



LORAINES ACADEMY & SPA

School Catalog

January 1, 2023 – December 31, 2023

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Accredited by the National Accrediting Commission of Career Arts and
Sciences, Inc.
3015 Colvin Street, Alexandria, VA 22314

Date of Publication: January 1, 2023
Version 2023.01.01
Revision: 04/10/2023

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MISSION STATEMENT

At Loraines Academy & Spa, our mission is to produce well-rounded, professional graduates as well as technically competent cosmetologists, massage therapists, and specialists. We are committed to our students, alumni and community and always look for better ways to meet these commitments.

We seek to prove through service, integrity, fair play and a passion for learning that success in business as in life comes from the triumph of principles.

INSTITUTIONAL OBJECTIVES

Loraines Academy & Spa is dedicated to educating quality students...graduates who can meet both the present and future demands in the career fields of hair, skin, nails, and massage. Each student admitted to Loraines Academy & Spa receives not only individualized instruction and exposure to technical skills and equipment, but also adequate opportunity for supervised work with the public. Each program offered by Loraines Academy & Spa is designed to provide a sound educational basis to maximize the employability of its graduates. Specifically, the purpose of all our instructional programs is as follows:

- To build a solid foundation of education and technical skills.
- To provide exposure to the role of the professionals, including opportunities for supervised practical “hands-on” work.
- To offer students an opportunity for exposure to modern equipment and techniques.
- To fulfill all State Board requirements, as applicable.

STATEMENT OF LEGAL CONTROL

Loraines Academy & Spa is owned by Genesis Career Group, Inc. Richard Bundy owns 100% of Genesis Career Group, Inc. Mr. Bundy serves as the Chief Executive Officer of Loraines Academy & Spa. Charles Bundy serves as the Secretary. David H. Barton serves as the Treasurer.

ACCREDITATION

Loraines Academy & Spa is accredited by the National Accrediting Commission of Career Arts & Sciences, Inc. The National Accrediting Commission of Career Arts & Sciences is recognized by the United States Department of Education as a national accrediting agency for postsecondary schools and departments of cosmetology arts and sciences and massage therapy.

National Accrediting Commission of Career Arts & Sciences
3015 Colvin Street, Alexandria, VA 22314
(703-600-7600)

AUTHORIZATION STATEMENT AND LICENSES

Loraines Academy & Spa is licensed by the Commission for Independent Education, Florida Department of Education. Additional information regarding this institution may be obtained by contacting the Commission at 325 West Gaines Street, Suite 1414, Tallahassee, FL 32399-0400, toll-free telephone number (888)224-6684.

APPROVALS

Loraines Academy & Spa is approved:

- to train veterans and eligible veteran’s dependents;
- to train for Vocational Rehabilitation;
- as an Eligible Institution of Higher Learning by the U.S. Department of Education, Division of Student Financial Assistance to participate in the federally funded Title IV program of Student Financial Assistance.

NONDISCRIMINATION

Loraines Academy & Spa in its admission, instruction, and graduation policies does not discriminate based on race, sex, religion, handicap, disability, creed, color, national origin, ethnic origin, age, marital status and military status.

SPECIAL SERVICES TO THE DISABLED

All facilities and programs have been designed for the accommodation of all our employees, students, and patrons. We do realize, however, that all needs may not be met for those who are disabled. If there is an unmet need that we can remedy, please contact the campus director at the campus during regular business hours to discuss reasonable accommodations to make our schools a more comfortable environment for all people. Loraines Academy & Spa will reasonably accommodate applicants and students with disabilities to the extent required by applicable law.

FACILITY AND EQUIPMENT

Loraines Academy & Spa occupies a spacious facility with over 12,000 square feet of classrooms, clinical floor, and administrative offices. The clinical floor creates an area for students to provide services on patrons to create realistic training scenarios in their professions. Classrooms are spacious and private. Student laboratories include a variety of equipment to the profession of training. Student laboratories include mannequins along with all the equipment and supplies needed for skill development in each field of study.

Loraines Academy & Spa has a media/resource center supplied with books, DVDs, VHS videos, CDs, DVD/VHS/CD players and a TV. Students also have access to computers with internet access. Students have access to the resource center during normal business hours. To maintain quality training programs, Loraines Academy & Spa is constantly improving and updating its facilities to maintain the most modern and up to date campus possible.

ADMISSIONS REQUIREMENTS

Loraines Academy & Spa's minimum admissions requirements are as follows:

- Students enrolling at Loraines Academy & Spa must be at least 17 years of age (*under 18 years of age may be accepted with the written consent of a parent or guardian*);
- Proof of High School Education Completion: High School diploma, transcript showing high school completion, GED transcript, proof of home school completion at a secondary level per State regulations required;
- Students enrolling at Loraines Academy & Spa must be legally entitled to live and work in the United States;
- Provide Identification Picture;
- Current State License (Instructor Training Program only).

Students applying to enroll in the Therapeutic Massage program also must adhere to the following requirements:

- Students enrolling in the Therapeutic Massage program must be 18 years of age;
- Prospective students must not have been convicted of the offense of prostitution or sexual misconduct;
- Prospective students may be subject to an interview with a professional from the State Health Related Board;
- Loraines Academy & Spa reserves the right to screen any Therapeutic Massage prospects under the age of 20 for maturity.

Upon compliance of the above, each applicant is required to visit the Institution and meet with the local campus Admissions Officer for a personal interview and a scheduled campus tour. Qualified applicants will meet the basic admission requirements and demonstrate an aptitude and willingness that is necessary for successful completion in the career of their choice. Qualified applicants accepted to Loraines Academy & Spa will be placed in their programs based on a first come, first serve basis. Proof of High School Education Completion or equivalent must be received by the Admissions Office within thirty (30) days of the start of classes. High School diploma, transcript, GED score sheet, official military document indicating that the student completed high school or proof of home school completion at a secondary level per

State regulations are acceptable forms of high school completion. Diplomas and transcripts from an institution located outside the United States must be translated by an approved credentialing evaluation service provider (members of NACES or AICE) to verify high school equivalency at a minimum.

Students must be aware that any adverse information on a criminal background check may hinder an individual from obtaining licensure and/or employment. Students must be aware of and understand the requirements for licensure in their respective program, as applicable, specifically the provisions and the Board's policies regarding criminal offenses and convictions.

ABILITY TO BENEFIT

Loraines Academy & Spa does not accept students on an ability to benefit basis.

ADMISSIONS REQUIREMENTS - POLICY CONCERNING TRANSFER CREDITS

Transferability of credit is at the discretion of the accepting institution. It is the student's responsibility to confirm whether credits will be accepted by another institution of the student's choice. Units or credits applied toward the award of a credential may be derived from a combination of any or all the following:

1. Units or credits earned at and transferred from other postsecondary institutions, when congruent and applicable to the receiving institution's program and when validated and confirmed by the receiving institution.
2. Successful completion of challenge examinations or standardized tests demonstrating learning at the credential level in specific subject matter areas.
3. Prior learning, as validated, evaluated, and confirmed by qualified instructors at the receiving institution.

TRANSFER OF PREVIOUS CREDITS

- At least 25% of the credits or hours required for completion of any program must be earned through instruction taken at Loraines Academy & Spa. Note: this standard shall not apply if any of the training was taken at accredited institutions while the student was a member of the U.S. armed services.
- Credit or hours for courses completed from a previous enrollment from any institution for a student enrolling with Loraines Academy & Spa will be subject to approval. Credits or hours will only be accepted from an institution that is accredited by an agency recognized by the U.S. Department of Education or whose acceptance is required by a state or federal approving agency.
- The amount of credit accepted for coursework completed from a previous enrollment from any institution will be at the discretion of the Campus Director. A decision on the amount of credit accepted will be after the student has completed a practical examination from an instructor within that program.
- The student is responsible for submitting an official transcript and catalog from the previous institution. Students requesting the transfer of clock hours earned for previous training must also submit documentation of the hours on record from the appropriate state agency. A cumulative GPA of 80% is required for credits to be considered.
- Only credits or hours earned within 2 years prior to enrollment at Loraines Academy & Spa will be considered.
- All requests for transfer of credits must be made prior to enrollment.
- All students will be notified of any credits or hours accepted as transferable.
- Transfer credits that are accepted toward the student's educational program are counted as both attempted and completed hours for the purpose of determining when the allowable maximum time-frame has been exhausted. Grades associated with these credits/hours are not included in calculating cumulative grade point average.
- Eligibility for Federal Financial Aid programs can vary for transfer students.

TRANSFER OF CREDITS TO OTHER INSTITUTIONS: While we encourage the pursuit of higher learning, course work earned at Loraines Academy & Spa may not transfer to another institution. The decision to accept transfer credits is determined at the discretion of the receiving institution.

Students should be aware that transfer of credit is controlled by the receiving institution and accreditation does not guarantee transferability. Whether credits transfer is the sole decision of the receiving institution. It is the student's responsibility to confirm whether credits will be accepted by another institution of the student's choice. Any student interested in transferring credit to another institution should check with the receiving institution directly to determine to

what extent, if any, credit can be transferred. Loraines Academy & Spa has not entered into any written articulation agreements with other institutions.

POLICY CONCERNING PROGRAM TRANSFERS: Any student who wishes to transfer programs offered within Loraines Academy & Spa must submit a request in writing, dated and signed by the student, to the Campus Director.

ADMISSIONS REQUIREMENTS - READMISSION

A student wishing to re-enter school may apply for readmission to the Institution. The student must meet with the Admissions Representative or Campus Director to determine if readmission is approved. During this meeting, the student's reason for withdrawal and the student's commitment to completion will be discussed. The student will also be provided information regarding credit earned from the previous enrollment and the potential transfer of that credit to the new enrollment. Previous credits must have been earned during the previous two years to be approved as acceptable transfer credit. The Student Services Coordinator will determine satisfactory academic progress (SAP) status at the time of the re-enrollment. All students will re-enter under the same status in place at the time of withdrawal.

Students that re-admit more than 180 days from their last day of attendance plus the number of days of approved leave of absence during the prior enrollment are considered a new enrollment. A new Enrollment Agreement must be completed. The previous enrollment agreement will be nullified at the time of withdrawal/dismissal. A student who was dismissed and is approved for readmission will be placed on probation for the reason of dismissal (academic, attendance, or personal conduct). The terms of probation will be determined by the Campus Director and the Student Services Coordinator and provided to the student in writing.

TREATMENT OF REPEATED COURSES, PASS/FAIL COURSES, AUDIT COURSES, INCOMPLETES AND WITHDRAWALS

REPEATED COURSE REPEATED COURSES: Loraines Academy & Spa does not offer course repeats.

PASS/FAIL COURSES: Loraines Academy & Spa does not offer courses as pass/fail. A grade will be earned for each course attempted. Student achievement will be determined by student performance of the required criteria established for each course. Grades will be assigned per the grading scale of the Institution (*see Grading System in this catalog*).

AUDIT COURSES: Loraines Academy & Spa will allow a continuing student to audit a course the student has previously completed if the student is returning to school following a period of withdrawal or Leave of Absence. The Campus Director must approve in writing the course(s) to be audited. Students will not be charged tuition and/or receive federal aid for courses audited and students will not earn credit/grades for courses audited.

INCOMPLETES: Loraines Academy & Spa does not offer incomplete courses. Students who reach the required hours for program completion but have not completed all assignments and exams are considered incomplete graduates. No final paperwork will be released until all assignments and exams are completed. If students have not completed all requirements within 30 days of their last day of attendance, they will be deemed to have withdrawn from the program.

WITHDRAWALS: A student who wishes to withdraw from school for compelling personal reasons should notify the Institution in writing stating the reasons for withdrawal and whether the student intends to return later to pursue a program of study.

Students who fail to complete the program will be charged the applicable fees and a portion of the tuition cost. The Enrollment Agreement is a legally binding document, and the terms therein must be adhered to by the student. If a student discontinues a program at any point, a charge will be assessed for tuition including the above fees. If at any time a student desires to know his/her financial obligations in the event he/she should discontinue school, he/she should make an appointment to see the Financial Aid Officer.

Failure to complete classes does not release a student from liability toward repayment of any student loans obtained to attend school.

In summary, the consequences of early withdrawal can be significant, and any decision to do so should be given serious consideration and avoided whenever possible.

