

# Consumer Information & Student Handbook

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**Financial Aid Contact Information**

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## Mission Statement

Summit Salon Academy - Gainesville's objective is to produce highly trained and well prepared graduates for salons. We are committed to excellence in cosmetology arts and sciences. Educational systems and programs are updated constantly to keep the student's interests first and our educational quality high and prepare the student to pass Florida State Boards.

## Student Policies and Procedures

Academy policies are important to your success and are a condition of your enrollment. The Academies polices serve as a plan of action designed to influence and determine decisions and actions throughout their training.

### Learning

Subjects being taught are reviewed yearly and built upon constantly. If you have difficulty in understanding a subject an educator will assist you in all aspects of your learning. Academy educators have resources available to adjust to different learning styles.

### Parking

Please park in the back parking lot or on the side of the building, allowing guests closer accessibility into the Academy. Students may NOT park in the front parking lot. Students will be asked to move their vehicle if it is not parked in the proper location.

### Breaks

Keep all eating and drinking in the student break room, Non-Glass containers with a lid are allowed in the classroom during class. No food is allowed without the educator's permission. Only beverages with a lid are allowed in the salon area, no exceptions. Smoking is not allowed in the Academy. If you smoke, you must take your breaks outside away from the door and you will be assigned to clean up the area.

### Phone Usage

The Academy phones are not for personal calls. Cell phones are allowed in the classroom and student salon area for educational purposes only. Personal cell phone use is restricted to breaks or lunch periods. Cell phones must be turned off upon entering Theory classrooms unless otherwise instructed by your educator. Cell phones can be confiscated by an educator if the student is using it for personal reasons and not educational reasons. If confiscated; it will be returned at the end of the student class period.

### Lockers

You are provided with a locker and padlock to use while you are enrolled at the Academy. There will never be more than two students assigned per locker. Your locker is storage for your personal belongings including bags, purses, cell phones and jackets.

You may store food in your locker as long as it is sealed packages or containers. Please remove left over food from your locker daily.

The lockers are subject to random searches. It is your responsibility to keep it clean and free of open food or drink as it will attract bugs.

It is important to lock all belongings in your locker using the padlock provided. The Academy is not responsible for stolen or lost items. If your padlock is lost, or damaged you will be charged \$10 for a replacement.

### Interruptions

To maintain an optimal learning experience it is imperative that students respect the classroom space and not disrupt the flow of education being delivered in the Theory Classroom or Salon Area Classroom. Please stay in the classroom or salon area classroom you are assigned for the day. Do not roam about interrupting other students in training.

### Time Clock

Your hours are recorded daily using the electronic time clock scanner. You will clock in at the beginning of your scheduled start time, lunch breaks and at your scheduled stop time. You can clock in up to 15 minutes before the scheduled starting time. If an error has occurred while clocking in or out, seek an educator for assistance immediately.

You will have a grace period while in Fundamentals. There are no mistakes allowed with the time clock after Fundamentals. Mistakes include forgetting to clock in or out. You could lose hours for an entire day.

Additional hours may be approved by an educator to make up hours due to an excused absence. To be scheduled make up hours by your team leader you must be in full attendance of your regular class schedule the week prior. (see Attendance/Make up hours in student catalog).

### Dress Code

It is important to follow these guidelines while attending the academy. By failing to follow through, you run the risk of being sent home.

#### *Name Tag*

A name tag is provided and is to be worn at all times. If the name tag is lost, the student must pay \$10.00 to replace it.

#### *Uniform*

Cosmetology Students (All-Black)

Full Specialist Students (White Tops, Black Bottoms)

All Clothing Must Fit Properly, Be in Good Condition as well as Neat and Clean.

#### *Shoes*

- Black, Clean, Polished shoes with No Scuffs
- Sandals with Back Strap, Toenails Must be Polished
- No Flip Flops
- Black Shoestrings (If Applicable)

- All Black Tennis Shoes

### *Tops*

- No Bare Midriffs
- No Bare Shoulders
- No Cleavage
- No Arm Pits Exposed
- No Undergarments Exposed
- No Screen Prints
- No Writing
- Yes to Blouses
- Yes to Polo's
- Yes to Sweaters

Black Camisoles or Black Undershirts are a must under sheer clothing. If your bra or bare back is showing, then you are NOT in dress code.

### *Bottoms*

- No Shorts
- No Jeans
- No Yoga Pants
- No Sheer Leggings
- No Sheer Tights
- Yes to Slacks
- Yes to Skirts
- Yes to Dresses
- Yes to Capri Pants
- Yes to Leggings

Skirts must come to the knee, if not then black opaque (cannot see through) tights or black leggings must be worn underneath. If your skirt rides up to your thighs while walking, then you MUST have on black opaque tights or leggings. Leggings must be worn with a shirt long enough to cover your bottom at all times (this includes while walking).

### *Accessories*

Accessories can be of any color. The following are examples of appropriate accessories:

- Flowers or Feathers in Hair
- Belt
- Necklace
- Earrings
- Bracelets
- Rings
- Scarves as headbands or around neck
- Ties
- No Hats
- No Head Scarves

### *Make-Up*

All female students are REQUIRED to wear appropriate daytime makeup. This is to be applied BEFORE you come to school; NOT in the academy restroom or salon.

### *Nails*

Clean and Manicured; Fresh Polish and No Chips

### *Hair*

Clean, Dry and Styled before you enter the Academy. Your hair is a representation of your skills and our industry. Guests look at your professional appearance as a testament to your talent.

### Conduct

While at the Academy you must choose your words carefully. Swearing and other improper language will not be tolerated. Physical or verbal aggression toward another student or staff member or acting out of control will not be tolerated and can result in termination from the Academy. Gathering at the front desk, in the student salon area or around a station when another student is working with a guest, is not allowed. You will be under the supervision of an educator at all times. Educators will be available for each step of the service.

### Bullying and Harassment Policy

Summit Salon Academy – Gainesville will address issues involving harassment or bullying in any form; student to student; student to staff member(s); staff member(s) to student; or staff member to staff member. All staff members and students have a responsibility to cooperate fully with the investigation of an alleged bullying or harassment complaint.

Bullying means systematically and chronically inflicting physical hurt or psychological distress on one or more students or staff. It is further defined as; unwanted purposeful written, verbal, non-verbal, or physical behavior, including but not limited to any threatening, insulting or dehumanizing gestures by a student or staff that has the potential to create an intimidating, hostile or offensive educational environment or cause long term damage; to cause discomfort or humiliation or unreasonably interfere with the individuals academic performance or participation is carried out repeatedly and is often characterized by an imbalance of power.

Bullying may involve, but is not limited to; unwanted teasing, threatening, intimidating, stalking, cyber stalking, cyber bullying, physical violence, theft, sexual, religious or racial harassment, public humiliation, destruction of the Academy or personal property, social exclusion, including incitement and/or coercion, rumor or spreading of falsehoods.

Harassment is defined as any threatening, insulting, or dehumanizing gestures, use of technology, computer software, or written, verbal or physical conduct directed against a student or employee that places a student or employee in reasonable fear of harm to his or her person or damage to his or her property; has the effect of substantially interfering with a student's educational performance, or employee's work performance; has the effect of substantially negatively impacting a student's or employee's emotional or mental well-being; has the effect of substantially disrupting the orderly operation of the Academy.

Sexual Harassment is defined as intimidating, bullying, threatening or coercion of unwanted sexual advances either physically or verbally including by means of social media and / or technological devices. Sexual harassment can also include an inappropriate promise for sexual favors. Sexual harassment can take the form of crude language of sexual nature, mild annoyances / transgressions to actual sexual assault or sexual abuse. Individuals wishing to learn additional information about registered sex offenders may check website information for the City of Gainesville.

If bullying or harassment in any form occurs in the Academy, contact the Gainesville Sheriff's Department to file a report immediately. The Academy will do everything possible to assist in this serious matter. If such a serious offense occurs, it is important to preserve evidence of the criminal offense. Information regarding area counseling centers will be provided upon request by a student or staff member.

If an offense happens where both the accused and the accuser attend the Academy, both the accuser and the accused are entitled to the same opportunities to have others present during a disciplinary proceeding and will be informed of the Academy's final determination of any Academy disciplinary proceeding with respect to the alleged offense and any sanction that is imposed against the accused. Dismissal may occur following a final determination of said proceedings.

Summit Salon Academy – Gainesville will work with students to change their situation (i.e., allowing the student to take a leave of absence or enroll in a later program) if a change is requested by the victim and the change is reasonably available.

### [Sexual Harassment, Sexual Violence, and Sexual Offender Policy](#)

Summit Salon Academy is committed to ensuring an educational environment that is free of sexual harassment, sexual violence, or harassment based on sexual orientation.

#### *Sexual Harassment*

Unwelcome sexual advances, requests for sexual favors and other verbal and/or physical conduct of a sexual nature may constitute sexual harassment when:

- Submission to such conduct is made either explicitly or implicitly as a term or condition of an evaluation of a student's academic performance, term or condition of participation in student activities or in other events or activities sanctioned by the Academy
- Submission to or rejection of such conduct by an individual is used as the basis for academic decisions or other decisions about participation in student activities or other events/activities sanctioned by the Academy.
- Such conduct has the purpose or effect of threatening an individual's academic performance or creating an intimidating, hostile or offensive educational environment.

Sexual Harassment is a violation of Section 703 of Title VII of the Civil Rights Act of 1964 as amended in 1972, (42 U.S.C s2000e, et, Sequa). This is punishable under both federal and state laws.



### *Sexual Violence or Assault*

Acts of sexual violence, such as rape, acquaintance rape or other forms of nonconsensual sexual activity or violence or harassment based on sexual orientation. These acts will not be tolerated at the Institute as such acts are inappropriate and create an environment contrary to the goals and mission of the Academy. Any such acts will be thoroughly investigated and will subject an individual to appropriate disciplinary sanctions and/or possible action by appropriate law enforcement agencies.

1. It is the responsibility of all persons within the Academy to work to ensure an educational environment free from sexually violent and/or harassing behavior. All members of the Academy (students and staff) are expected to report incidents of sexual harassment, sexual violence or assault, and harassment based on sexual orientation. The Academy's Director is the designated Sexual Harassment Officer.
2. The Academy Director is responsible for investigating complaints of sexual harassment, sexual violence, harassment based on sexual orientation and alleged sexual harassment which has not resulted in a complaint.
3. Students who experience sexual harassment should be encouraged to make it clear to the alleged offender that such behavior is offensive. However, failure to comply with this provision does not defeat the investigation.
4. Efforts shall be made to protect the privacy of the complainants within the constraints of the law. Complainant shall be protected to the extent possible, from retaliation. Appropriate and immediate attention must be given to complaints.
5. Students may pursue redress of sexual harassment also through the Department of Human Rights, the Federal Equal Opportunity Commission or through the criminal justice system.
6. For all formal complaints of sexual harassment and/or sexual violence based on sexual orientation, the Academy Director shall determine the action and notify both parties of the action. A memorandum of such action will be sent to the CEO. Individuals found in violation of these policies will be subject to appropriate disciplinary sanctions, including possible expulsion from the Academy.

### *Sexual Offenders*

By law Summit Salon Academy - Gainesville is required to notify its students of sexual predators or sexual offenders attending or working at the institution. There are currently no known sexual predators or offenders employed by or attending Summit Salon Academy - Gainesville.

Summit Salon Academy - Gainesville provides the links to the National and Florida sexual offender and predator database but is not responsible for the site's maintenance.

National sexual offender database: <http://www.nsopw.gov>

Florida sexual offender database: <http://www.floridasexoffender.net>.

## Anti-Hazing Policy

Summit Salon Academy - Gainesville takes a proactive approach to the prevention of hazing. All Summit Salon Academy – Gainesville students and staff are responsible for complying with policies, standards, rules, and requirements for academic and social behavior. All parties have the responsibility to uphold community standards both on and off campus.

