

Student Consumer Information

2015 – 2016

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BASIC FINANCIAL AID INFORMATION

We are pleased to provide information regarding the programs of Financial Assistance available to you at Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. This information is in effect for the current academic year July 1st to June 30th. Our Financial Aid Officer is the person in charge of administering the Financial Aid Programs. Please call the financial aid office at 630.554.9540 for more information.

We have been licensed to teach our educational programs by the Illinois Department of Professional Regulation www.idfpr.com. All of our programs have been accredited by NACCAS (The National Accrediting Commission of Career Arts and Sciences), if you have any questions please contact the school location you are interested in attending to receive more information. Our website is located at hairpros.edu.

Financial Aid includes grants, which are gifts of money that do not need to be repaid, and the loan programs, (Subsidized Direct Loans, Unsubsidized Direct Loans, and PLUS), which require repayment of the loan, plus interest. Students should keep in mind that student aid programs are a means to supplement the resources of students and their families and not a means to pay all of one's educational costs. They offer a way to bridge the gap between what the student and family can provide and the cost of attending this school.

The purpose of this form is to give you answers to the questions most commonly asked regarding the sources of aid for which you may qualify. Information presented here on these programs is accurate as of the date of this printing, however, it must be considered subject to change. The Financial Aid Director will have the latest information.

How do I apply?

You can apply in person or online. [Click here.](#)

Do you have a selection process?

If you meet all admissions and eligibility requirements, as space permits, you may apply for enrollment.

How do I know how much money I'm eligible for?

Fill the FAFSA out at fafsa.ed.gov to find out your eligibility.

Funding my education?

How do I pay for my education? Follow this link... <http://www.edpubs.gov/document/en1111k.pdf>

What Are My Rights and Responsibilities?

It is important that you report to the school secretary any change in your name, address, or phone number. Also, you must notify the Direct Loan Servicing Center as soon as you graduate or withdraw from school of any change in your name, address, or phone number. You must attend an exit counseling session once you graduate or withdraw from the program. You will need to supply these items and references at that time.

You have several responsibilities. You must apply yourself, attend regularly and learn as much as you can. This is not only to help you in your career later but is also a condition for you to continue to receive financial aid without interruption. Before your funds are disbursed, your attendance, grade average, and practical progress will be reviewed. This is how the school determines if you are maintaining Satisfactory Academic Progress. If you have fallen short of your requirements, no further monies will be disbursed until you once again meet all the requirements and are making satisfactory progress.

If, for some reason you do not complete your training program, you must complete loan exit counseling. Then, the amount owed for tuition and fees earned by the school will be calculated according to the refund policy outlined in the contract you signed with the school. Once the Return to Title IV calculation has been completed and money that was received is determined that it was not earned for your education, the funds will be returned to the financial aid program in which it was received. Don't forget that you must meet the repayment obligations of any Subsidized Direct Loans, Unsubsidized Direct Loans, or PLUS proceeds that you may have received to complete your education.

IMPORTANT:

If you are unable to start your repayment obligations when they are due under the loan repayment plan, you must contact the Direct Loan Servicing Center to receive the deferment and forbearance guidelines available to you. Your lender information can be found online at www.direct.ed.gov/student.html, on the loan application, and in the Entrance and/or Exit Counseling Guides that you have received.

WHAT PROGRAMS ARE AVAILABLE?

Pell Grant Program: This program provides non-repayable grants to students based upon a Federal analysis of their family financial strength. Pell Grants for the current academic year will range from \$577 to \$5775, depending on your eligibility as determined by a standard formula.

Loan Programs: The Subsidized and Unsubsidized Direct Loans are available to those students who need financial assistance to further their education. These loans are made through the United States Department of Education's Direct Loan Servicing Center and are repayable during or at the end of your training program, with interest added. The Direct Loan Servicing Center offers a few different repayment plans beginning six months after graduation, termination, or withdrawal from school depending on which type of program you use. Also available is the PLUS (Parent Loan for Dependent Students) program, which is a loan, made by the parent for their undergraduate student.

HOW DO I BECOME ELIGIBLE FOR FINANCIAL AID?

- Be a U.S. citizen, eligible non-citizen, national, or permanent resident of the United States
- On the basis of an analysis of yours and your family's income and assets, show financial need (also called eligibility) for an award
- Have a High School Diploma, General Education Development (GED) Certificate.
- Have a valid Social Security Number
- Make satisfactory academic progress
- Register with Selective Service, if required
- Be attending as a regular student on at least a half-time basis working towards degree or certificate
- Never have received a four year college degree
- Sign a statement of educational purpose and a certification statement on overpayment and default (both found on the Free Application for Federal Student Aid)

It should be noted that if the student applying for Financial Aid for this school is either delinquent or in default of repayment of a previous student loan, or owes a refund of an overpayment on any grant aid, that student is ineligible to receive any further aid until those matters have been satisfied.

Financial need is determined by an annual congressionally approved formula that is applied consistently to all applicants. In order to perform this evaluation, it is necessary to request confidential financial facts about your family's income and assets, the size of your family, the number of persons attending post-secondary school, and any unusual circumstances or expenses you face. The formula uses the information you provide on your application to produce an eligibility index number. This index number is not a dollar amount, but is used along with the total cost of attending this school and your enrollment status, to determine the actual amount of your grant and/or loan.

HOW DO I APPLY FOR FINANCIAL AID?

Applications for federal aid programs are made by completing a special form called the Free Application for Federal Student Aid (FAFSA), which collects family income and asset information. You can complete this at www.fafsa.ed.gov or the school's financial aid office has copy. Since some families have experienced difficulty in understanding certain items on the application, we have found it helpful to have our staff proof read the application before it is inputted online. This helps assure that the application has been completed correctly and will save much valuable time in processing delays due to misunderstandings and errors.

WHAT HAPPENS AFTER MY FINANCIAL AID DATA IS SENT TO THE PROCESSOR?

1. The processor will analyze the income and asset information which has been provided according to the congressionally approved formula
2. A Student Aid Report (SAR) will be sent to you and an ISIR will be sent to the school. Each will indicate whether you are eligible for a grant under the program. This report can be received anywhere from one to six weeks after your application has been sent, and the official notification of your eligibility index number. The lower the number, the higher the reward will be. Only those students with an index between 0 and 5157 are eligible for an award from the Pell Grant Program.

The Federal Government audits samples of all applications that are processed. If your application has been selected for this purpose, you will need to complete a special verification of your application, which is conducted by the Financial Aid Officer. Documents needed for verification include the Verification Worksheet and a signed Federal tax transcript for you (and spouse, if married) and parents (if dependent). If you were not required to file taxes, please submit an IRS W-2, statement of support from the party who was supporting you, or an IRS Form 4828. Other forms documenting untaxed income and benefits must also be submitted. This can be on the Verification Worksheet, a signed statement, or documentation from the Agency providing the benefits. Once Verification has been completed, it may be determined that your eligibility may change. You will be notified by a School Representative if your award changes as a result of verification. It is the student's responsibility to submit the needed forms in a timely manner.

Once the Financial Aid Officer has a valid ISIR, they will then calculate the amount of your Pell Grant award, based on the length of the course, the costs and the portion of your training, which falls before June 30th. Remember if your course extends beyond June 30th, the amount calculated represents only a portion of that for which you are eligible. The remainder of your award may be received by reapplying for the next award period in April or May.

