluated and attending satisfactory progress by midpoint of the program. Students who are not attending at a level, which will allow them to graduate by the maximum time frame of their course, will be placed on warning where students are still deemed to be making satisfactory academic progress and must bring their attendance up to an acceptable level by the end of the warning period. Additionally, the school will be monitoring student attendance and discuss any problems they determine in this area so that it can be corrected at the earliest possible time

Determination of Status

Students meeting the minimum requirements for academics and attendance at the evaluation period are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each evaluation.

Warning

Students who fail to meet minimum requirements for attendance or academic progress at the end of an evaluation period are placed on Warning. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation period. If at the end of the warning period, the student still has not met both the attendance and academic requirements, he/she if applicable will lose Title IV funds eligibility unless the student prevails upon appeal. Students must have made satisfactory academic progress in the prior evaluation period or in the first evaluation period of the program in order to qualify for a Warning. Students on Title IV funding will have federal student aid reinstated for one payment period, without appeal.

APPEAL OF UNSATISFACTORY PROGRESS

If a student has been determined not to be making satisfactory academic progress and has lost federal student aid eligibility, the student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school on the designated form with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow

him/her to achieve Satisfactory Academic Progress by the next evaluation period. The Appeal form should be given to the Director of Education. Appeal documents will be reviewed and a decision will be made and reported to the student within 10 calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, and is either: able to mathematically achieve satisfactory academic progress by the next evaluation, or is placed on an academic plan that will ensure the student is able to meet satisfactory academic progress requirements by a specific point within the maximum timeframe. The student will be placed on Probation for one evaluation period. See "Probation" immediately below.

Probation

The student will only be allowed the status of probation for students who are not considered meeting minimum standards for satisfactory academic progress if:

- The institution evaluates the student's progress and determines that the student did not make satisfactory academic progress during the warning or previous evaluation period; and
- The student prevails upon appeal of a negative progress determination prior to being placed on probation; and
- The student mathematically achieves satisfactory academic progress by the next

evaluation or is placed on an academic plan which allows for the achievement of SAP standards within the student's maximum time frame.

- The intuition determines that satisfactory academic progress standards can be met by the end of the subsequent evaluation period; or

A student must first meet each element outlined prior to being placed on the status of Probation. If it is determined, based on the appeal, that the student should be able to meet the SAP standards by the end of the subsequent evaluation period, the student may be placed on probation without an academic plan. The student will have his/her federal student aid reinstated if applicable for one evaluation period. The student's progress will be reviewed at the end of that one evaluation period. If the student has failed to meet satisfactory academic progress requirements by the end of the probationary period, he/she will not be deemed eligible to receive federal student aid if applicable and terminated from the program. If it is determined, based on the appeal, that the student will require more than one evaluation period to meet progress standards, the student may be placed on probation and an academic plan will be developed for him/her. The student's progress will be reviewed at the end of one evaluation period as is required of a student on probation status, to determine if the student is meeting the requirements of the academic plan. If the student is meeting the requirements of the academic plan, the student is eligible to receive federal student aid as long as he/she continues to meet those requirements and is reviewed according to the requirements specified in the plan. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive federal student aid and terminated from the program. A student can appeal once.

Re-Establishment of satisfactory academic progress

Students may re-establish satisfactory academic progress and federal student aid, as applicable, by meeting minimum attendance and academic requirements as stated in this policy.

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. Course incompletes are not applicable in our programs.

REPEAT COURSEWORK

Noncredit and remedial courses do not apply to this institution. Coursework is not repeated. Students remain in the same subject portion of the program until they have satisfactorily passed all requirements. Therefore, these items have no effect upon the school's satisfactory academic progress standards.

REENROLLMENT

A student whose training is interrupted due to attendance and who wishes to re-enter may do so after receiving individual counseling from the administration as well as a resolution to any prior balance. A decision will be made regarding the student's re-entry to the school by the President/CEO (Arthur Harris). A student who is permitted to re-enter must maintain satisfactory progress. Students who re-enter within 180 days assume their prior attendance history and satisfactory progress status. Students who re-enter AFTER 180 days will re-enter under the same Satisfactory Academic Progress status as in place at the time the individual left. Students who re-enter the institution, regardless of the amount of time that has elapsed, must re-enter in the same Satisfactory Academic Progress status as which they left, and the status must last until the next scheduled evaluation. Students who voluntarily withdraw from classes may re-enter school after permission from the President/CEO (Arthur Harris) is granted. During the review period, a student's past educational experience including but not limited to attendance, grades, and professional behavior will be evaluated. Students may be declined admittance based on results of the review. Students will be evaluated upon making application for re-enrollment based on hours needed to complete within the law requirement. Indiana students must complete course within three (3) years from their original start date.

GRADUATION

After completing the required training and successfully passing the course, the student will graduate and receive a Diploma. Students are required to take the State Board Examination to receive a license.

Requirements for graduation:

- Completion of 1500 hours for cosmetology course according to State requirements
- Completion of 600 hours for nail technician course according to State requirements
- Completion of 1000 hours for junior instructor course according to State requirements
- Student has successfully completed all phases of study, required tests, practical assignments
- Student has passed a final comprehensive written and practical examination
- Student has completed all exit paperwork; attended an exit interview
- Understands that he/she is responsible for the state licensing exam fee and other examination or licensing related expenses.
- Student has made satisfactory arrangements for payments of all debts owed to school
- Student shall be responsible for all costs of collection of balances owed including reasonable attorney fees.
- Upon completion of the required hours and progress requirements for each course, and after passing a final exam, the student shall receive a state board application enabling them to apply for the state board.

GRADUATE PLACEMENT

The school offers reasonable assistance to all graduating students in obtaining a position in the beauty industry if requested; however, we do not guarantee employment. Our curriculum covers professionalism, resume development, interview preparation and job search skills. Upon graduation, the student may sign a release statement for job placement purposes. The school's placement service (job opportunities) consists of graduate referrals, salon owners, requests, and classified ads. Job references are made public to students and kept on file in the office.

FINANCING

SCHOLARSHIPS

The Administration administers scholarships. The school may award a scholarship to an outstanding individual. This award may not necessarily be made annually. The applications must be submitted and reviewed by the Scholarship Committee, who will determine the amount of financial need and availability of the award.

VA Benefits

We now accept all VA Benefits.

Payment Arrangements, credit cards, debit card, cash, checks.

ADVISING

All staff members are available for individual advising of students with school related problems. Staff members are knowledgeable for advising and placement services. Staff members are not professional counselors; however, they may provide information leading to personal counseling referrals with professionals.

Our staff will advise any student with regard to curriculum, future employment, and personal school-related concerns. Prior to graduation, students will be advised on career opportunities, placement, and resume/ procurement skills and techniques.

GRIEVANCE PROCEDURE

Textures Institute of Cosmetology has an "open door" policy for all students regarding complaints and concerns. This policy allows all students to work directly with the school director initially and, if matters cannot be resolved, Chief Executive Officer.

Students with a grievance that had not been resolved with the local campus director may submit their concerns in writing to:

Textures Institute of Cosmetology
Chief Executive Officer, Arthur Harris
8325 N. Michigan RD.
Indianapolis, IN 46268
texturesintstitute@hotmail.org

A grievance submitted to the Chief Executive Officer will be addressed in writing within thirty (30) days of receipt of the letter.

Complaints can also be filed with the Indiana Professional Licensing Agency/State Board of Barber and Cosmetology. <https://www.in.gov/pla/professional/state-board-of-cosmetology-and-barber-examiners/>

FIRST AID

All the students must complete the “Personal Data Form” when enrolling. This form will be kept in the student’s file.

Rendering first aid at Textures Institute of Cosmetology does not mean treatment of a major injury or illness. It does mean “the immediate and temporary care given a victim of an accident or illness.” Should a student become ill or have an accident during the school day, the instructor should be notified immediately.

There are accident report forms at each location; these should be filled out when the injury is of serious nature that medical assistance may be required. To protect both parties, the signature of the patient should be attained at the time of the assistance unless the patient is physically and or mentally incapable. These confidential reports should be put in patient’s file.

RULES AND REGULATIONS

1. Students must report to school promptly. School will open fifteen (15) minutes before class starts. Students who arrive after their scheduled time may not be allowed to enter classes. A late student must report to the Director’s office.
2. Student later than five (30) minutes will not be able to attend theory class or clock-in until after theory is over.
3. Students are required to wear the dress code uniform established by Textures Institute of Cosmetology at all times while clocked in.
4. Student who attends class for 4 hours or less will be given a fifteen (15) minute break. Student who attends eight (8) or more will receive a thirty (30) minutes lunch and a fifteen- minute break.
5. Students must clock out when leaving the premises at any time.
6. The use of illegal drugs or alcohol before or during school hours is strictly prohibited. Students found in violation of this rule will be terminated immediately.
7. Your attendance is crucial. Absenteeism will not be tolerated. Absences must be phoned into the school Director prior to your scheduled time to arrive. Absence from class without acknowledgment is not permitted. Late students must first report to the office before clocking in.
8. Foreseen absences due to vacation must be arranged with school Director.
9. Your time card is our document of your clock hours attended. Be sure to clock and sign yourself in and out daily, otherwise your hours will not be recognized. Students must clock out anytime they leave the school premises. It is the student’s responsibility to clock in and out from school. Failure to clock in and out will result in loss of hours. The student will not get credit for time missed due to failure on the student’s part to clock themselves in and out.
10. **NO TELEPHONE PRIVILEGES EXCEPT IN EMERGENCIES! Telephones are**

for business only!