Additionally, you should also be aware that the State of Florida Legislature enacted an anti-hazing law in 2005 ([www.myfloridahouse.gov/Sections/Bills/billsdetail.aspx?BillId=15706&SessionId=38](http://www.myfloridahouse.gov/Sections/Bills/billsdetail.aspx?BillId=15706&SessionId=38)), the Chad Meredith Act, which provides the following definition of hazing:

Hazing means any action or situation that recklessly or intentionally endangers the mental or physical health or safety of a student for purposes, including, but not limited to, the purpose of initiation or admission into or affiliation with any organization operating under the sanction of a postsecondary institution.

### *What is Hazing*

"Hazing" includes, but is not limited to:

- Pressuring or coercing the student into violating state or federal law; any brutality of a physical nature, such as whipping, beating, branding, forced calisthenics, exposure to the elements, forced consumption of any food, liquor, drug, or other substance, or other forced physical activity that which could adversely affect the physical health or safety of the student;
- Any activity that which would subject the student to extreme mental stress, such as sleep deprivation, forced exclusion from social contact, forced conduct that which could result in extreme embarrassment;
- Other forced activity that which could adversely affect the mental health or dignity of the student.
- Hazing does not include customary athletic events or other similar contests or competitions or any activity or conduct that furthers a legal and legitimate objective.

### *Penalties for Hazing*

In the State of Florida, hazing is a criminal offense:

"A person commits hazing, a third-degree felony, when he or she intentionally or recklessly commits any act of hazing upon another person who is a member of or an applicant to any type of student organization and the hazing results in serious bodily injury or death of such other person."

Summit Salon Academy - Gainesville will take swift disciplinary action against individuals and/or groups who are involved in hazing activities. In addition, the Academy will make appropriate referrals to state and local authorities for possible criminal prosecution.

### *Reporting Hazing Activities*

As part of Summit Salon Academy - Gainesville, faculty and staff have an obligation to report any suspected acts of hazing to the authorities and the Director.

By working together, students, faculty, and staff at Summit Salon Academy - Gainesville will ensure that hazing is not part of any student's experience.

### *Drug and Alcohol Prevention Program*

Based on the Drug Free Schools and Communities Act Amendments of 1989 (Public Law 101-226), and to express this Institute's commitment to prevent drugs and alcohol abuse in the school environment, Summit Salon Academy - Gainesville has adopted the following Drug and Alcohol Abuse Prevention Policy, which applies to all students and employees.

It is the policy of Summit Salon Academy - Gainesville to prohibit the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance in or on any property owned or controlled by the Academy. We are committed to providing a campus environment free of alcohol abuse and illegal use of alcohol and drugs. To strengthen that commitment, the Academy has adopted and implemented a program that seeks to prevent the abuse of alcohol and drugs, which includes its employees and students.

The policy contains the following sections: Standards of Conduct; Institutional Sanctions; Applicable Legal Sanctions; Health Risks Associated with the Use of Illicit Drugs and the Abuse of Alcohol; Available Drugs and Alcohol Counseling, Treatment, and Rehabilitation; Federal Drug Workplace Act Requirements; and Review.

### *Standards of Conduct*

The unlawful manufacture, dispensation, possession or use of a controlled substance (drugs) and the unlawful possession, use, or both, of alcohol, are prohibited in and on property owned or controlled by Summit Salon Academy - Gainesville.

No employee or student is to report to work, attend class, or participate in any activity while under the influence of one or more illegal drug or alcohol.

The possession and use of alcoholic beverages by employees, students, and guest of Summit Salon Academy - Gainesville are at all times subject to applicable state alcoholic beverage laws, as well as city ordinances within our service area, and Summit Salon Academy - Gainesville's policy.

### *Institutional Sanctions*

Violation of the policy and laws referenced above by an employee or student will be grounds for disciplinary action up to and including termination or expulsion in accordance with applicable Summit Salon Academy - Gainesville policies. Violators may be consistent with local, state, and federal criminal laws. Disciplinary action taken against a student or employee of Summit Salon Academy - Gainesville does not preclude the possibility of criminal charges being filed against

that individual. The filing of criminal charges similarly does not preclude disciplinary action by the Academy. Students or employees who believe disciplinary action was taken in error should follow the grievance procedures outlined in the student or employee handbook as appropriate.

### *Applicable Legal Sanctions*

#### **Federal Law**

Federal law prohibits the illegal possession, manufacture, or distribution of controlled substance. The following information, although not complete, provides an overview of federal penalties for first convictions.

##### Denial of Federal Benefits (21 U.S.C. #862)

A federal drug conviction may result in the loss of federal benefits, including school loans, grants, scholarships, contracts, and licenses. Federal drug possession convictions may result in denial of federal benefits for up to one year for a first conviction and up to five years for subsequent convictions. Federal drug trafficking convictions may result in denial of federal benefits for up to five years for a first conviction.

##### Forfeiture of Personal Property and Real Estate (21 U.S.C. #853)

Any person convicted of a federal drug offense punishable by imprisonment for more than one year shall forfeit to the United States any property constituting or derived from any proceeds obtained as a result of such violation or any property used to commit or facilitate such violation.

##### Federal Drug Possession Penalties (21 U.S.C. #844)

Federal sanctions for possession of control substances range from minimum fines of \$1,000.00 to \$5,000.00, and /or imprisonment from up to one year to three years, depending on the number of offenses.

##### Federal Drug Trafficking Penalties (21 U.S.C.(#841))

Federal drug trafficking penalties vary and are outlined in the charts found on the Drug Enforcement Administration's website at <http://www.dea.gov/druginfo/ftp3.shtml>.

#### **Florida Law**

##### Possession

Possession of 20 grams or less is a misdemeanor punishable by a maximum sentence of 1 year imprisonment and a maximum fine of \$1,000.

Possession of more than 20 grams is a felony punishable by a maximum sentence of 5 years imprisonment and a maximum fine of \$5,000.

Possession of 25 or more plants is a felony punishable by a maximum sentence of 15 years in jail and a fine of \$10,000. Possession of less than 25 plant is a felony punishable by a maximum sentence of 5 years' imprisonment and a maximum fine of \$5,000.

### Sale and/or Delivery

The delivery of 20 grams or less without remuneration is a misdemeanor punishable by a maximum sentence of 1 year imprisonment and a maximum fine of \$1,000.

The sale of 25 lbs. or less is a felony punishable by a maximum sentence of 5 years imprisonment and a maximum fine of \$5,000.

The sale of 25 lbs.-2,000 lbs. (or 300-2,000 plants) is a felony punishable by a mandatory minimum sentence of 3 years imprisonment and a maximum sentence of 15 years imprisonment and a maximum fine of \$25,000.

The sale of 2,000 lbs.-10,000 lbs. (or 2,000-10,000 plants) is a felony punishable by a mandatory minimum sentence of 7 years and a maximum sentence of 30 years imprisonment as well as a maximum fine of \$50,000.

The sale of 10,000 lbs. or more is a felony punishable by a mandatory minimum sentence of 15 years imprisonment and a maximum sentence of 30 years imprisonment as well as a maximum fine of \$200,000.

Sale or delivery within 1,000 feet of a school, college, park, or other specified areas is a felony punishable by a maximum sentence of 15 years imprisonment and a maximum fine of \$10,000.

### Hash and Concentrates

Hashish or concentrates are considered schedule I narcotics in Florida. Possession of hashish or concentrates is a felony in the third degree. A felony of the third degree is punishable by a term of imprisonment no greater than 5 years and a fine no greater than \$5,000.

Possessing more than 3 grams of hash, selling, manufacturing, delivering, or possessing with intent to sell, manufacture or deliver, hashish or concentrates is a felony of the third degree. A felony of the third degree is punishable by a term of imprisonment no greater than 5 years and a fine no greater than \$5,000.

The offense is charged as a felony of the second degree if the offense occurred:

- within 1,000 feet of a child care facility between 6 A.M. and 12 midnight;
- within 1,000 feet of a park or community center;
- within 1,000 feet of a college, university or other postsecondary educational institute;
- within 1,000 feet of any church or place of worship that conducts religious activities;
- within 1,000 feet of any convenience business;
- within 1,000 feet of public housing;
- within 1,000 feet or an assisted living facility.

A felony of the second degree is punishable by a term of imprisonment no greater than 15 years and a fine no greater than \$10,000.

Florida defines any product, equipment, or device used to make hashish or concentrates as drug paraphernalia.

### Paraphernalia

Possession of drug paraphernalia is a misdemeanor punishable by a maximum sentence of one year imprisonment and a maximum fine of \$1,000.

### Miscellaneous

Conviction causes a driver's license suspension for a period of 2 years.

### Mandatory Minimum Sentence

When someone is convicted of an offense punishable by a mandatory minimum sentence, the judge must sentence the defendant to the mandatory minimum sentence or to a higher sentence. The judge has no power to sentence the defendant to less time than the mandatory minimum. A prisoner serving an mandatory minimum sentence for a federal offense and for most state offenses will not be eligible for parole. Even peaceful marijuana smokers sentenced to "life mandatory minimum sentence" must serve a life sentence with no chance of parole.

### Health Risks

Specific serious health risks are associated with the use of alcohol and illicit drugs. Some of the major risks are listed below.

### Alcohol and Other Depressants (barbiturates, sedatives, and tranquilizers)

Addiction, accidents as a result of impaired ability and judgment, alcohol poisoning, overdose when used with other depressants, damage to a developing fetus, heart and liver damage.

### Marijuana

Impair short-term memory, thinking, and physical coordination. Can cause panic reaction and increase the risk of lung cancer and emphysema. Can interfere with judgment, attention span, concentration, and overall intellectual performance. Impairs driving ability. May cause psychological dependence and compromise the immune system.

### Cocaine

Addiction, cardiovascular system damage including heart attack, brain damage, seizures, lung damage, severe depression, paranoia, psychosis. Similar risks are associated with other stimulants, such as speed and uppers.

### Nicotine

Tobacco smoke contains thousands of chemical compounds, many of which are known to cause cancer. Nicotine, which is a central nervous system stimulant, produces an increase in heart and respiration rates, blood pressure, adrenaline production and metabolism. People can rapidly become physically and psychologically dependent on tobacco. Compromises the immune system.

## **Inhalants**

Inhalants are a diverse group of chemicals that easily evaporate and can cause intoxication when their vapors are inhaled. Most inhalants are central nervous system depressants. Use of these drugs slows down many body functions. High doses can cause severe breathing failure and sudden death. Chronic abuse of some of these chemicals can lead to irreversible liver damage and other health problems.

## **Prescription Drug Abuse**

Adverse reactions, dependency, withdrawal, and overdose.

## *Drug and Alcohol Counseling*

A variety of resources exist for alcohol and other drug prevention education, counseling, and referral. Below are various counseling options that may be available from local counseling centers:

### **Individual assessment and counseling**

1. Early intervention, assessment, education, and referral
2. Educational sessions for those concerned about alcohol or other drug use
3. Judicial referrals
4. State mandated offender programs
5. Personalized screening for alcohol use
6. Harm reduction training
7. Support Groups

### **Educational Programs**

1. Speakers on a wide variety of topics related to drug and alcohol use
2. Training for Intervention Procedures (TIPS)
3. Choices
4. Alcohol, drug, and marijuana use programs

### **Events**

1. Alcohol and drug free events
2. Safer Spring Break
3. Make Tailgating Yours
4. Keeping it Safe and Sober (KISS) Parties
5. Mocktail Parties
6. Drunk Driving Simulator Activity
7. Drunk Driving Awareness & Driver Safety Activities

## *Treatment Options*

Below is information on effective treatment approaches for drug abuse and addiction. If you're seeking treatment, you can call the Substance Abuse and Mental Health Services Administration's (SAMHSA's) National Helpline at 1-800-662-HELP (1-800-662-4357) or go to [www.findtreatment.samhsa.gov](http://www.findtreatment.samhsa.gov) for information on hotlines, counseling services, or treatment options in the state of Florida.