ENROLLMENT DATES/ACADEMIC CALENDAR

Students are accepted for enrollment monthly on the following dates for the 2023 calendar year:

COSMETOLOGY, COSMETOLOGY WITH FACIAL, COSMETOLOGY WITH NAILS, COSMETOLOGY W/ ADVANCED STYLING BOOTCAMP PROGRAMS					
Start Date	Anticipated Completion Date: Cosmetology Full Time (40 weeks) 1200 hours	Anticipated Completion Date: Cosmetology Part Time (60 weeks) 1200 hours	Anticipated Completion Date: Cosmetology With Facials, Cosmetology With Nails, Full Time (50 weeks) 1500 hours	Anticipated Completion Date: Cosmetology With Facials, Cosmetology With Nails, Part Time (75 weeks) 1500 hours	Anticipated Completion Date: Cosmetology With Advanced Styling Bootcamp Full Time (42.5 weeks) 1275 Hours
Tuesday, January 17, 2023	10/26/2023	3/25/2024	1/12/2024	7/10/2024	11/14/2023
Monday, February 20, 2023	12/1/2023	4/26/2024	2/16/2024	8/13/2024	12/20/2023
Monday, March 27, 2023	1/11/2024	6/3/2024	3/25/2024	9/19/2024	1/31/2024
Monday, May 1, 2023	2/16/2024	7/9/2024	4/26/2024	10/23/2024	3/6/2024
Monday, June 5, 2023	3/21/2024	8/12/2024	5/31/2024	11/26/2024	4/9/2024
Monday, July 10, 2023	4/24/2024	9/16/2024	7/5/2024	1/7/2025	5/13/2024
Monday, August 14, 2023	5/30/2024	10/21/2024	8/9/2024	2/12/2025	6/18/2024
Monday, September 18, 2023	7/3/2024	11/22/2024	9/13/2024	3/18/2025	7/23/2024
Monday, October 23, 2023	8/8/2024	1/6/2025	10/18/2024	4/22/2025	8/27/2024
Monday, November 27, 2023	9/11/2024	2/7/2025	11/20/2024	5/23/2025	9/30/2024

CLINICAL SKIN CARE, FULL SPECIALIST, FACIAL SPECIALIST, NAIL TECH PROGRAMS				
Start Date	Anticipated Completion Date: Clinical Skin Care and Full Specialists, Full Time (20 weeks) 600 hours	Anticipated Completion Date: Clinical Skin Care and Full Specialists, Part Time (30 weeks) 600 hours	Anticipated Completion Date: Facial Specialist and Nail Tech, Full Time (10 weeks) 300 hours	Anticipated Completion Date: Facial Specialist and Nail Tech, Part Time (15 weeks) 300 hours
Tuesday, January 3, 2023	5/23/2023	8/3/2023	3/14/2023	4/18/2023
Monday, January 30, 2023	6/19/2023	8/29/2023	4/7/2023	5/12/2023
Monday, February 27, 2023	7/18/2023	9/27/2023	5/5/2023	6/12/2023
Monday, March 27, 2023	8/15/2023	10/25/2023	6/5/2023	7/11/2023
Monday, April 24, 2023	9/13/2023	11/22/2023	7/13/2023	8/8/2023
Monday, May 22, 2023	10/11/2023	12/26/2023	8/1/2023	9/6/2023
Monday, June 19, 2023	11/7/2023	1/25/2024	8/28/2023	10/3/2023
Monday, July 17, 2023	12/9/2023	2/21/2024	9/25/2023	10/30/2023
Monday, August 14, 2023	1/9/2024	3/20/2024	10/23/2023	11/29/2023
Monday, September 11, 2023	2/6/2024	4/16/2024	11/17/2023	12/28/2023
Monday, October 9, 2023	3/5/2024	5/14/2024	12/19/2023	1/30/2024
Monday, November 6, 2023	4/2/2024	6/12/2024	1/23/2024	2/27/2024
Monday, December 4, 2023	4/26/2024	7/9/2024	2/16/2024	3/22/2024

THERAPEUTIC MASSAGE, MASSAGE W/ FACIAL PROGRAMS			
Start Date	Anticipated Completion Date: Therapeutic Massage Full time (No part time massage program) (20 weeks) 600 hours	Anticipated Completion Date: Therapeutic Massage With Facial Full Time (30 weeks Massage + 10 weeks Facial) 900 hours	Anticipated Completion Date: Therapeutic Massage With Facial Part Time (30 weeks Massage + 15 weeks Facial) 900 hours
Monday, January 9, 2023	5/30/2023	8/9/2023	11/27/2023
Monday, March 20, 2023	8/8/2023	10/18/2023	2/9/2024
Tuesday, May 30, 2023	10/18/2023	1/4/2024	4/19/2024
Monday, August 7, 2023	1/2/2024	3/13/2024	6/27/2024
Monday, October 16, 2023	3/12/2024	5/21/2024	9/6/2024
Monday, December 18, 2023	5/10/2024	7/23/2024	11/6/2024

INSTRUCTOR TRAINING PROGRAM		
Start Date	Anticipated Completion Date: Instructor Training Full time (20 weeks) 600 Hours	Anticipated Completion Date: Instructor Training Part time (30 weeks) 600 Hours
Tuesday, January 17, 2023	6/6/2023	8/16/2023

HOURS OF OPERATION AND HOLIDAYS

Loraines Academy & Spa is open Monday through Friday from 8:30 am until 5:00 pm. The school is open as scheduled unless weather conditions make driving hazardous or impossible. If the school is closed due to inclement weather conditions or any other allowable circumstances, local radio and TV stations will be advised and the announcement will be posted on the school's website. Students are advised to refer to these resources for updates on school closings.

Loraines Academy & Spa recognizes the following holidays for the 2023 Calendar year:

Holidays	Date Observed-2023
New Year's Day	Monday, January 2, 2023
Martin Luther King Day	Monday, January 16, 2023
Memorial Day	Monday, May 29, 2023
Fourth of July	Tuesday, July 4, 2023
Labor Day	Monday, September 4, 2023
Thanksgiving	Thursday, November 23, 2023
Thanksgiving Day after	Friday, November 24, 2023
Christmas Eve	Friday, December 22, 2023
Christmas Day	Monday, December 25, 2023
New Year's Eve	Friday, December 29, 2023

STUDENT SCHEDULE

Loraines Academy & Spa offers a full time and a part time schedule. Students are scheduled to attend 20-30 hours per week. Classes are offered as follows:

Full-time: Monday – Friday 8:30 AM – 3:00 PM (30 minute break daily, 30 hours/week)
Part-time: Monday – Friday 8:30 AM – 12:30 PM (20 hours/week)

Massage programs:

Day: Monday – Friday 8:30 AM – 3:30 PM (60 minute break daily, 30 hours/week)

PROGRAM OFFERINGS

All programs are delivered in English.

Cosmetology: The Cosmetology Program is a 1200-clock hour program covering a period of 40 weeks for full time students or 60 weeks for part time students.

Cosmetology with Facial: The Cosmetology with Facial Program is a 1500-clock hour program covering a period of 50 weeks for full time students or 75 weeks for part time students.

Cosmetology with Nails: The Cosmetology with Nails Program is a 1500-clock hour program covering a period of 50 weeks for full time students or 75 weeks for part time students.

Cosmetology w/ Advanced Styling Bootcamp: The Cosmetology w/ Advanced Styling Bootcamp Program is a 1275-clock hour program covering a period of 42.5 weeks for full time students or 63.75 weeks for part time students.

Full Specialist: The Full Specialist Program is a 600-clock hour program covering 20 weeks for full time students and 30 weeks for part time students.

Clinical Skin Care: The Clinical Skin Care Program is a 600-clock hour program covering a period of 20 weeks for full time students and 30 weeks for part time students.

Therapeutic Massage: The Therapeutic Massage program is a 600-clock hour program covering a period of 20 weeks for full time students and 30 weeks for part time students.

Massage w/ Facial: The Massage w/ Facial program is a 900-clock hour program covering a period of 30 weeks.

Nail Tech: The Nail Tech Program is a 300-hour program covering a period of 10 weeks for full time students and 15 weeks for part time students.

Facial Specialist: The Facial Specialist Program is a 300-clock hour program covering 10 weeks for full time students and 15 weeks for part time students.

Instructor Training: The Instructor Training Program is a 600-clock hour program covering a period of 20 weeks for full time students and 30 weeks for part time students.

Program Delivery: The instructional delivery at Loraines Academy & Spa is conducted through direct classroom instruction where students physically attend class for the scheduled hours held on campus.

DEFINITION OF CREDIT

One clock hour is equivalent to 50 minutes of direct instruction with a 10-minute break.

COURSE NUMBERING SYSTEM

Loraines Academy & Spa Course Numbering System and corresponding definitions are as follows: Course names are abbreviated and the numbers are in order of course sequencing.

Course	Numbering System (Course Code)
Cosmetology	COS
Nail Tech	NA
Facial and Skin Care	FA
Instructor Training	IT
Therapeutic Massage	MT
HIV / Aids	HIV

COSMETOLOGY: 1200 CLOCK HOURS

The Cosmetology program is a well-rounded program covering all phases of cosmetology, preparing the student for a career as a Licensed Cosmetologist or in a related field.

COSMETOLOGY PROGRAM OBJECTIVES: Upon completion of the program requirements, the graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism, visual poise and proper grooming.
3. Effectively communicate and interact with colleagues, supervisors and clients.
4. Respect the need to deliver worthy service for value received in an employment environment.
5. Perform the basic manipulative skills in the areas of hair styling, hair shaping, hair coloring, texture services, scalp and hair conditioning, skin and makeup and nail care.
6. Perform the basic analytical skills to advise clients in the total look concept.
7. Successfully accomplish a passing score on the state board examination required for licensure.

TEACHING AND LEARNING METHODS: The clock hour education is provided through a sequential set of learning phases which address specific tasks necessary for state board preparation, graduation and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative and productive career oriented activities. The program is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, labs, student salon activities, and student participation. Instruction will also be complemented with lectures from guest artists, product representatives and salon owners or managers. Audio/visual aids, guest speakers, field trips, projects, activities, and other related learning methods are used in the program.

TEXTBOOK, REFERENCES AND OTHER RESOURCES: Milady Standard Cosmetology textbook, Student Workbook and Exam book. Dry Erase Board and Markers; Audio/visual equipment and PowerPoint slides

GRADING PROCEDURES: The program is divided into phases. Preceding phases are considered prerequisites for the next phase. Students must achieve a passing score of 75% or higher on each requirement included in a phase to complete the phase and progress to the next phase. Students will be evaluated and advised of their performance at the end of each phase. If the student did not satisfactorily complete the phase per the grading system an action plan will be compiled for the student by the Program Director. The action plan is intended to provide guidance to the student on how to complete the phase. There are three instances when a student may be evaluated earlier than the end of each phase. They are as follows:

- Student attendance falls below the minimum requirements
- There has been no attendance or contact with Loraines Academy & Spa from the student in 14 days
- Student Grade Point Average falls below 75%

Grades will be recorded and retained by Loraines Academy & Spa regarding the student's progress in his/her program of study. Students are given examinations upon the completion of each chapter and after appropriate classroom review. Test dates are announced in class and students are expected to take the examination when scheduled. Theory examination scores are computed by the number of points possible per the number of questions.

Students are assigned a minimum number of requirements for every patron service. Students are given practical grades based on practical experiences or mannequins and actual services performed on patrons from the clinic area.

Student salon (clinic) work is evaluated on a regular basis. The quality, speed, and professional approach to the work are taken into consideration. Students are graded on both their theory and clinic work and letter grades are attached to these scores based upon the following chart:

A	94-100
B	85-93
C	75-84
D	65-74
F	64 and Below

COSMETOLOGY CURRICULUM

Course	Course Name	Course Outline/Description* CIP Code 12.0401	Clock Hours
COS-01	Hair Shaping	Basic techniques using various implements and cutting movements, to include shear, razor, and clipper techniques, precision cutting principles and current trends (minimum 200 services).	250
COS-02	Hair Coloring	Basic application and theory for semi-permanent, permanent and lightening services. Retouching, restoring hair to original color, cap and foil frosting (high lights and low lights), and corrective. (minimum 100 services).	200
COS-03	Chemical Waving	Basic theory and application of procedures for waving and relaxing hair, including long hair wraps (perms) and relaxing; chemical reformation curl (minimum 65 services).	250
COS-04	Shampoos and Rinses	Basic theory and technique for cleansing and conditioning the scalp and hair in preparation for additional salon services, including scalp manipulations (minimum 50 services).	30
COS-05	Scalp Treatments Hair Care Rinses	Basic theory and technique for treatments for healthy scalp and improve appearance of a client's hair (minimum 45 services).	30
COS-06	Hairstyling	Blow dry, iron styling, pressing, wet mold, roller sets, comb outs, ethnic techniques, trends in styling (minimum 400 services).	350
COS-07	Facials including Hair Removal	Facials makeup, masques, hair removal, brow tinting (minimum 10 services).	20
COS-08	Manicures, Nail Extensions, Pedicures	Manicures, pedicures, introduction to nail extensions (minimum 20 services).	30
COS-09	Sanitation, Florida Law, Bacteriology	Basic theory and application of these principles (minimum 150 services).	36
HIV-01	HIV/AIDS	Awareness, precautions, applications to the Workplace.	4
*Service Requirements are included in each Course Description			Total Hours
			1200

COSMETOLOGY W/ ADVANCED STYLING BOOTCAMP: 1275 CLOCK HOURS

The Cosmetology program is a well-rounded program covering all phases of cosmetology, preparing the student for a career as a Licensed Cosmetologist or in a related field. The boot camp portion is an intensive 75-hour segment featuring advanced cutting, styling, and color techniques.

COSMETOLOGY W/ ADVANCED STYLING BOOTCAMP PROGRAM OBJECTIVES: Upon completion of the program requirements, the graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism, visual poise and proper grooming.
3. Effectively communicate and interact with colleagues, supervisors and clients.
4. Respect the need to deliver worthy service for value received in an employment environment.
5. Perform the basic manipulative skills in the areas of hair styling, hair shaping, hair coloring, texture services, scalp and hair conditioning, skin and makeup and nail care.
6. Perform the basic analytical skills to advise clients in the total look concept.
7. Successfully accomplish a passing score on the state board examination required for licensure.

TEACHING AND LEARNING METHODS: The clock hour education is provided through a sequential set of learning phases which address specific tasks necessary for state board preparation, graduation and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative and productive career-oriented activities. The program is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, labs, student salon activities, and student participation. Instruction will also be complemented with lectures from guest artists, product representatives and salon owners or managers. Audio/visual aids, guest speakers, field trips, projects, activities, and other related learning methods are used in the program.

TEXTBOOK, REFERENCES AND OTHER RESOURCES: Milady Standard Cosmetology textbook, Student Workbook and Exam book. Dry Erase Board and Markers; Audio/visual equipment and PowerPoint slides

GRADING PROCEDURES: The program is divided into phases. Preceding phases are considered prerequisites for the next phase. Students must achieve a passing score of 75% or higher on each requirement included in a phase to complete the phase and progress to the next phase. Students will be evaluated and advised of their performance at the end of each phase. If the student did not satisfactorily complete the phase per the grading system an action plan will be compiled for the student by the Program Director. The action plan is intended to provide guidance to the student on how to complete the phase. There are three instances when a student may be evaluated earlier than the end of each phase. They are as follows:

- Student attendance falls below the minimum requirements
- There has been no attendance or contact with Loraines Academy & Spa from the student in 14 days
- Student Grade Point Average falls below 75%

Grades will be recorded and retained by Loraines Academy & Spa regarding the student's progress in his/her program of study. Students are given examinations upon the completion of each chapter and after appropriate classroom review. Test dates are announced in class and students are expected to take the examination when scheduled. Theory examination scores are computed by the number of points possible per the number of questions.

Students are assigned a minimum number of requirements for every patron service. Students are given practical grades based on practical experiences or mannequins and actual services performed on patrons from the clinic area.