11. Students must understand the importance of professionalism and conduct themselves in such a manner while in school. This would include showing courtesy and respect to fellow students, patrons, and Textures' Institute of Cosmetology staff. **Students using unprofessional language or inappropriate behavior will be clocked out and sent home until the situation is resolved.**
12. All lunch breaks may be no longer than half an hour (30 minutes), unless pre-approved by Director.
13. Textures Institute of Cosmetology is a no-smoking school.
14. To present ourselves as professionals, there is no chewing gum, eating or drinking in any area except the student lounge. Clear water bottles are permitted on the clinic floor.
15. Students must report to school prepared with equipment.
16. **Students denying a clinical assignment will be clocked out and sent home.**
17. There will be a \$25.00 charge for schedule changes. Any exception must have approval from the school administrator, CEO.
18. If graduation requirements are not completed by the term to end on the contract, an additional \$8.50 per hour charge may be assessed until these requirements are met.
19. Each student is held responsible for his/her own equipment and personal property. Equipment and personal property left in the school beyond thirty (30) days is considered abandoned. All abandoned property is discarded.
20. Any student caught stealing will be expelled from school.
21. Students' hours shall be transferred to another school upon written request, provided that all accounts are paid in full and a \$10.00 transcript fee is paid.
22. All make-up time is at the discretion of the school official. Students must schedule and receive approval prior to attending additional hours.
23. **Cellular Telephones, blackberries, or other personal communication devices are not allowed in the classroom or on the clinic floor.** These devices create distractions in an otherwise productive learning atmosphere.
24. **NO STUDENT SERVICES unless approved first by an instructor!!! NO STUDENT SERVICES ON SATURDAY!!!**
25. Full/Part time students can utilize up to twenty (20) discretionary hours during the course of their enrollment. This is NOT including school activities.
26. **ANY ARGUING ON CLINIC FLOOR WILL RESULT IN AN AUTOMATIC THREE (3) DAY SUSPENSION!!!! (NO EXCEPTIONS)**
27. **MAKEUP WORK MUST BE APPROVE BY DIRECTOR OF EDUCATION. APPROVED MAKEUP WORK MUST BE TURN IN BY THE APPROVED DEADLINE.**

CONSEQUENCES FOR ATTENDANCE AND VIOLATIONS OF RULES

FIVE (5) TARDYS IN A MONTH TIME WILL RESULT IN ONE DAY SUSPENSION.

FIVE UNEXCUSED ABSENCE IN A MONTH WILL RESULT IN TWO (2) DAY SUSPENSION. (THE STUDENT WILL BE RESPONSIBLE FOR ANY OVERAGES INCURRED.) SATURDAY ATTENDANCE IS MANDATORY!!! IF YOU ARE ABSENT OR MORE THAN AN HOUR LATE ON SATURDAY YOU WILL RECEIVED A ZERO ON YOUR EXAM THE FOLLOWING WEEK EXCEPTIONS UNLESS APPROVED BY STAFF!!!!

THREE (3) DAYS NO CALL NO SHOW OR THREE (3) DAYS UNEXCUSED ABSENCES WILL RESULT IN BEING DROPPED FROM THE PROGRAM. VIOLATION OF RULES WILL RESULT IN:

- 1. First violation = Verbal Warning**
- 2. Second violation= Written Warning**
- 3. Third violation = Consequence**

CHANGES & REVISIONS

The school retains the right to change or revise material, programs, classes, and policies.

Campus Security Authorities

The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (the "Clery Act"), requires Textures Institute of Cosmetology to compile and publish statistics on certain criminal offenses that occur on or adjacent to its property.

Although Textures Institute of Cosmetology strongly encourages everyone to report any crime that occurs on or around the school, the Clery Act requires certain crimes reported to a Campus Security Authority (CSA) be included in those annual statistics. Therefore, CSAs must be identified and trained in their reporting responsibilities. If CSAs fail to report and/or if the school has not properly identified and trained these individuals, it can cause the school to suffer significant fines and jeopardize Title IV funding. A Campus Security Authority is a term used in the Clery Act to describe someone who has significant responsibility for student and campus activities. The regulations that govern the Clery Act (34 CFR 668.46) define a CSA as:

- A campus police department or a campus security department of an institution.
- Any individual or individuals who have responsibility for campus security but who do not constitute a campus police department or a campus security department...such as an individual who is responsible for monitoring entrance into institutional property.
- Any individual or organization specified in an institution's statement of campus security policy as an individual or organization to which students and employees should report criminal offenses.
- An official of an institution who has significant responsibility for student and campus activities, including, but not limited to, student housing, student discipline, and campus judicial proceedings.
- Pastoral and professional counselors are not considered a campus security authority when acting in their roles as a pastoral or professional counselor

For our purpose, the CSA's are the school Director and the Director of Education. CSA's must:

- Understand their reporting obligation and the types of information they must share. This understanding is obtained by completing the CSA training annually.
- As a CSA, you must immediately contact the Indianapolis Police Department to share the information that was reported to you. Under the Clery Act, a crime is considered

- "reported" as soon as it is brought to the attention of a CSA, and in some situations an immediate warning to the campus community might be necessary.
- Our CSA's also act as reporters of Title IX offenses.

- ***Domestic Violence:*** includes misdemeanor and felony crimes of violence committed against a victim when the offender is the spouse of the victim, a former spouse of the victim, or an intimate partner of the victim, or has a child in common with the victim. Domestic violence also includes misdemeanor or felony crimes of violence when the victim is a minor subject to the control of the offender, or is an incapacitated individual subject to the control of the offender.
- ***Dating Violence:*** violence by a person who has been in a romantic or intimate relationship with the victim. Whether there was such relationship will be gauged by its length, type, and frequency of interaction.
- ***Stalking:*** a course of conduct directed at a specific person that would cause a reasonable person to fear for her, his, or others' safety, or to suffer substantial emotional distress. Note: the physical location of the course of conduct or portions of it does not matter.

If a crime of dating violence, domestic violence, sexual assault, or stalking has occurred, it is important to preserve evidence that may assist in proving that the alleged criminal offense occurred or may be helpful in obtaining a protection order. You should report the crime to the school Director or the Director of Education. The victim has the option to notify the local police department, be assisted by the school Director or Director of Education in notifying local law enforcement, or decline to notify local law enforcement. When applicable, the school will honor "no-contact" orders, restraining orders, or similar lawful orders issued by criminal, civil, or tribal court, or by the school.

EXTRA-INSTRUCTIONAL CHARGES POLICY

Each course/program has been scheduled for completion within an allotted time frame. A grace period of approximately ten percent has been added to the calculated completion date for each program. It is not realistic to expect to receive an education for free. The school has reserved space, equipment, and licensed instructors for each student and course/program. If a student does not graduate within the contract period, additional training will be billed at the rate of \$8.50 per hour, or any part thereof, payable in advance, until graduation. Students will not be allowed to clock in until applicable weekly payments are made. Federal Financial Aid may not be used to pay for extra-instructional charges.

TEXTURES INSTITUTE OF COSMETOLOGY CONSUMER INFORMATION

NOTICE OF AVAILABILITY OF INSTITUTIONAL AND FINANCIAL AID INFORMATION

Textures Institute of Cosmetology will distribute annually to all enrolled students a notice of the availability of the information that is required to be made available to students under the Family Educational Rights and Privacy Act of 1974 (FERPA) and HEA Sec. 485(a)(1), Sec. 485(f), Sec. 485(g), and Sec. 485(j).

The notice below will list and briefly describe the information. You will obtain a paper copy of this information.

Information required must include, but may not be limited to, the following and shall accurately describe:

1. Contact information for assistance in obtaining institutional or financial aid information
2. Student financial aid information
 - Information about applying for financial aid
 - Information about the federal student loan programs Entrance and Exit counseling for student loan borrower
 - Student loan information published by the U.S. Department of Education
3. Information about student employment opportunities
4. Notice of federal student aid penalties for drug violations
5. Privacy of student records
6. Facilities and services available to students with disabilities
7. Student Diversity
8. Equal Opportunity, Harassment and Discrimination Policy
9. Price of Attendance
10. . Net Price Calculator
11. Textbook information
12. Educational Programs
13. Instructional Facilities
14. Faculty
15. Transfer of Credit Policy
16. . Accreditation
17. Copyright Infringement Policy and Sanctions
18. Computer Use and File Sharing
19. Student Services
20. Career and Job Placement

21. Student Outcomes (Retention and Graduation Rates/Job Placement Rates Graduates.
22. Drug and Alcohol Policy
23. campus Security Policies, Crime Statistics, and Crime Log

CONTACT INFORMATION FOR ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION

DIRECTOR OF FINANCIAL AID/FINANCIAL AID
SPECIALIST 8325 NORTH MICHIGAN ROAD
INDIANAPOLIS, IN 46268

STUDENT FINANCIAL AID INFORMATION

Students may apply for Federal Student Aid by completing the Free Application for Federal Student Aid (FAFSA) <http://www.fafsa.ed.gov>. The student must follow the sign-up instructions and instructions for filling out the FAFSA provided on the website. This website explains the minimum necessary documentation required to fill out this application. Should a student have any questions regarding the FAFSA application, he/she can contact our school's financial aid specialist.

Once a student has filled out their FAFSA and the information is received by the U.S. Department of Education, he/she may be selected for the "Verification" process. This means that the student must provide any necessary documentation requested by the U.S. Department of Education or the school to support the information provided on the FAFSA application. In the event a student is selected for verification, the school will notify the student in writing of what documentation the student must provide.

There is a general formula which the Office of Financial Aid uses to calculate the amount of aid for which a student may qualify:

$$\begin{array}{r} \text{Cost of Attendance (COA)} \\ \hline - \text{Expected Family Contribution (EFC)} \\ \hline = \text{Need for Financial Aid} \end{array}$$

Expected Family Contribution – The expected family contribution is a measure of your family's financial strength and is calculated according to a formula established into law by the Department of Education. Your family's taxes, untaxed income, assets, and benefits such as unemployment are all considered in the formula. Also considered are your family size and the number of family members who will attend an institution of higher learning in the academic year. Your EFC is not the amount of money your family will have to pay, nor is it the amount of federal student aid you will receive. It is a number used to calculate the amount of Federal and State aid a student is eligible to receive.

Estimated Cost of Attendance – The Estimated Cost of Attendance is an estimate of the amount

of money required to attend the school for one year. This amount includes tuition and fees, books and supplies.

~~Unmet Financial Needs~~— Unmet Financial Need is determined by subtracting your EFC from your COA. Financial need is the maximum amount of need based aid a student is eligible to receive.

Students must notify the financial aid office of any corrections or changes to this information to prevent incorrect disbursements of your aid.

Textures Institute of Cosmetology participates in the Federal Pell Grant Program and the Federal Direct Loan Program. Federal assistance is available for those who qualify.

Pell Grant – This federal program provides non-repayable grants to students based on an analysis of their family's needs. Pell grant eligibility is determined by a standard formula and a federal needs analysis. This is an annual award and applications must be submitted each year.