## How is drug addiction treated?

Successful treatment has several steps:

- detoxification (the process by which the body rids itself of a drug)
- behavioral counseling
- medication (for opioid, tobacco, or alcohol addiction)
- evaluation and treatment for co-occurring mental health issues such as depression and anxiety
- long-term follow-up to prevent relapse

A range of care with a tailored treatment program and follow-up options can be crucial to success. Treatment should include both medical and mental health services as needed. Follow-up care may include community- or family-based recovery support systems.

## How are medications used in drug addiction treatment?

Medications can be used to manage withdrawal symptoms, prevent relapse, and treat co-occurring conditions.

### Withdrawal

Medications help suppress withdrawal symptoms during detoxification. Detoxification is not in itself "treatment," but only the first step in the process. Patients who do not receive any further treatment after detoxification usually resume their drug use. One study of treatment facilities found that medications were used in almost 80 percent of detoxifications (SAMHSA, 2014).

### Relapse prevention

Patients can use medications to help re-establish normal brain function and decrease cravings. Medications are available for treatment of opioid (heroin, prescription pain relievers), tobacco (nicotine), and alcohol addiction. Scientists are developing other medications to treat stimulant (cocaine, methamphetamine) and cannabis (marijuana) addiction. People who use more than one drug, which is very common, need treatment for all of the substances they use.

- **Opioids:** Methadone (Dolophine<sup>®</sup>, Methadose<sup>®</sup>), buprenorphine (Suboxone<sup>®</sup>, Subutex<sup>®</sup>, Probuphine<sup>®</sup>), and naltrexone (Vivitrol<sup>®</sup>) are used to treat opioid addiction. Acting on the same targets in the brain as heroin and morphine, methadone and buprenorphine suppress withdrawal symptoms and relieve cravings. Naltrexone blocks the effects of opioids at their receptor sites in the brain and should be used only in patients who have already been detoxified. All medications help patients reduce drug seeking and related criminal behavior and help them become more open to behavioral treatments.
- **Tobacco:** Nicotine replacement therapies have several forms, including the patch, spray, gum, and lozenges. These products are available over the counter. The U.S. Food and Drug Administration (FDA) has approved two prescription medications for nicotine addiction: bupropion (Zyban<sup>®</sup>) and varenicline (Chantix<sup>®</sup>). They work differently in the brain, but both help prevent relapse in people trying to quit. The medications are more effective



when combined with behavioral treatments, such as group and individual therapy as well as telephone quitlines.

- **Alcohol:** Three medications have been FDA-approved for treating alcohol addiction and a fourth, topiramate, has shown promise in clinical trials (large-scale studies with people). The three approved medications are as follows:
  - Naltrexone blocks opioid receptors that are involved in the rewarding effects of drinking and in the craving for alcohol. It reduces relapse to heavy drinking and is highly effective in some patients. Genetic differences may affect how well the drug works in certain patients.
  - Acamprosate (Campral®) may reduce symptoms of long-lasting withdrawal, such as insomnia, anxiety, restlessness, and dysphoria (generally feeling unwell or unhappy). It may be more effective in patients with severe addiction.
  - Disulfiram (Antabuse®) interferes with the breakdown of alcohol. Acetaldehyde builds up in the body, leading to unpleasant reactions that include flushing (warmth and redness in the face), nausea, and irregular heartbeat if the patient drinks alcohol. Compliance (taking the drug as prescribed) can be a problem, but it may help patients who are highly motivated to quit drinking.
- **Co-occurring conditions:** Other medications are available to treat possible mental health conditions, such as depression or anxiety, that may be contributing to the person's addiction.

### How are behavioral therapies used to treat drug addiction?

Behavioral therapies help patients:

- modify their attitudes and behaviors related to drug use
- increase healthy life skills
- persist with other forms of treatment, such as medication

Patients can receive treatment in many different settings with various approaches.

**Outpatient behavioral treatment** includes a wide variety of programs for patients who visit a behavioral health counselor on a regular schedule. Most of the programs involve individual or group drug counseling, or both. These programs typically offer forms of behavioral therapy such as:

- cognitive-behavioral therapy, which helps patients recognize, avoid, and cope with the situations in which they are most likely to use drugs
- multidimensional family therapy—developed for adolescents with drug abuse problems as well as their families—which addresses a range of influences on their drug abuse patterns and is designed to improve overall family functioning
- motivational interviewing, which makes the most of people's readiness to change their behavior and enter treatment
- motivational incentives (contingency management), which uses positive reinforcement to encourage abstinence from drugs

Treatment is sometimes intensive at first, where patients attend multiple outpatient sessions each week. After completing intensive treatment, patients transition to regular outpatient treatment, which meets less often and for fewer hours per week to help sustain their recovery.

**Inpatient or residential treatment** can also be very effective, especially for those with more severe problems (including co-occurring disorders). Licensed residential treatment facilities offer 24-hour structured and intensive care, including safe housing and medical attention. Residential treatment facilities may use a variety of therapeutic approaches, and they are generally aimed at helping the patient live a drug-free, crime-free lifestyle after treatment. Examples of residential treatment settings include:

- Therapeutic communities, which are highly structured programs in which patients remain at a residence, typically for 6 to 12 months. The entire community, including treatment staff and those in recovery, act as key agents of change, influencing the patient’s attitudes, understanding, and behaviors associated with drug use. Read more about therapeutic communities in the Therapeutic Communities Research Report at <https://www.drugabuse.gov/publications/research-reports/therapeutic-communities>.
- Shorter-term residential treatment, which typically focuses on detoxification as well as providing initial intensive counseling and preparation for treatment in a community-based setting.
- Recovery housing, which provides supervised, short-term housing for patients, often following other types of inpatient or residential treatment. Recovery housing can help people make the transition to an independent life—for example, helping them learn how to manage finances or seek employment, as well as connecting them to support services in the community.

### *Important Contact Information*

Agency Name	Contact Number
<b>Drug &amp; Alcohol Treatment Association</b>	(866) 684-6303
<b>Gainesville Police Department</b>	(386) 418-5400
<b>Council on Alcoholism &amp; Drug Dependence</b>	(855) 886-5620
<b>Sexual Assault Trauma Resource Center (Na-</b>	(800) 656-4673
<b>Alachua County Crisis Center</b>	(352) 264-6789
<b>National Domestic Violence Hotline</b>	(800) 787-3224
<b>Florida Domestic Violence Hotline</b>	(800) 500-1119
<b>Domestic Violence &amp; Rape Crisis Hotline</b>	(800) 323-4673
<b>Florida Abuse Hotline</b>	(800) 962-2873
<b>Florida AIDS/HIV Hotline</b>	(800) 352-2437
<b>Alachua County Health Dept</b>	(352) 334-7900

## Campus Safety and Security

Summit Salon Academy – Gainesville is committed to maintain a safe campus environment. The full benefit of academic freedom is only experienced by faculty and students when the Academy is free of violence or criminal activity. In the event of criminal activity, the student body, faculty and administration are informed of the situation immediately.

All individuals are encouraged and requested to report immediately any known criminal offense or other emergency occurring on campus to the Director of the Academy. All individuals are also encouraged to promptly report all crimes to the appropriate police agencies. The Academy Director will report all known criminal offenses to local law enforcement authorities upon obtaining knowledge of any criminal offense.

### *Campus Security Act Disclosure Statement*

The Campus Security Act (Public Law 102-26) requires postsecondary institutions to disclose the number of instances in which certain types of crimes have occurred in any building or on any property owned or controlled by Summit Salon Academy – Gainesville that is used for activities related to the educational purpose of the institution. In compliance with that law, the following reflects this academy’s crime statistics for the period January 2013–December 2015. The following criminal offenses are also published each year and must be reported no later than October 1 of each year, including any crime statistics on campus during the previous three-year period.

### *Occurrences within the 2013, 2014, and 2015 Calendar Years*

Criminal Offenses			
On Campus	2013	2014	2015
Murder/Non-negligent manslaughter	0	0	0
Negligent Manslaughter	0	0	0
Sex Offenses - Forcible	0	0	0
Rape	0	0	0
Fondling	0	0	0
Sex Offenses - Non-Forcible	0	0	0
Incest	0	0	0
Statutory rape	0	0	0
Robbery	0	0	0
Aggravated assault	0	0	0
Burglary	0	0	0
Motor vehicle theft	0	0	0
Arson	0	0	0

Public Property
Murder/Non-negligent manslaughter
Negligent Manslaughter
Sex Offenses - Forcible
Rape
Fondling
Sex Offenses - Non-Forcible
Incest
Statutory rape
Robbery
Aggravated assault
Burglary
Motor vehicle theft
Arson

2013	2014	2015
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0

## Hate Crimes

On Campus
Murder/ Non-negligent manslaughter
Rape
Fondling
Incest
Statutory rape
Robbery
Aggravated assault
Burglary
Motor vehicle theft
Arson
Simple assault
Larceny-theft
Intimidation
Destruction/damage/ vandalism of property

2013	2014	2015
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0

Public Property
Murder/ Non-negligent manslaughter
Rape
Fondling
Incest
Statutory rape
Robbery
Aggravated assault
Burglary
Motor vehicle theft
Arson
Simple assault
Larceny-theft
Intimidation
Destruction/damage/ vandalism of property

2013	2014	2015
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0

*\* Hate Offenses: The above crimes of murder, manslaughter, arson, forcible rape and aggravated assault that show evidence of prejudice based on race, religion, sexual orientation, ethnicity or disability as prescribed by the Hate Crimes Statistics Act (28 U.S.C 534) occurred.*

### VAWA Offenses

On Campus
Domestic Violence
Dating Violence
Stalking

2013	2014	2015
0	0	0
0	0	0
0	0	0

Public Property
Domestic Violence
Dating Violence
Stalking

2013	2014	2015
0	0	0
0	0	0
0	0	0

## Arrests

On Campus
Weapons: carrying, possessing, etc.
Drug abuse violations
Liquor law violations

2013	2014	2015
0	0	0
0	0	0
0	0	0

Public Property
Weapons: carrying, possessing, etc.
Drug abuse violations
Liquor law violations

2013	2014	2015
0	0	0
0	0	0
0	0	0

## Disciplinary Actions

On Campus
Weapons: carrying, possessing, etc.
Drug abuse violations
Liquor law violations

2013	2014	2015
0	0	0
0	0	0
0	0	0

Public Property
Weapons: carrying, possessing, etc.
Drug abuse violations
Liquor law violations

2013	2014	2015
0	0	0
0	0	0
0	0	0

## Unfounded Crimes

Total unfounded crimes

2013	2014	2015
0	0	0

## Satisfactory Academic Progress

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

### *Evaluation Periods*

<b>Cosmetology 1200</b>	450 and 900 actual hours
<b>Cosmetology 1500</b>	450, 900, and 1200 actual hours
<b>Full Specialist</b>	300 actual hours
<b>Skin Care Specialist</b>	155 actual hours

\*Transfer Students SAP is evaluated at the midpoint of the contracted hours or the established evaluation periods, whichever comes first.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course.

### *Attendance Progress Evaluations*

Students are required to attend a minimum of 85% of the hours possible based on the applicable attendance schedule to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each financial aid payment period for the program the student is attending to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 85% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

### *Maximum Time-Frame*

The maximum time (which does not exceed 118% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

Cosmetology 1200 Hours	1416 hours
Cosmetology 1500 Hours	1770 hours
Full Specialist (Skin & Nail Care)	708 hours
Skin Care Specialist	366 hours

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 85% of the scheduled contracted hours. Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis.