Student salon (clinic) work is evaluated on a regular basis. The quality, speed, and professional approach to the work are taken into consideration. Students are graded on both their theory and clinic work and letter grades are attached to these scores based upon the following chart:

A	94-100
B	85-93
C	75-84
D	65-74
F	64 and Below

COSMETOLOGY W/ ADVANCED STYLING BOOTCAMP CURRICULUM

Course	Course Name	Course Outline/Description* CIP Code 12.0401	Clock Hours
COS-01	Hair Shaping	Basic techniques using various implements and cutting movements, to include shear, razor, and clipper techniques, precision cutting principles and current trends (minimum 200 services).	250
COS-02	Hair Coloring	Basic application and theory for semi-permanent, permanent and lightening services. Retouching, restoring hair to original color, cap and foil frosting (high lights and low lights), and corrective. (minimum 100 services).	200
COS-03	Chemical Waving	Basic theory and application of procedures for waving and relaxing hair, including long hair wraps (perms) and relaxing; chemical reformation curl (minimum 65 services).	250
COS-04	Shampoos and Rinses	Basic theory and technique for cleansing and conditioning the scalp and hair in preparation for additional salon services, including scalp manipulations (minimum 50 services).	30
COS-05	Scalp Treatments Hair Care Rinses	Basic theory and technique for treatments for healthy scalp and improve appearance of a client's hair (minimum 45 services).	30
COS-06	Hairstyling	Blow dry, iron styling, pressing, wet mold, roller sets, comb outs, ethnic techniques, trends in styling (minimum 400 services).	350
COS-07	Facials including Hair Removal	Facials makeup, masques, hair removal, brow tinting (minimum 10 services).	20
COS-08	Manicures, Nail Extensions, Pedicures	Manicures, pedicures, introduction to nail extensions (minimum 20 services).	30
COS-09	Sanitation, Florida Law, Bacteriology	Basic theory and application of these principles (minimum 150 services).	36
COS-10	Bootcamp	Basic theory and application of these principles (minimum 75 services).	75
HIV-01	HIV/AIDS	Awareness, precautions, applications to the Workplace.	4
*Service Requirements are included in each Course Description			Total Hours
			1275

FULL SPECIALIST: 600 CLOCK HOURS

The Full Specialist program is an exact combination of the Nail Tech and Facial Specialist programs, preparing the student for a career as a Registered Full Specialist.

FULL SPECIALIST PROGRAM OBJECTIVES: Upon completion of the program requirements, the graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism, visual poise and proper grooming.
3. Effectively communicate and interact with colleagues, supervisors and clients.
4. Respect the need to deliver worthy service for value received in an employment environment.
5. Perform the basic manipulative skills in the areas of facial skin care, manicuring, pedicuring and artificial nails
6. Relate to the professional teaching skills, methods and techniques as well as the technical knowledge in facial skin and nail care.
7. Successfully accomplish a passing score on the state board examination required for licensure.

TEACHING AND LEARNING METHODS: The clock hour education is provided through a sequential set of learning phases which address specific tasks necessary for state board preparation, graduation and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative and productive career oriented activities. The program is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, labs, student salon activities, and student participation. Instruction will also be complemented with lectures from guest artists, product representatives and salon owners or managers. Audio-visual aids, guest speakers, field trips, projects, activities, and other related learning methods are used in the program.

TEXTBOOK, REFERENCES AND OTHER RESOURCES: Milady Standard Esthetics and Nail Tech textbooks, and Student Workbook, Dry Erase Board and Markers; Audio/visual equipment and PowerPoint slides

GRADING PROCEDURES: The program is divided into phases. Preceding phases are considered prerequisites for the next phase. Students must achieve a passing score of 75% or higher on each requirement included in a phase to complete the phase and progress to the next phase. Students will be evaluated and advised of their performance at the end of each phase. If the student did not satisfactorily complete the phase per the grading system an action plan will be compiled for the student by the Program Director. The action plan is intended to provide guidance to the student on how to complete the phase. There are three instances when a student may be evaluated earlier than the end of each phase. They are as follows:

- Student attendance falls below the minimum requirements
- There has been no attendance or contact with Loraines Academy & Spa from the student in 14 days
- Student Grade Point Average falls below 75%

Grades will be recorded and retained by Loraines Academy & Spa regarding the student's progress in his/her program of study. Students are given examinations upon the completion of each chapter and after appropriate classroom review. Test dates are announced in class and students are expected to take the examination when scheduled. Theory examination scores are computed by the number of points possible per the number of questions.

Students are assigned a minimum number of requirements for every patron service. Students are given practical grades based on practical experiences or mannequins and actual services performed on patrons from the clinic area.

Student salon (clinic) work is evaluated on a regular basis. The quality, speed, and professional approach to the work are taken into consideration. Students are graded on both their theory and clinic work and letter grades are attached to these scores based upon the following chart:

A	94-100
B	85-93
C	75-84
D	65-74
F	64 and Below

FULL SPECIALIST CURRICULUM (COMBINING NAIL TECH AND FACIAL SPECIALIST CURRICULA)

Course	Course Name	Course Outline/Description* CIP Code 12.0409	Clock Hours
FA-01	Skin Theory	Theory and application re Skin Analysis, Custom Treatments, Esthetic Machines, Facial Techniques, Skin Types, Sun Damage, Extractions, Body Wrapping, Skincare for Men, Lash and Brow Tint, Nutrition for the Skin, Disorders and Diseases (minimum 20 services).	90
FA-02	Product Chemistry	Terminology and Product Knowledge, Glycolics, Professional Products, Holistic Treatments.	20
FA-03	Basic Electricity	Electricity and machines used in facials such as Steamers, Brushes, High Frequency, Galvanic, Vacuum, Microdermabrasion and Photo Rejuvenation (minimum 10 services).	10
FA-04	Facials	Facial Manipulations, Spa Services, Prescriptive Treatments, (i.e. Glycolic, Acne, Hydrating, etc.,) Signature Facials, Facials with and without Machines, Masks, Following Protocols, Contraindications, Use of Skin and Lifestyle Analysis, Applying and Removing Product, Lash and Brow Tinting (minimum 74 services).	70
FA-05	Hair Removal	Tweezing and waxing (hard and soft), Threading, Sugaring, Chemical Depilatories, Brow Shaping and Full Face and Body Work (minimum 22 services).	35
FA-07	Sanitation	Types of Bacteria, How to Clean Implements, Precautions.	40
FA-08	Florida Law	Laws and Rules regarding Estheticians.	5
FA-09	Ethics	Ethics and teamwork; Business Marketing.	6
FA-10	Makeup	Knowledge of Color Analysis, Tools, Types of Products. Application, Male, Photo, Camouflage, Bridal, Fantasy and Evening techniques, Artificial Lashes (minimum 24 services).	20
HIV-01	HIV/AIDS	Awareness, Precautions, applications to the Workplace.	4
NA-01	Florida Law	Florida Cosmetology laws and rules.	5
HIV-01	HIV/AIDS	Awareness, precautions, applications to the workplace.	4
NA-02	Sanitation	Bacteriology and sanitation theory and procedures (minimum 25 services).	4
NA-03	Ethics	Applications and principles to the salon.	2
NA-04	Manicures	Theory and practice, including acrylic nail, spa and booth manicures (minimum 30 services).	40
NA-05	Pedicures	Theory and practice, including spa techniques (minimum 30 services).	37.5
NA-06	Tips with overlay	Application of nail tips with acrylic (minimum 15 services).	37.5
NA-07	Sculpting using a form	Application of acrylic products using a form featuring pink and white technique (minimum 16 services).	40

NA-08	Nail Wraps and Mending	Use of various materials to wrap and mend (minimum 10 services).	10
NA-09	Nail Fills	Filling re-growth with appropriate technique (minimum 10 services).	15
NA-10	Artificial Nail Removal	Safely removing artificial nails (minimum 5 services)	5
NA-11	Polishing and Nail Art	Theory and practice using various materials (minimum 7 services)	10
NA-12	French Manicures	Theory and practice using various materials (minimum 5 services)	10
NA-13	Acrylic using Different Brands	Theory and practice using assorted products (minimum 2 services)	5
NA-14	Electric Drill for Acrylics	Introduction to use of electric drill under tip and for shaping and smoothing acrylics (minimum 7 services).	5
NA-15	Paraffin	Theory and practice of paraffin or similar treatments (minimum 1 service).	10
NA-16	Gels and Fiberglass	Theory and practice of light cured gels and fiberglass techniques (minimum 13 services).	10
NA-17	Nail Theory General with Practice	Theory and practice of related subjects, including nail disorders and diseases, corrections, advanced nails, rebalancing nails, business card design, job applications, OSHA, Chemistry, Business and Advertising, acupressure techniques, and speed techniques (minimum 7 services).	50
*Service Requirements are included in each Course Description			Total Hours
			600

The Clinical Skin Care program is a well-rounded program covering all phases of esthetics, preparing the student for a career as a Registered Facial Specialist.

CLINICAL SKIN CARE PROGRAM OBJECTIVES: Upon completion of the program requirements, the graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism, visual poise and proper grooming.
3. Effectively communicate and interact with colleagues, supervisors and clients.
4. Understand the basic knowledge and technical skills in esthetics.
5. Understand the education skills necessary to become a professional Esthetician.
6. Relate to the professional teaching skills, methods and techniques as well as the technical knowledge in esthetics.
7. Successfully accomplish a passing score on the state board examination required for licensure.

TEACHING AND LEARNING METHODS: The clock hour education is provided through a sequential set of learning phases which address specific tasks necessary for state board preparation, graduation and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative and productive career oriented activities. The program is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student teaching activities, and student participation. Audio-visual aids, guest speakers, projects, activities, and other related learning methods are used in the program.

TEXTBOOK, REFERENCES AND OTHER RESOURCES: Milady's Standard Esthetics textbook, Student Workbook and Peels and Chemical Exfoliation, Dry Erase Board and Markers; Audio/visual equipment and PowerPoint slides

GRADING PROCEDURES: The program is divided into phases. Preceding phases are considered prerequisites for the next phase. Students must achieve a passing score of 75% or higher on each requirement included in a phase to complete the phase and progress to the next phase. Students will be evaluated and advised of their performance at the end of each phase. If the student did not satisfactorily complete the phase per the grading system an action plan will be compiled for the student by the Program Director. The action plan is intended to provide guidance to the student on how to complete the phase. There are three instances when a student may be evaluated earlier than the end of each phase. They are as follows:

- Student attendance falls below the minimum requirements
- There has been no attendance or contact with Loraines Academy & Spa from the student in 14 days
- Student Grade Point Average falls below 75%

Grades will be recorded and retained by Loraines Academy & Spa regarding the student's progress in his/her program of study. Students are given examinations upon the completion of each chapter and after appropriate classroom review. Test dates are announced in class and students are expected to take the examination when scheduled. Theory examination scores are computed by the number of points possible per the number of questions.

Students are assigned a minimum number of requirements for every patron service. Students are given practical grades based on practical experiences or mannequins and actual services performed on patrons from the clinic area.

Student salon (clinic) work is evaluated on a regular basis. The quality, speed, and professional approach to the work are taken into consideration. Students are graded on both their theory and clinic work and letter grades are attached to these scores based upon the following chart:

A	94-100
B	85-93
C	75-84
D	65-74
F	64 and Below

CLINICAL SKIN CARE CURRICULUM

Course	Course Name	Course Outline/Description* CIP Code 12.0409	Clock Hours
FA-01	Skin Theory	Theory and application re Skin Analysis, Custom Treatments, Esthetic Machines, Facial Techniques, Skin Types, Sun Damage, Extractions, Body Wrapping, Skincare for Men, Lash and Brow Tint, Nutrition for the Skin, Disorders and Diseases (minimum 20 services).	90
FA-02	Product Chemistry	Terminology and Product Knowledge, Glycolics, Professional Products, Holistic Treatments.	20
FA-03	Basic Electricity	Electricity and machines used in facials such as Steamers, Brushes, High Frequency, Galvanic, Vacuum, Microdermabrasion and Photo Rejuvenation (minimum 20 services).	10
FA-04	Facials	Facial Manipulations, Spa Services, Prescriptive Treatments, (i.e. Glycolic, Acne, Hydrating, etc.,) Signature Facials, Facials with and without Machines, Masks, Following Protocols, Contraindications, Use of Skin and Lifestyle Analysis, Applying and Removing Product, Lash and Brow Tinting (minimum 150 services).	70
FA-05	Hair Removal	Tweezing and waxing (hard and soft), Threading, Sugaring, Chemical Depilatories, Brow Shaping and Full Face and Body Work (minimum 22 services).	35
FA-07	Sanitation	Types of Bacteria, How to Clean Implements, Precautions.	40
FA-08	Florida Law	Laws and Rules regarding Estheticians.	5
FA-09	Ethics	Ethics and teamwork; Business Marketing.	6
FA-10	Makeup	Knowledge of Color Analysis, Tools, Types of Products. Application, Male, Photo, Camouflage, Bridal, Fantasy and Evening techniques, Artificial Lashes (minimum 24 services).	20
HIV-01	HIV/AIDS	Awareness, Precautions, applications to the Workplace.	4
FA-11	Advanced Skin Theory	Disorders, Diseases, Skin Typing, Hormones, Aromatherapy.	75
FA-12	Product Chemistry	Terminology and Product Knowledge. Botanicals and Advanced Ingredients; Vitamin Therapy Pharmacology for Estheticians.	50
FA-13	Business	Working in a medical setting, Marketing, Intro to Cosmetic Procedures, Medical Terminology.	10
FA-14	Lymphatic Drainage	Introduction to Facial Lymphatic Drainage: Theory and Practical Techniques.	10
FA-15	Spa and Medical Office Techniques	Hot Stones, Advanced Microdermabrasion w/Glycolics, Advanced Peels of Assorted Types, Intro to Permanent Makeup and 3-D Lashes; Pre- and Post- Surgical Treatments, Back and Body Treatments (minimum 50 services).	105
FA-16	Advanced Equipment	Introduction to advanced equipment includes Dermawave Electrostem and Ultrasound, Ultrasonic Skin Scrubber, Micro-current, Hot & Cold Hammer, (minimum 5 services).	25

FA-17	Corrective Makeup	Camouflage and Corrective Makeup Theory and Application (minimum 10 services).	25
*Service Requirements are included in each Course Description			Total Hours 600

THERAPEUTIC MASSAGE: 600 CLOCK HOURS

The Therapeutic Massage Program is a well-rounded program covering all phases of massage, preparing the student for a career as a Licensed Massage Therapist or a career in a related field.