Once your award is calculated, you will be required to sign a Statement of Educational Purpose, if you have not already done so. This statement says that you will spend the entire award for educational

purposes; in other words, for tuition, fees, books, supplies, and other educational related costs that you may experience. The other forms that need to be signed are a Selective Service Certification, Refunds and Defaults, and an Anti-Drug Abuse certification.

Regarding the Loan Programs, every applicant must have a needs analysis test performed to determine the exact amount the student can receive in loan proceeds, if any. The Financial Aid Officer completes the School Section on the Loan Application and returns the completed application to the lender. The maximum amount for borrowing by the student in the Subsidized Direct Loan is \$3500 for the first academic year and \$4500 for the second academic year. The maximum amount that can be received in an Unsubsidized Direct Loan is \$6000 per academic year for independent students and \$2000 per academic year for dependent students. Remember, if your course is shorter than two academic years, the amount you are eligible for would be prorated according to the length of the course. Any parent is eligible to borrow the cost of education for their dependent student. Any money borrowed is for educational purposes only. Remember...the money borrowed must be repaid, with interest.

HOW AND WHEN ARE FUNDS DISBURSED?

As noted earlier, financial aid funds must be used only for educational purposes. When your Pell Grant award is first calculated, you will be notified by an Award Letter acknowledging at what points in your program these funds will be disbursed and credited to your tuition and fees account. These are generally at the beginning of your training program and at 450 clock hours for cosmetology students within the first academic year. Cosmetology students can choose to reapply at 900 hours for additional loan amounts. For esthetics, the funds are disbursed at the beginning of your training program and one half of the way through your training. The Award Letter also details the types of aid and the amounts you will receive.

BORROWER CONFIRMATION FOR LOANS IN A SUBSEQUENT ACADEMIC YEAR

Subsidized and Unsubsidized Master Promissory Note (MPN)

Students have the ability to obtain loan funds not exceeding the established loan limits through the Subsidized and Unsubsidized Federal Stafford Loan program without having to sign a new Master Promissory Note for each academic year. The institution will notify the borrower of the loan amounts awarded through the Financial Aid Award Letter. If the borrower decides to decline or make adjustments to the type or the amount of the loan, they must contact the Financial Aid Office. Students who receive federal student loans sign a Master Promissory Agreement (MPN) which states the student is obligated to repay the student loan funds regardless of the student's graduation, withdrawal from school, or the student's inability to obtain employment.

Parent PLUS Master Promissory Note (PLUS MPN)

For Parent PLUS loans made under the multi-year feature of the MPN, the regulations that govern the loan programs require the financial aid office to document an active confirmation of the Parent PLUS loans funds through the Award Letter. The confirmation process is to provide a means for the parent borrower to accept or decline a PLUS loan made for a student's subsequent academic year.

VERIFICATION POLICY

Hair Professionals has developed the following policies and procedures for the verification of information provided by applicants for Federal Title IV student financial aid.

1. Only those students selected for verification by the U.S. Department of Education (ED) or those with conflicting information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed Verification Worksheet and a signed U.S. Income Tax Transcript for the IRS from the prior year. Any conflicting information in the student's file must be resolved before any financial aid may be disbursed, regardless of the student's verification status.
2. No Federal Pell Grant, Campus Based, or Subsidized Direct/Stafford Loan funds will be disbursed prior to the completion of verification.
3. Students eligible to receive a Pell Grant, Campus Based aid or a Subsidized FFEL or Direct Loan will have until 120 days after their last day of attendance or by the deadline published in the Federal Register each year or 9/27/16 whichever is earlier, to complete verification. However, in the interim, the student must have made arrangements with the school for payment of all tuition and fees due or risk termination from our school. After the passage of the aforementioned period, all financial aid that might have been due is forfeited.
4. All students will be notified on a timely basis if they were selected for verification and what supporting documentation is required. At that time the student will be informed of the time parameters and the consequences of not completing the verification cycle. The institution will notify the student of the results of the verification process and any other documentation needed. The institution will assist the student in correcting any information that is inaccurate and will notify the student via award letter if an award changes. The institution will use as its reference the most recent Verification Guide supplied by the US Department of Education (ED).
5. If the student receives an overpayment based on inaccurate or conflicting information on any application and refuses to correct the information or repay the Federal funds after being counseled by the institution, the school will refer the case to ED for resolution. Unless required by ED, no Federal financial aid will be disbursed to the student.
6. The financial aid file must be documented with the date that verification is completed. Subsidized Stafford Loan checks will not be released prior to this date.

FINANCIAL AID LOAN MANAGEMENT

Loan Repayment Obligations

If, for some reason you do not complete your training program, you must complete loan exit counseling. Then, the amount owed for tuition and fees earned by the school will be calculated according to the refund policy outlines in the contract you signed with the school. Once the Return to Title IV calculation has been completed and money that was received is determined that it was not earned for your education, the funds will be returned to the financial aid program in which it was received. Don't forget that you must meet the repayment obligations of any Subsidized Direct Loans, Unsubsidized Direct Loans, or PLUS proceeds that you may have received to complete your education.

What Do I Do if I Need to Defer my Loan Payments?

If you need to defer your student loan payments from our school or from a previous school, you need to contact your lender to notify them that you need to defer your scheduled payments. We will assist you in completing the paperwork once you have notified your lender. Deferments are offered not only if you are enrolled in an eligible school and program but also if you decide to serve in the Peace Corps or in a volunteer for a tax-exempt organization that is covered under the Domestic Volunteer Service Act. The

Direct Loan Servicing Center's website, <http://www.direct.ed.gov/postpone.html>, can assist you if you shall need a forbearance, deferment, or consolidation of your loans.

THE FINANCIAL AID LOAN ENTRANCE COUNSELING

Your guaranteed student loan is a serious obligation; therefore, it is important that you understand your rights and responsibilities involved in this transaction. Your responsibilities are summarized below:

- I understand that I may be subject to prosecution under the provisions of the United States Criminal Code if I deliberately make any false statements on my loan application or use the loan proceeds for purposes other than approved educational expenses.
- I understand that I must sign a Selective Service Registration Compliance Statement at the school I am attending.
- I understand that as an independent student that I may borrow a total amount up to \$3,500 in subsidized loan and \$6,000 in unsubsidized loan for a first year undergraduate study. 2nd year would be \$3,000 in subsidized loan and \$4,000 in unsubsidized loan. As a dependent student I may borrow a total amount up to \$3,500 in subsidized loan and \$2,000 in unsubsidized loan for a first year undergraduate study. 2nd year would be \$3,000 subsidized and \$1,333 unsubsidized loan. I understand that these loan amounts may differ accordingly to the program of study.
- I understand that I must return to my original lender to apply for additional loans.
- I understand that all borrowers, regardless of personal or family income, are subject to a Needs Analysis.
- I understand that my lender will deduct two non-refundable fees from the proceeds of my loan:
 - a. A Federal Origination Fee
 - b. A state Insurance Premium not to exceed 5% of the principal amount borrowed.
- I understand that if the amount of my loan is greater than \$1,000, and covers an enrollment period greater than six months, I may receive the proceeds in more than one installment.
- I understand that my signature on the application/promissory note establishes my personal responsibility for repayment of this loan.
- I understand that I must without exception, notify my lender if I fail to enroll or cease to be enrolled, transfer to another school, or change my enrollment status, name or permanent address.
- I understand that I will have a grace period of 6 months after I cease to be enrolled at an eligible institution before I must begin payment. (Students who borrow at 7% are entitled to a grace period of 9 months).
- I understand that my lender will provide me with a repayment schedule before my repayment period begins.
- I understand that I must make monthly payments of no less than \$50 over a repayment period between 5-10 years at my lenders option.
- I understand that my payments may be made to other than my original lender if my loan(s) are sold to a secondary market.
- I understand that making my scheduled payments promptly will help me establish a favorable credit rating, but if I fail to repay my loan as scheduled:
 - a. I may seriously injure my credit rating and jeopardize my future ability to borrow.
 - b. I may face default and the legal action deemed necessary by the State of Illinois.
- I understand that my loan obligation will be cancelled only if I die or become permanently and totally disabled.
- I understand that I may go online to: <http://www.studentloans.gov> to complete my entrance counseling.