### *Academic Progress Evaluations*

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 85% or higher rating). If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 85% and a minimum of 85% in attendance to be considered a graduate. Students must make up missed Exams and incomplete assignments. Students have the option to retake a failed exam in efforts to improve a failing accumulative GPA. The Average of the exams is then entered as the students' final grade in the subject area. makeup exams must be taken on the student's own time. Numerical grades are considered according to the following scale:

The grading scale for all academic work is as follows:

100 - 94%	Honor roll
93 - 89%	Above Average
88 - 85%	Average
84% and below	Unsatisfactory

### *Determination of Progress Status*

Students meeting the minimum requirements for academics (85%) and attendance (85%) at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

### *Warning*

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she may be placed on probation and, if applicable, students may be deemed ineligible to receive Title IV funds.

### *Probation*

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress while during the probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth in the academic



plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds.

### *Re-Establishment of Satisfactory Academic Progress*

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period at the next scheduled evaluation.

### *Appeal Procedure*

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school on the designated form describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeals may be granted for students due to injury, illness, death of a relative or strong mitigating circumstance. The Academy will notify the student of the results of the appeal as soon as possible, but no later than 5 business days following the decision of an appeal. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable. If the student's appeal is denied the student is placed on Probation and all Title IV Finance Aid will be terminated.

### *Noncredit, Remedial Courses, Repetitions*

Noncredit, remedial courses, and repetitions do not apply to this institution. Therefore, these items have no effect upon the school's satisfactory academic progress standards.

### *Transfer Hours*

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

## **Textbooks, Equipment Kit, and Other Equipment**

### *Textbooks*

Your textbooks serve as a personal and professional library. We encourage you to write notes in them to aid in your learning. Below is a listing of what is included for your program of study for textbooks:

### Cosmetology 1200 Program

Textbook	Publisher
<b>Cosmetology Textbook Bundle and Exam Review Workbook</b>	Milady/Cengage Learning
<b>Cosmetology Theory Study Guide</b>	Milady/Cengage Learning
<b>Chris Baron DVD Set</b>	Fuel Productions
<b>Over the Top Workbook</b>	Salon Development Corporation
<b>Fast Track Salon Planner</b>	Salon Development Corporation

### Full Specialist Program

Textbook	Publisher
<b>Nail Technology Textbook Bundle and Exam Review Workbook</b>	Milady/Cengage Learning
<b>Esthetics Technology Textbook Bundle and Exam Review Workbook</b>	Milady/Cengage Learning
<b>Over the Top Workbook</b>	Salon Development Corporation
<b>Fast Track Salon Planner</b>	Salon Development Corporation

### Equipment Kit

Your kit includes tools that will be used to practice your skills on guests; therefore it will be with you in the Academy at all times. If an item is lost or broken, you are responsible for the replacement cost. Borrowing is discouraged. Below is a listing of what is included for your program of study for your equipment kit:

### Cosmetology 1200 Program

Quantity	Item
1	¾ Babliss Marcel Curling Iron
1	1 ¼ Babliss Marcel Curling Iron
1	Manicure and Pedicure Kit
1	Essential Clipper Combo
1	Slanted Tweezer
1	Summit Salon Academy Apron
1	Soft Side Carrying Case
1	Summit Salon Academy Name Badge
1	Barbacide Jar
4	Redken Color Brushes
1	Redken Foil Board
1	Redken Water Bottle
1	Butterfly Jaw Clamps
1	Large Deluxe Mirror
1	60 Minute Bell Timer
1	Flat Top Comb
2	Fine Tooth Rattail Comb
1	Angled Styler
1	Styling and Lifting Comb

6	7" Basic Cutting Comb with Inch Marks
1	2.5" Diameter Boar Bristle Brush
1	Sam Villa Shears Kit
3	Miss Emily Mannequin Heads
1	Alexis Mannequin

### Full Specialist Program

Quantity	Item
12	Make-up Brushes
1	Comedone Extractor
4	Tweezer
1	Storage Tote
1	Hand Mirror
1	Body Brush Set
2	Steel Bowls
4	Small Ramicans
1	Dermologica Student Kit
1	Summit Salon Academy Name Badge
1	OPI Nail Kit

### Other Equipment

The student salon area also serves as your equipment; therefore it must stay clean and neat at all times. You will be responsible for daily sanitation duties that will be checked and graded by an educator before leaving each day. Failure to get this grade at the end of the day will result in a loss of 20% on the daily grade.

Also, Cosmetology students are provided the following equipment that remains at the academy permanently:

Quantity	Item
1	Afro Style Mannequin
1	4 Quad Mannequin Stand

### library

A library is provided for all students. You may use the library during the day with permission from your educator.

### Classroom Materials List

The student will need the following items in order to be successful in the classroom:

- Pens
- Pencils
- Highlighters
- Color pencils
- Markers.
- Notebook for note taking

- 2-3" 3-Ring Binder
- Dividers with Tabs (2 inch) for Look Book Project
- Sheet Protectors (optional) for Look Book Project
- Folders for Handouts (optional)
- Index Cards,
- Waterproof Band-Aids
- Antibacterial ointment

### Course Incompletes and Repetitions

Course incompletes and repetitions will have an effect on the student's SAP but has no effect on The Academy's Satisfactory Academic Progress Policy in regard to 85% grades and 85% attendance requirement. Non-credit remedial courses do not apply to Summit Salon Academy. Transfer hours that are accepted from another institution will count as both attempted and completed hours and as such will be included in the students SAP calculations. SAP checkpoints periods are based on actual contracted hours at The Academy. Inadequate grades may indicate a lack of student inability or motivation. When a student is struggling in one or more areas of study or skill level, the educator will advise the student on how the deficiency can be successfully completed and determine a deadline for the work to be completed satisfactorily. The student will be notified immediately after a grading period of how the deficiency can be successfully completed. Students may receive an incomplete from an educator when the student is attempting to learn a skill or subject but needs additional time to complete the work successfully. Students will be given timelines to complete the work and a description of the work yet to be completed. Quantitative and qualitative standards used to judge academic progress include all periods of the student' enrollment, including payment periods in which the student is not eligible for Title IV funding. Students placed on an academic outline designed to improve GPA and or Attendance must comply with the requirements of the outline to remain an active student at the Academy. Student not in compliance with the Academic outline may be terminated from the program

### Suspension

Students may be suspended or terminated for poor performance, absences, tardiness, lying, stealing, in violation of any policy or inappropriate behavior. If a student is suspended, the student will be advised on what they must do to correct the problem. It is the intention of the academy to prepare people for a career. Employers ask about attitude, attendance and levels.

### Termination

A student may have their enrollment terminated at the discretion of Summit Salon Academy – Gainesville for, insufficient academic progress, non-payment of academic costs, improper language, Unprofessional behavior, physical or verbal aggression or failure to comply with rules and policies established by Summit Salon Academy as outlined in the catalog and the enrollment agreement. Refusal to follow directions of educators, violation of state Laws or Regulation, disruptive behavior and improper conduct, and any action which causes or could cause bodily harm to a client, a student or employee of The Academy, willful destruction of Academy property, and theft or any illegal act In the case of termination by the Academy, the Student will receive a refund, according to the Refund Policy described on page 32 of Academy Catalog. The Academy

will issue an Official Transcript of hours to Students who withdraw prior to program completion when the student has successfully completed the required exit paperwork, attended an exit interview and made final payment of debts owed The Academy.

## Financial Aid Basics

### Introduction

Welcome and thank you for choosing to further your education at Summit Salon Academy - Gainesville. This Consumer Information Handbook will introduce you to financial aid processes, procedures, and other statistics that are required by the United States Department of Education to be made readily available for all students who wish to attend Summit Salon Academy - Gainesville. Our staff is always readily available to assist you with all admissions, educational, and financial aid needs during normal business hours Monday through Saturday. We hope you enjoy this informational handbook and please feel free to contact us with any questions or concerns you may have while navigating through this handbook.

### Changes to the FAFSA Process

#### *Submit a FAFSA Earlier*

Starting with the 2017-18 FAFSA students will be able to submit a FAFSA as early as October 1<sup>st</sup>, rather than beginning on January 1<sup>st</sup> of the following year. The earlier submission date will be a permanent change, enabling students to complete and submit their FAFSAs as early as October 1<sup>st</sup> every year.

#### *Earlier Income and Tax Information*

Beginning with the 2017-18 FAFSA, students will report income and tax information from an earlier tax year. For example, on the 2017-18 FAFSA, students (and parents, as appropriate) will report their 2015 income and tax information, rather than their 2016 income and tax information.

#### *How to Determine Which FAFSA to Complete*

Below is a helpful chart to help you determine which FAFSA applications you will need to complete during your enrollment at Summit Salon Academy - Gainesville.

If You Plan to Attend Between	You Will Submit This FAFSA	You Can Submit The FAFSA From	Using Income and Tax Information From
July 1 <sup>st</sup> , 2016 to June 30 <sup>th</sup> , 2017	2016-17	January 1 <sup>st</sup> , 2016 to June 30 <sup>th</sup> , 2017	2015
July 1 <sup>st</sup> , 2017 to June 30 <sup>th</sup> , 2018	2017-18	October 1 <sup>st</sup> , 2016 to June 30 <sup>th</sup> , 2018	2015
July 1 <sup>st</sup> , 2018 to June 30 <sup>th</sup> , 2019	2018-19	October 1 <sup>st</sup> , 2017 to June 30 <sup>th</sup> , 2019	2016
July 1 <sup>st</sup> , 2019 to June 30 <sup>th</sup> , 2020	2019-20	October 1 <sup>st</sup> , 2018 to June 20 <sup>th</sup> , 2020	2017

## Apply for Financial Aid

Easy as 1, 2, 3

### Before Beginning a FAFSA

1

- Gather the documents you'll need.
  - To complete the Free Application for Federal Student Aid (FAFSA), you will need:
    - Your Social Security Number
    - Your Alien Registration Number (if you are not a U.S. citizen)
    - Your most recent federal income tax returns, W-2s, and other records of money earned. (**Note:** You may be able to transfer your federal tax return information into your FAFSA using the IRS Data Retrieval Tool.)
    - Bank statements and records of investments (if applicable)
    - Records of untaxed income (if applicable)
    - An FSA ID to sign electronically.

If you are a dependent student, then you will also need most of the above information for your parent(s).

- Create your FSA ID. It is recommended that you create your FSA ID before you begin to fill out the FAFSA application, this can be done at <http://fsaid.ed.gov>. This is your electronic signature for federal student aid and gives you online access to your U.S. Department of Education records. If you are a dependent student, your parents must also apply for an FSA ID. Only the owner of the FSA ID should create and use the account. Never share your FSA ID. You may request a duplicate FSA ID or change your FSA on the FAFSA website. If you have a Federal Student Aid PIN, you will be able to enter it and link it to your FSA ID. You can still create an FSA ID if you have forgotten or do not have a PIN. Your FSA ID will need to be renewed every 18 months. Students whose last names have changed need to make sure their last name is correct with the Social Security Administration.

### Filling Out a FAFSA

2

- Complete a FAFSA as soon as possible after Oct. 1 each year, regardless of the date you plan to begin school, this can be done at <http://fafsa.ed.gov>.
- If you cannot complete a FAFSA online, call the Federal Student Aid Information Center at 800-433-3243 to request a paper copy or contact the schools Financial Aid Office
- Make sure you choose Summit Salon Academy - Gainesville's school code: **041631**.
- To help eliminate delays, file your tax return early and use the **IRS Data Retrieval Tool** to import income information. In certain circumstances, the FAFSA allows a student and/or parent to use information directly from the IRS to complete the financial portion. Summit Salon Academy - Gainesville highly recommends this option, if available, as it can speed up the application process. IRS tax information is usually available two weeks after filing electronically or six to eight weeks if the tax return was mailed.