THERAPEUTIC MASSAGE PROGRAM OBJECTIVES: Upon completion of the program requirements, the graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism and visual poise.
3. Effectively communicate and interact with colleagues, supervisors and clients.
4. Understand the basic knowledge and technical skills in Therapeutic Massage.
5. Understand the education skills necessary to become a professional Massage Therapist.
6. Relate to the professional teaching skills, methods and techniques as well as the technical knowledge in Therapeutic Massage.
7. Successfully accomplish a passing score on the state board examination required for licensure.

TEACHING AND LEARNING METHODS: The clock hour education is provided through a sequential set of learning phases which address specific tasks necessary for state board preparation, graduation and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative and productive career-oriented activities. The program is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student teaching activities, and student participation. Audio-visual aids, guest speakers, projects, activities, and other related learning methods are used in the program.

TEXTBOOK, REFERENCES AND OTHER RESOURCES: Theory and Practice of Therapeutic Massage, 6th Edition, Mosby's Essential Sciences for Therapeutic Massage, Review for Therapeutic Massage and Bodywork Exam, MBLEX Massage and Bodywork Licensing Examination Study Guide, and Illustrated Essentials of Musculoskeletal Anatomy.

GRADING PROCEDURES: The program is divided into phases. Preceding phases are considered prerequisites for the next phase. Students must achieve a passing score of 75% or higher on each requirement included in a phase to complete the phase and progress to the next phase. Students will be evaluated and advised of their performance at the end of each phase. If the student did not satisfactorily complete the phase per the grading system an action plan will be compiled for the student by the Program Director. The action plan is intended to provide guidance to the student on how to complete the phase. There are three instances when a student may be evaluated earlier than the end of each phase. They are as follows:

- o Student attendance falls below the minimum requirements
- o There has been no attendance or contact with Loraines Academy & Spa from the student in 14 days
- o Student Grade Point Average falls below 75%

Grades will be recorded and retained by Loraines Academy & Spa regarding the student's progress in his/her program of study. Students are given examinations upon the completion of each chapter and after appropriate classroom review. Test dates are announced in class and students are expected to take the examination when scheduled. Theory examination scores are computed by the number of points possible per the number of questions.

Students are assigned a minimum number of requirements for every patron service. Students are given practical grades based on practical experiences or mannequins and actual services performed on patrons from the clinic area.

Student salon (clinic) work is evaluated on a regular basis. The quality, speed, and professional approach to the work are taken into consideration. Students are graded on both their theory and clinic work and letter grades are attached to these scores based upon the following chart:

A	94-100
B	85-93
C	75-84
D	65-74
F	64 and Below

THERAPEUTIC MASSAGE CURRICULUM

Course	Course Name	Course Outline/Description* CIP Code 51.3501	Clock Hours
MT-01	History, Ethics Requirements	Ethical practice and decision making and licensing requirements.	15
MT-02	Anatomy and Physiology	Relationship of Anatomy and Physiology to massage, Wellness systems, Physiological change during disease, and Kinesiology	150
MT-03	First Aid and CPR	Basic American Heart Association and Red Cross curriculum	8
MT-04	Massage Effects	The Psychological and Physiological effects of massage.	12
MT-05	Equipment and Products	Ultrasound, electric stimulation, massage oils, lotions and gels, Aromatherapy, Body Wraps and Spa settings.	7
MT-06	Sanitation and Safety	Universal sanitation and safety precautions and concerns.	10
HIV-01	HIV/AIDS	Awareness, precautions, applications to the workplace.	3
MT-07	Consultation	Consultations and evaluations, realistic expectations.	16
MT-08	Massage Movements	Definition of massage strokes, sequence and rhythm.	11
MT-09	Massage Techniques	Theory of application, movements and body mechanics.	16
MT-10	Massage Procedures	Effects, benefits, contraindications, special populations and full body massage clinic (50 services required).	151
MT-11	Face and Scalp Massage	Lymphatic drainage techniques for face, neck and chest; massage scalp techniques to relieve tightness and improve circulation.	5
MT-12	Hydrotherapy	Theory, modalities, and application (10 services required).	15
MT-13	Massage in Nursing Home and Healthcare	Passive range of motion, light massage to increase circulation, lymphatic drainage.	14
MT-14	Athletic/Sports Massage	Effects and benefits, contraindications and procedures.	25
MT-15	Specialized Massage	Modalities including Myofascial release, Manual Lymphatic Drainage, side-lying/prenatal, infant, chair, muscle energy, structural integration, eastern basics, and Meridians	50
MT-16	Neuromuscular Therapy	History, theory and applications.	65
MT-17	Therapeutic Exercise	Strengthening exercises to achieve a balanced body.	12
MT-18	Business of Massage	Business planning, marketing, record keeping and scheduling.	15
*Service Requirements are included in each Course Description			Total Hours
			600

The Nail Tech Program is a well-rounded program covering all phases of manicuring, pedicuring and artificial nails, preparing the student for a career as a Registered Nail Specialist.

NAIL TECH PROGRAM OBJECTIVES: Upon completion of the program requirements, the graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism, visual poise and proper grooming.
3. Effectively communicate and interact with colleagues, supervisors and clients.
4. Respect the need to deliver worthy service for value received in an employment environment.
5. Perform the basic manipulative skills in the areas of manicuring, pedicuring and artificial nails.
6. Identify the composition of nails, disorders, diseases, and practical application of artificial nails, manicuring and pedicuring.
7. Successfully accomplish a passing score on the state board examination required for licensure.

TEACHING AND LEARNING METHODS: The clock hour education is provided through a sequential set of learning phases which address specific tasks necessary for state board preparation, graduation and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative and productive career-oriented activities. The program is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, labs, student salon activities, and student participation. Instruction will also be complemented with lectures from guest artists, product representatives and salon owners or managers. Audio-visual aids, guest speakers, field trips, projects, activities, and other related learning methods are used in the program.

TEXTBOOK, REFERENCES AND OTHER RESOURCES: Milady Standard Nail Tech textbook, and Student Workbook. Dry Erase Board and Markers; Audio/visual equipment and PowerPoint slides

GRADING PROCEDURES: The program is divided into phases. Preceding phases are considered prerequisites for the next phase. Students must achieve a passing score of 75% or higher on each requirement included in a phase to complete the phase and progress to the next phase. Students will be evaluated and advised of their performance at the end of each phase. If the student did not satisfactorily complete the phase per the grading system an action plan will be compiled for the student by the Program Director. The action plan is intended to provide guidance to the student on how to complete the phase. There are three instances when a student may be evaluated earlier than the end of each phase. They are as follows:

- Student attendance falls below the minimum requirements
- There has been no attendance or contact with Loraines Academy & Spa from the student in 14 days
- Student Grade Point Average falls below 75%

Grades will be recorded and retained by Loraines Academy & Spa regarding the student's progress in his/her program of study. Students are given examinations upon the completion of each chapter and after appropriate classroom review. Test dates are announced in class and students are expected to take the examination when scheduled. Theory examination scores are computed by the number of points possible per the number of questions.

Students are assigned a minimum number of requirements for every patron service. Students are given practical grades based on practical experiences or mannequins and actual services performed on patrons from the clinic area.

Student salon (clinic) work is evaluated on a regular basis. The quality, speed, and professional approach to the work are taken into consideration. Students are graded on both their theory and clinic work and letter grades are attached to these scores based upon the following chart:

A	94-100
B	85-93
C	75-84
D	65-74
F	64 and Below

NAIL TECH CURRICULUM

Course	Course Name	Course Outline/Description* CIP Code 12.0410	Clock Hours
NA-01	Florida Law	Florida Cosmetology laws and rules.	5
HIV-01	HIV/AIDS	Awareness, precautions, applications to the workplace.	4
NA-02	Sanitation	Bacteriology and sanitation theory and procedures (minimum 25 services).	4
NA-03	Ethics	Applications and principles to the salon.	2
NA-04	Manicures	Theory and practice, including acrylic nail, spa and booth manicures (minimum 30 services).	40
NA-05	Pedicures	Theory and practice, including spa techniques (minimum 30 services).	37.5
NA-06	Tips with overlay	Application of nail tips with acrylic (minimum 15 services).	37.5
NA-07	Sculpting using a form	Application of acrylic products using a form featuring pink and white technique (minimum 16 services).	40
NA-08	Nail Wraps and Mending	Use of various materials to wrap and mend (minimum 10 services).	10
NA-09	Nail Fills	Filling re-growth with appropriate technique (minimum 10 services).	15
NA-10	Artificial Nail Removal	Safely removing artificial nails (minimum 5 services)	5
NA-11	Polishing and Nail Art	Theory and practice using various materials (minimum 7 services)	10
NA-12	French Manicures	Theory and practice using various materials (minimum 5 services)	10
NA-13	Acrylic using Different Brands	Theory and practice using assorted products (minimum 2 services)	5
NA-14	Electric Drill for Acrylics	Introduction to use of electric drill under tip and for shaping and smoothing acrylics (minimum 7 services).	5
NA-15	Paraffin	Theory and practice of paraffin or similar treatments (minimum 1 service).	10
NA-16	Gels and Fiberglass	Theory and practice of light cured gels and fiberglass techniques (minimum 13 services).	10
NA-17	Nail Theory General with Practice	Theory and practice of related subjects, including nail disorders and diseases, corrections, advanced nails, rebalancing nails, business card design, job applications, OSHA, Chemistry, Business and Advertising, acupuncture techniques, and speed techniques (minimum 7 services).	50
*Service Requirements are included in each Course Description			Total Hours
			300

FACIAL SPECIALIST: 300 CLOCK HOURS

The Facial Specialist program is a well-rounded program covering all phases of facial care, preparing the student for a career as a Registered Facial Specialist.

FACIAL SPECIALIST PROGRAM OBJECTIVES: Upon completion of the program requirements, the graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism, visual poise and proper grooming.
3. Effectively communicate and interact with colleagues, supervisors and clients.
4. Understand the basic knowledge and technical skills in facial esthetics.
5. Understand the education skills necessary to become a professional Facial Specialist.
6. Relate to the professional teaching skills, methods and techniques as well as the technical knowledge in facial skin care.
7. Successfully accomplish a passing score on the state board examination required for licensure.

TEACHING AND LEARNING METHODS: The clock hour education is provided through a sequential set of learning phases which address specific tasks necessary for state board preparation, graduation and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative and productive career-oriented activities. The program is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student teaching activities, and student participation. Audio-visual aids, guest speakers, projects, activities, and other related learning methods are used in the program.

TEXTBOOK, REFERENCES AND OTHER RESOURCES: Milady's Standard Esthetics textbook, and Student Workbook. Dry Erase Board and Markers; Audio/visual equipment and PowerPoint slides

GRADING PROCEDURES: The program is divided into phases. Preceding phases are considered prerequisites for the next phase. Students must achieve a passing score of 75% or higher on each requirement included in a phase to complete the phase and progress to the next phase. Students will be evaluated and advised of their performance at the end of each phase. If the student did not satisfactorily complete the phase per the grading system an action plan will be compiled for the student by the Program Director. The action plan is intended to provide guidance to the student on how to complete the phase. There are three instances when a student may be evaluated earlier than the end of each phase. They are as follows:

- o Student attendance falls below the minimum requirements
- o There has been no attendance or contact with Loraines Academy & Spa from the student in 14 days
- o Student Grade Point Average falls below 75%

Grades will be recorded and retained by Loraines Academy & Spa regarding the student's progress in his/her program of study. Students are given examinations upon the completion of each chapter and after appropriate classroom review. Test dates are announced in class and students are expected to take the examination when scheduled. Theory examination scores are computed by the number of points possible per the number of questions.

Students are assigned a minimum number of requirements for every patron service. Students are given practical grades based on practical experiences or mannequins and actual services performed on patrons from the clinic area.

Student salon (clinic) work is evaluated on a regular basis. The quality, speed, and professional approach to the work are taken into consideration. Students are graded on both their theory and clinic work and letter grades are attached to these scores based upon the following chart:

A	94-100
B	85-93
C	75-84
D	65-74
F	64 and Below

FACIAL SPECIALIST CURRICULUM

Course	Course Name	Course Outline/Description* CIP Code 12.0409	Clock Hours
FA-01	Skin Theory	Theory and application re Skin Analysis, Custom Treatments, Esthetic Machines, Facial Techniques, Skin Types, Sun Damage, Extractions, Body Wrapping, Skincare for Men, Lash and Brow Tint, Nutrition for the Skin, Disorders and Diseases (minimum 20 services).	90
FA-02	Product Chemistry	Terminology and Product Knowledge, Glycolics, Professional Products, Holistic Treatments.	20
FA-03	Basic Electricity	Electricity and machines used in facials such as Steamers, Brushes, High Frequency, Galvanic, Vacuum, Microdermabrasion and Photo Rejuvenation (minimum 10 services).	10
FA-04	Facials	Facial Manipulations, Spa Services, Prescriptive Treatments, (i.e. Glycolic, Acne, Hydrating, etc.) Signature Facials, Facials with and without Machines, Masks, Following Protocols, Contraindications, Use of Skin and Lifestyle Analysis, Applying and Removing Product, Lash and Brow Tinting (minimum 74 services).	70
FA-05	Hair Removal	Tweezing and waxing (hard and soft), Threading, Sugaring, Chemical Depilatories, Brow Shaping and Full Face and Body Work (minimum 22 services).	35
FA-07	Sanitation	Types of Bacteria, How to Clean Implements, Precautions.	40
FA-08	Florida Law	Laws and Rules regarding Estheticians.	5
FA-09	Ethics	Ethics and teamwork; Business Marketing.	6
FA-10	Makeup	Knowledge of Color Analysis, Tools, Types of Products. Application, Male, Photo, Camouflage, Bridal, Fantasy and Evening techniques, Artificial Lashes (minimum 24 services).	20
HIV-01	HIV/AIDS	Awareness, Precautions, applications to the Workplace.	4
*Service Requirements are included in each Course Description			Total Hours
			300

INSTRUCTOR TRAINING: 600 CLOCK HOURS

The Instructor Training program is a well-rounded program covering all phases of teaching, preparing the student for a career as an instructor in the beauty and wellness industry. (No Instructor License is required in Florida.)