THE FINANCIAL AID LOAN EXIT COUNSELING

After you graduate or drop from our school, it is your responsibility to adhere to the following regarding your loans:

- I understand that if I change my address or name, I must notify the Lender within 10 days
- I understand that if I meet certain requirements, I have the right to defer payments on my loan(s). These deferment provisions are set forth under the section titled Deferent in my Promissory Note. I understand that if I default on my loan(s), I lose these rights.
- I understand that if I am temporarily unable to make payments, I may request my Lender to grant me a forbearance which can be:
 - A short period of time in which I make no payments, or
 - A longer period of time for making payments, or
 - A different repayment schedule than was first given to me.
- I know that it is up to the Lender whether to grant this request and I recognized the importance of requesting forbearance before my payments are overdue.
- I understand that if I have borrowed student loans from more than one lender, I can explore loan consolidation or refinancing.
- I acknowledge that all of the material covered on this acknowledgement form was explained to me. I know that I am responsible for repaying my student loans and may go online to: <http://www.studentloans.gov> for further exit counseling.

National Student Loan Data System

National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. Student financial aid information is submitted to the NSLDS. NSLDS received data from schools, Guaranty agencies, the Direct Loan program, the Pell grant program, and other ED programs. NSLDS Student Access provides centralized, integrated view of Federal Student Aid Loans and Grants so that recipients of funds from these programs can access and inquire about the Federal Student Aid Loans and/or Grant data. Once the data is reports to NSLDS, this site and all information contained within is accessible to Financial Aid Administrators, Guarantee Agencies, and Students. All users must sign-in and be an authorized user. Unauthorized use of this site is strictly prohibited. To access the site, visit www.nsls.ed.gov.

Consumer Information Pell Grant Recipients

Federal Regulations require a school to provide on an annual basis data on the gender and ethnic diversity of its Pell recipients by July 1st. A Pell recipient is considered a full-time student who received Pell while attending the institution within the specified award year.

Hair Professionals Career College for award year 2014-2015:

Gender	Ethnicity	Percent of Total
Female	American Indian or Alaska Native	0%
	Asian	0%
	Black/African American	37%
	Hispanic/Latin American	17%
	Other/Not Reported/Not Known	0%
	Two or More Races	6%
	White	40%
Female Total		100%
Male	American Indian or Alaska Native	0%
	Asian	0%
	Black/African American	0%
	Hispanic/Latin American	0%
	Other/Not Reported/Not Known	0%
	Two or More Races	0%
	White	0%
Male Total		0%
Grand Total		100%

Hair Professionals Career College, Inc. for the award year 2014-2015:

Gender	Ethnicity	Percent of Total
Female	American Indian or Alaska Native	0%
	Asian	0%
	Black/African American	44%
	Hispanic/Latin American	9%
	Other/Not Reported/Not Known	0%
	Two or More Races	4%
	White	39%
Female Total		96%
Male	American Indian or Alaska Native	0%
	Asian	0%
	Black/African American	0%
	Hispanic/Latin American	4%
	Other/Not Reported/Not Known	0%
	Two or More Races	0%
	White	0%
Male Total		4%
Grand Total		100%

Hair Professionals School of Cosmetology, Inc. for the award year 2014-2015:

Gender	Ethnicity	Percent of Total
Female	American Indian or Alaska Native	0%
	Asian	0%
	Black/African American	10%
	Hispanic/Latin American	26%
	Other/Not Reported/Not Known	0%
	Two or More Races	3%
	White	58%
Female Total		97%
Male	American Indian or Alaska Native	0%
	Asian	0%
	Black/African American	0%
	Hispanic/Latin American	0%
	Other/Not Reported/Not Known	0%
	Two or More Races	3%
	White	0%
Male Total		3%
Grand Total		100%

GENERAL INFORMATION ABOUT THE SCHOOL

FERPA POLICY

NOTIFICATION OF RIGHTS UNDER FERPA FOR POSTSECONDARY INSTITUTIONS

The Family Educational Rights and Privacy Act (FERPA) afford students certain rights with respect to their education records. These rights include:

1. The right to inspect and review the student's education records within 45 days of the day Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. receive a request for access. Students should submit to the Office Manager, a written request that identifies the record(s) the student wishes to inspect. The official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

2. The right to request the amendment of the student's education records that the student believes are inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

Students may ask Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. to amend a record by writing the official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed. If [institution name] decides not to amend the record as requested, Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. 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. The right to provide written consent before Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent. Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. has contracted as its agent to provide a service instead of using institutional employees or officials (such as an attorney, auditor, or collection agent); a person serving on the Board; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the institution 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 20202-5901
FERPA@ed.gov

The "U.S.A. Patriot Act", which was effective October 26, 2001, established the following exceptions relative to the release of information from institutional files:

Ex Parte Orders – Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. can disclose, without the consent or knowledge of a student or parent, personally identifiable information from a student's records to representatives of the Attorney General of the United States in response to an ex parte order in connection with the investigation or prosecution of terrorism crimes. An ex parte order is an order issued by a court without notice to an adverse party. When [institution name] makes a disclosure pursuant to an ex parte order it is not required to record that disclosure of information in the student's file.

Lawfully Issued Subpoenas and Court Orders – In the following three contexts, an institution can disclose, without consent, information from a student's education records in order to comply with a lawfully issued subpoena or court order:

1. Grand Jury Subpoenas
2. Law Enforcement Subpoenas – For these subpoenas, the court may order Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. not to disclose to anyone the existence or contents of the subpoena or our response. If the courts so orders, neither the prior notification requirements nor the recording requirements would apply.

Health or Safety Emergency – Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. are permitted to disclose personally identifiable information from a student's education record without the written consent of the student in the case of an immediate threat to the health or safety of students or other individuals. This is limited to a situation that presents imminent danger or to a situation that required the immediate need for disclosure to avert or diffuse serious threats to the safety or health of a student or other individuals.

Disclosures to the Bureau of Citizenship and Immigration (BCIS) – Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. may release personally identifiable information of a student who has signed a Form I-20 and any student attending on a M-1, or J-1 visa to the BCIS.

TEXTBOOK INFORMATION

Textbooks are included in the cost of the kit, however, should a student wish to purchase used textbooks, they can visit: www.textbooks.com.

Manufacturer's Suggested Retail Prices are listed below and are subject to change:

Cosmetology

Salon Fundamentals Cosmetology Textbook ISBN 978-1-934636-66-4

Salon Fundamentals Cosmetology Workbook ISBN 978-1-934636-77-0

Both books are 139.00

Milady's Master Educator Course Book

ISBN 10: 1133693695

MSRP: \$161.95

Milady's Master Educator Exam Review Book 3rd Edition

ISBN 10: 1133776590

MSRP: \$49.95

Esthetics

Salon Fundamentals Esthetics Textbook ISBN 978-0-974272313

Salon Fundamentals Esthetics Study Guide

MSRP: \$131.10

Transfer of Credit Policy

The Admissions Representative at the school can look at your transcript of hours from your previous school and notify you if any of the hours are transferrable. Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. will take up to 1000 clock hours for the cosmetology program and up to 375 clock hours for the esthetics program.