- If you provide all required information and required signatures, your FAFSA will be processed and a Student Aid Report (SAR) will be sent to you and the colleges you have listed. Your SAR summarizes the data reported on your FAFSA.
- Three to five business days after you submit the FAFSA, go back to the FAFSA website to review your Student Aid Report for accuracy. Follow the directions on the SAR to submit any needed corrections.
- You do not need to send a copy of your SAR to Summit Salon Academy - Gainesville.
- Check your financial aid status by contacting Summit Salon Academy – Gainesville’s Financial Aid Office to determine what items you may need to complete for your individual financial situation.

### Types of Financial Aid

The amounts and types of financial aid you receive are determined through federal, state and institutional guidelines. Most federal financial aid is based on financial need.

#### *Grants*

Are awarded through federal, state and institutional sources and are based on financial need. Grants are regarded as "gift" aid and do not need to be repaid.

#### *Scholarships*

Are provided through various organizations and corporations, private donors, and sometimes the school itself. Scholarships are regarded as "gift" aid and do not need to be repaid.

#### *Loans*

Are offered at low interest rates and can be repaid over an extended period of time. The Financial Aid Office will verify your eligibility based on the information you provide on your Free Application for Federal Student Aid (FAFSA), the first step in applying for any financial aid.

#### *Veterans Benefits*

If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. For example, the Post-9/11 GI Bill provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill. If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling. If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the paygrades of E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career. If you are the spouse of child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill benefits to you.

## Eligibility

Your financial need determines your eligibility for financial aid. Generally, to qualify for federal, state, and/or institutional assistance, you must:

- Have a high school diploma or General Education Development (GED) certificate
- Have a valid Social Security Number
- Demonstrate financial need based on the results of the FAFSA
- Confirm eligibility if you have been convicted of possessing or selling illegal drugs by submitting Student Aid Eligibility Worksheet in your FAFSA application
- Be enrolled in and attending classes. Most financial aid programs require at least half-time enrollment
- Be attending a financial aid eligible certificate program
- Register with Selective Service if required at <http://www.sss.gov>
- Maintain Satisfactory Academic Progress in your course of study
- Document any Unusual Enrollment History
- Not be in default on any state or federal grant or loan received at any institution
- Be a citizen or permanent resident of the United States or trust territories
- Certify that you will use federal student aid only for educational purposes

## Calculating Your Award

Federal financial aid is based on financial need. Using the data collected on the FAFSA, financial need is calculated as follows:

$$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need}$$

### *Cost of Attendance*

The Cost of Attendance is not the balance that you owe the school: it is a calculation of expected expenses during the time you are enrolled in school. It includes allowances for tuition and fees, room and board, books and supplies, transportation and other personal expenses.

### *Expected Family Contribution*

The Expected Family Contribution (EFC) is a measure of a student's and his or her family's financial strength and resources that should be available to help pay for the student's education. The EFC is calculated from the information you report on the FAFSA and a formula established by law. Your family's income and assets are considered in determining your EFC. Your EFC will appear on the Student Aid Report (SAR) you receive after you complete the FAFSA. This is not the amount you will be billed by Summit Salon Academy - Gainesville.

### *Awarding*

Federal, state and private grants and scholarships are awarded first. All funding resources are included as part of a student's financial aid package, including federal and state grants, scholarships, certain Veterans benefits, loans, and any other educational benefits paid to cover expenses because of enrollment. Federal Direct Stafford Loans are awarded next. If it is determined that you do not have financial need, you can still apply for an unsubsidized Federal Stafford Loan or scholarships based on merit. In addition, parents can apply for a Federal Direct Parent PLUS loans. If you receive scholarship or other funds that are not listed on your financial aid awards, you must notify the Financial Aid Office. Reporting this information early will help prevent changes in eligibility that can result in reductions of other financial aid.



If a reduction of financial aid is required, loans are reduced first, followed by forms of free financial assistance. In some cases, Florida Prepaid funds are reduced to allow for specific scholarship funds.

The Federal Student Aid website <http://studentaid.ed.gov> offers an overview of the financial aid process. If you want an estimate of your financial aid award, use the [FAFSA4caster](#).

### Verification

The Department of Education has regulations to ensure that only eligible students receive financial aid. Verification is the process used to confirm the data you provided on the FAFSA. It is to your benefit to submit all requested items as quickly as possible since your financial aid file cannot be reviewed or completed until verification is complete. If there are any differences found between information reported on the FAFSA and the actual figures provided in the verification documents, Summit Salon Academy – Gainesville will submit the corrections on your behalf. Your financial aid award will be based on the corrected information.

Your financial aid file may have been selected for verification randomly by the federal processor, or because your file appears to have errors or conflicting information. If your file is selected, requested documentation should be submitted as soon as possible to avoid delays in processing your financial aid.

If you are a dependent student and both biological and/or adoptive parents reside in the same household, you will need to provide both parents' information regardless of their marital status or gender.

If you are an independent student and your marital status on the date the FAFSA was completed was "married," you will need to provide your spouse's information regardless of gender.

A student/parent is considered "married" if the student/parent was legally married in any domestic or foreign jurisdiction that recognizes that relationship as a legal marriage, regardless of where the couple resides. This determination applies to same sex or opposite sex couples. This determination does not apply to domestic partnership, civil unions, or similar formal relationships recognized under state law.

### *What Documents Do I Need to Submit?*

If your Student Aid Report (SAR) has been selected for Verification, Summit Salon Academy - Gainesville will send a written request for documentation by e-mail or contact you by phone to schedule an in-person appointment. Not all applicants will be asked to submit the same documents. You may be asked to provide different documents than you have submitted in previous years.

Verification documents may include IRS Tax Transcripts, a completed Verification Worksheet, or other documents. In some circumstances, you may go back to your FAFSA application and use the IRS Data Retrieval Tool to download your income information. If you are unable to use the IRS Data Retrieval Tool, submit an IRS Tax Return Transcript. You may no longer submit copies of

tax returns (IRS 1040, 1040A or 1040EZ). If you filed an income tax return with Puerto Rico, another U.S. territory, commonwealth, or with a foreign central government, provide a transcript that was obtained at no cost from the relevant taxing authority, or if this cannot be obtained at no cost, then provide a *signed* copy of that tax return.

### *How Do I Submit the Requested Documents?*

Please submit all documents with your Student Name and telephone number written clearly at the top of each page. Do not submit original documents unless you are told to do so. Make copies of what you submit. To submit Verification documents, you may bring them to the Financial Aid Office in person, fax them to 352-331-2470, or e-mail them to [finaid@ssacademygainesville.com](mailto:finaid@ssacademygainesville.com).

### *Financial Aid Awards*

Your file will not be complete until all requested documents are received and processed by the Financial Aid Office. The verification process may delay the awarding of financial assistance if corrections need to be submitted to the federal processor.

### *Verification Questions?*

If you have questions, visit the Financial Aid Office or call 352-331-2424 Ex. 4.

### *Receiving Funds*

Students will begin receiving their financial aid refunds at the end of the fifth week of classes (approximately 30 days after the student's classes start). The remaining financial aid refunds will be based on hours and weeks completed in the program. For Cosmetology students, their remaining refunds will be at 450 hours, 900 hours, and 1050 hours. For Full Specialist students, they will only have one remaining refund at 300 hours. It is the student's responsibility to understand the attendance policies of the program they are enrolled in.

### *Tuition and Fees*

Summit Salon Academy - Gainesville deducts tuition and fees from your financial aid award directly. If your award is less than the cost of tuition and fees, you must pay the difference through scheduled monthly payments by setting up a payment plan with the Financial Aid Office.

### *Books and Kit Fees*

Summit Salon Academy - Gainesville deducts Books and Kit Fees from your financial aid award directly. These fees will be charged and deducted from your financial aid in the first 450 hours, since the student will have received all their books and kit during this period.

### *Disbursements*

Disbursements occur when Summit Salon Academy - Gainesville receives federal, state, or other funds on your behalf. These funds are applied to your student account to cover your tuition, fees, books and kit charges.

### *Loan Disbursements*

All loans are disbursed in two payments, even if the loan is for one payment period.

### **Cosmetology 1200 Program**

In your first academic year (first 900 hours), you will receive one half of the loan after you have successfully completed 30 calendar days in attendance at the academy. You will only receive the second half of the loan after you have successfully completed 450 hours of your program. In your second academic year (901 – 1200 Hours), you will receive two payments within that term, the first after completion of 900 hours and the second at the halfway point of the term which is 1050 hours.

### **Full Specialist Program**

You will receive one half of the loan after you have successfully completed 30 calendar days in attendance at the academy. You will only receive the second half of the loan after you have successfully completed 300 hours of your program.

### *Refunds*

Refunds occur when the amount of the disbursements received on your behalf is greater than the amount owed for tuition, fees, books and kit costs. Financial aid refunds begin at the end of the fifth week of classes (approximately 30 days).

### **Example Student Refund Calculation**

Actual amounts will vary

Aid Received: Period of Enrollment		Charges: Period of Enrollment	
Financial Aid Disbursed		Charges	
Federal Pell Grant:	\$2908.00	Tuition:	\$4967.00
Federal Direct Subsidized Loan:	\$1732.00	Books and Kit:	\$1590.00
Federal Direct Unsubsidized Loan:	\$2968.00	<b>Total Amount Due to School:</b>	<b>\$6557.00</b>
<b>Total Financial Aid:</b>	<b>\$7608.00</b>	<b>Refund to student:</b>	<b>\$1051.00</b>

Amounts paid more than the amount owed for tuition, fees, books and kit fees will be refunded to the student or the parent (if the refund is from a Federal Direct Parent PLUS Loan and the parent has indicated to send all refunds to them) in the form of a paper check.

### **Withdrawals**

#### *Official withdrawal*

Students who wish to withdraw completely from Summit Salon Academy - Gainesville must contact and schedule a meeting with the school's President to complete the necessary withdraw papers.

#### *Unofficial withdrawal*

If a student stops attending classes with no notification given to the school, after five scheduled class days of no attendance the student is considered unofficially withdrawn.

### *Return to Title IV (R2T4)*

If a student officially or unofficially withdraws from their course the student will be required to repay all or part of the financial assistance disbursed in that payment period.

The Return of Title IV (R2T4) calculation is determined by the number of days that a student attended classes during the payment period. If a student attends less than 60% of the payment period, the student will need to repay a portion of their financial assistance. For students who officially withdraw, the calculation will be made within 30 days of the withdrawal date. For students who unofficially withdraw, the calculation will be made within 30 days of the date that the school determined the student to be withdrawn.

\*Once a student has completed more than 60% of the payment period, the student will not incur repayment of financial aid funds; however, future financial aid could be affected due to not meeting Satisfactory Academic Progress.

Summit Salon Academy - Gainesville's institutional refund policy is separate from the federal requirement to return funds when a student withdraws. The amount returned is not dependent on if the student received a refund or how much the refund was.

Funds that are required to be returned on behalf of the student will be sent within 45 days of the withdrawal date. Federal regulations require Title IV aid to be refunded in the following order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Education Opportunity Grant

The student (or parents for a PLUS loan) must return any loan funds in accordance with the terms of their promissory note(s). That is, the student makes scheduled payments to the holder of the loan over a period of time.

For grants, the law requires the student return 50% of any grant funds they receive. Any amount the student is required to return is a grant overpayment. Summit Salon Academy - Gainesville will repay any grant overpayment to the applicable federal program on the student's behalf.

Summit Salon Academy - Gainesville will notify the student when a calculation is performed. The student will be billed for any outstanding obligations.

## **Tuition**

### **Affordable Tuition Rates**

Summit Salon Academy – Gainesville offers quality education in cosmetology and other related arts at an affordable cost, however many qualified students will need financial assistance in order to attend school. To meet this need, Federal Financial Aid is offered to those students who qualify.