INSTRUCTOR TRAINING PROGRAM OBJECTIVES: Upon completion of the program requirements, the graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism, visual poise and proper grooming.
3. Effectively communicate and interact with colleagues, supervisors and clients.
4. Respect the need to deliver worthy service for value received in an employment environment.
5. Be successful in the field of instructing hair, skin, nails and/or massage students.

TEACHING AND LEARNING METHODS: The clock hour education is provided through a sequential set of learning phases which address specific tasks necessary graduation and job entry level skills as an instructor. Resources and materials are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative and productive career-oriented activities. The program is presented through comprehensive lesson plans which reflect effective educational methods and strategies. Subjects are presented by means of interactive lecture, demonstration, labs, student salon activities, and student participation. Instruction will also be complemented with lectures from guest speakers. Audio/visual aids, guest speakers, projects, activities, and other related learning methods are used in the program.

TEXTBOOK, REFERENCES AND OTHER RESOURCES: Milady Standard Master Educator textbook, Best Practice education resource books, dry erase board, markers; audio/visual equipment and PowerPoint slides

GRADING PROCEDURES: The program is divided into phases. Preceding phases are considered prerequisites for the next phase. Students must achieve a passing score of 75% or higher on each requirement included in a phase to complete the phase and progress to the next phase. Students will be evaluated and advised of their performance at the end of each phase. If the student did not satisfactorily complete the phase per the grading system an action plan will be compiled for the student by the Program Director. The action plan is intended to provide guidance to the student on how to complete the phase. There are three instances when a student may be evaluated earlier than the end of each phase. They are as follows:

- o Student attendance falls below the minimum requirements
- o There has been no attendance or contact with Loraines Academy & Spa from the student in 14 days
- o Student Grade Point Average falls below 75%

Grades will be recorded and retained by Loraines Academy & Spa regarding the student's progress in his/her program of study. Students are given examinations upon the completion of each chapter and after appropriate classroom review. Test dates are announced in class and students are expected to take the examination when scheduled. Theory examination scores are computed by the number of points possible per the number of questions.

Students are given practical grades based on practical experiences with students in the classroom and the clinic floor.

Student-teaching is evaluated on a regular basis. The quality and professional approach to the work are taken into consideration. Students are graded on both their theory and student-teaching work and letter grades are attached to these scores based upon the following chart:

A	94-100
B	85-93
C	75-84
D	65-74
F	64 and Below

INSTRUCTOR TRAINING CURRICULUM

Course	Course Name	Course Outline/Description* CIP Code 12.0413	Clock Hours
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IT-01	Psychology of Learning	Effectively guiding the adult student	40
IT-02	Methods of Teaching	Practical, theory, video and audio techniques	180
IT-03	Motivation Techniques	Incentives, games, rewards and keeping interest	20
IT-04	Use of Audio Visual Aids	Overheads, VCR, posters, charts, books and periodicals	30
IT-05	Preparation of AV Material	Posters, transparencies, handouts and whiteboards.	30
IT-06	Introduction to Lesson Planning	Time Management, materials, preparation and organization	20
IT-07	Preparation of Lesson Plans	Defining the subject and outlining the class.	60
IT-08	Classroom Management	Maintaining control, special needs and encouragement	60
IT-09	Florida Laws/Rules/Regs	Covering all required areas of a students curriculum.	10
IT-10	Directed Classroom Teaching	Theory and practical teaching with supervised experience.	150
*Service Requirements are included in each Course Description			Total Hours
			600

COMBINATION CHOICES

The Programs listed below are exact combinations of the programs listed on previous pages. This applies to the hours, services, courses, course numbers, and time involved. Combination programs “open more doors” for the graduate seeking job entry, as well as the ability to more quickly build a client base and more ways to serve their clients. Savings in registration fees are a plus, as the student only enrolls once rather than twice. The Combination programs are all long enough to qualify for Pell Grant and Federal Student Loan Programs, whereas some of the shorter programs do not meet this requirement. Financial Aid is available for those who qualify.

COSMETOLOGY WITH FACIAL: CIP Code 12.0401

Training in Hair Shaping, Color, Permanent Wave, Relaxing, Styling, Nails, Facials, and Makeup, *No prerequisites for this program. This program is a 1500-hour exact combination of the Cosmetology and Facial Specialist Programs. The student usually starts with the Cosmetology portion of the program. Normal full-time completion is 15 months. All of the subjects are completely covered in both theory and practical work. This is a well-rounded program preparing the student for a career as a licensed cosmetologist.

COSMETOLOGY WITH NAILS: CIP Code 12.0401

Training in Hair Shaping, Color, Permanent Wave, Relaxing, Styling, Nails, Facials, and Makeup, *No prerequisites for this program. This program is 1500-hour exact combination of the Cosmetology and Nail Tech Programs. The student usually starts with the Cosmetology portion of the program. Normal full-time completion time is 15 months. All of the subjects are completely covered in both theory and practical work. This is a well-rounded program preparing the student for a career as a licensed cosmetologist.

MESSAGE W/ FACIAL: CIP Code 51.3501

Makeup, Color Analysis, Facials, Skin Care, Hair Removal, Anatomy and Physiology, Massage Theory and Clinical, in addition to Allied Modalities *No prerequisites for this program. This program is a 900-hour exact combination of the Therapeutic Massage and Facial Specialist Programs. The student may start with the Therapeutic Massage or Facial Specialist part of the program. Normal full-time completion is nine months. All subjects are completely covered in both theory and practical work. This is a well-rounded program preparing the student for a career as a licensed massage

therapist and a registered facial specialist.

ACADEMIC YEAR

The academic year for a clock hour program is defined as including a minimum of 900 clock hours and 26 weeks.

EDUCATIONAL COSTS AND FINANCIAL AID

Enrollee is hereby contracting for the full program. However, recognition of transfer hours is subject to the procedures listed in the most recent student catalog. Tuition cost is set and guaranteed for the entire enrollment regardless of program length.

The costs associated with each program are as follows:

Program	Clock Hrs.	Admin Fee*	Tech Fee*	Supplies*	Text books	Kit	State Tax	HIV Pack	Licensure Fees	Tuition*	Total Cost**
Cosmetology	1200	\$1000	\$500	\$1250	\$245	\$1,150	\$120.00	\$0	\$0	\$11,495	\$15,760.00
Cosmetology with Facial	1500	\$1000	\$0	\$1,645	\$425	\$985	\$98.70	\$15	\$120	\$12,495	\$16,783.70
Cosmetology with Nails	1500	\$1000	\$0	\$1,295	\$395	\$1,115	\$105.70	\$15	\$95	\$14,395	\$18,415.70
Cosmetology w/ Advanced Styling Bootcamp	1275	\$1000	\$0	\$1,060	\$210	\$880	\$76.30	\$15	\$95	\$12,213	\$15,549.30
Full Specialist	600	\$1000	\$500	\$1,060	\$355	\$1,040	\$120.00	\$0	\$0	\$6,900	\$10,975.00
Clinical Skin Care	600	\$1000	\$500	\$1,250	\$240	\$710	\$82.00	\$0	\$0	\$7,200	\$10,982.00
Therapeutic Massage	600	\$1000	\$500	\$695	\$100	\$1,295	\$120.00	\$0	\$0	\$7,250	\$10,960.00
Massage w/ Facial	900	\$1000	\$0	\$875	\$540	\$830	\$95.90	\$15	\$450	\$9,300	\$13,105.90
Nail Tech	300	\$1000	\$0	\$300	\$185	\$315	\$35.00	\$15	\$75	\$2,900	\$4,825.00
Facial Specialist	300	\$1000	\$0	\$650	\$215	\$105	\$22.40	\$15	\$100	\$2,750	\$4,857.40
Instructor Training	600	\$1000	\$0	\$250	\$160	N/A	\$11.20	\$15	N/A	\$6,102	\$7,539.20

Non-refundable upon receipt: Textbooks, Kits, State Tax, HIV Pack and Licensure fees

**Prorated: Admin Fee, Tech Fee, Supplies and Tuition*

*** Total Program Cost excludes Transportation, Room & Board and Personal Expenses*

Other Fees/Costs: Students must have the required equipment available always and it must meet Institution standards. If equipment is lost or stolen, you may incur additional costs for replacement items if purchased through Loraines Academy & Spa.

ACCEPTABLE MEANS OF PAYMENT: Cashier’s Check, Money Order, Cash, Credit Card and Federal Financial Aid Funds (if applicable). Each student’s complete fees, payment plan (if applicable), and method and terms of monies owed to the school are discussed during pre-enrollment interviews and identified on the enrollment agreement before it is signed.

Financial aid programs offer a way to bridge the gap between what the student and family can provide and what it will cost to attend this Institution. In addition to costs for your tuition and fees, financial aid programs also estimate how much it costs to live under various circumstances (i.e., depending upon whether you live with your parents, or in a separate location).

The following cost of living for students who attend Loraines Academy & Spa and live in the St. Petersburg/Tampa area per student surveys are as follows:

Estimated Weekly Expenses	Students Living with Parents	Single Student Not Living with Parents
Room and Board	\$182.15	\$532.75
Transportation	\$74.90	\$74.90

Professional judgment can be given for unusual circumstances, such as expenses for a disabled relative, dependent child care, etc. We can adjust your budget for these circumstances; however, this will require detailed documentation.

REDUCTION OF TUITION OF FEES

There may a time where Loraines Academy & Spa implements a reduction in tuition, fees, or other charges when there are specific criteria for student eligibility (ex: scholarships). If there is opportunity for a reduction in charges selection procedures will be precisely disclosed within a policy. All students within the enrollment period that the reduction is offered will be eligible to apply for this reduction under the same circumstance; however, there shall be no reduction based upon the timing or method of payment. Loraines Academy & Spa will maintain verifiable records including detailed and complete data when students are granted a bona fide reduction in tuition or fees. This will include copies of all application records, notes of selection committee meetings, and copies of notices to the student who received the reduction.

FINANCIAL ASSISTANCE AND PLANNING

Financial aid programs offer a way to bridge the gap between what the student and family can provide and what it will cost to attend this school. Federal student aid is financial assistance through the U.S. Department of Education that's available if you are enrolled in an eligible program as a regular student at a school participating in our federal student aid programs. Federal student aid covers school expenses such as tuition, fees, room and board, books, supplies, and transportation.

TYPES OF FINANCIAL ASSISTANCE

Financial aid is available for those who qualify.

FEDERAL PELL GRANT: Federal Pell is an award to help undergraduate students pay for their education. The grant provides a "foundation" of financial aid, to which aid from other federal and non- federal sources may be added. Unlike loans, grants do not have to be paid back.

The Department of Education uses a standard formula, revised and approved every year by Congress, to evaluate the information you report when you apply for a Pell Grant. The formula produces an Expected Family Contribution (EFC). Your Student Aid Report (SAR) contains this number and will tell you whether you are eligible for a Federal Pell Grant. The awards range up to \$6,495.00. The amount of the Pell Grant award you receive will depend on your EFC number, how long you will be enrolled during the academic year, and the cost of education at your Institution.

Students are eligible for a lifetime maximum Pell award equal to 600% of 1 year's eligibility. Students are eligible for 100% of the award year Pell Grant if they have less than 500% Lifetime Eligibility Used (LEU). Students who have used more than 500%, but less than 600% shall be eligible to receive a partial Pell grant award based on the percentage LEU remaining. Once a student receives the maximum LEU, they are no longer eligible for any Pell Grant assistance.

WILLIAM D. FORD FEDERAL DIRECT STUDENT LOAN PROGRAM (DL): Many students rely on federal government loans to finance their educations. These loans, administered by "Direct Lending Schools", are provided by the US government directly to students and their parents. They all have low interest rates and the student loans do not require credit checks or collateral. Student loans also provide a variety of deferment options and extended repayment terms. Students eligible for the DL program are not allowed to borrow any amount that will exceed the annual or aggregate loan limits, or their estimated cost of attendance.

All Direct Loans are either **subsidized** (the government pays the interest while you're in school) or **unsubsidized** (you pay all the interest, although you can have the payments deferred until after graduation). To receive a subsidized Direct Loan, you must be able to demonstrate financial need.

With the unsubsidized Direct loan, you can defer the payments until after graduation by capitalizing the interest. This adds the interest payments to the loan balance, increasing the size and cost of the loan. All students who are eligible for Title IV assistance, regardless of need, are eligible for the unsubsidized Direct Loan. Direct Loans allow dependent undergraduates to borrow \$3,500 to \$5500 for the first academic year that can be divided between Subsidized and Unsubsidized Loans depending on the students need. Independent students and dependent students whose parents have

been turned down for a PLUS loan can borrow up to an additional \$4,000 in unsubsidized loans for a full academic year.

Parents of dependent students can take out loans to supplement their children's aid packages. The federal Parent Loan for Undergraduate Students (PLUS) allows parents to borrow money to cover any costs not already covered by the student's financial aid package, up to the full cost of attendance. Parents seeking a PLUS Loan must pass a credit check to become eligible. PLUS, loans are the financial responsibility of the parents, not the student. If the student agrees to make payments on the PLUS loan, but fails to make the payments on time, the parents will be held responsible.

VETERAN READINESS AND EMPLOYMENT (VR&E): For transitioning Service members and Veterans with service-connected disabilities, finding and keeping employment can be a challenge. Through VA's Veteran Readiness and Employment (VR&E) program, you may benefit from one-on-one support, counseling, and training to boost your skills and build your career. Dependents may also qualify for vocational counseling services if they meet eligibility requirements.

In addition to the aid listed above, Loraines Academy & Spa is state approved for aid provided by the Veteran's Administration, Vocational Rehabilitation, the Florida Prepaid Institution Plan and Florida Institution Investment Plan.

HOW TO APPLY FOR FINANCIAL AID

All students who wish to apply for financial aid must complete the Free Application for Federal Student Aid (FAFSA). Students and parents of dependent students who wish to complete this application on their own may do so, but free assistance from a financial aid officer is available for prospects and current students during normal business hours.

The length of the program for which you are enrolled will determine under which award year you will apply. The award year covers the period from July 1 through June 30. If your course extends beyond June 30, your award eligibility will be calculated for the portion of the program to be completed through June 30. To receive the remainder of your award, you must file a Free Application for Federal Student Aid for the next award year when the applications become available.