Official Withdrawal from School

Students, who choose to withdraw from Hair Professionals prior to the end of the program should contact the financial aid office for assistance. An "Official Withdrawal Form" may be completed and submitted to the business office or an email notification will also be accepted.

Student Withdrawal Refund Formula

The Student Withdrawal & State Refund Formula can be found in the School Catalog.

TREATMENT OF TITLE IV

Treatment of Title IV Aid When a Student Withdraws

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Stafford Loans, and PLUS Loans.

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

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period. If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school).

The school needs your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of your Title IV program funds. If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of promissory note. That is, you make scheduled payments to the holder of the loan over a period of time. Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of

the overpayment is \$50 or less. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know what your school's refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

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

Entities that Accredite, License, or Approve the Institution

Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. is accredited by the National Accrediting Commission of Career Arts and Sciences, NACCAS, and is licensed by the State of Illinois. You may find out more information about NACCAS and their accrediting standards at www.naccas.org. If you have questions about the state license of one the schools, you can contact the State of Illinois Department of Professional Regulation at www.idfpr.com for more information. The school will make available for review, upon request of any enrolled or prospective student, a copy of the documents describing the school's accreditation and its state, federal approval or licensing.

Services for Disabled Students

Hair Professionals is committed to providing equal educational opportunity for students with disabilities. No qualified student should be excluded from any college program, activity, or otherwise be subjected to discrimination in regard to any program or activity.

Hair Professionals will try to accommodate any reasonable request for qualified students with disabilities. Students requesting accommodations or seeking support services should notify their school manager for assistance.

General Educational Development (GED) Information

Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc., does not offer a GED program for individuals without a high school diploma or equivalent. GED programs are available at Waubensee Community College, Joliet Junior College, Kishwaukee College, Moraine Valley Community College and College of DuPage.

I attended another school; can I receive credit for the hours I attended there?

The Admissions Representative at the school can look at your transcript of hours from your previous school and notify you if any of the hours are transferrable. Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. will take up to 1000 clock hours for the cosmetology program and up to 375 clock hours for the esthetics program.

ACADEMIC PROGRAM INFORMATION

Programs offered:

Cosmetology 1500 hrs

Esthetics 750 hrs

Cosmetology Instructor 1000 hrs

*All programs enable graduates the ability to apply for a State License in Illinois.

School Facilities Associated with Academic Programs:

Our schools offer modern, well-equipped classrooms, locker facilities, a student lounge and a student salon. Full use is made of audio-visual aids, computer labs and a supplemental library. Our schools meet all specifications and requirements as set forth by the Department of Professional Regulation of the State of Illinois.

Facilities & Staff:

Hair Professionals Career College Staff

Wanda Zachary, Owner

Nick Zachary, Assistant & Creative Director

Kathy Bahr, Financial Aid Officer

Heather Zachary, Educational Director

Stephanie Tomzak, Admissions Director

Zolton Hari, Sassoon Cutting Director

Jaylene Stephens, Cosmetology Coach

Caroline Hood, Cosmetology Coach

Angela Annoreno, Esthetics Coach

Hair Professionals Career College, Inc. Staff

Wanda Zachary, Owner

Nick Zachary, Assistant & Creative Director

Kathy Bahr, Financial Aid Officer

Heather Zachary, Educational Director

Megan Frankfother, Admissions Coach

Zolton Hari, Sassoon Cutting Director

Sharon Anderson, Esthetics/Cosmetology Coach

Sharee Coleman, Cosmetology Coach

Hair Professionals School of Cosmetology, Inc. Staff

Carol Westphal, President

Wanda Zachary, Owner

Nick Zachary, Assistant & Creative Director

Kathy Bahr, Financial Aid Officer

Heather Zachary, Educational Director

Megan Frankfother, Admissions Coach

Zolton Hari, Sassoon Cutting Director

Joanna Chronowska, Cosmetology Coach

Sharee Coleman, Cosmetology Coach

Janet Faulkner, Salon Coordinator

Copyright Infringement (Peer-to-Peer File Sharing):

Students that are given the opportunity to access the school's computer facilities must assume responsibility for their appropriate use. Hair Professionals Career College, Hair Professionals Career College, Inc., and Hair Professionals School of Cosmetology, Inc. expects all students to be careful and responsible in the use of computers and networks. Those who use the internet are expected to abide by the rules of our system. Please remember that in addition to violating the rules of Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc., certain computer misconduct is prohibited by state and federal law and is, therefore, subject to unauthorized access to a computer system or database, falsely obtaining electronic services or data without required payment for the applicable charges, intentionally intercepting electronic communication (email, etc), and obtaining, altering, or even destroying others' electronic information. Legal penalties may result if you use one of our computers or our network to violate copyright laws. You must NOT allow a third party to have access to your computer account or your network connection. If you are unsure if an activity may be in violation of this policy, please contact a staff member prior to the activity. Failure to do so may result in disciplinary action. The information stored on our computers and network is considered private and is not to be shared with others. You must not attempt to duplicate, use, or distribute software or other data. You must not infringe on the copyrights of others. Remember if you are unsure if an activity is in violation of this or if you suspect that a school computer has been compromised, please contact a staff member for assistance.

Vaccination Policy:

At Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc., any additional vaccinations are not needed according to the mandates set forth by the State of Illinois.

Availability of Employee for Dissemination Purposes:

A staff member is available, with reasonable notice, Tuesday through Saturday to meet with prospective and current students to answer any questions they may have such as, Financials assistance, the school, graduations and completion rates, security polices & crime statistics.

Where Can I Find Additional Information About the School?

Pertinent information can be found in the School Catalog. You will find in there information about the Satisfactory Progress Statement, the Code of Conduct, Tuition Refund Policy, a list of instructional and administrative staff, facilities, supplies needed, etc.

Student Disclosures:

Required Student disclosures will be emailed annually.

Student Right-To-Know Act:

The Admissions Representative has the statistics regarding the completion rates, placement rates, and licensure rates for the most recent year. Before enrolling in school, all prospective students are given

these figures to assist them in their decision regarding enrolling in one of our programs. They are as follows: Hair Professionals Career College has 68.97% Completion Rate, 52.5% Employment Rate, and 88.89% Licensure Rate. Hair Professionals Career College, Inc. has 52.63% Completion Rate, 66.67% Employment Rate, and 100% Licensure Rate. Hair Professionals School of Cosmetology, Inc. has 48.84% Completion Rate, 70% Employment Rate, and 100% Licensure Rate. Prospective students can find a list of the types of jobs a graduate would be eligible for in the beauty industry in the School Catalog.

Retention Rates For Certificate Seeking First-time Full-time Students

Hair Professionals Career College	86% Retention
Hair Professionals Career College, Inc.	83% Retention
Hair Professionals School of Cosmetology, Inc.	88% Retention

Am I required to receive any vaccinations prior to enrolling?

At Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc., any additional vaccinations are not needed according to the mandates set forth by the State of Illinois

Constitution and Citizenship Day (September 17)

Our institution complies with the "Consolidated Appropriations Act, 2005." The laws states that "each educational institution that received Federal funds for a fiscal year shall hold an educational program on the United States Constitution on September 17 of such year for the students served by the educational institution. The law requires that Constitution Day be held on September 17 of each year, commemorating the September 17, 1787 signing of the Constitution. However, when September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week.