Federal Direct Loan – The William D. Ford Federal Direct Loan Program offers educational loans which must be paid back. The funding for these loans comes directly from the federal government. Detailed information is available upon request.

Your award can be canceled or reduced if circumstances occur which require such action. Any and all Direct Loan funds received by the student Must be used for tuition, education related expenses, outstanding school balances, and any other additional school fees. You must accept all or a portion of any Federal Direct Loan awarded to you on your financial aid award letter. Students who borrow Federal Direct Student Loans are required to complete a Master Promissory Note (MPN) online at <https://studentloans.gov>. In order to complete a MPN, you will need your FSA ID and two references with two different U.S. addresses. We will receive confirmation that you completed the MPN within 24 to 48 hours.

Direct Loan recipients will also be required to complete entrance counseling before funds can be disbursed, and will be required to complete exit counseling once the schooling is complete. Go to the following link, <https://studentloans.gov> and sign in with your FSA ID to complete entrance counseling and exit counseling. Students who withdraw/transfer before graduation, will have Exit interview information mailed to them if not completed online.

Funds exceeding your institutional cost (tuition, fees, books, kits, etc.) will be issued within 14 calendar days of a credit balance remaining on the student account. If your residency status changes, you must provide written notification to the Office of Student Financial Aid. Should assistance be made available to you from sources not listed on your award notification, you are required to notify the Office of Financial Aid. This includes scholarships, loans, and grants.

****All PELL Grant and Federal Direct Loan funds will be applied towards the student's balance for the applied payment period. These Federal Funds may not cover the whole tuition amount that the student is charged in that payment period. In this event, the student must pay the**

remaining balance due in that payment period. If the remaining balance is not paid before the next payment period, the student will not be allowed to move on to the next academic payment period. The remaining balance in each payment period can be paid at once, or monthly on a calculated payment schedule. This payment schedule will be individualized for each student based on their personal, unique situations. **

Once financial need is determined, the Office of Financial Aid will identify the financial aid program you are interested in and qualify for to meet the calculated financial need. These amounts represent the total amount for an entire award year and would be split appropriately between the various semesters you plan to attend school. Students are normally awarded their full eligibility for Fall and Winter.

Students should also be aware of the minimum credit hour requirements for each funding program for which they have been awarded. Each financial aid program fund may have different credit hour requirements as well as funding limits.

Once all required documentation has been submitted and processed, if the student is otherwise eligible, the financial aid award will be packaged. Students will be notified of their award via the U.S mail and a telephone call.

TERMS AND CONDITIONS OF TITLE IV, HEA LOANS

Textures Institute of Cosmetology financial aid specialist will calculate your aid. When this is done you will receive a telephone call about your award. You will also be sent an award letter through the U.S. mail. When you receive the award letter, you will have 10 business days to accept or reject the award and send the signed letter back to the school. The amount of the Pell Grant, Direct Subsidized Loans and Direct Unsubsidized Loans you are eligible to receive may increase or decrease based on changes in your financial circumstances. Your financial aid specialist will notify you of any changes in your eligibility.

Accepting a loan listed in the award letter requires additional steps. If you take out a loan from the Direct Loan Program, the U.S. Department of Education will be your lender and you will be required to sign a promissory note – a contract between you and the lender that specifies the terms and conditions of the loan. By signing the promissory note, you are promising to repay your student loan. You must go online to www.studentloans.gov to sign the Master Promissory Note.

Your federal aid award will be distributed in two payments, the beginning and midpoint of your academic year. If you are a first-time borrower of a Direct Subsidized Loan or a Direct Unsubsidized Loan, you must complete entrance counseling before you receive your first loan disbursement.

You will have to begin repaying your direct student loans when you complete your cosmetology or nail tech program. Payment will usually begin six months after completion (Interest will accrue during this six-month period). There are several repayments plans to

choose from. The Standard Repayment Plan allows you to pay less over time than under other plans.

Sample Estimated Loan Repayment Schedule

Debt	10 yr. repayment period	Total Amount Paid
\$10,000.00 *	\$123.00 per mo.	\$14,718.00

The * indicates an interest rate of 8.25%

The criteria for continued student eligibility is:

- Students are required to attend 67% of possible hours (See Attendance Progress Evaluation) and
- Students are required to maintain 70% or higher when evaluated for Practical Skills (See Qualitative Progress Measures)

For further information regarding federal student loans, please contact the financial aid specialist at Textures Institute of Cosmetology.

Facilities and Services Available to Students with Disabilities

Textures Institute of Cosmetology complies with the Civil Rights Act of 1964, which prohibits discrimination because of age, race, color, religion, sex or ethnic origin.

It is the policy of Textures Institute of Cosmetology to comply with all the relevant and applicable provisions of the Americans with Disabilities Act (ADA). Textures Institute of Cosmetology will not discriminate against any qualified student, employee or job applicant with respect to any terms, privileges or conditions of employment because of a person's physical or mental disability. The facility is handicapped accessible, as are restrooms and classrooms. Students with disabilities may pursue the same licenses that other students may pursue. The criteria for enrollment is the same and all rules and regulations apply. This means that any student with a disability may apply to attend the school as long as he/she can meet all mental and physical requirements. We will make modifications and accommodations when necessary (for example, extended time to take tests).

PRICE OF ATTENDANCE

	Cosmetology	Nail Technician	Junior Instructor
Tuition:	\$16,800	\$7,280	\$6,500
Books & Kits:	1225	\$875	\$250
Application Fee:	\$100	\$100	\$100

Extra-Instructional Charges Policies: \$8.50 per hour

Methods of payment: Full Payment and application fee due at time of signing enrollment agreement with balance paid prior to start date or through approved payment arrangements.

INSTITUTIONAL REFUND POLICY-NOTICE OF CANCELLATION:

- An applicant not accepted by the school shall be entitled to a refund of all monies paid except a non-refundable \$100 application fee.
- For a school that is required to take attendance, the required date of refund is determined by counting from the date the withdrawal was determined. However, for clocked hour schools, the refund is calculated based on the student's last day of attendance.
- If a student (or in case of a student under the legal age his /her parent or guardian) cancels his/her enrollment and demands his/her money back in writing within three (3) business days of signing the enrollment agreement regardless of whether the student has actually started training. All monies collected by the school will be refunded except a non-refundable \$100 application fee. The post mark on written notification will determine the cancellation date, or the date said information is delivered to the school administration/owner in person.
- If the student cancels his/her enrollment after three (3) business days after signing, but prior to entering classes, he /she shall be entitled to a refund of all monies paid less the \$100 application fee.
- The date of withdrawal determination for students on leave of absence shall be the earlier of the scheduled due of return from the leave of absence or the date the student notified the institution that the student will not be returning.
- Unofficial withdrawals for clock hour students are determined by the school through monitoring clock hour attendance at least every (30) days.
- If tuition and fees are collected in advance of the start date of classes and the student does not begin classes or withdraw on the first day of classes, no more than \$100 of application fees will be retained by Textures Institute of Cosmetology. Appropriate refunds for a student who does not begin class will be made within 30 days of the class start date.
- Any monies due a student who withdraws from the institution shall be refunded within forty-five (45) days of a determination that a student has withdrawn, whether officially or unofficially.
- When situation of mitigating circumstance is in evidence, Textures Institute of Cosmetology adopted a policy wherein the refund policy to the student may exceed the Tuition Adjustment Guidelines, if applicable.
- For students who enroll and begin classes but withdraw or are expelled prior to course completion and after three business days of signing the contract, the following schedule of tuition earned by the school applies.

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 monies due to the applicant or student shall be refunded within Forty-five (45) days of formal cancellation by the student as defined above. 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 a program or course is canceled subsequent to a student's enrollment, and before instruction in the program or course begun, the school shall at its option:
 - Provide full refund of all monies paid; or
 - Provide completion of the program or course
- If the school cancels a course and/or program and ceases to offer instruction after students have enrolled and instruction has begun, the school shall at its option:
 - Provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school; or
 - Provide completion of the course and/or program
 - Participate in a Teach-Out Agreement
 - Provide a full refund of all monies paid

If the school closes permanently and ceases to offer instruction after students have enrolled, and instruction has begun, the school must make arrangements for students. The school has at its option:

- Provide a pro rata refund; or
- Participate in a Teach-Out Agreement
- Policies for granting of credit for previous training shall not impact the above-mentioned refund policies.
- **BOOKS AND KIT MONEY IS NON-REFUNDABLE!!**

Students who withdraw or are expelled prior to course completion are charged a cancellation fee of \$100.00. This refund policy applies to tuition and fees charged in the enrollment contract.

Other miscellaneous charges the student may have incurred are: extra kit materials, book, products, unreturned school property, etc., will be calculated separately at the time of Formal Cancellation. All fees are identified in the catalog and in this enrollment agreement.

WITHDRAWAL POLICY

A student is considered to be withdrawn from Textures Institute of Cosmetology if he or she notifies the school to officially withdraw from the program, fails to return to class on the return date from the approved leave of absence, or has not attended for 14 consecutive days without contacting the school. Before withdrawing, please notify the director/owner of the school, as well as the financial aid office. This will help you to determine if your federal student aid will be adjusted and if you will owe money to Textures Institute of Cosmetology.

OFFICIAL WITHDRAWAL

Any student wishing to formally withdraw from school must do so through the Administration Office. Any such withdrawal should be made in writing. When the student is under legal age, the parent or guardian must submit the notice.

UNOFFICIAL WITHDRAWAL

Any student not attending for a period of 14 consecutive days without contact will be terminated by the school. All unofficial withdrawals for clock hours students are determined by the school through monitoring clock hour attendance at least every thirty (30) days.

LEAVE OF ABSENCE

An approved leave of absence (LOA) is a temporary interruption in a student's program of study. Written request for a leave of absence will be considered on an individual basis for personal or medical reasons. Proper documentation is required. A leave of absence is not computed into the maximum completion time frame or in satisfactory progress calculations. All requests for a leave of absence must be submitted in writing with student's signature in advance (unless unforeseen circumstances prevent the student from doing so). The institution may grant a LOA to a student who did not provide the request prior to the LOA due to unforeseen circumstances if:

- The institution documents the reason for its decision;
- The institution collects the request from the student at a later date; and
- The institution establishes the start date of the approved LOA as the first date the student was unable to attend.