## Current Tuition Rates

The following tuition rates are effective for 2016-17 and 2017-18 school years.

### *Cosmetology 1200*

Cost Name	Cost
<b>Registration Fee</b>	\$150.00
<b>Tuition</b>	\$13245.00
<b>Books</b>	\$704.08
<b>Kit</b>	\$885.92
<b>Total</b>	<b>\$14985.00</b>

### *Full Specialist*

Cost Name	Cost
<b>Registration Fee</b>	\$150.00
<b>Tuition</b>	\$6600.00
<b>Books</b>	\$452.00
<b>Kit</b>	\$722.00
<b>Total</b>	<b>\$7924.00</b>

## Over Contract Charges

If the student does not complete their educational program by the estimated completion date per the student's contract, the student will be charged \$11.00 per hour for every hour the student has remaining to complete their educational program.

Payment arrangements must be agreed upon by the Academy and the student at that time. All over contract fees must be paid in full prior to completion of hours/credits. Student transcripts are not released until all over contract hours are paid in full.

## Grants

Grants are awarded by federal, state and institutional sources and do not have to be paid back. Grants are based on financial need and require that you complete a FAFSA.

### Grant Availability

#### *Federal Pell Grant (Pell)*

The Federal Pell Grant is based on financial need and does not need to be repaid. Pell Grants are considered a foundation of federal financial aid, to which aid from other federal and non-federal sources might be added.

Federal Pell Grants usually are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. (In some cases, however, a student enrolled in a post baccalaureate teacher certification program might receive a Federal Pell Grant.) You are not eligible to receive a Federal Pell Grant if you are incarcerated in a federal or state penal institution or are subject to an involuntary civil commitment upon completion of a period of incarceration for a forcible or nonforcible sexual offense.

A Federal Pell Grant, unlike a loan, does not have to be repaid, except under certain circumstances.



### Lifetime Eligibility Used

You can only receive Federal Pell Grant funding for the equivalent of 6 full-time academic years, starting from the first time you received Federal Pell Grant funding. If you have already received the equivalent of or exceeded the 6 full-time academic years' limit, you will no longer be able to receive Pell Grant funds. You may view your current Pell Grant payments at <http://nslds.ed.gov>.

There are no appeals or exceptions to the 6 full-time academic years Pell Grant rule.

### Eligibility

To be eligible for a Federal Pell Grant, you must meet these requirements each academic year:

- Complete a FAFSA application.
- Be a U.S. Citizen or an eligible non-citizen.
- Be enrolled in a financial assistance eligible certificate program.
- Have a **Pell-eligible** Expected Family Contribution (EFC), as determined by the FAFSA.
- Have not have previously received a bachelor's degree.
- Must not owe a repayment or be in default under any state or federal grant or loan program.
- Must be meeting Satisfactory Academic Progress at Summit Salon Academy - Gainesville.

***The Financial Aid Office will verify your eligibility based on the information submitted on your FAFSA.***

## Scholarships

Scholarships can reward you for academic excellence, talent and achievement in a variety of areas, such as the arts or athletics. Best of all, they don't need to be repaid.

**Criteria, amounts and application processes for scholarships vary depending on the scholarship.** Each scholarship requires its own application separate from the FAFSA and may require an essay and/or letters of recommendation. You are encouraged to research and apply for all scholarships you may qualify for. We recommend you complete the FAFSA, as the individual donor determines if a scholarship is need-based.

Colleges must include all funding resources, including scholarships, as part of a student's financial aid package. If you receive funds that are not listed on your financial aid awards, you must notify the Financial Aid Office.

### Scholarship Availability

#### *Florida Bright Futures Scholarship*



Florida Bright Futures Scholarships reward students for their academic achievements during high school by providing funding for college.

## Program Information

Program Information and details for the Florida Bright Futures Scholarship can be found at <http://www.floridastudentfinancialaid.org/SSFAD/bf/bfmain.htm>

## Eligibility

To be initially eligible for a Florida Bright Futures Scholarship, the student must:

- Meet certain academic requirements
- Apply for Bright Futures Scholarship no later than Aug. 31 after high school graduation
- List Summit Salon Academy - Gainesville as the institution you are attending on your Bright Futures state account
- Be a U.S. citizen or an eligible non-citizen
- Have been a Florida resident for at least one year
- Be a degree-seeking student enrolled in a Bright Futures eligible program
- Have not previously received a bachelor's degree
- Must not owe a repayment or be in default under any state or federal grant or loan program

**The Free Application for Federal Student Aid (FAFSA) is not a requirement to receive Bright Futures; however, Summit Salon Academy – Gainesville’s Financial Aid Office recommends you submit the FAFSA.**

Verification and Satisfactory Academic Progress (SAP) do not affect Bright Futures eligibility. However, if you are selected for verification or are not meeting SAP, you are encouraged to complete these items by submitting the necessary documents.

Note: An initially eligible student who enlists in the military immediately after high school graduation begins the two-year or three-year (depending on the high school graduation year) period upon date of separation from active duty.

For additional information on Bright Futures eligibility and scholarship length please go to <http://www.floridastudentfinancialaid.org/SSFAD/PDF/BFHandbookChapter2.pdf>.

## *High School Graduate Pre-Enrollment Scholarship*

Graduating high school seniors are eligible to apply for a \$1,000.00 scholarship. Application must be made between January and May of the graduating year. A written essay is required and students must submit required referrals and high school transcripts. There are (2) scholarships available to each high school in Alachua and surrounding counties. These scholarships are awarded once a year between May and August of the graduating year, and student must be enrolled by December following graduation from high school. Applications are available in the Admissions office.

## Eligibility

To be eligible you must meet these requirements:

- Enroll in a cosmetology course by the end of that calendar year.
- Maintain an 85% or above in both attendance and grade average.
- Not receive any suspensions throughout their course.

- Use the scholarship towards their tuition only.
- Scholarship is applied at the final checkpoint of SAP.
- Scholarship Details
- (2) Typed Personal Character References (not provided by family).
- (3) Personal Essays discussing
- Your Personal & Professional Goals
- Lifetime achievements or charitable involvements
- Financial need.
- Creativity and Presentation will be considered.

Applications should be submitted to the admissions office in person or by email at [Admissions@ssacademygainesville.com](mailto:Admissions@ssacademygainesville.com)

### *Denise Soto Scholarship*

Summit Salon Academy is thrilled to present a scholarship to a commendable student in the name of Denise Soto who passed away January 15, 2011 of complications from breast cancer. Denise was the owner of Summit Salon Academy in Perrysburg, Ohio. Denise was an intense spiritual person and allowed her faith to provide her direction. Her desire to help others led her to assist families that had children with Fetal Alcohol Syndrome, provide support and care for cancer survivors and the YWCA Battered Women's Shelter. She brought such an incredible strength to the franchise in her knowledge and her passion for this industry. We want to reward a student who shares the same passion for the industry and aspires to be an exemplary role model in their community. Denise Soto Scholarship is awarded once a year.

### **Eligibility**

To be eligible you must meet these requirements:

- You must be a high school graduate or have a general equivalency diploma (GED)
- Must be currently enrolled at Summit Salon Academy – Gainesville. You cannot be enrolled in another school offering a similar course of study at the time of awarding or distributing.
- Current student applications must maintain 90% grades and 90% attendance.
- Presented every second Tuesday of October in accordance with Breast Cancer Awareness Month.
- The admissions office will verify this information.

### **Scholarship Details**

- All applications will be reviewed by the advisory board; all decisions are final.
- A scholarship in the amount of \$1,500 will be awarded and applied towards tuition needed to complete the student's training.
- Winners will be notified by the second Tuesday of October of each year.
- Applicant will complete two essays.
  - Essay judging criteria are based on:
    - Creativity and professionalism in response
    - Dedication to the salon professional industry
    - Articulation of thought in the allotted amount of words
- Applicant must provide a letter of recommendation from someone outside of family who is qualified to offer testimony of your character.



Full application, essays and letter of recommendation should be submitted in its entirety to the Admissions office no later than September 30th of each year. Applications should be submitted to the admissions office in person or by email at [Admissions@ssacademygainesville.com](mailto:Admissions@ssacademygainesville.com)

### *Summit Salon Business Center Board*

SSBC Scholarship application for all prospective and currently enrolled students at Summit Salon Academies nationwide. Applications are available in the Admissions office.

### **Eligibility**

To be eligible you must meet these requirements:

- High school diploma or GED
- Student must be currently enrolled in Summit Salon Academy.
- Current student applicants = 90% GPA and Academy attendance and prospective students = 90% GPA on their high school transcript.

Summit Salon Business Center or Summit Salon Academy employees or family members are not eligible.

### **Scholarship Details**

- Application information must be completed in its entirety to be considered for a scholarship.
- Applicant must provide two letters of recommendation. Your references should be from employers, educators, or counselors. These references should not be people who are related to you. The reference's role is to write a letter of recommendation supporting your candidacy.
- All essay questions should be answered in a typed document or submitted in a .mov video.
- Please include a high school transcript or GED equivalent as proof of graduation, showing 90% attendance and grades with school seal imprinted and/or the signature of a school official.
- If you are a current student, please submit a copy of your Summit Salon Academy transcript with an approved signature, showing 90% attendance and grades.

Application must be postmarked by November 11, 2017 to be considered for one of the ten \$1,500 scholarships. The Summit Salon Business Center Board will select scholarship recipients based on the criteria listed on this application.

Applications should be sent to: [Darci@summitsalon.com](mailto:Darci@summitsalon.com)

### *Additional Scholarship Resources*

#### **SSBC Scholarship**

SSBC Scholarship application for all prospective and currently enrolled students at Summit Salon Academies nationwide. Applications are available in the Admissions office.

## FastWeb.com

Fastweb.com is the premier online resource when it comes to paying for and preparing for school. They have scholarships for every type of student from the high school freshmen to the returning adult. They've been around for over 15 years and have earned a reputation as a leading scholarship search provider. They not only find scholarships but offer our members information on financial aid, jobs and internships, student life and more.

## Third Party Scholarships

We also recommend contacting all vendors that a student uses for their hair care, skin care, and nail care. A student should inquire with the right department to see if there are scholarships available.

## Loans

You may qualify for student loans. They are a serious financial obligation and must be repaid. Be sure to look for other forms of financial aid that don't have to be paid back, like grants or scholarships first.

**Summit Salon Academy - Gainesville encourages you to review all information about loans before deciding to borrow and to borrow only what you need.**

## Loan Availability

### *Federal Direct Stafford Loans*

Federal Direct Stafford Loans, from the William D. Ford Federal Direct Loan Program, are low-interest loans for eligible students to help cover the cost of higher education.

### Federal Direct Subsidized Stafford Loans

Federal Direct Subsidized Stafford Loans are offered to students with financial need.

- You are not charged interest while you're in school at least half-time, during grace periods, or deferment periods
- If you receive a Federal Direct Subsidized Stafford Loan that is first disbursed between July 1, 2012 and July 1, 2014, you will be responsible for paying any interest that accrues during your grace period
- If you choose not to pay the interest that accrues during your grace period, the interest will be added to your principal balance

### Federal Direct Unsubsidized Stafford Loans

Federal Direct Unsubsidized Stafford Loans are NOT based on financial need.

- Interest is charged from the time the loan is disbursed until it is paid in full
- You can pay the interest while you are in school and during grace periods and deferment or forbearance periods, or you can allow it to accrue and be capitalized (added to the principal amount of your loan)
- If you choose not to pay the interest as it accrues, this will increase the total amount you must repay because you will be charged interest on a higher principal amount

Loan eligibility is determined by completing the FAFSA. Loan limits are determined by grade level and prior borrowed amounts. There is a small loan fee charged prior to funds being received at Summit Salon Academy - Gainesville. Interest is charged on Stafford loans.