U.S. Voter Registration

Hair Professionals is located in the State of Illinois, which follows the rules that govern the National Voter Registration Act. Hair Professionals provides voter registration information at voting time. Please contact the business office for more info at 630.554.9540

FINANCIAL AID PROFESSIONAL'S CODE OF CONDUCT

Purpose of Code of Conduct

Hair Professionals is committed to ensuring the integrity of its employees and students with respect to all aspects of its schools and operations. The position you hold within Hair Professionals is evidence of the trust we have in you. Compliance with all applicable laws, regulations, and company policies and procedures, and performance of duties according to the highest standards of honesty and integrity, is expected of all of us.

This Code of Conduct for Financial Aid Professionals ("Code of Conduct") applies to all Hair Professionals employees who are employed in a financial aid role (collectively "Covered Employees" or "you"). If you violate provisions of this Code of Conduct, you subject yourself to discipline, up to and including termination of your employment.

If you do not understand or if you have any questions about Hair Professionals policies and procedures, a School Catalog, or this Code of Conduct, you should contact Wanda Zachary, President or Secretary-Treasurer at wzachary@hairpros.edu. If you believe any employee is violating Hair Professionals policies or procedures, a School Catalog, or a Code of Conduct, you must immediately notify Wanda Zachary, President or Secretary-Treasurer at wzachary@hairpros.edu.

Code of Conduct Certification

As a Financial Aid employee, I understand that I am required to:

1. Maintain an ethical process and work with integrity.
2. Avoid conflicts of interest in regards to Hair Professionals Student Code of Conduct.
3. Help prospective and enrolled students with accurate and complete financial aid and policy information.
4. Maintain that student information is confidential and complies with the Family Educational Rights and Privacy Act (FERPA) as defined in the School Catalog.
5. Adhere to applicable federal and state laws and regulations, accreditor rules, and Hair Professionals policies and procedures.
6. Ultimately follow all policies and procedures set forth by Hair Professionals.

As a Financial Aid employee, I understand that I can NEVER:

1. Ask prospective, enrolled, or former students for their FAFSA PIN.
2. Declare statements that contradict information in the School Catalog or Enrollment Agreement.
3. Communicate financial information of a prospective, enrolled, or former student with anyone except the student unless he or she provided a release in compliance with FERPA.
4. Complete or sign any document on behalf of a prospective, enrolled, or former student.
5. Disclose inaccurate information such as:
 - a. Availability of financial aid funding
 - b. Interest rates for student loans
 - c. Amount of financial aid funding
 - d. Criteria for financial aid eligibility
 - e. The school's programs, facilities, student services and jobs
 - f. The school's graduation and placement rates
 - g. Transfer of hours from other schools
 - h. Credentials or licensing a student may obtain
 - i. Potential income levels upon graduation
6. Pay the enrollment/application fee of a prospective, enrolled, or former student or loan or give money to a prospective, enrolled or former student.
7. Speak about my own personal financial situation or engage in any conversations unrelated to financial aid.

As a Financial Aid employee, I will:

1. Re-read applicable Hair Professionals policies and procedures, applicable School Catalog(s), and Financial Aid Code of Conduct, and this Code of Conduct to ensure that I am familiar with all of the requirements and/or contents regularly.
2. Contact Wanda Zachary at wzachary@hairpros.edu if I have any questions about Hair Professionals policies and procedures, Student Loan Code of Conduct, School Catalog, or this Code of Conduct.
3. Notify Wanda Zachary at wzachary@hairpros.edu if I believe any employee is violating the School Catalog, Hair Professionals policies and procedures, or any Code of Conduct.

Hair Professionals Employee (print):	_____	Date: _____
Hair Professionals Employee (signature):	_____	Date: _____
Financial Aid Officer:	_____	Date: _____
School Owner:	_____	Date: _____

Purpose of Code of Conduct

Hair Professionals is committed to ensuring the integrity of its employees and students with respect to all aspects of its schools and operations. The position you hold within Hair Professionals is evidence of the trust we have in you. Compliance with all applicable laws, regulations, and company policies and procedures, and performance of duties according to the highest standards of honesty and integrity, is expected of all of us.

This Code of Conduct for Financial Aid Professionals ("Code of Conduct") applies to all Hair Professionals employees who are employed in an Admissions role (collectively "Covered Employees" or "you"). If you violate provisions of this Code of Conduct, you subject yourself to discipline, up to and including termination of your employment.

If you do not understand or if you have any questions about Hair Professionals policies and procedures, a School Catalog, or this Code of Conduct, you should contact Wanda Zachary, President or Secretary-Treasurer at wzachary@hairpros.edu. If you believe any employee is violating Hair Professionals policies or procedures, a School Catalog, or a Code of Conduct, you must immediately notify Wanda Zachary, President or Secretary-Treasurer at wzachary@hairpros.edu.

Code of Conduct Certification

As an Admissions Employee, I am required to:

1. Maintain an ethical process and work with integrity.
2. Enroll only those that meet the Admissions requirements published in the School Catalog.
3. Use the approved:
 - a. Enrollment Agreements and other enrollment documents
 - b. Advertising and promotional materials
 - c. Graduation and placement rate disclosures
4. Offer enrolled students the School Catalog, including all current supplements/addenda, and a copy of their signed Enrollment Agreement.
5. Keep student information confidential and comply with the Family Educational Rights and Privacy Act (FERPA) as defined in the School Catalog.
6. Ultimately follow all policies and procedures set forth by Hair Professionals.

As an Admissions Employee, I understand that I can NEVER:

1. Collect a commission, bonus or other incentive payment based on the number of students who enroll or start.
2. Sign any document on behalf of a prospective or enrolled student.
3. Declare statements that contradict information in the School Catalog or Enrollment Agreement
4. Supply inaccurate information, such as information about:
 - a. The school's programs, facilities, student services and jobs
 - b. The school's graduation and placement rates
 - c. Transfer of hours from other schools
 - d. Credentials or licensing a student may obtain
 - e. Potential income levels upon graduation
5. Assist students with entrance testing, such as:
 - a. Contacting a test proctor
 - b. Giving a test or being present during testing
 - c. Helping a prospective student prepare for the exam
6. Pay the application fee of a prospective or enrolled student, or loan or give money to a prospective or enrolled student.

7. Communicate graduation and placement rates without providing a prospective or enrolled student with approved Hair Professionals disclosures.
8. Make negative statements about another school.
9. Provide an incentive payment for referrals, or organize a referral program or contest that is not approved by Hair Professionals.

As an Admissions Employee, I will:

1. Re-read the School Catalog and this Code of Conduct to ensure that I am familiar with all of their requirements and/or contents on a regular basis.
2. Contact Wanda Zachary at wzachary@hairpros.edu if I have any questions about the School Catalog or this Code of Conduct.
3. Notify Wanda Zachary at wzachary@hairpros.edu if I believe any Admissions Employee is violating this Code of Conduct.

Admissions Employee (print): _____ Date: _____

Admissions Employee (signature): _____ Date: _____

School Location : _____

School Owner: _____ Date: _____

EMPLOYEE CODE OF CONDUCT

Purpose of Code of Conduct

Hair Professionals is committed to ensuring the integrity of its employees and students with respect to all aspects of its schools and operations. The position you hold within Hair Professionals is evidence of the trust we have in you. Compliance with all applicable laws, regulations, and company policies and procedures, and performance of duties according to the highest standards of honesty and integrity, is expected of all of us.