For a LOA to qualify as an approved LOA the following criteria must be met:

- Student must submit a request for LOA in writing and include the reason for the request; the student must provide reasonable assurance they will return from the LOA;
- Approval from administration must be designated on the LOA form.
- A student will not be granted a LOA if the LOA, together with any additional LOAs previously granted, exceeds a total of 180 days in any 12-month period.
- No LOA should exceed over 180 days.

Students granted a LOA in accordance with the institution's policy is not considered to have withdrawn and that no refund calculation is required at that time.

The student's contract period will be extended by the same number of days taken in the LOA, and that such changes to the contract period will be documented in one of the following ways:

- Changes to the enrollment agreement will be initialed by all parties;
- An addendum to the enrollment agreement must be signed by all parties.

Student will return at the same hours and academic status prior to their LOA. The student will not be assessed any additional charges as a result of a requested LOA. The student will be withdrawn if the student takes an unapproved LOA or does not return by the expiration of an approved LOA, and that (as this institution takes attendance) the student's withdrawal date for the purposes of calculating a refund will be the student's last date of attendance.

If a student returns from a LOA at a later date than agreed upon, a determination will be made based on a review of the extenuating circumstances and will be determined by the Director.

RETURN OF TITLE IV FUNDS

- The law specifies how the School must determine the amount of Title IV program assistance earned if a student receiving financial aid withdraws. The Title IV programs covered by this law include: Federal Pell Grant, Direct Subsidized Loan, Direct Unsubsidized Loan, PLUS Loan (Parent and Graduate), Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Perkins Loan. The Title IV programs available to eligible students at this school include the Federal Pell Grant and Federal Direct Loans (subsidized, unsubsidized, and Parent PLUS).
- When a student receiving financial aid withdraws, the amount of Title IV program assistance earned is determined by a preset formula. If the student received less assistance than the amount earned, the student may be able to receive additional funds. If the student received more assistance than the amount earned, the excess funds must be returned by the school and perhaps by the student.
- Withdrawal date will be the student's last date of attendance at the school.
- The date of determination that a student withdrew is the date the student provides notification of his/her withdrawal, or in the case of an unofficial withdrawal, no later than 14 days after the student's last day of attendance.
- The amount of assistance earned is determined on a prorated basis. For example, if the student completed 30% of the required attendance for the payment period, the student earns 30% of the assistance he/she was scheduled to receive.
- Students attending beyond the 60% point of the payment period or period of enrollment will have earned 100% of Title IV funds received. If a student falls below the 60% point the student will have unearned funds that must be returned to the Title IV program(s).
- The Return of Title IV (R2T4) calculation will be completed within 30 days of the date of

determination that a student withdrew. The calculation determines if Title IV funds paid to a student (or to his or her account at the school) are either earned or unearned based on the

percentage of student's completion of the scheduled payment period.

- Unearned Title IV funds will be returned no later than 45 days after the date school determines student withdrew.
- If a student withdraws or is dropped and did not receive all of the funds earned, the student may be due a post-withdrawal disbursement.
- Post-withdrawal disbursement of Title IV grant funds may be disbursed without obtaining the student's permission to cover current charges for tuition and fees.
- If the post-withdrawal disbursement includes loan funds, the school will notify the student and/or parent (for a PLUS loan) to obtain permission prior to disbursement. The student and/or parent (for a PLUS loan) may choose to decline the loan funds so he/she does not
- incur additional debt. The school may use all or a portion of the loan post-withdrawal disbursement to cover current charges for tuition and fees.
- The school must obtain the student's and/or parent's (for a PLUS loan) permission to credit the post-withdrawal disbursement (grant or loan funds) for other current charges related to educational activities. If the student does not give permission, the student will be offered the funds.
- Post-withdrawal disbursements from grant funds must be paid within 45 days and loan funds must be paid within 180 days from the date of determination that the student withdrew.
- Some scheduled Title IV funds cannot be earned once a student withdraws because of other eligibility requirements. For example, if the student is a first-time, first-year undergraduate student and has not completed the first 30 days of the program before withdrawing, the student will not earn any Federal Direct Loan funds.
- The amount of unearned, Title IV program funds due by the school is the lesser of the school's charges for the payment period multiplied by the percentage of unearned Title IV aid, or the entire amount of Title IV aid to be returned.
- The order in which Title IV program funds are returned is as follows:
 - Federal Direct Unsubsidized Loan
 - Federal Direct Subsidized Loan
 - Federal Direct PLUS
 - Federal Pell Grant
- If the school is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that the student must return (or the student's parent for a PLUS Loan) must be repaid in accordance with the terms of the promissory note.
- Any amount of unearned grant funds (for example, Pell) that must be returned by the student is called an *overpayment*. The maximum amount of a grant overpayment that must be repaid is half of the grant funds received. If the student owes \$50 or less, the overpayment does not need to be repaid. Arrangements must be made with the school or the Department of Education to return the unearned grant funds.
- The Return of Title IV requirements when a student withdraws are separate from any institutional refund policy that the school may have. Therefore, the student may still owe funds to the school to cover unpaid institutional charges. The school may also charge a

student for any Title IV program funds that the school was required to return.

- If a student has questions about his/her Title IV program funds, the student 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.

ACADEMIC PROGRAM (EDUCATIONAL PROGRAM, INSTRUCTIONAL FACILITIES

Textures Institute of Cosmetology offers Cosmetology and Nail Technician programs. Textures Institute of Cosmetology's courses are designed to equip the student for one of the numerous positions in the beauty field. Students are taught the basic manipulative skills, safety procedures, proper work habits, and desirable attitude necessary to obtain licensure and for competency in an entry-level position in cosmetology or a related career field.

FACILITIES

Classroom: The classroom is equipped with tables and chairs to comfortably seat twelve students during lecture or theory classes. The classroom is utilized for all programs offered. The classroom contains a dry erase board, charts, and visual aids to enable the instructors to communicate effectively with the class. These same teaching aids are utilized in the Junior Instructors program to assist with training.

Clinic/Practical Services Area: The clinic area is designed to give the students a virtual experience through practicing actual salon procedures. This area includes shampoo bowls, styling stations, hair dryers, facial area, and manicure tables. Students perform cosmetology and manicurist services for salon patrons and thus are gaining further experience with their skills. All cosmetology services are carefully checked and supervised by licensed instructors. Junior Instructors are trained to supervise the clinic floor along with a licensed instructor.

Reception Area: Patrons are greeted and introduced to the student who will perform the needed service. This area provides a pleasant and comfortable setting for the patron who will receive services.

Dispensary Area: This is the area in which all chemicals are stored and dispensed. Facilities are available to clean and sanitize all equipment and instruments. Students should use professional caution when preparing and using chemicals. Safety glasses, aprons, and gloves should be used for your protection. All students should review the OSHA material prior to using products. MSDS sheets are available on all products used. Students are responsible for their own safety when misusing products or equipment.

Student Lounge & Locker Area: This area is provided so students can store their personal

items, eat lunch and generally relax during break times.

HOUSING

Textures Institute of Cosmetology neither owns nor operates housing facilities, though we will assist students in finding roommates and suitable housing if requested. The school employs licensed cosmetology instructors.

TRANSFER OF CREDIT POLICIES AND ARTICULATION AGREEMENTS

Our school, operating in accordance with state regulations, will accept transfer students from another school. Textures Institute of Cosmetology does not, however, give credit for more than half the total hours of instruction mandated by law, unless an exception is warranted and approved by Textures Institute of Cosmetology. Textures Institute of Cosmetology reserves the right to refuse to accept transfer students if requirements cannot be met, this includes tuition. All transferred hours, progress and grades will be posted on the student's progress report after transcripts have been received in the office. Arrangements must be made with regard to tuition.

Students wishing to transfer from one program to another within the Textures Institute of Cosmetology location must obtain permission from the Director. All balances due from the prior course must be resolved prior to beginning a new program. Additional kit items may be required to be purchased upon discretion of the school.

Transcripts and transfer document requests should be made through the office. Request must be made in writing and given seven (7) to ten (10) business days to complete. A transcript charge of \$10.00 will be assessed to students transferring to another school prior to completion of training. No transcripts will be issued unless the balance on the student account is resolved. Accounts with balances will have the transcript fee posted against the outstanding balance.

Students transferring from Textures Institute of Cosmetology to another institution will have their academic credit/clock hours earned at Textures Institute of Cosmetology evaluated by the other institution, and the decision to accept credits/clock hours is made by the other institution. At this time, Textures Institute of Cosmetology does not have an articulation agreement with any other schools.

COPYRIGHT INFRINGEMENT POLICIES AND SANCTIONS

- Unauthorized distribution of copyrighted material may subject the student to civil and criminal liability. The school will punish any student in violation of this policy by verbal warning, written warning, and/or dismissal from the school. The school reserves the right to report or not report such incidents to the local or federal authorities.
- Copyright infringement is the act of exercising without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In

the file-sharing context, downloading or uploading substantial parts of a

copyrighted work without authority constitutes an infringement.

- Penalties for copyright infringement civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorney’s fees. For details, see Title 17, United States Code, sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.
- For more information, please see the Web site of the U.S. Copyright Office at www.copyright.gov, especially their FAQ’s at www.copyright.gov/help/faq.

REQUIRED WRITTEN ARRANGEMENTS DISCLOSURES

Textures Institute of Cosmetology has not entered into blanket written arrangements with any non-certificate granting institutions.

SCHOOL AND PROGRAM ACCREDITATION, APPROVAL, OR LICENSURE

Textures Institute of Cosmetology is Accredited by NACCAS at 3015 Colvin Street, Alexandria, VA 22314. **Telephone: (703) 600-7600**, www.naccas.org. The National Accrediting Commission of Career Arts & Sciences is recognized by the United States Department of Education as a national accrediting agency for postsecondary schools and programs of cosmetology arts and sciences, electrology, and massage.

NOTICE OF FEDERAL STUDENT FINANCIAL AID PENALTIES FOR DRUG LAW VIOLATIONS

Under the Federal Higher Education Opportunity Act (HEOA), students who are convicted for any offense related to any federal or state law involving the possession or sale of illegal drugs will lose eligibility for any type of Title IV, HEA grant, and loan.