Before your loan money is disbursed, you may cancel all or part of your loan at any time. After your loan is disbursed, you may cancel all or part of the loan within 14 days of receiving the loan.

### *Federal Direct PLUS Loan*

Parent PLUS (Parent Loan for Undergraduate Students) Loans are available that enable birth, adoptive, or step-parents of dependent undergraduate students to borrow. There is a federal origination fee of 4% deducted proportionately from each loan disbursement.

### **Eligibility**

To be considered for a Federal Direct PLUS Loan:

- The student must complete a FAFSA (Free Application for Federal Student Assistance)
- The parent must obtain a FSA ID
- Students and parents must be a U.S. Citizen or eligible non-citizen
- Students and parents must not be in default on a federal education loan or owe an overpayment on an educational grant
- Student must be enrolled at least half-time (minimum of six credits)
- Student must attend classes and maintain Satisfactory Academic Progress
- Applicant cannot have an adverse credit history. A credit check is required for approval.
- Applicant must complete the Federal Direct Parent PLUS Loan Certification Form
- Applicant must complete the Federal Direct PLUS Master Promissory Note

### *Private Loans*

**A private loan is a last resort and is not recommended. Be sure all other federal loan options have been exhausted before taking out a private loan for school.**

Summit Salon Academy - Gainesville requires that U.S. Citizens and/or permanent residents first complete a FAFSA and apply for a Federal Direct Stafford Loan before applying for private loans. Federal Direct Stafford Loans have lower interest rates and offer borrowers better benefits than private loans.

Students are urged to speak with a Financial Assistance Counselor for guidance when considering their loan options.

Private student loans are not guaranteed by the federal government, require a credit check and often a co-signer. Loan terms and conditions vary significantly by lender. Carefully consider your financial needs and then select the loan product that best meets both your individual situation and your financial need.

When researching private loans, you should pay close attention to the borrower benefits, fees, interest rates and repayment options. To calculate the interest, lenders typically use the LIBOR Rate average, Prime Rate, or the 91-Day T-bill.

## Reasons to consider a private loan

Private student loans provide a choice when circumstances necessitate one. Consider a private student loan if:

- You have reached your Federal Direct Stafford Loan borrowing limit.
- You have expenses that your financial assistance does not cover.
- You have a balance due from a previous term.

## Applying for a Loan

### *Federal Direct Stafford Loans*

The first step in applying for any financial aid at Summit Salon Academy - Gainesville, including grants, loans, scholarships and student employment, is to complete the FAFSA (Free Application for Federal Student Aid).

### Information for first-time Stafford borrowers

If you are a first-time borrower at Summit Salon Academy - Gainesville, you will be required to:

1. Accept, reduce or decline the loans offered to you based on your eligibility. If your enrollment drops below half-time before loans are disbursed to your student account, you may not receive payment. After the funds are disbursed to your student account, the award will not change.
2. Complete Federal Direct Stafford Loan Entrance Counseling at <http://www.student-loans.gov>, which explains your rights and responsibilities as a loan borrower and is required for all first-time borrowers at Summit Salon Academy - Gainesville.
3. Complete your [Direct Loan Master Promissory Note](#) (MPN) at <http://www.student-loans.gov>, using your FSA ID. The MPN is the legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s); for instance, it will include information on how interest is calculate and what deferment and cancellation provision are available to you.

### **These steps must be completed before you can receive your first loan disbursement.**

First-time, first-year Stafford borrowers will not receive their first loan disbursement until 30 calendar days after the first day of classes, per federal regulations. However, at Summit Salon Academy – Gainesville we do not disburse loans until 30 calendar days after the first day of classes for all students who attend the school.

Your loan will be submitted to the National Student Loan Data System (NSLDS) and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

### *Federal Direct PLUS Loan*

#### How to apply for a Federal Direct PLUS Loan

- The Federal PLUS Loan is not based on financial need; however, Summit Salon Academy - Gainesville requires completion of the FAFSA (Free Application for Federal Student Aid).
- Complete the Federal Direct Parent Loan for Undergraduate Students (PLUS) form, which is available from the Financial Aid Office.

- Complete the Federal Direct PLUS Master Promissory Note on <http://www.studentloans.gov>. This only needs to be completed once while your student attends Summit Salon Academy - Gainesville.
- If your student attends less than full-time during any term, the Cost of Attendance and financial aid award amounts will be adjusted. This could result in reduction or removal of loans or other financial aid.

There is a loan fee charged prior to funds being received at Summit Salon Academy – Gainesville. Interest is charged on PLUS Loans.

### *Entrance Counseling*

If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling at <http://www.studentloans.gov> to ensure that you understand the responsibilities and obligations you are assuming.

If you complete entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling fulfills counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

To complete Entrance Counseling as an undergraduate student, you will need:

1. Approximately 20-30 minutes to complete.
  - a. Entrance Counseling must be completed in a single session.
2. Your FSA ID
  - a. If you are a new user or have forgotten your FSA ID, go to <http://fsaid.ed.gov>. Students must log in using their own FSA ID to complete Entrance Counseling. **Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information.**
3. Name(s) of the school(s) you wish to notify of counseling completion
4. Useful Information to Have
  - a. Any details on your income, financial aid, and living expenses. Some of this information can be found in:
    1. Your student account information
    2. A copy of the award letter from your school's financial aid office (if you have received it)
    3. A listing of the current year tuition, fees, and other statistics for your school. Visit <http://www.CollegeNavigator.gov>
5. You must log in with your FSA ID at <http://www.studentloans.gov> to officially complete the counseling session; This is done by the following steps once logged in:
  - a. Navigate and click the complete counseling menu option on the left side of the webpage.
  - b. Locate where it says Entrance Counseling (required) and click the start button located to the right.

- c. Selecting your schools to notify
  1. On the left-hand side of the page choose your state from the dropdown list.
  2. Then in the search school by name type in your school name.
    - ❖ NOTE: Currently our school is listed under our previous name SA-LON PROFESSIONALS ACADEMY(THE). It is the second school with this name listed.
  3. Click the button labeled Notify this school
- d. On the right side of the page under select student type select the radio button next to I am completing entrance counseling to receive Direct Loans as an undergraduate student.
- e. Click continue and navigate through the following screens completing the entrance counseling and submit it.

Parents borrowing a Direct PLUS Loan to pay for their child's education are not required to complete entrance counseling.

### *Loan Agreement (Master Promissory Note)*

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.

Your school will tell you what loans, if any, you are eligible to receive.

### **Students Completing a Master Promissory Note**

Students who need to complete a Master Promissory Note (MPN) will need:

1. **Approximately 30 minutes to complete.**
  - a. The MPN must be completed in a single session.
2. Your FSA ID
  - a. If you are a new user or have forgotten your FSA ID, go to <http://fsaid.ed.gov>.
  - b. Students must log in using their own FSA ID to complete Master Promissory Notes (MPNs). **Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information.**
3. **Personal Information**
  - a. Permanent Address
  - b. Mailing Address (if different from permanent address)
  - c. U.S. Address (if permanent and mailing addresses are foreign)
  - d. Telephone Number
  - e. E-mail Address
  - f. Alien Registration Number (if you are an eligible non-citizen)

4. **Employer's Information**
  - a. Employer's Name
  - b. Employer's Address
  - c. Employer's Telephone Number
  
5. **Reference Information.** Reference Information for two people with different U.S. addresses who have known you for at least 3 years. You may not list the student for whom you are borrowing this loan.
  - a. Name of each reference
  - b. Address of each reference
  - c. E-mail address for each reference
  - d. Telephone number for each reference
  - e. Relationship of each reference to the borrower

*If you have previously completed either a Direct Loan MPN or a Direct PLUS Loan Request, some of this information may be populated for you. You should review all populated information carefully for accuracy.*

### Parents Completing a Master Promissory Note

Parents who need to complete a Master Promissory Note (MPN) will need:

1. **Approximately 30 minutes to complete.**
  - a. The MPN must be completed in a single session.
  
2. Your FSA ID
  - a. If you are a new user or have forgotten your FSA ID, go to <http://fsaid.ed.gov>.
  - b. Students must log in using their own FSA ID to complete Master Promissory Notes (MPNs). **Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information.**
  
3. **Personal Information**
  - a. Permanent Address
  - b. Mailing Address (if different from permanent address)
  - c. U.S. Address (if permanent and mailing addresses are foreign)
  - d. Telephone Number
  - e. E-mail Address
  - f. Alien Registration Number (if you are an eligible non-citizen)
  
4. **Employer's Information**
  - a. Employer's Name
  - b. Employer's Address
  - c. Employer's Telephone Number
  
5. **Reference Information.** Reference Information for two people with different U.S. addresses who have known you for at least 3 years. You may not list the student for whom you are borrowing this loan.

- a. Name of each reference
- b. Address of each reference
- c. E-mail address for each reference
- d. Telephone number for each reference
- e. Relationship of each reference to the borrower

#### 6. Student Information

- a. Student's name
- b. Student's social security number
- c. Student's date of birth
- d. Student's address
- e. Student telephone number

If you have previously completed either a Direct Loan MPN or a Direct PLUS Loan Request, some of this information may be populated for you. You should review all populated information carefully for accuracy.

#### *Exit Counseling*

If you are graduating, withdrawing, or dropping below half-time, you must complete Student Loan Exit Counseling at <http://www.studentloans.gov>. Exit counseling provides important information you need to prepare to repay your federal student loan(s).

If you have received a subsidized, unsubsidized or PLUS loan under the Direct Loan Program or the FFEL Program, you must complete exit counseling each time you:

- Drop below half-time enrollment
- Graduate
- Leave School

Note: The FFEL Program ended June 30, 2010 and no new loans have been made under the FFEL Program after that date.

At the end of the exit counseling session, you will be asked for information that will be included as part of your loan records. You must provide the following:

- Names, addresses, e-mail addresses and phone numbers for:
  - Your next of kin
  - Two references who live in the U.S.
  - Your future employer (if known)

To complete Exit Counseling as an undergraduate student, you will need:

1. Approximately 20-30 minutes to complete.
  - a. Exit Counseling must be completed in a single session.



2. Your FSA ID
  - a. If you are a new user or have forgotten your FSA ID, go to <http://fsaid.ed.gov>.
  - b. Students must log in using their own FSA ID to complete Exit Counseling. **Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information.**
  
3. Name(s) of the school(s) you wish to notify of counseling completion

### Loan Repayment

You begin repaying Federal Direct Stafford loans six months after graduation, leaving school, or dropping below half-time enrollment. You must complete federally required Exit Counseling before you graduate from Summit Salon Academy - Gainesville, if you drop below half-time attendance, or withdraw from classes completely. **Your academic records will be on hold until this is completed.**

#### Repayment

The Department of Education offers Loan Repayment Plans and Calculators and information on loan forgiveness and cancellation.

You must repay the full amount of your loan regardless of whether you complete the program or complete within the regular time for completion, are unable to obtain employment upon completion, or are otherwise dissatisfied with or do not receive the educational or other services you purchase from the school. There is no penalty for prepayment.

#### Sample Loan Repayment Amounts

*Example: \$2880 in subsidized plus \$5762 in unsubsidized loans with a 4% interest rate; Married Filing Jointly; \$30,000 Adjusted Gross Income; family size of 3; living in Florida*

Repayment Plan	Repayment Period	Monthly Payment	Total Interest Paid	Total Amount Paid
Standard	120 months	\$88 to \$88	\$1,858	\$10,500
Graduated	120 months	\$49 to \$147	\$2,319	\$10,961
Income-Based Repayment (IBR)	197 months	\$0 to \$87	\$4,052	\$12,694
IBR for New Borrowers	224 months	\$0 to \$87	\$4,828	\$13,470
Pay As You Earn	224 months	\$0 to \$87	\$4,828	\$13,470
Income-Contingent Repayment (ICR)	199 months	\$54 to \$68	\$3,366	\$12,008

#### Student Loan Servicer

When your loan is due, your federal loan servicer will mail you a payment schedule with your monthly payment of principal and interest, and the unpaid balance for each month it takes to repay your total debt. If they do not contact you, you are still responsible for making payments. Login to Federal Student Aid for find your Federal Loan Servicer.