This Code of Conduct for Financial Aid Professionals ("Code of Conduct") applies to all Hair Professionals employees (collectively "Covered Employees" or "you"). If you violate provisions of this Code of Conduct, you subject yourself to discipline, up to and including termination of your employment.

If you do not understand or if you have any questions about Hair Professionals policies and procedures, a School Catalog, or this Code of Conduct, you should contact Wanda Zachary, President or Secretary-Treasurer at wzachary@hairpros.edu. If you believe any employee is violating Hair Professionals policies or procedures, a School Catalog, or a Code of Conduct, you must immediately notify Wanda Zachary, President or Secretary-Treasurer at wzachary@hairpros.edu.

Code of Conduct Certification

As an employee, I understand that I am required to:

1. Maintain an ethical process and work with integrity.
2. Avoid conflicts of interest in regards to Hair Professionals Student Code of Conduct.
3. Help prospective and enrolled students with accurate and complete financial aid and policy information.
4. Maintain that student information is confidential and complies with the Family Educational Rights and Privacy Act (FERPA) as defined in the School Catalog.
5. Adhere to applicable federal and state laws and regulations, accreditor rules, and Hair Professionals policies and procedures.
6. Ultimately follow all policies and procedures set forth by Hair Professionals

As an Employee, I can NEVER:

1. Assist prospective or enrolled student's by asking for their FAFSA PIN or AID a prospective or enrolled students, parent/guardian or other cosigner in:
 - a. Completing the FAFSA or other financial document
 - b. Completing the lender's Master Promissory Note
 - c. Applying for the FAFSA Pin
2. Mention an adjustment to the FAFSA to qualify a prospective student for more funds.

As an Employee, I will:

1. Re-read the School Catalog and this Code of Conduct to ensure that I am familiar with all of their requirements and/or contents on a regular basis.
2. Contact Wanda Zachary at wzachary@hairpros.edu if I have any questions about the School Catalog or this Code of Conduct.
3. Notify Wanda Zachary at wzachary@hairpros.edu if I believe any Admissions Employee is violating this Code of Conduct.

Employee (print): _____

Date: _____

Employee (signature): _____

Date: _____

School Location: _____

School Owner: _____

Date: _____

GAINFUL EMPLOYMENT INFORMATION

Classification of Instructional Programs (CIP) Codes

Cosmetology Program – 12.0401

Teacher Training Program – 12.0413

Esthetics Program – 12.0409

Nail Technology Program – 12.0410

Name and Standard Occupational Classification (SOC) Codes of Occupation

39-5012 Hairdressers, Hairstylists, and Cosmetologists

39-5092 Manicurists and Pedicurists

39-5093 Shampooers

39-5094 Skincare Specialists

25-1199 Postsecondary Teachers, All Other

For additional information regarding SOC codes, visit The United States Department of Labor Bureau of Labor Statistics site at <http://www.bls.gov/SOC/>. For additional information regarding occupations, visit The Department of Labor's O*NET site at www.onetonline.org/crosswalk/.

On-Time Graduation Rates

Hair Professionals Career College:

All Cosmetology Programs 83%

All Teacher Training Programs NA

All Esthetics & Skin Care Programs 79%

Hair Professionals Career College, Inc.:

All Cosmetology Programs 40%

All Teacher Training Programs NA

All Esthetics & Skin Care Programs NA

Hair Professionals School of Cosmetology, Inc.:

All Cosmetology Programs 64%

All Teacher Training Programs NA

Tuition and Fees for Completion Within Normal Time

Registration Fee - \$50.00 (for all programs)

Cosmetology Tuition - \$18,450.00

Teacher Training Tuition - \$9,850.00

Esthetics Tuition - \$11,500.00

Nail Technology Tuition - \$2,500.00

Typical Costs for Books and Supplies

Textbooks are included in the kit cost.

Cosmetology Kit - \$2000-2,500.00

Teacher Training Kit - \$1,100.00

Esthetics Kit - \$350.00

Nail Technology Kit - \$600.00

Job Placement Rates

Hair Professionals Career College:

All Cosmetology Programs	74%
All Teacher Training Programs	NA
All Esthetics & Skin Care Programs	38%
All Manicuring/Nail Tech Programs	NA

Hair Professionals Career College, Inc.:

All Cosmetology Programs	73%
All Teacher Training Programs	NA
All Esthetics & Skin Care Programs	NA

Hair Professionals School of Cosmetology, Inc.:

All Cosmetology Programs	70%
All Teacher Training Programs	NA

Median Loan Debt

Hair Professionals Career College:

Federal Direct Loans:	
Cosmetology	\$13,167.00
Cosmetology Teacher Training	NA
Esthetics Programs	\$7,917.00
Private Educational Loans	\$0
Institutional Financing	\$428.00

Hair Professionals Career College, Inc.:

Federal Direct Loans:	
Cosmetology Programs	\$15,598.00
Cosmetology Teacher Training Programs	NA
Esthetics Programs	\$7,820.00
Private Educational Loans	\$0
Institutional Financing	\$312.00

Hair Professionals School of Cosmetology, Inc.:

Federal Direct Loans:	
Cosmetology Programs	\$9,833.00
Cosmetology Teacher Training Programs	NA
Private Educational Loans	\$0
Institutional Financing	\$302.00

For additional information please view the school catalog.

Cost of Attendance:

Is located through the net price calculator. Click here ... <http://hairpros.edu/consumer-info-gainful-employment/>

Misrepresentation

Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. strives to provide the most accurate information possible regarding our consumer information, which includes programs, costs and financial assistance, so that students can make the best decision regarding their education. Statistics are taken from our student records database (FAME) . If you have any questions, please contact us at info@hairpros.edu

Establishing and Maintaining an Information Security Program

Policy for Safeguarding Customer Information

Customers are prospective students and students who apply to attend Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. and apply for private or government grants or loans to finance their educations.

Non-public personal information is information, which is not publicly available on

- Your name, address, and social security number
- Name of your financial institution, account number
- Information provided on your application to enroll in Hair Professionals Career College, Hair Professionals Career College, Inc. or Hair Professionals School of Cosmetology, Inc.
- Information provided on your application for a grant or loan
- Information provided on a consumer report
- Information obtained for a website

Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. are committed to implementing a comprehensive information security program, consonant with the size and complexity of this institution and the nature of its education activities, to maintain and safeguard your non-public personal information against damage or loss. This policy covers all students' records in whatever format (paper, electronic or other form).

Wanda Zachary shall be responsible to coordinate the school's information security program. The coordinator shall, at least once every three years, or when there is a change to business operations that may impact the security, assess foreseeable internal and external risks to the security, confidentiality, and integrity of customer information that could result in the unauthorized disclosure, misuse, alteration, destruction or other compromise of the information. The risk assessment shall cover every relevant area of school operations, including:

- Employee training and management
- Network and software design, information processing, storage, transmission and disposal
- Ways to detect prevent and respond to attacks intrusions or to other system failures.

The coordinator shall design and implement safeguards to control identified risks and shall monitor the effectiveness of them, recommending changes when warranted.

Records for prospective students who are not accepted or who do not enroll in Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. shall be held for 36 months then destroyed in a secure manner. Records of students shall be maintained in accordance with federal and state law and accreditations requirements.

Students shall receive an initial notice of this policy at the time they submit a signed application for enrollment. All currently enrolled students shall receive an annual notice October 1st, each year.