VACCINATION POLICY

Schools must make available to current and prospective students information about school policies regarding vaccinations. Textures Institute of Cosmetology does not currently have a Vaccination Policy.

CONSUMER INFORMATION ON COLLEGE NAVIGATOR WEBSITE

N/A

STUDENT BODY DIVERSITY

African American	80%
Caucasian	10%
Other	10%

STUDENT ACHIEVEMENT AND INSTITUTIONAL PERFORMANCE

School Rates:

This document states the most current 3-Yr rates as calculated from the most recent Annual Report:

A. Completion	78%
B. Licensure	75%
C. Placement	69%

NET PRICE CALCULATOR

Can be found on website: <http://www.texturesinstitute.org>

TEXTBOOK INFORMATION/INFORMATION FOR STUDENTS

Books, Kits, and Uniforms fees must be paid prior to receiving supplies.

DISBURSEMENT FOR BOOKS AND SUPPLIES

All students eligible for financial aid who have been awarded financial aid at least ten days before the beginning of the payment period, who have registered for a cosmetology program, and whose awarded aid is in excess of charges billed by the institution for that program may use their projected excess funds to purchase books and supplies. Students should be aware that enrolling at a lesser status than the enrollment status used to award the aid will require that the award be adjusted to match the new enrollment status, which will lower any projected excess aid amount. Students should also be aware that changes in their enrollment status after the disbursement of funds may result in lowered or no eligibility for financial aid funds and thus the student may owe the institution a return of some or all of the funds disbursed for books and supplies.

ACCOUNTABILITY FOR PROGRAMS THAT PREPARE TEACHERS

N/A

VOTER REGISTRATION FORMS

Voter registration forms will be available to all students. The forms will be distributed during enrollment and/or orientation sessions. These forms can be found in the office of the Director of Education.

Constitution Day

Constitution Day will be recognized on September 17 of each year to commemorate the September 17, 1787 signing of the Constitution. However, when September 17 falls on a Saturday, Sunday, or a holiday, Constitution Day shall be held during the preceding or following week.

DRUG AND ALCOHOL ABUSE PREVENTION PROGRAM

Textures Institute of Cosmetology encourages a healthy environment for its students, staff, and guests. To this end, we (1) have developed policies and procedures regarding a drug-free workplace; (2) promote education and training programs (internally and externally), regarding alcohol and other drug use/abuse, including training of all incoming students and staff with information on alcohol and drug use/abuse; (3) participate in community support and resource based programs.

Textures Institute of Cosmetology prohibits:

- The unlawful manufacture, distribution, dispensation, possession or use of a controlled substance (usually referred to as illegal drugs listed under the federal Controlled Substances Act) and alcohol on Textures Institute of Cosmetology property or in the course of a Textures Institute of Cosmetology activity
- Public intoxication, use of possession of alcoholic beverages or drugs on school property
- Providing alcohol or drugs contrary to law

Legal Sanctions:

The following information concerns the criminal penalties that can be imposed by state or federal statute for violations related to alcohol or illegal drug possession, use, sale, manufacturing, or distribution. Convictions under state and/or federal laws that prohibit alcohol-related and drug-related conduct can result in fines, confiscation of automobiles and other property, loss of one's driver's license, and imprisonment. In addition, licenses to practice in certain professions may be revoked, and many employment opportunities may be barred.

To list all alcohol and drug-related state and federal crimes and penalties is impractical, but all students and staff should be aware of the following:

- In Indiana, any person under 21 who possesses an alcoholic beverage, and any person who provides alcohol to such person, is at risk of arrest

- Any person who is intoxicated in public is at risk of arrest
- A person convicted of driving while intoxicated may be punished by fines, be jailed, and lose his/her driver's license
- Any selling of alcoholic beverages without a license is illegal

Possession, use, distribution or manufacturing of controlled substances (drugs) illegally can result in arrest and conviction of a drug law violation and:

- Fines up to \$10,000 (Indiana)
- Fines up to \$10 million for a first offense (federal)
- Imprisonment up to 50 years (Indiana)
- Imprisonment up to life (federal); and
- Confiscation of property

In the interest of our school community, Textures Institute of Cosmetology does not condone or ignore alcohol or drug abuse. We will enforce alcohol laws, including state underage consumption and possession laws.

Any individual that violates the policies may be subject to any or all of the following: expulsion, suspension, conduct probation, termination, censure, and/or restitution or compensation.

HEALTH RISKS ASSOCIATED WITH ALCOHOL ABUSE, ILLICIT DRUG USE

The following are summaries provided by the federal government of the health risks associated with illicit drug use and alcohol abuse. These are an overview and each individual will experience the drug or alcoholic beverage in a different way given his/her physical and psychological characteristics.

Alcoholic consumption causes a number of marked changes in behavior. Even low doses significantly impair judgement and reduce the coordination required to drive a car safely, increasing the likelihood that the driver will be involved in an accident. Low to moderate doses of alcohol also increases the incidence of a variety of aggressive acts, including sexual assault, and spouse and child abuse. Moderate to high doses of alcohol cause marked impairments in higher mental functions, severely altering a person's ability to learn and remember information. Very high doses, which vary greatly for different people, can cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce the effects just described.

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms, including severe anxiety, tremors, hallucinations, and convulsions. Alcohol withdrawal can be life threatening. Long-term consumption of large quantities of alcohol, particularly when combined with poor nutrition, can also lead to permanent damage to vital organs such as the brain and the liver.

Mothers who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. These infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risk of becoming alcoholics.

The use of illicit drugs has serious risks for the user. Certain illicit drugs, if taken in sufficient doses or by using certain methods, may result in immediate death or life-threatening conditions. They may also result in irreparable damage to vital organs and create chronic and debilitating health concerns. Prolonged use of certain illicit drugs could cause liver disease, mental impairments, and certain cancers. The combination of illicit drugs and alcohol abuse will exacerbate physical and mental ailments. Illicit drugs also create physical and mental dependencies. As with alcohol withdrawal, withdrawal from illicit drugs causes a variety of physical and mental problems such as job loss, divorce, and financial stresses, and may cause the user to engage in criminal conduct to support the dependency. Using illicit drugs during pregnancy will harm the fetus and may result in miscarriage or birth defects.

Substance abuse may result in a variety of serious health and behavioral problems. Substance abuse has both long and short-term effects on the body and the mind. Alcohol and drugs are toxic to the human body. In addition to the problem of toxicity, contaminant poisonings often occur with illegal drug use. HIV infection with intravenous drug use is a prevalent hazard. Acute health problems may include heart attack, stroke, and sudden death, which can occur for first time cocaine users. Long lasting effects caused by drug and alcohol abuse can cause problems such as disruption of the normal heart rhythm, high blood pressure, leaks of blood vessels in the brain, bleeding and destruction of brain cells, possible memory loss, infertility, impotency, immune system impairment, kidney failure, cirrhosis of the liver, and pulmonary damage. Drug use during pregnancy may result in fetal damage and birth defects causing hyperactivity, neurological abnormalities, and developmental difficulties.

ADDITIONAL HEALTH RISKS

Alcohol: Alcohol toxic psychosis, physical dependence, neurological and liver damage, fetal alcohol syndrome, impaired judgement

Amphetamines: Amphetamines can cause a rapid or irregular heartbeat, tremors, convulsions, loss of coordination, collapse and death. Heavy users are prone to irrational acts.

Cannabis (Marijuana, Hashish): The use of marijuana may impair or reduce short-term memory and comprehension, alter sense of time, and reduce coordination and energy level. Users often have a lowered immune system and an increased risk of lung cancer. Users also often lack motivation and general drive to achieve goals.

Club Drugs: Club drugs are drugs such as MDMA (Ecstasy), Rohypnol, GHB, LSD and methamphetamine and others, which are used at all-night parties such as trances or raves, dance clubs and bars. These party drugs, particularly when mixed with alcohol, can cause serious health problems, injuries or even death.

Cocaine/Crack: Cocaine users often have a stuffy, runny nose and may have a perforated nasal septum. The immediate effects of cocaine use include dilated pupils and elevated blood

pressure, heart rate, respiratory rate and body temperature, followed by depression. Crack, or freebase rock cocaine, is extremely addictive and can cause delirium, hallucinations, blurred vision, severe chest pain, muscle spasms, convulsions and even death.

Hallucinogens: Lysergic acid (LSD), mescaline and psilocybin cause illusions and hallucinations. The user may experience panic, confusion, suspicion, anxiety and loss of control. Delayed effects, or flashbacks, can occur even when use has ceased. Phencyclidine (PCP) affects the section of the brain that controls the intellect and keeps instincts in check. Because the drug blocks pain receptors, PCP episodes may result in self-inflicted injuries, violence and aggressive behavior toward others.

Heroin: Heroin is an opiate drug that causes the body to have diminished pain reactions. Overdoses of this highly addictive drug can result in coma or death due to respiratory failure or cardiovascular collapse.

Methamphetamines: Methamphetamines can cause rapid or irregular heartbeat, increased blood pressure and body temperature. Possible side effects with long-term use include mood disturbances, violent behavior, anxiety, confusion and insomnia. All users risk becoming infected with diseases such as HIV AIDS and hepatitis.

Prescription Drug Use: Taking a prescription medication that is not prescribed for you, or taking it for reasons or in dosages other than as prescribed, is prescription drug abuse. Commonly abused classes of prescription medications include opioids, central nervous system (CNS) depressants and stimulants. Long-term use of opioids or central nervous system depressants can lead to physical dependence and addiction. Opioids and CNS depressants may cause the user to experience drowsiness, slowing of brain function, as well as decreased heart and respiration rates. Stimulants can cause anxiety, paranoia, dangerously high body temperatures or seizures if taken repeatedly or in high doses.

Salvia Divinorum: Use of salvia can cause hallucination, changes in visual perception, feelings of detachment and decreased ability to interact with one's surroundings.

Synthetic Drugs (Spice, Bath Salts, etc): "Spice" refers to a wide variety of herbal mixtures that produce experiences similar to marijuana (cannabis) and that are marketed as "safe," legal alternatives to that drug. The term "bath salts" refers to an emerging family of drugs containing one or more synthetic chemicals related to cathinone, an amphetamine-like stimulant found naturally in the Khat plant. Though research on synthetic substances is still limited, they have been found to be potentially more dangerous than marijuana, cocaine, or other substances of abuse, as they are addictive and can be highly dangerous to humans.