Crossover Payment Periods - Students who have applied, been approved by Loraines Academy & Spa, and are eligible for two Award Years of Pell and whose scheduled payment periods crossover from one Award Year to another will be analyzed on a case by case basis to determine which Award Year payment will benefit the student most. In addition, Loraines Academy & Spa will also use the EFC that is most beneficial to the student for loans and packaging purposes. If at the time of the scheduled disbursement for the crossover payment period, the student has not applied for the upcoming Award Year of aid, Loraines Academy & Spa will use the current Award Year for this payment period. Also, if at the time of packaging of aid and certification of loans, the student has not applied for the upcoming Award Year, the current year EFC will be used for packaging and certification of loans. Students applying for aid whose enrollment is scheduled to crossover into a new Award Year are encouraged to apply for both Award Years prior to the beginning of classes.

To correctly fill out the application, you will need certain records. The most important record is your base year (usually the prior (prior) year) tax return. You will need your tax return, your parents' tax return (if you are dependent), and your spouse's tax return (if you are married). You may also need copies of your W-2's, mortgage information, social security benefit statements and other agency benefit records. To find out specifically which records you need to fill out the application accurately, ask a financial aid representative.

All students are informed of the availability of Federal Aid to eligible applicants and the necessary documents that are needed to apply. It is the student's obligation to set an appointment with the Federal Aid Office and bring the documentation requested by that office to assist the student in the application process. Financial Aid will not be disbursed without required documentation. Students are encouraged to apply as soon as possible. You may have to confirm or correct the information reported and return it to be reprocessed. This could cause a delay in the awarding process. You may also have to verify some of the information you reported on the application.

Since your application is processed electronically, the Institution will receive an Institutional Student Information Report (ISIR) within a short time after the Central Processing Center receives your application. The information given on this report will be used to determine your eligibility for Federal Student Aid (FSA).

In addition to completing a FAFSA, you may be required to fill out additional forms during your initial interview with the

financial aid administrator. These forms gather personal information and are to remain in your file at the Institution. For any questions involving financial aid and how to apply, contact the school director.

VERIFICATION

The federal processor uses a system of edits, or flags, which produces a selection of certain applications for verification. If a student's application is selected for verification, this may mean that a data element in his/her application does not fit generally recognized patterns (not necessarily that the element is incorrect; it merely must be verified), or that the student was simply selected at random.

Estimated financial aid awards will be removed if verification is not completed within specified deadlines. Any deferred tuition and fees become due immediately. The student will be notified of any adjustments that need to be made. If the corrections are done electronically, the student will be sent an updated Student Aid Report (SAR) from the federal processor.

SELECTION OF APPLICANTS TO BE VERIFIED: Loraines Academy & Spa Office of Financial Aid may also select files for verification if there appears to be a conflict of information.

The following students are excluded from verification.

- a) Applicants who die during the award year (regardless of conflicting information)
- b) Applicants not receiving aid
- c) Applicants only eligible to receive unsubsidized student financial assistance
- d) Applicants verified by another institution
- e) Applicants selected for verification post enrollment

The following dependent students are excluded from verification unless Loraines Academy & Spa has reason to believe the information is inaccurate:

- a) Both parents are mentally incapacitated
- b) Both parents or the custodial parent has died
- c) Both parents are residing in a country other than the US and cannot be contacted via normal means
- d) Both parents cannot be located because the student does not have and cannot locate their contact information

The following verification information of spouses of independent students is not required for verification unless Loraines Academy & Spa has reason to believe the information is inaccurate:

- a) The spouse has died
- b) The spouse is mentally incapacitated
- c) The spouse is in a country outside the US and cannot be contacted by normal means
- d) The spouse can't be located because the student does not have and cannot get his/her information. Based on the manual ISIR review process, those applicants or applications selected for verification are identified. Periodic review of the latest corrections and ISIRs ensures that all selected applicants are verified and appropriately documented.

ACCEPTABLE DOCUMENTATION AND FORMS: The importation of IRS tax data via the IRS Data Retrieval Tool is the best way to document this information. For students who cannot or will not use the IRS Data Retrieval Tool, the Institution accepts documents listed below:

For Adjusted Gross Income, Income Earned from Work, or US Income Tax Paid: When filling out the FAFSA the student should authorize permission for IRS information to be transferred to the application via the IRS data retrieval tool. If this is done, no tax transcript is necessary. If not, Loraines Academy & Spa will accept the following:

- a) A copy of the income tax return transcript of the applicant, his or her spouse, and his or her parents.
- b) In the case an amended return, a copy of the income tax return transcript and the tax account transcript.
- c) For a dependent student, a copy of each (IRS) Form W-2 received by the parent whose income is being considered if the parents are divorced, separated or one of the parents has died;
- d) For an independent student, a copy of each IRS Form W-2 he or she received if the independent student—
 - Filed a joint return; and
 - Is a widow or widower, or is divorced or separated?
- e) If an individual who filed a U.S. tax return does not have a copy of that return Loraines Academy & Spa may

require that individual to submit, in lieu of a copy of the tax return, a copy of an IRS form which lists tax transcript information

- f) The Institution accepts the following, in lieu of an income tax return transcript or an IRS listing of tax account information of an individual whose income was used in calculating the EFC of an applicant:
- Has not and is not required to file an income tax return— W-2 forms or if not applicable a statement signed by that individual certifying that he or she has not filed nor is required to file an income tax return for the base year and certifying for that year that individual's sources of income earned from work as stated on the application and W-2 forms for amounts of income from each source;
 - Is required to file a U.S. tax return and has been granted a filing extension by the IRS: (i) A copy of the IRS Form 4868 "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return," that the individual filed with the IRS for the base year, or a copy of the IRS's approval of an extension beyond the automatic four-month extension if the individual requested an additional extension of the filing time; and (ii) A copy of each IRS Form W-2 that the individual received for the base year, or for a self-employed individual, a statement signed by the individual certifying the amount of adjusted gross income for the base year. NOTE: The applicant MUST provide a copy of his or her completed income tax transcript when filed. When the Institution receives the copy of the return, it may re-verify the adjusted gross income and taxes paid by the applicant and his or her spouse or parents.

If an individual is required to submit an IRS Form W-2 and is unable to obtain one in a timely manner, the Institution may permit that individual to set forth, in a statement signed by the individual, the amount of income earned from work, the source of that income, and the reason that the IRS Form W-2 is not available in a timely manner. The Verification Worksheet may be used for this purpose. A W-2 must be provided or information from the employer indicating the wages.

- g) Has requested a copy of the tax return or Listing of Tax Account Information and the IRS or government of a U.S. territory or commonwealth or a foreign central government cannot locate the return or provide a Listing of Tax Account Information
- A copy of each IRS Form W-2 that the individual received for the base year; or
 - For an individual who is self-employed or has filed an income tax return with a government of a U.S. Territory or commonwealth, or a foreign central government, a statement signed by the individual certifying the amount of adjusted gross income for the base year.

Students must submit verification documents within 45 days of notification by the FAO. If the verification documents the student submits do not meet the requirements, the FAO will contact the student for additional or corrected information, either by regular mail, email, by sending notice to class instructor to be given to student, or by placing a notice on the bulletin board. If the information changes the student's eligibility, the FAO processes the changes to obtain a corrected ISIR and will notify the student via email or in person.

If a student terminates, the transaction 01 ISIR is selected for verification, it is found that corrections are required that will decrease the eligibility, and if the transaction 01 ISIR was signed before the last day of attendance, the Institution may collect what is due to the Institution if the transaction 02 ISIR is signed and dated within 90 days of the last day of attendance or August 30, whichever comes first.

If there is suspicion that another student, employee, or other individual has misreported information or altered documentation to fraudulently obtain federal funds, you should report your suspicions with evidence to the Office of Inspector General. The OIG Kansas City office can be reached by telephone at (816) 268-0530 or by mail at 400 Maryland Avenue Southwest, Washington, DC 20202-1500.

UNTAXED INCOME AND BENEFITS: The following is acceptable documentation for untaxed income and benefits:

1. Copy of the tax return signed by the applicant/parent/spouse, or the IRS listing of tax account information; or
2. If no tax return was filed or is required to be filed, a statement signed by the relevant individuals certifying that no tax return was filed or is required to be filed and providing the sources and amount of untaxed income and benefits that were reported.
3. Social Security Benefits—
 - a) Obtain document from Social Security Administration showing amount reported; or

- b) A statement signed by applicant/parent/spouse certifying that the amount on the applicant’s aid application is correct. The Verification Worksheet may be used for this purpose.
- 4. Child Support—
 - a) Submit a statement signed by the applicant/parent/spouse certifying the amount of child support received, who paid it and who it was paid to, and the names of the children for whom it was paid; and
 - b) If the FAO has reason to believe that the amount reported is inaccurate, the applicant must verify the amount of child support received by providing a document such as—
 - A copy of a separation agreement or divorce decree showing the amount of child support to be provided; or
 - A statement from the parent providing the child support showing the amount provided; or
- 5. Copies of the child support checks or money order receipts. SNAP Benefits (Food Stamps) – if SNAP benefits are reported on the ISIR, the student must provide a signed statement indicating receipt of the benefit. Loraines Academy & Spa may require documentation from the agency that supplied the benefit.

NUMBER OF FAMILY MEMBERS IN HOUSEHOLD: To verify the number of family members in the household, the applicant must submit a statement (signed by the applicant/parent), listing the name and age of each family member in the household and the relationship of that household member to the applicant (may be done on a Verification Worksheet).

NUMBER OF FAMILY HOUSEHOLD MEMBERS ENROLLED IN POSTSECONDARY INSTITUTIONS: To verify, the applicant must submit a statement signed by applicant/parent listing

- a. The name of each family member who is or will be attending a postsecondary educational institution as at least a half-time student in the award year.
- b. The age of each member; and
- c. The name of the institution attended by each student.

If the FAO has reason to believe that the information included on the application regarding the number of family household members enrolled in postsecondary institutions is inaccurate, the FAO may require statements from the student for each household member, or from the institution that each reported member attended.

UPDATING INFORMATION: For verification purposes, only, an applicant is required to update—

- 1. The number of family members in the applicant’s household and the number of household members attending postsecondary educational institutions, and
- 2. His or her dependency status (except for change in marital status), and

If, because of a change in the applicant’s marital status, the number of members in the applicant’s household, the number of those attending postsecondary institutions, or the applicant’s dependency status changes, the applicant shall not update those factors or that status.

If the household size and the number attending Institution changes for a reason **other than a change in the applicant’s marital status**, an applicant will update the information so that the information is correct as of the day the applicant verifies the information. An applicant’s failure to provide required documentation within the specified time frame can result in the loss of all Title IV aid and all unpaid tuition charges become due immediately.

Document household size or number in Institution is not required in a subsequent verification in the same year if the information has not changed. For additional guidance please refer to the verification process as found in the most current edition of the *Application and Verification Guide of ED's Federal Student Aid Handbook*.

DATA ELEMENTS TO BE VERIFIED: In the verification process, Loraines Academy & Spa verifies the following data elements by Verification Tracking Groups (on the following page):

Verification Tracking Flag	FAFSA Information Required to be Verified
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V1	<ul style="list-style-type: none"> Tax Filers <ul style="list-style-type: none"> - Adjusted Gross Income - U.S. Income Tax Paid - Untaxed Portions of Individual Retirement Account (IRA) Distributions - Untaxed Portions of Pensions - IRA Deductions and Payments - Tax Exempt Interest Income - Education Tax Credits - Household Size - Number in College Nontax Filers <ul style="list-style-type: none"> - Income Earned from Work - Household Size - Number in College
V4	<ul style="list-style-type: none"> - High School Completion Status Identity/Statement of Educational Purpose
V5	<ul style="list-style-type: none"> - High School Completion Status Identity/Statement of Educational Purpose - All items listed under V1 group

The financial aid staff completes the verification process. If any data elements are found to be in error, corrections are made to the SAR/ISIR. The student SAR/ISIR records are thus resent or retransmitted to the CPS for reprocessing.

All documents are filed in the student’s financial aid file in the Institution and retained for 3 years (in addition to the most current year). For additional guidance regarding the verification process please refer to the most current edition of the *Application and Verification Guide of ED’s Federal Student Aid Handbook*.

CITIZENSHIP DOCUMENTATION: Loraines Academy & Spa requires all students to be US citizens or is a permanent resident of the United States. There are systems of checks and balance through several internal agencies when a FAFSA is processed, including the Department of Homeland Security and the Social Security Administration. A student may be required to provide proof of citizenship before their ISIR can be processed and an EFC can be given. In addition, Loraines Academy & Spa reserves the right to ask for a proof of citizenship for student file documentation purposes. In this case Loraines Academy & Spa notifies the student to obtain the documents which must be presented to the FAO within 7 days of the notification.

If the student does not provide the necessary documentation the financial aid application process cannot be completed, and the student will not be able to participate in any Title IV HEA programs. Loraines Academy & Spa will not decide that the student is not an eligible noncitizen until there has been ample opportunity to submit the documentation in support of the student’s claim of eligibility.

If secondary confirmation is required, Loraines Academy & Spa will provide to the student a clear explanation of the documents the student must submit as evidence that the student satisfies the requirements and a clear explanation of the student’s responsibilities which affect compliance with CFR 668.33(a)(2) including any deadlines for completing required action and consequences of non-compliance.

CHANGES IN THE FAFSA BECAUSE OF VERIFICATION: Pell Changes: Increases in Pell awards because of a change in EFC from verification can only be paid upon if the student or Loraines Academy & Spa has the output document supporting the increase. If the Pell grant is reduced because of the change the following disbursements will be adjusted as necessary. If all disbursements have been made, the student should reimburse the Pell grant program.

Direct Loan Changes: if the change in EFC causes the loan awards to be reduced the following disbursements will be

adjusted as necessary. If all disbursements have been made, Loraines Academy & Spa will promptly return the appropriate loan funds not yet disbursed.

GENERAL STUDENT ELIGIBILITY REQUIREMENTS

- Student must have a valid social security number.
- Student must be a U.S. citizen or eligible non-citizen.
- Student must be a regular student enrolled or accepted for enrollment in an eligible program for obtaining a degree or certificate.
- Student must meet the academic qualifications for study at the postsecondary level. (Student has high school diploma, GED, or home school certificate-if approved under or accepted from state regulation.)
- Student must be beyond the age of compulsory school attendance.
- Student must not be enrolled solely in a remedial program.
- Student must maintain satisfactory academic progress.
- Student must not be in default and must not owe an overpayment on a Title IV loan or grant.
- Student must not have borrowed more than loan limits.
- If enrolled in a correspondence course, that course must be part of an eligible program.
- Student must have financial need.
- Verification must have been completed, if required.
- Is not enrolled in elementary or secondary school.
- Is not incarcerated (loans) nor incarcerated in a Federal or state penal institution (all programs).

NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS) DISCLOSURE

A student generally isn't eligible for Federal Student Aid (FSA) funds if he or she:

- Is in default of a FSA loan
- Owes an overpayment on an FSA grant or loan and;
- Has not made a repayment arrangement for the default or overpayment.

A student is also ineligible if he or she has inadvertently exceeded annual or aggregate loan limits. Loraines Academy & Spa will run a NSLDS Financial Aid History Report on every student applying for admission to Loraines Academy & Spa who also wishes to apply for Federal Funding. If the NSLDS report and the Institutional Student Aid Record or "ISIR" (refer to "How to Apply for Financial Aid") show no Federal Aid History or if the prior aid history is in good standing, the student can continue the Federal Aid Application process. If the NSLDS report shows that the student is not in good standing, the student will be ineligible for Federal Aid until all the below are satisfied:

- The problem is resolved
- A letter of good standing is submitted to the Financial Aid Office and;
- A new ISIR showing the student in good standing has been generated.

It is the applicant's responsibility to resolve all issues affecting their eligibility. The applicant will be provided with a web address for student access to NSLDS for him or her to monitor their progress in the resolution of their eligibility issues. Once NSLDS has been updated to show the applicant in good standing and eligible for Federal Aid, he or she make an appointment with the Federal Aid Office to present the documentation showing the revised NSLDS status. Now the applicant can once again begin the enrollment application process. The Financial Aid Office at Loraines Academy & Spa will confirm the updated status and decide of the eligibility of the applicant for Federal Student Aid.

HOW AID IS DETERMINED

To determine the amount of aid you will receive, the amount of money that your family can be expected to contribute towards education needs to be estimated. It is necessary to request confidential financial facts about your family's income and assets, the size of your family, the number of persons attending postsecondary education, and any unusual circumstances or expenses to estimate this amount of family contribution. This "needs analysis" is conducted through the completion of the FAFSA. From this objective analysis, a parental contribution is calculated. Students are also expected to

contribute from their savings and earnings. The combination of what parents can contribute and what the student can contribute is called the expected family contribution (EFC). Institution officials do NOT play a role in making a student eligible for federal funds. Eligibility is determined in accordance with information provided by student and or parents if student is dependent. The EFC does not represent the amount of money you will need to pay the Institution. It determines the aid programs and amount of aids for which a student is eligible.

The goal of financial aid programs is to bridge the gap between the amount you and your family are reasonably able to contribute and your educational expenses. **It is very important to realize that aid is available to make education accessible, not to make it free of cost to you or your family.** You **do not** have to be from a low-income family to qualify for financial aid, but you do have to have “financial need.” Your “need” is the difference between what it costs to attend a school and what you and your family can contribute. Here’s how it works:

$$\begin{array}{r} \text{COST OF GOING TO SCHOOL* (Tuition, fees, room and board, and travel expenses)} \\ - \text{ YOUR EXPECTED FAMILY CONTRIBUTION (The amount that you and your parents should be able to} \\ \text{contribute)} \\ = \text{ YOUR FINANCIAL NEED} \end{array}$$

It is important to note that your aid is determined by the concrete values listed above. The aid offered at this institution is not calculated by any other means. You are not in competition with any other student for funds. Your financial situation determines your financial assistance.

DISBURSEMENT OF FINANCIAL AID

All Federal financial aid funds will be drawn down in payment periods, which are linked to the student’s progression through his/her course. Four hundred fifty (450) hours represents one payment period for all courses at or above 900 hours in length. For courses greater than 900 hours: if the remaining portion exceeds 450 hours (one pay period), funds will be disbursed in two equal payments, if less than 450 hours (a payment period) it will be disbursed in one payment. For courses under 900 hours, the payment period equals half of the course length. All payments will be drawn on this basis.

Payments are ordered through electronic funds transfer and deposited directly into a holding account owned and managed by this institution. From this holding account, disbursements for each individual student are deposited into the institution’s operating account through numbered transfers. Once deposited into the operating account, the student’s ledger card is credited with the proper transfer number and disbursement amount on the same day as bank deposit. No student signature is necessary for these funds to be deposited.

POLICY CONCERNING CREDIT BALANCES

As a student progresses through his/her education, there may come a time when a credit balance exists in a student’s account. This balance is often a result of financial aid that is over and above the costs of tuition, fees, tools, and other charges. For questions regarding credit balances, to update address information to receive credit balance checks by mail, or to request a credit balance contact Loraines Academy & Spa Financial Aid Department by email at fainfo@genesiscareer.edu. It is important to note that credit balances will not be disbursed in anticipation of *future* disbursements. Students are not entitled to receive a credit balance that does not yet exist.

RIGHTS AND RESPONSIBILITIES OF TITLE IV RECIPIENTS

You Have the Right to Know:

1. The criteria for continued student eligibility
2. About the financial aid available from federal, state, local, private, and institutional financial aid programs;
3. How the Institution determines whether you are making satisfactory progress and how to re-establish eligibility if you fail to maintain satisfactory progress

4. The method by which financial aid disbursements will be made and the frequency of those disbursements;
5. The terms of any loan received as part of your financial assistance package, a sample loan repayment schedule and information about the necessity for repaying loans
6. The terms and conditions of Direct Loans received and both entrance and exit counseling regarding these loans.
7. The names of the organizations which accredit and authorize the Institution to operate;
8. About the programs, the faculty, and the physical facilities at the Institution;
9. The cost of attending the Institution;
10. The Institution's policy on refunds for students who drop prior to completion of the programs;
11. The procedures and deadlines for submitting applications for each available financial aid program;
12. The criteria used to select financial aid recipients;
13. How your financial need is determined;
14. The type and amount of assistance in your financial aid package;
15. The Institution's policy regarding your right to:
 - a. Review and inspect your education records;
 - b. Seek amendment of your educational record that you or your parent believe to be inaccurate, misleading, or otherwise in violation of your privacy rights;
 - c. Your consent, under certain conditions, for the disclosure of personally identifiable information contained in your educational records; and
 - d. File a complaint with the Education Department concerning alleged failures by the Institution to comply with statutory and regulatory student and family privacy rights.

Student Responsibilities:

1. You must complete all application forms accurately and submit them on time to the right place;
2. You must provide correct information;
3. You must provide all additional documentation, verifications, corrections and/or other information requested by either the student financial aid officer or the agency to which you submitted your application;
4. You are responsible for reading and understanding all forms that you are asked to sign and for retaining your copies;
5. You must accept responsibility for all agreements that you sign;
6. You must be aware of and comply with the deadlines for application or re-application for student financial aid;
7. You should be aware of your Institution's refund policies and procedures;
8. You are responsible for reporting name and address changes directly to the financial aid office;
9. You are responsible to bring or send the Student Aid Report to the Financial Aid Office in time to complete the verification process;
10. You are responsible to bring or send any supporting documentation that is necessary to verify information in time to complete the verification process; and you will be responsible to pay any overpayment that is discovered during verification.

SCHEDULE FOR REPAYMENT OF STUDENT LOANS

GRACE PERIOD: Once you are no longer enrolled at least half time in an eligible program, you'll receive a 6-month grace period on your Direct Subsidized and Unsubsidized Loans during which you are not required to make loan payments. You must begin repayment at the end of your grace period. Make sure that both your school and the Direct Loan Servicing Center know that you are no longer enrolled. If you don't begin making payments when required, there is the possibility that you will lose repayment incentives you may have received or even go into default.

If you have an *in-school deferment* on a Direct Subsidized or Unsubsidized Loan that entered repayment at an earlier date before you returned to school and you graduate, drop below half-time enrollment, or withdraw from school, you will be required to immediately begin making payments on the loan because the 6-month grace period has already been used up; there is no second grace period.

There is no grace period for Direct PLUS Loans—the repayment period for each Direct PLUS Loan you receive begins 60 days after your school makes the last disbursement of the loan.

RESERVISTS CALLED TO ACTIVE DUTY: If you are called or ordered to active duty for more than 30 days from a reserve component of the U.S. Armed Forces, the period of your active duty service and the time necessary for you to re-enroll in school after your active duty ends are not counted as part of your grace period. However, the total period that is excluded from your grace period may not exceed three years. If the call or order to active duty occurs while you are in school and requires you to drop below half-time enrollment, the start of your grace period will be delayed until after the end of the excluded period. If the call or order to active duty occurs during your grace period, you will receive a full 6-month grace period at the end of the excluded period.

If you are a reservist called to active duty with the U.S. Armed Forces for more than 30 days, contact the Direct Loan Servicing Center to let us know your status.

If you're a parent PLUS borrower, you can defer repayment of Direct PLUS Loans while the student for whom you obtained the loan is enrolled at least half time, and for an additional 6 months after the student graduates or drops below half-time enrollment. If you choose to defer payment on a Direct PLUS Loan, any interest that accumulates during the deferment period will be added to the unpaid principal amount of your loan. This is called "capitalization," and it increases your debt because you'll have to pay interest on this higher principal balance.

Generally, you'll have from 10 to 25 years to repay your loan, depending on which repayment plan (there are several) you choose. The Direct Loan Servicing Center will notify you of the date your first payment is due. If you do not choose a repayment plan, we will place you on the Standard Repayment Plan, with fixed monthly payments for up to 10 years. Most Direct Loan borrowers choose to stay with the Standard Repayment Plan, but there are other options for borrowers who may need more time to repay or who need to make lower payments at the beginning of the repayment period.

STUDENT SERVICES

STUDENT ADVISEMENT/TUTORING: All Loraines Academy & Spa students are offered academic; attendance, career, and personal advising that might affect their completion of the course. Tutoring is available for students having trouble understanding and learning the material contained in the training programs. Tutoring sessions are scheduled outside of the normal classroom instruction hours at no additional cost. Arrangements may be made with the Program Instructor.

EMPLOYMENT ASSISTANCE: Loraines Academy & Spa is committed to assisting in the placement of every graduate student seeking employment, not only upon graduation, but also during their entire career. We cannot and will not guarantee a job, nor level of income or wage to any student, but we are always willing to assist you in placement. Each campus employs a representative responsible for maintaining information about career opportunities available within the campus community as well as maintaining relationships with potential employers.

Loraines Academy & Spa provides employment preparedness services including:

- Resume writing classes
- Mock job interviews / hiring practice rollplaying
- Business attire classes
- Professional development classes

Loraines Academy & Spa provides coursework within the curriculum focused on employment preparedness that are specific to the program of enrollment including:

- Mock state board coursework that recreates state licensure exams providing a realistic expectation
- Continued career placement for graduates

NEW STUDENT ORIENTATION: Orientation for new students is held on the first day of classes to acquaint students with Loraines Academy & Spa policies and procedures.

STUDENT PARKING

Ample student parking is available in the plaza in which Loraines Academy & Spa is located.

GRADUATION REQUIREMENTS

Upon satisfactory completion of the designated number of program clock hours, curriculum requirements, and meeting all financial obligations to the Institution, the student has earned the right to be graduated from their prescribed program of instruction. A student must achieve a grade of 75% (C) or higher in each course required for program completion. If the student does not finish the course within the designated contracted time, a fee of \$5.00 per hour can be charged to the student. Students graduating from Loraines Academy & Spa will receive a diploma from Loraines Academy & Spa. Verification of graduation, including the release of completed clock hours, will be submitted to the appropriate state licensing board and/or testing agency by Loraines Academy & Spa, as applicable to the program.

Loraines Academy & Spa issues the first official transcript at no charge, subsequent transcripts are \$10 each. All indebtedness to the Institution must be paid before a transcript will be issued. Request for transcripts must be in writing. Students/graduates should contact the Institution for a Transcript Release form.

PREPARING FOR THE CAREER

Students graduating from the Cosmetology Program, Cosmetology with Facial, Cosmetology with Nails, and Cosmetology w/ Advanced Styling Bootcamp can begin work in a licensed salon as soon as they have passed the state licensure exam. At completion of all school requirements, Loraines Academy & Spa will assist the student with appropriate paperwork. The application requires \$95 including the examination fee, and a copy of an HIV/AIDS certificate. If a specialty license is also applied for, the student could start specialty work immediately under supervision. Students graduating from the Therapeutic Massage Program and Massage w/ Facial Program can begin work as a massage therapist as soon as they have passed an approved licensing exam, and receive a state license, and as a Facial Specialist as soon as they file for their state registration.

Students graduating from the Nail Tech, Facial Specialist, Clinical Skin Care or Full Specialist programs can file with the State of Florida for a "Registration" to work. Licensure is not required for employment as there is no licensure exam. State registration requires a \$75 fee and a copy of an HIV/AIDS certificate, plus a \$25 fee for a Body Wrap License if applicable. The graduate can be employed as a Nail Tech, Facial Specialist and/or Body Wrapper under supervision, as soon as they have mailed their application or it has been submitted online.

Licensing fees are packaged into enrollment plans. Students wishing to work as Shampoo Tech or Salon Assistants can do so without a license or registration, but are limited to shampooing and applying rinses, folding towels, receptionist duties, etc. They may not rinse colors or other chemicals, nor may they apply color rinses, take out perm rods, or perform other duties defined as cosmetology under the law.

There is no Instructor licensing in Florida. However, the completion of an Instructor Training Program is a preferred criterion in choosing instructors for employment in Cosmetology and Specialty Schools. Graduates of any program hoping to transfer their credits to another state will be assisted, but are cautioned that decisions about acceptance of these training credits rest with the state and/or school to which they apply. HIV/AIDS certification classes are frequently offered at the Institution for a nominal fee or are available from other approved community sources. HIV/AIDS course fees are included in most of our programs.

OBTAINING LICENSURE

Only the Cosmetology and Therapeutic Massage licenses require a state and/or national examination. Graduates of most other programs will apply for a Florida State registration to work in their respected professions. A computerized tutoring and testing program, as well as audio and video tapes on every chapter, are available for cosmetology student use and have proven helpful to many.