Hair Professionals Career College, Hair Professionals Career College, Inc. and Hair Professionals School of Cosmetology, Inc. shall only enter into servicing agreements with service providers who also maintain appropriate safeguards for customer' non-public personal information.

Notice on Disclosure of Non-Public Personal Information

We collect non-public personal information about you when you apply to attend Hair Professionals Career College, Hair Professionals Career College, Inc. or Hair Professionals School of Cosmetology, Inc. and/or when you apply for a private or government student grant or loan. This information includes:

- Your Name
- Address
- Social Security Number
- Assists and Income
- Name of your bank and account number.

We do not disclose this information to any person or institution except to the United States Department of Education, loan guarantee agencies, and/or loan servicing agencies, Write International Student Services, Fame, loan default management and collection agencies. We may also disclose non-public personal information about you to non-affiliated third parties as permitted by law. For example, accrediting agencies have access to any records we maintain on you pursuant to the Federal Family Education and Private Rights Act.

Your applications, containing the non-public personal information listed above, are maintained and safeguarded against loss or damage. Access to them is restricted to designated employees.

You may “opt out” of disclosure of this information to parties other than those with a right to it by signing and returning the attached coupon.

Hair Professionals Career College, Hair Professionals Career College, Inc. and

Hair Professionals School of Cosmetology, Inc.

Consumer Non-Public Personal

Information “Opt Out” Coupon

I hereby “opt out” of having my non-public personal information disclosed to any party that does not have a right to it.

Date: _____

Signature: _____

Print Name: _____

CAMPUS SAFETY & SECURITY INFORMATION

Procedures for Staff:

Student & Staff

- Secure or Evacuate the Building through nearest exit depending on situation. (Secure for Lockdown or Weather related emergencies & Evacuate for Fire related emergencies.)
- Gather students and staff, then take attendance.
- Communicate the situation to students and staff.
- Dismiss students and staff once threat has diminished

What is going on? (The event in question)

- Make assessment of situation: What, Where, When?
- Call 911 for emergency assistance & activate fire alarms if necessary.

Notification

- Once you've call 911 if the situation requires that, notify students and staff of the next step.

Communication:

- Information about incident will be published for "Public Viewing" on our website, hairpros.edu, our facebook page, facebook.com/hpthecollege, and at twitter.com/hpthecollege.
- An Emergency Response & Evacuation Procedure Test will be completed annually.
- Safety and security info will be published for students to view on bulletin boards in campus break room.

Procedures to inform Students & Staff about campus security procedures:

- Hair Professionals Staff are notified annually of our campus security procedures.
- Hair Professionals Consumer Info, available at hairpros.edu/links_and_disclosures.html, lists the lock down – safe hold procedures.
- Hair Professionals notice of a drug, alcohol and weapons-free workplace may also be found at hairpros.edu/links_and_disclosures.html
- Students receive the following:
 - Written notification of drug, alcohol and weapons-free workplace at the time of enrollment.
 - The Safety & Prevention presentation happens at orientation.

Emergency Evacuation:

Hair Professionals will review evacuation maps, listed through the building, annually.

- Educational Staff will review this information at orientation with students.
- Coordinate fire drills with the local fire authorities and have building inspect for building safety.

Tornado Shelter Procedure:

In the event that the National Weather Service has issued a Tornado Warning or Severe Thunderstorm Warning, Students and Staff will go to the designated safety area. (signs are posted for the designated areas) The school manager will release staff and students once inclement weather has passed and safety concerns have diminished.

Fire Evacuation Procedure:

In the event that a fire is spotted, pull the nearest fire alarm switch (red switch located on the wall near front door and in the hallway) Students; Staff & Guests are to evacuate the building immediately near the sign. Students and Staff will be released once the group has been pulled together for attendance to be taken by a staff member and the threat has diminished.

Winter Weather Procedure:

School may be canceled by the director due to impending inclement weather. Students are encouraged to use their best judgment on weather or not it is safe for them to travel. In the event of a Blizzard or ice storm, please view the following for school closure info:

- [Facebook.com/hpthecollege](https://www.facebook.com/hpthecollege) for school closure information
- [Twitter.com/hpthecollege](https://twitter.com/hpthecollege) for school closure information

Lock Down Procedure:

Hair Professionals lock down procedure is used to minimize the risk of violence while protecting our students, staff and guests. This is achieved by limiting access to a threatening party, person to the school.

What to do?

Students & Staff MUST REPORT questionable or threatening activates by calling 911. If you believe there is a credible source or event that could lead to loss of life or serious injury, speak up and let the proper authorities know of the situation.

- An announcement will be made if a lockdown is in order. Staff will direct students and guests to the nearest lockdown area. (Generally a classroom)
- Lock the Classroom door. Turn off the Lights. Move away from doors and windows and stay down on the floor.
- Cell phones should be placed on vibrate and use should be discouraged and everyone should remain quiet.
- DO NOT RESPOND to anyone at the door unless a senior staff member has given the all clear
- Staff should take attendance of their students at the beginning and end of incident.

- Document the events while they are fresh in your mind.
- Parents will not be able to retrieve their student during a Lock Down.

Access to Campus Facilities:

Hair Professionals campuses are for intended use of staff, students and guests (student salon or student spa). All guests are required to enter through the salon entrance and must check in with Salon Coordinator whom can assist them.

- Family, Friends and clients of students must check in at front desk and will not be allowed to walk the campus without a staff member.
- Unauthorized visitors will be asked to leave. If they do not, 911 will be called to remove them.

Crime Reporting Procedure:

Hair Professionals takes all crimes seriously in regards to violations of campus security, which includes but is not limited to: Sexual Assault & Harassment Policy,

Campus Security Information Policy, and Drug, Alcohol & Weapons Free Workplace Policy.

Students and employees are encouraged to be responsible for their own security and the security of others.

Be on the look out for:

1. Physical Threats of violence, sexual assault, destruction, or bodily harm to another student, staff member, client or guest on campus.
2. Verbal Threats of violence, destruction, or bodily harm to another student, staff member, client or guest on campus.
3. Non-verbal Threats of violence, destruction, or bodily harm to another student staff
1. member, client or guest on campus.
4. Bullying Behaviors (verbal or non-verbal) that may threaten or cause fear, violence,
2. destruction, or bodily harm to another student, staff member, client or guest on campus.
5. Verbal, written, physical or graphic communication of a sexual nature, demands for
3. sexual favors, unnecessary contact that may cause fear, violence, destruction, or bodily
4. harm to another student, staff member, client or guest on campus.
5. Suspected, Non-compliance with the terms of the institution's Drug, Alcohol &
6. Weapons Free Workplace Statement.
7. Profanity, obscene gestures, fighting or yelling that may threaten or cause fear, violence, destruction, or bodily
harm to another student, staff member, client or guest on campus.
8. Theft or Destruction of property, equipment or campus materials belonging to another student, staff
member, client or guest on campus.

If you've witness a crime or been involved in a situation, speak up and let the authorities know what's happened. Accurate and timely reporting of any crimes where Hair Professionals Safety of Campus Security is infringed, should be filed, verbally or written to the school director or the local police department. Your help is pivotal to everyone's safety. Immediate action is the best policy as preservation of evidence may be pivotal to an investigation.