Steroids: Steroids can cause cholesterol imbalance, acne, baldness, anger management problems, masculinization of women, breast enlargement in men, premature fusion of long bones preventing attainment of normal height, atrophy of reproductive organs, impotence, reduced fertility, stroke, hypertension, congestive heart failure, liver damage, and depression

COUNSELING AND SUPPORT PROGRAMS

Textures Institute of Cosmetology will assist students and staff who are experiencing problems with alcohol or other drugs in making informed decisions about appropriate use, as well as the adverse consequences of alcohol or drug abuse on one's health and behavior. Printed materials

- Indianapolis Counseling Center 724 N. Illinois St., Indianapolis; (317) 549-0333
- Options Behavioral Health Systems 5602 Caito Dr.; Indianapolis; (317) 544-4340
- Drug Treatment & Alcohol (317) 554-8967
- Fairbanks Alcohol & Drug 8102 Clearvista Pkwy; (317) 849-8222
- Indianapolis Drug Treatment Ctr 201 N Illinois St.; (317) 204-0937

If you have any questions about these programs or about any aspect of this program, please contact the Director of Education.

COMPLETION/GRADUATION AND TRANSFER-OUT RATES FOR STUDENTS RECEIVING ATHLETICALLY RELATED STUDENT AID

N/A

INTERCOLLEGIATE ATHLETIC PROGRAM PARTICIPATION RATES AND FINANCIAL SUPPORT (EQUITY IN ATHLETICS DISCLOSURE ACT)

N/A

COMPLETION/GRADUATION AND TRANSFER-OUT RATES INCLUDING DISAGGREGATED COMPLETION/GRADUATION RATES) (STUDENT RIGHT-TO-KNOW ACT)

Textures Institute of Cosmetology will begin reporting this information after Title IV has been approved. The institute keeps this information in its enrollment records. The overall graduation rate is tracked for full time students to see if they complete their program within the 150% of “normal time” for completing the program in which they are enrolled.

Textures Institute of Cosmetology also tracks full time students who transfer to other institutions. Graduation Rate:

Transfer-Out Rate:

STUDENT RIGHT TO KNOW

Textures Institute of Cosmetology will provide students with requested information concerning financial assistance, general questions regarding the school, graduation and completion rates, crime statistics and security policies/procedures. We agree to distribute consumer information annually to all enrolled students.

JOB PLACEMENT

Upon graduation from Textures Institute of Cosmetology and licensing by the State Cosmetology Board, the licensed graduate will be qualified to pursue their future in a variety of interesting careers.

A few career choices available are:

Hairdresser

Cosmetology Instructor

Beauty Salon Manager

Beauty Salon Owner

Permanent Wave Specialist

Manufactures Specialist

Operator on a Cruise Ship or Resort

Manufactures Field Rep.

Demonstrator/Lecturer

Skin, Scalp & Hair Specialist

Hair Color Specialist

Nail Technician

Nail Artist

Nail Spa

Textures Institute of Cosmetology's courses are designed to equip the student for one of the numerous positions in the beauty field. Students are taught the basic manipulative skills, safety procedures, proper work habits, and desirable attitude necessary to obtain licensure and for competency in an entry-level position in cosmetology or a related career field. The school offers reasonable assistance to all graduating students in obtaining a position in the cosmetology industry if requested; however, we do not guarantee employment. Upon graduation, the student may sign a release statement for job placement purposes. The school's placement service (job opportunities) consists of graduate referrals, salon owners, requests, and classified ads. Job references are made public to students and kept on file in the office.

JOB PLACEMENT RATES

Textures Institute of Cosmetology does not advertise job placement rates as a means of recruiting students.

TYPES OF GRADUATE AND PROFESSIONAL EDUCATION IN WHICH THE SCHOOL'S GRADUATES ENROLL

N/A

RETENTION RATE 100%

SECURITY REPORT

The Clery Act requires Textures Institute of Cosmetology to publish an annual report on safety and security issues. This report contains statistics for the previous three years of reported crimes that occurred on the property and on property immediately adjacent to it. The report includes institutional policies concerning school safety and security, such as the policies concerning alcohol and drug use, crime prevention, the reporting of crimes, sexual assault policies, which assure basic victims' rights and explain where students should go to report crimes.

Clery Reportable Crimes

Primary crimes

- Criminal homicide:
 - Murder and mon-negligent manslaughter
 - Negligent manslaughter

- Sex offenses:
 - Rape
 - Fondling
 - Incest
 - Statutory rape
- Robbery
- Aggravated assault
- Burglary
- Motor vehicle theft
- Arson
- Hate crimes:
 - Larceny-theft
 - Simple assault
 - Intimidation
 - Destruction/damage/vandalism or property
 - Race
 - Gender
 - Religion
 - Sexual orientation
 - Ethnicity
 - National origin

 - Disability
- Violence Against Women Act categories
 - Domestic Violence
 - Dating Violence
 - Stalking
- Arrest and referrals for disciplinary action
 - Liquor law violations
 - Drug law violations
 - Illegal weapons possession

IMPORTANT PHONE NUMBERS

Textures Institute of
Cosmetology 317-824-1400
Local police 911

TIPS FOR A SAFE ENVIRONMENT

Your personal safety is your responsibility, a threat to your safety can develop quickly. It's up to you to protect yourself.

Follow these general tips:

1. Recognize and identify risks. Know where you're going, what you're doing, and who you're with.
2. Be aware of your surroundings. Take out your earbuds, put away your cell phone, keep your head up and your hands free, and travel in well-lit areas.
3. Have a plan. Think through the steps you'd take to react to a particular threat.
4. Improve your options. Know what you can do to increase your chances of staying safe, such as taking a self-defense course.
5. Prepare. Resolve to be mentally ready to evaluate a situation and make the best decision for your safety.
6. Lock car doors at all times and secure valuables in the trunk.
7. If you see something, say something. If you see something suspicious, call 911.

CRIME STATISTICS

The following are a few statistics provided under the Student Right to Know and Campus Security Act Public Law 101-542 with regard to the occurrence of some criminal offenses reported to the campus authorities provided by local law enforcement for the period of 03/30/12 to 03/30/16. A complete list is provided on the detailed disclosure forms.

Murder	0	Motor Vehicle Theft	0
Sex Offenses	0	Hate Crimes	0
Robbery	0	Liquor Law Violations	1
Aggravated Assault	2	Drug Abuse Violations	0
Burglary	0	Weapons Possession	2
Theft from Bldg.	1		

Please see your enrollment advisor for detailed Security Disclosure Forms.

REPORTABLE GEOGRAPHIC LOCATIONS

The Clery Act requires that Textures Institute of Cosmetology disclose statistics for offenses committed in certain specific geographic locations. The locations are defined as follows:

On Campus: N/A

Residential Housing: N/A

Non-campus Building or Property: N/A

On Public Property: All public property, including thoroughfares, streets, sidewalks and parking facilities, that is close to the school. This includes the sidewalk across the street, but does not include property beyond the sidewalk.

EMERGENCY NOTIFICATION (ALERT) PROCEDURE

Textures Institute of Cosmetology will issue an emergency notification using email and text messages when there is a dangerous situation that poses an immediate threat to our students and staff. Email and text messages will be used to confirm that there is a significant emergency or dangerous situation.

Examples of the types of situations that may prompt an emergency notification are:

- Potential life-threatening situations on the campus
- Extreme weather conditions (official weather warnings)
- Unplanned closures (weather, power outages, etc.)

Textures Institute of Cosmetology Director or Director of Education will be responsible for carrying out all emergency notifications. Information will be disseminated through email and text messages. Tests to the emergency notification system may be announced or unannounced. There may be one test per year. We will document each test by giving a description of the exercise, the date, time, and whether it was announced or unannounced.

These notifications will be sent when the following circumstances exist:

- Confirmation that a dangerous situation or emergency exists
- The situation is considered to be an immediate threat to the school
- Sending a notification will not jeopardize the assistance to victims or compromise law enforcement or other emergency responder efforts

These can be sent for weather emergencies, criminal emergencies, or other hazards that may threaten the health or safety of student or employees. Emergency Notifications would also use multiple communication types to ensure the information is received quickly.

Crime alerts

Crime Alerts will be sent when the following circumstances exist:

- A Clery Reportable Crime is reported to have occurred

TIMELY WARNINGS

A timely warning is communication triggered when a crime is reported and it is determined there is a continuing threat to students and staff. Crime reports do not always require immediate notice, but are released once the pertinent information is available.

Textures Institute of Cosmetology will issue a timely warning if a crime is reported that is considered to represent an ongoing threat to students and staff. Whether the circumstances warrant a Timely Warning is determined on a case-by-case basis. The decision to issue a warning will include consideration of the nature of the crime, the continuing danger to students and staff, and the possible risk of compromising law enforcement efforts. If there is an immediate threat to students and/or staff, we will implement a timely warning.

The following list of Clery reportable crimes includes examples of situations that may warrant a Timely Warning, but the list is not all-inclusive:

- Murder
- Manslaughter
- Sex offenses – rape, fondling, incest, statutory rape
- Robbery
- Aggravated assault
- Burglary
- Motor vehicle theft
- Arson
- Arrests and referrals for disciplinary actions, including: arrests for liquor law violation, drug law violations, and illegal weapons possession, persons not included who were referred to school disciplinary action for liquor law violations, drug law violations, and illegal weapons possession
- Hate crimes, including:
 - a) The number of each type of crime that are determined to be hate crimes
 - b) The number of the following crimes that are determined to be hate crimes:
 - Larceny-theft
 - Simple assault
 - Intimidation
 - Destruction/damage/vandalism of property
 - c) Dating violence, domestic violence, and stalking
- Crimes that are reported to the school Director or Director of Education
- Crimes that are considered to represent a threat to students and employees
- The school is NOT required to provide a timely warning with respect to crimes reported to a pastoral or professional counselor
- If there is an immediate threat to the health or safety of students or employees occurring at the school. We will follow the emergency notification procedures. We may not follow emergency notification procedures to issue a timely warning based on the same circumstances; however, we must provide adequate follow-up information to students and staff as needed.