Federal Loan Servicers	Contact #
Aspire Resources, Inc.	855-475-3335
CornerStone	800-663-1662
ESA/Edfinancial	855-337-6884
FedLoan Servicing (PHEAA)	800-699-2908
Granite State – GSMR	888-556-0022
Great Lakes Educational Loan Services, Inc.	800-236-4300
MOHELA	888-866-4352
Nelnet	888-486-4722
OSLA Servicing	866-264-9762
Sallie Mae	800-722-1300
VSAC Federal Loans	888-932-5626

### *Federal Student Aid Ombudsman Group*

If you're in a dispute about your federal student loan, contact the Federal Student Aid Ombudsman Group as a last resort. The Ombudsman Group is a neutral, informal, and confidential resource to help resolve disputes about your federal student loans. You may also call 877-557-2575, fax 606-396-4821, or write to FSA Ombudsman Group, P.O. Box 1843, Monticello, KY 42633.

### *National Student Loan Data System (NSLDS)*

With your FSA ID, you can access NSLDS, a national database that contains your financial aid grant and loan history from any school, including Summit Salon Academy - Gainesville. This includes grants, federal Stafford and PLUS loans, whether borrowed directly from the Federal government or a private lender. Private loans are not listed on NSLDS. NSLDS is accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

### Consolidation

The Federal Direct Consolidation Loan Program allows you to combine one or more certain federal student loans and to make one monthly payment to the federal government. There is no charge for consolidation, and repayment plans are offered. The interest rate is fixed for the life of the loan and cannot exceed 8.25 percent.

### *Pros and cons of loan consolidation*

#### PROS

- Locks in the interest rate
- Allows the borrower to combine loans from multiple lenders into a single repayment schedule (i.e., one monthly payment)
- Allows the borrower a longer repayment period, which will reduce the amount of the borrower's monthly payment
- Allows a borrower to clear an over-award of Stafford loans or clear a defaulted student loan

#### CONS

- Locks in the interest rate, for older Stafford loans that have a variable interest rate
- May increase the total cost of the borrower's loan, the longer the repayment, the more interest you will pay
- Borrower may have to forfeit all or a portion of the grace period

- Borrower may lose certain borrower benefits related to their current loans
- Certain deferments may be lost; however, borrowers retain their ability to request most major deferments
- Borrowers who consolidate Perkins Loans lose the deferment subsidy and cancellation eligibility options related to Perkins loans

### *Loans that can be consolidated*

Federal Direct Loans and Federal Family Education Loan(s) that are eligible for loan consolidation include:

- Stafford
- PLUS
- SLS
- Previous Consolidation Loans
- Perkins Loans
- Health Professional Student Loans
- Nursing Student Loans
- Health Education Assistance Loans (HEAL)
- Federally Insured Student Loans (FISL)

\*Alternative loans are not eligible to be included in a Federal Consolidation Loan

### Loan deferment and forbearance

If you have trouble making your education loan payments, you may qualify for a deferment (a temporary suspension of loan payments for specific situations such as reenrollment in school, unemployment or economic hardship) or a forbearance (a temporary postponement or reduction of payments for a period of time because you are experiencing financial difficulty).

These periods do not count toward the length of time you have to repay your loan. You cannot get a deferment or forbearance for a loan that is already in default. You must continue making payments on your student loan until you have been notified that a deferment or forbearance has been granted.

To request a deferment or forbearance, contact your individual Federal Loan Servicer. Login to Federal Student Aid to find your Federal Loan Servicer.

### *Deferment*

A deferment is a period of time during which no payments are required and interest continues to accrue on the unsubsidized portion. Interest does not accrue on the subsidized portion. PLUS borrowers may defer repayment while the student is enrolled at least half-time. To qualify for a deferment, you must meet at least one of the eligibility requirements listed below, with certain conditions:

- Be enrolled at least half-time at a postsecondary school
- Study in an approved graduate fellowship program or in an approved rehabilitation training program for the disabled
- Be unable to find full-time employment (up to 3 years)

- Face an economic hardship including Peace Corps Service (up to 3 years)
- Be on Active Military Duty - If a borrower is called to active duty during a war, other military operation or national emergency and if the borrower was serving on or after Oct. 1, 2007, the borrower qualifies for an additional 180-day period following the demobilization date for the qualifying service.

### *Forbearance*

If you temporarily cannot meet your repayment schedule, but you are not eligible for a deferment, your lender might grant you forbearance for a limited and specific period of time. Interest continues to accrue and you are responsible to pay it. Generally, your lender can grant forbearance for periods up to 12 months at a time, for a maximum of three years. You will need to provide documentation to the lender to show why you should be granted forbearance. The lender must send you a notice confirming the terms that were agreed to and record them in your file. Receiving a forbearance is not automatic: you must apply for it.

### Loan default

Default is a serious consequence for not repaying your loans. It will occur if you fail to make a payment for 270 days. The school, lender, or agency that holds your loan may all take action to recover the money.

Not paying back your student loans can have serious consequences including:

- The lender can require that you repay the entire amount immediately, including all interest, collections, and late payment charges.
- The lender can sue you and can ask the federal government for help in collecting from you.
- The lender can garnish your wages.
- The Internal Revenue Service may withhold your income tax refund and apply it toward your loan repayment.
- You cannot get any additional federal student aid until you make satisfactory arrangements to repay your loan.
- The lender may notify credit bureaus of your default. This may affect your credit rating, which will make it difficult to obtain credit cards, car and/or home loans in the future.

There are several options for repaying your loans if you suffer a financial hardship or other circumstances. In many cases, default can be avoided by submitting a request for a deferment, forbearance, discharge, or cancellation and by providing the required documentation.

## NACCAS Graduation, Licensure and Placement Rates

Provided below are the 2015 school calendar year statistics about our students who reported information following their state board exam.

### Cosmetology Program

Graduation Rate	
Number of Students Expected to Graduate	68
Number of Students who Graduated	47
Graduation Rate	69.12%

Licensure Rate	
Number of Students Expected to have Taken and Passed State Board Exam	44
Number of Students who have Taken and Passed State Board Exam	42
Licensure Rate	95.45%

Placement Rate	
Number of Students Expected to Secure Employment in the Industry	47
Number of Students who have Secured Employment in the Industry	33
Placement Rate	70.21%

### Full Specialist Program (Skin & Nail Care)

Graduation Rate	
Number of Students Expected to Graduate	6
Number of Students who Graduated	3
Graduation Rate	50%

Licensure Rate	
Number of Students Expected to have Taken and Passed State Board Exam	3
Number of Students who have Taken and Passed State Board Exam	3
Licensure Rate	100%

Placement Rate	
Number of Students Expected to Secure Employment in the Industry	3
Number of Students who have Secured Employment in the Industry	3
Placement Rate	100%

### Skin Care Program

Graduation Rate	
Number of Students Expected to Graduate	0
Number of Students who Graduated	0
Graduation Rate	0%

Licensure Rate	
Number of Students Expected to have Taken and Passed State Board Exam	0
Number of Students who have Taken and Passed State Board Exam	0
Licensure Rate	0%

Placement Rate	
Number of Students Expected to Secure Employment in the Industry	0
Number of Students who have Secured Employment in the Industry	0
Placement Rate	0%

### Combined Programs (All Programs)

Graduation Rate	
Number of Students Expected to Graduate	76
Number of Students who Graduated	49
Graduation Rate	64.47%

Licensure Rate	
Number of Students Expected to have Taken and Passed State Board Exam	35
Number of Students who have Taken and Passed State Board Exam	34
Licensure Rate	97.14%

Placement Rate	
Number of Students Expected to Secure Employment in the Industry	49
Number of Students who have Secured Employment in the Industry	32
Placement Rate	65.31%

### First-time, Full-time Undergraduate Student Graduation and Retention Rates

Provided below are the 2014 Graduation and Retention statistics for first time undergraduate students who attended Summit Salon Academy - Gainesville, these statistics have been gathered and reported to the National Center for Education Statistics (NCES) in their 2015-16 Integrated Postsecondary Education Data System reporting cycle. For more information regarding information and statistics for first-time full time undergraduates at Summit Salon Academy - Gainesville please visit <http://nces.ed.gov/collegenavigator/?q=summit+salon+academy&s=all&id=457439>

Graduation Rate	
Total number of students in the Adjusted Cohort	46
Total number of completers within 150% of normal time	45
Graduation Rate	98%

Undergraduate Retention Rate	
First-time, Full-time student retention rate	100%
First-time, Part-time student retention rate	100%

## Constitution Day

Constitution Day is held at Summit Salon Academy - Gainesville on September 17 of each year to commemorate the signing of the United States Constitution which was originally signed September 17, 1787. If September 17th falls on a Sunday, Constitution Day will be held the Saturday before or the Monday after that date. Summit Salon Academy – Gainesville will not use federal funding to commemorate this event.

## Personal Services

Personal services will be awarded to you each month that you maintain 85% grades and attendance have no tardiness in the previous month and have no unexcused absences.

Fellow students will perform your services. Students may only perform those services they have been trained to do. The services must be done all at one time and approved by a salon area educator. Your voucher must be present to redeem for services. All vouchers are based on the prior month. Example: September = no tardiness, no unexcused, 85% grades, 85% attendance. \$40 will be given to you to be used in the month October. The front desk support staff will schedule your service. Personal services may not be scheduled on Friday or Saturday.

Your student service provider will fill out a service ticket, have it signed and services checked by an educator. You are the guest while receiving the services; therefore, your student service provider will receive grades throughout the process. You may select any services a student can perform. If the services exceed the \$40, you pay one-half of the remaining balance. The services must be completed in the time allotted for that student's level.

If you would like additional services, you may have them done at a time when not scheduled to be clocked in and will pay half price.

Services are not transferrable from month to month, to another student or other persons. The services are null and void if you take a leave of absence, drop from the program. Graduates have the remainder of the graduating month to use any outstanding personal service voucher awarded.

## Copyright Infringement Policy

**Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer sharing, and the use of Summit Salon Academy - Gainesville information and its technology systems will subject students to Academy disciplinary actions and may subject students to civil and criminal liabilities and penalties of federal copyright laws.**

A student may be terminated from The Academy for the following reasons:

- On an Academy computer without permission
- On an Academy computer unattended
- On an Academy computer not authorized to use
- Tampering or disabling an Academy computer
- Removing information from an Academy computer by print or illegally downloading
- Moving or deleting information from an Academy computer

- Distributing Academy copyrighted material in any form with unauthorized persons or companies

Students have limited access to the following Academy computers and may not log into the following Academy computers without authorization from an Academy owner.

- Student Salon Area Front Desk Appointment Book
- Student Salon Area Booking Station
- Student Library

The student must be under the supervision of a licensed educator or an Academy staff member at all times while using the Academy computer. Students do not have access to the following Academy computers:

- Admissions
- Educators
- Financial Assistance Office
- Owners

In addition, **a student may be subject to criminal penalties resulting from prosecution.** This above-mentioned list is not all-inclusive and the student and employee needs to be aware of possible severe sanctions if found to be violating the copyright policies.

Copyright infringement is the act of pursuing, without Academy 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 any copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. An alternative to copyright infringement is to purchase information legally.

Penalties for copyright infringement include 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 infringement. 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, Section 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](http://www.copyright.gov).