Police Department Non Emergency Numbers:

Oswego (630) 554-3426

Palos Hills (708) 598-2992

Emergency DIAL 911

Annual Security Report:

The Annual Security Report is available online <http://hairpros.edu/consumer-info-gainful-employment/> and is available to all enrolled students and employees by Oct 1st of each year. A hard copy can be requested at the business office. Hair Professionals schools had "0" criminal offenses for the past three years at the following campuses:

Hair Professionals School of Cosmetology - Oswego, IL

Hair Professionals Career College – Palos Hills, IL

Hair Professionals Career College, Inc. – Sycamore, IL

Timely Warning:

The Annual Security Report is available online at hairpros.edu/links_and_disclosures.html, and is available to all enrolled students and employees by Oct 1st of each year. A hard copy can be requested at the business office.

Hair Professionals will alert the campus community of crimes that have already occurred but Represent an ongoing threat. Timely warnings will aid in the prevention of similar crimes. This includes but is not limited to threats to property as well as for threats to persons.

Procedure:

- a. • A warning will be issued by the Campus Director as soon as the pertinent information is available.
- b. • Timely warning will be posted at each time clock located on campus & school bulletin board in break room.
- c. • Timely warning will be posted at hairpros.edu or facebook.com/hpthecollege
- d. • Timely warning will include:
 - 1) the circumstances for which a warning will be issued and;
 - 2) the individual or office responsible for issuing the warning.

Emergency Notification:

In the event of a confirmed emergency or unsafe situation involving an impending or immediate threat to the health and well-being or safety of students the following will occur:

1. A SMS text will be sent to all currently enrolled students of Hair Professionals.
2. A SMS text will be sent to all staff of Hair Professionals.
3. A post will be made on facebook.com/hpthecollege & twitter.com/hpthecollege

Hair Professionals will, without deferment, while assessing the safety of the community, determine the content of the notification and initiate the notification system unless “responsible authorities”**, compromise efforts to assist a victim or to contain, respond to or otherwise mitigate the emergency.

The only reason Hair Professionals would not immediately issue a notification for confirmed emergency or danger situation is if doing so will compromise efforts to:

- Assist a Victim
- Contain the emergency
- Respond to the emergency
- Mitigate the emergency

***Responsible Authorities may include Police, Fire and Public Health Departments.*

Daily Crime Log:

A crime log is kept for the most recent 60 days is available upon request for public inspection, during normal business hours. Anything after 60 days is available by request for public inspection within two standard business days. Date, time, nature, location and disposition of the complaint is available in our crime log. Our crime log is kept in the business office. See campus director for more information.

Missing Persons Policy:

Hair Professionals does not provide on campus housing, therefore, a missing persons policy is not required according to the mandates set forth by the Department of Education.

Hate crimes, Sexual Harassment & Bullying:

Hate crimes are an attack of an individual or his/her property in which the victim is intentionally selected because of his/her race, color, religion, national origin, gender, disability, or sexual orientation. Hate crimes can be anything, such as the form of ethnic conflict, harassment, intimidation, or cyber bullying. Sexual Harassment can be the demand for sexual favors accompanied by threats or promises of preferential treatment, verbal written or graphic communication of a sexual nature, any touching, pinching or unnecessary contact with another person's body.

Bullying comes in many forms such as verbal or physical threats, intimidations, and cyber bullying through social media outlets.

Hate crimes, Sexual Harassment & Bullying are not acceptable at Hair Professionals. Threats of Violence whether verbal or physical are taken seriously and may constitute involvement with the proper authorities.

Sexual Offense Policy:

Hair Professionals does not tolerate sexual assault. Students are encouraged to contact local law enforcement agencies. The campus director will assist the student in notifying the authorities if requested.

If you have been sexually assaulted you should file a police report.

Counseling Referrals:

Mutual Ground (Oswego Area)

Domestic Violence Hotline: 630-897-0080

Sexual Assault Hotline: 630-897-8383

Family Rescue (Palos Hills Area)

Crisis Line: 773-375-8400

Safe Passage Inc (Sycamore Area)

Main Line: 815-756-5228

Notice of A Drug, Alcohol & Weapons-Free Workplace

DRUG AND ALCOHOL ABUSE PREVENTION POLICY:

To maintain a drug free and safe educational environment, and in accordance with state and federal laws, Hair Professionals seeks to improve the educational and work environment in the school and its activities by eliminating drug on campus.

The use of alcoholic beverages and illegal controlled substances is a major concern on college campuses. Hair Professionals would like you to know about the health risks, available resources and current policies regarding the use of drugs and alcohol. The following information is provided in accordance with the Drug-Free Schools and Communities Act (Public Law 101-226) and the Drug-Free Workplace Act (Public Law 100-690) and Hair Professionals Drug Free Policy.

HEALTH RISKS:

The consumption of alcohol and drugs at any level may have serious risks. For example: altered mood (anxiety, apathy, paranoia, psychosis); altered behavior (impaired coordination); sleep disorders, addiction; altered breathing and heart rate; communication of infectious disease; distorted senses; unconsciousness leading to coma; and permanent damage to the liver, heart and central nervous system leading to death. Even short-term use carries risk of overdose that can result in effects as serious as death. For more information, consult your physician or your local library.

ON CAMPUS REFERRAL:

Students should contact the campus Administration at their location for assistance.

Palos Hills: 708-430-1755

Sycamore: 815-756-3596

Oswego: 630-554-2266

For counseling and referrals, please contact the closest medical center in your community, such as:

Rush Copley Medical Center -

2000 Ogden Ave.

Aurora IL 60504

630-978-6200

Palos Community Hospital -

12251 S 80th Ave.

Palos Heights, IL 60463

708-923-4000

Kishwaukee Hospital -

1 Kish Hospital Drive

DeKalb, IL 60115

815-756-1521

CRIMINAL PENALTIES:

Illegal use of alcohol and/or drugs can carry severe criminal penalties upon conviction. Any students convicted of possessing or selling illegal drugs while receiving Title IV assistance will be ineligible for FSA funds based upon the following chart:

	Possession of illegal drugs	Sale of illegal drugs
1 st offense:	1 year from date of conviction	2 years from date of conviction
2 nd offense:	2 years from date of conviction	indefinite period
3 ^{rd+} offense:	indefinite period	

A student regains eligibility the day after the period of ineligible ends or when he/she successfully completes a qualified drug rehabilitation program. Further drug conviction will make him/her ineligible again.

EDUCATION AND PREVENTION PROGRAMS AT HAIR PROFESSIONALS:

- Guest speakers from the local county Health Departments
- National Association of Alcohol Awareness week
- Alcohol and drug awareness brochures and displays

DRUG AND ALCOHOL ABUSE PREVENTION INFORMATION:

Students are given an annual survey regarding the effectiveness of our Alcohol & Drug Prevention policy.

STUDENT CONTACT:

Students are prohibited from the unlawful manufacture, distribution, dispensing, or possession or use of a controlled substance or alcohol anywhere on Hair professional's property including school buildings and grounds, parking areas, or while attending a school-related activity. Students are also prohibited from being under the influence of alcohol or controlled substances. Students who are in violation of school policy will be subject to disciplinary actions up to and including termination of enrollment. If a student suspects that they or someone else may be at risk should seek assistance and/or counseling. Hair Professionals maintains a list of drug and alcohol support services which can be obtained from the administrative offices at their campus

WEAPONS POLICY:

Weapons such as any firearm, knife or any object which could be considered a weapon in attempt to be used as a weapon to inflict harm are strictly prohibited at Hair Professionals.

- The Campus Director will contact the police immediately if a weapon is found.
- The appropriate actions of the law could warrant further action.