TO REPORT A CRIME

It is important to provide a safe and secure environment for the benefit of every person. The school provides basic security measures; however, security must be everyone's concern and you are encouraged to support this effort. To report a crime call:

The School Director

Call 911

ACCESS POLICY

Textures Institute of Cosmetology is open during business hours. It is open to students, staff, and members of the public. During non-business hours, access is not available.

COLLEGE BUILDING AND MAINTENANCE PROGRAMS

N/A

CAMPUS LAW ENFORCEMENT

N/A

CONFIDENTIAL REPORTS

Textures Institute of Cosmetology will not disclose information about victims or witnesses when crimes are reported anonymously. Reporting crime is voluntary and confidential. Violations of the law will be referred to local law enforcement.

SECURITY AWARENESS AND CRIME PREVENTION

A safety and security awareness presentation is given to staff and students periodically throughout the year. A common theme of all awareness prevention programs is to encourage students and employees to be aware of their responsibility for their own security. Other methods used to provide crime prevention and information to our students and employees are:

- Distribution of pertinent literature at the start of the academic school year during registration
- Brochures available on a wide range of safety issues
- Timely reports of any threats to students or employees

DRUGS AND ALCOHOLIC BEVERAGES

Textures Institute of Cosmetology is a Drug-Free Workplace and a Drug-Free School. Students and staff are prohibited from the unlawful possession, use, or distribution of alcohol or other drugs on the school property or as part of school activities. Individuals involved in such activities can expect immediate dismissal and may be subject to prosecution under federal, state, and local laws.

Information concerning the availability of drug or alcohol counseling, treatment, or rehabilitation is available to employees from the Director of Education.

According to Federal law:

- **Liquor law violations:** The violation of state or local laws or ordinances prohibiting the manufacture, sale, transportation, possession or use of alcoholic beverages, not including driving under the influence and drunkenness.
- **Drug abuse violations:** Violations of all laws (state and local laws are included) that prohibit the production, distribution and/or use of certain controlled substances and the equipment or devices utilized in their preparation and/or use. The unlawful cultivation, manufacture, distribution, sale, purchase, use, possession, transportation or importation of any controlled drug or narcotic substance. The relevant substances include: opium or cocaine and their derivatives (morphine heroin, codeine); marijuana; synthetic narcotics (Demerol, methadone); and dangerous non-narcotic drugs (barbiturates, Benzedrine).

Textures Institute of Cosmetology does not have formal drug/alcohol prevention programs or programs to prevent dating violence, domestic violence, sexual assault, and stalking. To address these issues, written materials will be disseminated at least three times a year that address drugs, alcohol, violence, domestic violence, sexual assault or stalking. Included with this information will be a list of places where professional help can be obtained.

SEXUAL PREDATOR OR OFFENDER NOTICE

Zachary's Law in Indiana requires sheriff departments to jointly establish and maintain the Indiana Sheriff's Sex Offender Registry to provide detailed information about individuals who register as sex or violent offenders at Indiana sheriff departments (or, in Marion County, the Indianapolis Metropolitan Police Department). The purpose of the registry is to inform the general public about the identity, location, and appearance of sex and violent offenders who live, work, or study in Indiana.

The Dru Sjodin National Sex Offender Public Website (NSOPW), established with the federal Adam Walsh Child Protection and Safety Act, provides information to the public on the whereabouts of registered sex offenders regardless of state boundaries.

(http://www.sheriffalerts.com/cap_main.php?office=54663)

SEXUAL MISCONDUCT POLICY

Discussions of safety which includes dating violence, domestic violence, sexual assault, or stalking in and around the facility will be ongoing throughout the year. At the end of class sessions, students and staff will be reminded to always be aware of their surroundings and evening students especially should use the buddy system for security when leaving the building at night. Students and staff committing any crime or sexual offense, while a student or employee will be suspended or terminated based on the discretion of the school Director, Arthur Harris. When a student or employee reports that the student or employee has been a victim of dating violence, domestic violence, sexual assault, or stalking, whether the offense occurred on or off campus, the school will provide the student or employee a written explanation of the student's or employee's rights and options. Immediate action will be taken to address the situation. This includes working with State and local law enforcement to bring possible criminal charges, seeking disciplinary action through the school, and enforcing mandatory transcript notifications so other institutions are on notice of the offense committed. Violation whether by a student or

staff member will be subject to disciplinary action through the school under student and staff disciplinary rules and procedures with penalties up to and including expulsion or termination of employment.

All allegations will be investigated promptly and thoroughly, and both the victim and the accused will be afforded equitable rights during the investigative process. It is the collective responsibility of all members of the college community to foster a safe and secure school environment.

Textures Institute of Cosmetology prohibits the crimes of dating violence, domestic violence, sexual assault, and stalking. The following crime definitions apply:

- “Dating violence” means violence by a person who has been in a romantic or intimate relationship with the victim. Whether there was such relationship will be gauged by its length, type, and frequency of interaction.
- “Domestic violence” includes asserted violent misdemeanor and felony offenses committed by the victim's current or former spouse, current or former cohabitant, person similarly situated under domestic or family violence law, or anyone else protected under domestic or family violence law.
- “Sexual assault” is defined as an incident that involves sexual contact that is forced on somebody
- “Stalking” means a course of conduct directed at a specific person that would cause a reasonable person to fear for her, his, or others' safety, or to suffer substantial emotional distress.
- “Consent” is defined as permission for something to happen or agreement to do something.

OTHER CRIME DEFINITIONS

- “Aggravated Assault is an unlawful attack by one person upon another for the purpose of inflicting severe or aggravated bodily injury. This type of assault usually is accompanied by the use of a weapon or by means likely to produce death or great bodily harm.
- “Drug abuse violations” are violations of laws prohibiting the production, distribution, or use of certain controlled substances and associated equipment; unlawful cultivation, manufacture, distribution, sale, purchase, use, possession, transportation or importation of any controlled drug or narcotic; and arrests for violations of state and local laws relating to the unlawful possession, sale, use, growing or manufacturing and making of narcotic drugs.
- “Liquor law violations” are defined as violations of laws or ordinances prohibiting the manufacture, sale, possession, transporting, or furnishing of intoxicating liquors or alcoholic beverages; and all attempts to commit any of the aforementioned. (Public drunkenness and driving under the influence are not included)
- “Weapons violations” are violations of laws or ordinances dealing with weapon offenses, such as: manufacture, sale, or possession of deadly weapons; carrying of deadly weapons concealed or openly; furnishing deadly weapons to minors; aliens possessing deadly weapons and all attempts to commit any of these acts.
- “Arson” is the willful or malicious burning or attempt to burn, with or without intent to defraud, a dwelling, public building, motor vehicle or aircraft, personal property of

- another, etc.
- “Burglary” is the unlawful entry of a structure to commit a felony or a theft. Theft or unlawful entry into open-access areas, is not burglary. As structure is a physical space enclosed by four walls, with a roof and door, and so does not include lockers or cars, for example. Shoplifting is not burglary.
- “Hate crimes” are defined as certain crimes committed against a person or property when such crimes are motivated, in whole or in part, by the offender’s (perpetrator’s) bias. Bias is defined as a performed negative opinion toward a group of persons based on their race, gender, religion, ethnic/national origin disability sexual orientation or gender identity.
- “Motor vehicle Theft” is defined as the theft or attempted theft of a motor vehicle.

HOW TO HELP AS A BYSTANDER

Bystander intervention means safe and positive options that may be carried out by an individual to intervene when there is a risk of dating violence, domestic violence, sexual assault, or stalking. Bystander intervention includes recognizing situations of potential harm, overcoming barriers to intervening, identifying safe and effective intervention options, and taking action to intervene. Additional areas considered for bystander intervention include the witnessing or having knowledge about hazing, discrimination, medical emergency, and acts of discrimination.

DISCIPLINARY PROCEDURES FOR ACTS OF SEXUAL MISCONDUCT

Textures Institute of Cosmetology is committed to providing a prompt, fair, and impartial process from the initial investigation to the final result for an institutional disciplinary proceeding of reported domestic violence, dating violence, sexual assault or stalking. These proceedings will be conducted by the school Director who is trained on the issues related to domestic violence, dating violence, sexual assault, and stalking, and how to conduct an investigation and hearing process that protects the safety of victims and promotes accountability. The standard of evidence used is the preponderance of the evidence. The school Director may not have a conflict of interest or bias for or against the accuser or the accused. The accuser and the accused may have the same opportunities to have others present during any institutional disciplinary proceeding. Textures Institute of Cosmetology will simultaneously notify, in writing, both the accuser and the accused of:

- The result of any institutional disciplinary proceeding that arises from an allegation of dating violence, domestic violence, sexual assault, or stalking
- The institution’s procedures for the accused and the victim to appeal the result of the institutional disciplinary proceeding, if such procedures are available
- Any change of the result
- When such results become final
- The accuser and accused are given timely notice of meetings at which one or the other or both may be present; and

- The accuser, the accused, are given timely and equal access to information that will be used during informal and formal disciplinary meetings and hearings

A complainant or witness who participates in an investigation of sexual assault, domestic violence, dating violence, or stalking will not be subject to disciplinary sanctions for a violation of the school's student conduct policy at or near the time of the incident, unless the District determines that the violation was egregious, including but not limited to, an action that places the health or safety of any other person.

MISSING STUDENT

N/A

EMERGENCY RESPONSE AND EVACUATION POLICY

The most senior administrator at the school in case of a disaster is responsible for evaluating the situation and initiating necessary communications to local authorities. First actions at the scene will be to care for the injured and isolate the area to protect others from being exposed to known or suspected hazards. Once the situation has been evaluated and communicated to the local authorities, timely warning or emergency notification will be made to students and staff. Emergency evacuation drills (fire drills) are conducted quarterly. All drills are unannounced. The purpose of the evacuation drills is to test emergency response and prepare building occupants for an orderly evacuation in case of fire or other emergency.

EVACUATION PROCEDURES

Evacuation route maps have been posted in each work area. The following information is marked on evacuation maps:

1. Emergency exits
2. Primary and secondary evacuation routes
3. Locations of fire extinguishers
4. Alarm pull stations' location
5. Assembly points

When ordered to evacuate, leave immediately.

Exit quickly and calmly using nearest emergency escape routes and marked exits and proceed to safe assembly locations.

Assist persons requiring evacuation assistance to get to designated areas. Be alert for trapped, injured, or other persons requiring assistance.

PRIVACY OF STUDENT RECORDS – FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age.) These rights include:

- 1 The right to inspect and review the student's education records within 45 days after the day that Textures Institute of Cosmetology receives a request for access. A student should submit to the Director of Education a written request that identifies the record(s) the student wishes to inspect. The Director of Education will make arrangements for access and notify the student of the time and place where the records may be inspected
- 2 The student has the right to request an amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.
A student who wishes to ask the school to amend a record should write the Director of Education, clearly identifying the part of the record the student wants changed and specify why it should be changed.
If Textures Institute of Cosmetology decides not to amend record as requested, Textures Institute of Cosmetology will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
- 3 Students must provide written consent before Textures Institute of Cosmetology discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent. Textures Institute of Cosmetology discloses education records without a student's prior written consent under the FERPA. Exception for disclosure would be to parents or guardians of dependent minors, NACCAS and school officials with legitimate educational interests. A school official typically includes a person employed by the Textures Institute of Cosmetology in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the Textures Institute of Cosmetology who performs an institutional service or function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent.

The right to file a complaint with the U.S. Department of Education concerning alleged failures by the Textures Institute of Cosmetology to comply with the requirements of FERPA. The name and address of the office that administers

FERPA is:

Family Policy Compliance Office
U.S. Department of Education 400
Maryland Avenue, SW
Washington, DC 20202

See the list below of the disclosures that postsecondary institutions may make without consent. FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within [School] whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the ~~student~~ student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to:
(a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))

- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))
- Textures Institute of Cosmetology also complies with the FTC standards for safeguarding customer information. These standards apply to all customers' information in the school's possession, regardless of whether such information pertains to students, parents, or clients. Administrative, technical and physical safeguards that are appropriate are in place to insure the security and confidentiality of customer information, protect against unauthorized access to use of such information that could result in substantial harm or inconvenience to any customer.
- Textures Institute of Cosmetology considers "directory" information to include students' name, address, telephone number, date and place of birth, honors and awards and date of attendance. Parents and eligible students may notify the school if they wish to not have this information disclosed. The release of directory information allows the student to book clients for appointments and has notice of awards on the school web site and local publications.

ACADEMIC APPEAL PROCESS

Students may appeal any decision by using the following procedure:

1. Submit a written request for a hearing to the Chief Executive Officer including:
 - a. Name, address, and telephone number of person requesting the hearing.
 - b. Date of incident or decision.
 - c. Written statement of incident or decision being appealed.

- d. Names, addresses and telephone numbers of persons (other than the student) who have knowledge regarding this appeal.
2. A date for the hearing will be set within thirty (30) days from the date the request is submitted, the student and the school may request information from witnesses.
3. The hearing will be held at the school location.
4. The hearing officer will be the Chief Executive Officer or a person designated by the Chief Executive Officer to act on their behalf, as chairman of the impartial board.
5. The hearing officer shall make all decisions with respect to procedures and the type of hearing to be held.
6. The hearing officer shall render a written decision, signed by the owner, within thirty (30) days of the date of the hearing.

FIRE SAFETY REPORT**N/A****FIRE LOG****N/A****GAINFUL EMPLOYMENT**

The school offers reasonable assistance to all graduating students in obtaining a position in the cosmetology industry if requested; however, we do not guarantee employment. Upon graduation, the student may sign a release statement for job placement purposes. The school's placement service (job opportunities) consists of graduate referrals, salon owners, requests, and classified ads. Job references are made public to students and kept on file in the office.

Upon graduation from Textures Institute of Cosmetology and licensing by the State Cosmetology Board, the licensed graduate will be qualified to pursue their future in a variety of interesting careers.

A few career choices available are:

Hairdresser	Cosmetology Instructor
Beauty Salon Manager	Beauty Salon Owner
Permanent Wave Specialist	Manufactures Specialist
Operator on a Cruise Ship or Resort	Manufactures Field Rep.
Demonstrator/Lecturer	Skin, Scalp & Hair Specialist
Hair Color Specialist	Nail Technician
Nail Artist	Nail Spa

Textures Institute of Cosmetology's courses are designed to equip the student for one of the numerous positions in the beauty field. Students are taught the basic manipulative skills, safety procedures, proper work habits, and desirable attitude necessary to obtain licensure and for competency in an entry-level position in cosmetology or a related career field.

PRINCIPLES OF EXCELLENCE FOR EDUCATIONAL INSTITUTIONS SERVING SERVICE MEMBERS, VETERANS, SPOUSES, AND OTHER FAMILY MEMBERS

Executive Order 13607, signed April 27, 2012 by the President of the United States, established Principles of Excellence (POE) for educational institutions serving service members, veterans, spouses, and other family members. Eight Principles are described in the Order.

- Textures Institute of Cosmetology will provide a Financial Aid statement that will help prospective students understand the total cost of the educational program, including tuition and fees; the amount of that cost
- that will be covered by Federal educational benefits; the type and amount of financial aid they may qualify for; their estimated student loan debt upon graduation; information about student outcomes; and other information to facilitate comparison of aid packages offered by different institutions.
- Textures Institute of Cosmetology will inform students who are eligible to receive Federal military and veterans' educational benefits of the availability of Federal financial aid and will alert those students of their potential eligibility for that aid in an email message before packaging or
- arranging private student loans or alternative financing programs.
- Textures Institute of Cosmetology does not conduct fraudulent or aggressive recruiting on or off military installations or in any other venue, nor do we misrepresent ourselves, our programs, or our mission. We do not pay incentive compensation to anyone for recruiting actions. We meet all State authorization requirements consistent with those issued by the Department of Education.
- Textures Institute of Cosmetology obtains approval from the State of Indiana, State Board of Cosmetology for new course or program offerings before enrolling students in such courses or programs.
- We allow service members and reservists to be readmitted to a program if they are temporarily unable to attend class or have to suspend their studies due to service requirements. If necessary, we will take additional steps to accommodate short absences due to service obligations, provided that satisfactory academic progress is being made by the service members and reservists prior to suspending their studies.
- Textures Institute of Cosmetology institutional refund policy aligns with the Title IV refund policies. In the event that veterans or their eligible persons, sponsored as students under Chapters 30, 32, 33, 35, of Title 38 and Chapter 1606 or Title 10 U.S. Code, fail to enter the program, withdraw or are discontinued from their program at any time prior to completion, the amount charged for tuition fees and other charges shall not exceed the approximate prorated portion of the total charges.

- Textures Institute of Cosmetology will provide educational plans for all individuals using Federal military and veterans' educational benefits that detail how they will fulfill all the requirements necessary to graduate and the expected timeline of completion.
- The point of contact for academic and financial advising is done by the financial aid specialist at Textures Institute of Cosmetology.

State Grant Assistance**N/A****STUDENT LOAN INFORMATION PUBLISHED BY THE U.S. DEPARTMENT OF EDUCATION**

For student loan information published by the U.S. Department of Education, go to:
<http://www.sudentaid.ed.gov/types/loans>

NATIONAL STUDENT LOAN DATA SYSTEM

All federal student loans obtained by a student or parent are reported to and tracked on the National Student Loan Data System (NSLDS). NSLDS loan records are accessible to all authorized NSLDS users, including schools, student loan guaranty agencies, lenders, federal agencies, and other authorized users. Alternative and private education loan information is not reported to NSLDS. Student and parent loan borrowers may view their federal loan information at [NSLDS](#). Borrowers access the system using their federal PIN. Students can also access prior federal grant information at [NSLDS](#).

ENTRANCE COUNSELING FOR STUDENT LOAN BORROWERS

Direct Unsubsidized Loan. You can complete this counseling at <http://www.studentloans.gov>

EXIT COUNSELING FOR STUDENT LOAN BORROWERS

Exit counseling is required when you graduate, leave school, or drop below half-time enrollment. Exit counseling provides important information you need to prepare to repay your federal student loan(s). You will need to provide the name, address, e-mail address, and telephone number for your closest living relative, two references who live in the U.S., and current or expected employer (if known). You can complete this counseling at <http://www.studentloans.gov>

PRIVATE EDUCATION LOAN DISCLOSURES**N/A****SELF CERTIFICATION FORM****N/A****CODE OF CONDUCT FOR EDUCATION LOANS**

The Higher Education Opportunity Act (HEOA) of 2008 requires institutions of higher education to develop and enforce a code of conduct that prohibits conflicts of interest for financial aid personnel.

The Financial Aid Specialist and any agent with responsibilities in respect to education loans must also comply with this policy.

Conflict of Interest

No employee shall have a conflict of interest with respect to any education loan program or other student financial aid program for which the employee has responsibility. Ban on Revenue Sharing Arrangements Textures Institute of Cosmetology will not enter into any revenue-sharing arrangement with any lender or other vendor working with its financial aid office. We will not accept any fee or other material benefit in exchange for recommending a lender to its students.

Gift Ban

Any employee with financial aid responsibilities will solicit or accept a gift (e.g. a gift of services, transportation, lodging, or meals, provided by purchase of a ticket, payment in advance, or reimbursement) having a monetary value.

Contracting Arrangements Prohibited

Any employee with financial aid responsibilities will accept from any lender or lender affiliate any payment or other financial benefit as compensation for any type of consulting arrangement or other contract to provide services to a lender.

Interaction with Borrowers

We shall not assign a particular lender to any borrower, and will not refuse to certify or delay certification of any loan based on the lender or guarantee agency selected.

Prohibits Offers of Funds for Private Loans

We will not request or accept from any lender an offer of funds to be used for private education loans in exchange for the Institution providing the lender with a specified number or volume of federal loans made or in exchange for placement on a preferred lender list.

Co-branding

We prohibit any private educational lender from using Textures Institute of Cosmetology name, emblem, and/or logo as well as any words, pictures, or symbols associated with the school to imply endorsement of private education loans by that lender.

PREFERRED LENDER LIST

N/A

PREFERRED LENDER ARRANGEMENTS

N/A

PRIVATE EDUCATION LOANS

N/A

ANNUAL REPORT ON PREFERRED LENDER ARRANGEMENTS

N/A