Special assistance at the state examination is available for those with documented disabilities.

STUDENT EVALUATION

Programs are divided into phases. The length of each phase can vary depending on curriculum. Preceding phases/terms are considered prerequisites for the next phase. Students will be evaluated and advised of their performance on a monthly basis. If the student did not satisfactorily complete the phase per the grading system a completion plan will be compiled for the student by the Student Services Coordinator. The completion plan is intended to provide guidance to the student on how to complete the phase. There are three instances when a student may be evaluated earlier than the end of each phase. They are as follows:

- Student attendance falls below the minimum requirements
- There has been no attendance or contact with Loraines Academy & Spa from the student in 14 days
- Student Grade Point Average falls below 75%

ATTENDANCE POLICY

The most successful graduates are those students who had a perfect attendance record in school. The following policy has been established to be as fair as possible to all students and to work for the benefit of all. A student's hours are scheduled on the date of enrollment. To meet satisfactory academic progress requirements, a student must maintain a pace to complete the program within 150% of the scheduled completion time.

Clock Hour programs: To meet satisfactory academic progress requirements, a student must maintain a 66.67% percentage of attendance to complete the program within 150% of the scheduled completion time. Students who fail to maintain a minimum of 66.67% percentage of attendance throughout the duration of his/her enrollment will be placed on a written Completion Plan for Attendance. This written plan will outline actions needed to raise the percentage of attendance to meet or exceed minimum attendance requirements. Student attendance will be monitored both during and at the completion of the written plan. Students who meet or exceed the requirements of the written plan will return to good standing regarding attendance. Students who fail to meet the requirements of the written plan will be subject to further disciplinary actions up to and including termination from Loraines Academy & Spa.

Unexcused Absences: In the case of an extended unexcused absence Loraines Academy & Spa will determine the student's enrollment status on or before fourteen (14) consecutive calendar days or ten (10) consecutive scheduled days from the last date of attendance, whichever is greater. If there has been no contact from the student with Loraines Academy & Spa in 30 days from the last date of attendance, the student will be withdrawn from Loraines Academy & Spa.

MAKE-UP WORK

All academic work required of the student must be satisfactorily completed within his/her enrollment period. The student is solely responsible to schedule any makeup work needed. A schedule to makeup work is to be made with the course instructor. Makeup work can be scheduled by appointment any weekday, Monday through Friday outside of scheduled course hours. If the institution is closed for inclement weather or any other allowable circumstance, the students' anticipated completion date will be extended by the same number of days due to the day(s) of closure.

WITHDRAWAL POLICY

While it is Loraines Academy & Spa's mission to provide students the tools necessary to graduate and become employable, it is sometimes necessary for students to withdraw from enrollment. A student is considered withdrawn when the student does not complete all the days in the payment period or period of enrollment the student was scheduled to complete.

If a student wishes to officially withdraw from the Institution, he/she must submit a request in writing to the Campus Director stating the reasons for withdrawal and whether the student intends to return later to pursue a program of study. It is important to note that a withdrawal calculation will be made according to the Institutional Refund Policy (See below). This calculation can often result in a balance owed to the Institution.

Students who fail to complete the program will be charged the applicable fees and a portion of the tuition cost. The Enrollment Agreement is a legally binding document, and the terms therein must be adhered to by the student. If a student

discontinues a program at any point, a charge will be assessed for tuition including stated fees. If at any time a student desires to know his/her financial obligations in the event he/she should discontinue school, he/she should make an appointment to see the Financial Aid Officer.

Failure to complete classes does not release a student from liability toward repayment of any student loans obtained to attend school. In summary, the consequences of early withdrawal can be significant, and any decision to do so should be given serious consideration and avoided whenever possible.

Termination Date/Date of Determination (DOD): The date of determination is defined as the date that the institution determined that the student was no longer in school, either officially or unofficially. A student shall be deemed to have withdrawn from a program of instruction when any of the following occurs:

- Date student provided official notification of intent to withdraw in writing (delivered to the Campus Director or date of postmark of a mailed written notice);
- The institution terminates the student's enrollment for failure to maintain satisfactory academic progress; failure to abide by the rules and regulations of the institution; absences in excess of maximum set forth by the institution; and/or failure to meet financial obligations to the school.
- The student has failed to attend class for fourteen (14) consecutive calendar days or ten (10) consecutive scheduled days.
- Failure to return from an **approved** leave of absence.

Once a student is officially considered withdrawn, the Institution will make two calculations:

1. The Return of Title IV funds (To determine amounts earned from the Federal programs) and
2. Institutional Refund Policy

If applicable, refunds will be made to those students who have paid for more than the obligatory amount identified below in the Institutional Refund Policy within thirty (30) days of the termination (date of determination) date.

The types of withdrawal are listed below:

OFFICIAL WITHDRAWAL: If a voluntary written notice of withdrawal is received by the school, the "Date of Determination" is the date of receipt of written notice.

UNOFFICIAL WITHDRAWAL-CLOCK HOUR STUDENTS: Students who have not submitted a voluntary written notice of withdrawal will be withdrawn fourteen (14) consecutive calendar days after their Last Date of Attendance (LDA). The fourteenth consecutive calendar day of absence will be classified as the "Date of Determination". Unofficial withdrawals for clock hour students are determined by the school through monitoring clock hour attendance weekly.

FAILURE TO RETURN FROM LEAVE OF ABSENCE: Students who do not return from a Leave of Absence on the date they are scheduled to return will be withdrawn from the school with their Date of Determination being the date they were scheduled to return from LOA. The date of withdrawal determination shall be the earlier of the scheduled date of return from the leave of absence or the date the student notifies the institution that the student will not be returning.

TERMINATION OF ENROLLMENT BY THE INSTITUTION: Students may be withdrawn by the institution for failure to maintain satisfactory academic progress; failure to abide by the rules and regulations of the institution; absences in excess of maximum set forth by the institution; and/or failure to meet financial obligations to the school.

FAILURE TO COMPLY WITH SATISFACTORY PROGRESS: Students who are reviewed for Satisfactory Academic Progress and are found not to be able to complete a program at the time and ½ maximum will be withdrawn from the program. The date of the withdrawal will be defined as the "Date of Determination".

Any student who wishes to return to Loraines Academy & Spa after withdrawal or termination must pay any outstanding balance owed to Loraines Academy & Spa due to the withdrawal or termination before re-enrolling. Each case can be reviewed individually at the discretion of the Campus Director.

TREATMENT OF TITLE IV FUNDS WHEN A STUDENT WITHDRAWS – RETURN OF TITLE IV

The Return of Title IV Funds is NOT a Refund Policy. Instead, the Federal regulations require the use of a Return to Title IV calculation to determine the amount of Title IV funds a student has earned based on scheduled hours or days as of the date he or she ceases attendance. Any student receiving Title IV funds will be subject to these regulations.

The law specifies how Loraines Academy & Spa must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are Federal Pell Grants, Iraq and Afghanistan Service Grants, TEACH Grants, Direct Loans, Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans. Loraines Academy & Spa participates in the Pell Grant, Direct Loans, and Direct PLUS Loans.

Though your aid is posted to your account at the start of each period, you earn the funds as you complete the period. If you withdraw during your payment period or period of enrollment the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or Loraines Academy & Spa or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn 100% of the assistance that you were scheduled to receive for that period.

Clock Hour Calculation: The amount of Title IV aid earned in clock hour programs is based on the student's scheduled hours of academic attendance, and the total aid received; it has no relationship to the student's incurred institutional charges. To calculate the percentage of period completed (or earned) the number of hours the student is scheduled to complete as of the withdrawal date is divided by the total number of clock hours in the same period of enrollment (typically an increment).

The following Title IV refund distribution is used for all Title IV students due a return:

1. Unsubsidized Direct Stafford Loan
2. Subsidized Direct Stafford Loan
3. Direct PLUS Loan
4. Federal Pell Grant

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

There may be some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements.

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

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

The school must return this amount even if it didn't keep this amount of your Title IV program funds. If Loraines Academy & Spa is not required to return all the excess funds, you must return the remaining amount. For any loan funds that you

must return, you (or your parent for a Direct PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges.

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

INSTITUTIONAL REFUND POLICY

Please refer to the Withdrawal Policy for procedures students must follow to officially withdraw. All refunds, when due, will be made with or without the request of the student. Refunds will be calculated and returned in a timely manner. This refund policy is uniformly administered and applies to all terminations for any reason, by either party, including student decision, program cancellation, or school closure.

CLASSES CANCELED BY LORAINES ACADEMY & SPA/STUDENT NOT ACCEPTED BY LORAINES ACADEMY & SPA: If tuition and or fees are collected in advance of a start date and Loraines Academy & Spa cancels the class or does not accept the student, all tuition and fees shall be refunded within thirty (30) days of cancellation. If Loraines Academy & Spa cancels a program and ceases to offer instruction after students have enrolled and instruction has begun, the school shall at its option:

- Provide a pro-rata refund for all students transferring to another school based on the hours accepted by the receiving institution; or Provide completion of the program; or
- Participate in a teach-out agreement; or
- Provide a full refund of monies paid.

Applicants and students may cancel or terminate their training at any time before or during their training by notifying the Campus Director in writing. An applicant rejected by the school shall receive a full refund of all monies paid. Refunds will be made within thirty (30) days from the date cancellation/termination notice delivered to the school, scheduled start date or date postmarked.

CANCELLATION OF ENROLLMENT AGREEMENT: If a student, parent or legal guardian cancels this agreement within three (3) days of signing the enrollment agreement a full refund will be made regardless of whether the student started classes. Students who cancel this agreement after three (3) days of signing, but prior to entering classes shall receive a full refund of all monies paid. Any student who enrolls prior to visiting Loraines Academy & Spa will have the opportunity to withdraw without penalty within three days following either a regularly scheduled orientation or a tour of the facilities and inspection of the equipment.

Loraines Academy & Spa retains the right to cancel this agreement at any time based on the applicant meeting Loraines Academy & Spa admissions requirements which include but are not limited to the review and approval of proof of graduation (high school diploma or diploma equivalent) or official high school/GED transcripts by the Campus Director. The agreement is valid for the start of classes only if the applicant meets the admission requirements.

TERMINATION DATE FOR REFUND PURPOSES: Termination date for refund purposes shall be the date that the institution determines that the student has withdrawn. Refunds will be made within thirty (30) days of the termination date regardless if the withdrawal was official or unofficial. The charges for tools, text, and materials are nonrefundable and not included in the tuition refund policy. Unofficial withdrawals will be determined by internal monitoring of the student's clock hour attendance. Attendance is monitored weekly.

REFUNDS FOR WITHDRAWAL AFTER CLASS COMMENCES: The refund policy for students who incur a financial obligation for a period of 12 months or less shall be as follows:

STUDENT OBLIGATION CALCULATION

(All periods of financial obligation are based upon scheduled hours)

Periods of Obligation	Amount of Total Tuition Owed to School
0.01 % to 40%	Pro-rata Portion
40.1% to 49.9%	70%
50% and over	100%

Students enrolled in programs scheduled to last longer than 12 months are released from the obligation to pay tuition for course-work scheduled to occur beyond 12 months if the student withdraws or is terminated during the first 12 months. The calculation of the refund for the unused portion of the first 12 months is based on the calculation above. If the student withdraws or is terminated during any subsequent period following the first 12 months, the student's refund for the unused portion of the tuition applicable to the period of withdrawal is based on the calculation above.

If a refund is due because of a student's withdrawal due to mitigating circumstances, Loraines Academy & Spa does reserve the right to refund monies more than the above tuition adjustment guidelines.

REFUNDS RESULTING FROM SCHOOL CLOSURE: Should Loraines Academy & Spa close permanently and cease to offer instruction after students have enrolled and instruction has begun, Loraines Academy & Spa will either provide a pro-rata refund of tuition or participate in a teach out agreement. Loraines Academy & Spa will provide the applicable accreditation agency a list of all students enrolled at the time of closure and their pro-rated tuition refund amounts, if applicable.

MITIGATING CIRCUMSTANCES: When situations of mitigating circumstances are in evidence, a settlement shall be made that will be reasonable and fair to both the student and the Institution. If a student is taken from Institution enrollment for any reason and a refund is calculated to be due, all financial aid will be returned to the Federal Fund before a student may receive any cash refund. Loan funds will be returned first, then Pell Grant if applicable. In compliance with and in accordance with the Higher Education Amendment Act of 1998 schools must calculate refunds according to "the Return of Title IV Federal Funds" for students failing to complete a course of study as scheduled. This may result in the student owing the school a considerably large amount of tuition, without the assistance of Financial Aid.

SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

Students must maintain satisfactory academic progress (SAP) standards throughout their enrollment. Loraines Academy & Spa's SAP policy is the same for Title IV recipients and non- recipients enrolled in all educational programs. It is a uniform policy for all students within the same course of study and for all students within the same attendance schedule. SAP policy is provided to all students prior to enrollment as acknowledged in the pre-enrollment receipt of school catalog. Students who receive Federal Financial Aid must maintain satisfactory academic progress standards throughout their enrollment to maintain eligibility to receive Federal Financial Aid. To maintain SAP, students must meet all the following requirements:

1. Maintain a cumulative grade point average (CGPA) of 75% or higher (*Qualitative SAP—See below*).
2. Maintain a pace to complete the program within 150% of their scheduled time or at an attendance rate of 66.67% (*Quantitative SAP—See below*).

EVALUATION PERIODS: Students are evaluated for Satisfactory Academic Progress based on actual hours of attendance and the financial aid payment periods in their program (See Scheduled Evaluations and Timeframe Chart). Student evaluations will be completed within seven (7) school business days following the established evaluation period. Students who fail to meet SAP requirements will be notified in writing by the Student Services Coordinator of their current SAP status and actions required to regain SAP. Students who are meeting SAP requirements will receive no notification of SAP status since no changes occurred. Students may request a meeting with the Student Services Coordinator to check SAP status and access evaluation results at any time.

**SCHEDULED EVALUATIONS AND TIME FRAME FOR COMPLETING 150% OF NORMAL TIME
EXPRESSED IN CLOCK HOURS (Calendar time)**

All programs have an academic year of 900 hours and 26 weeks.

Program	Weekly Schedule	Normal Length	Maximum Time Frame (Scheduled Hours)
Cosmetology (1200 Clock Hours)	30	1200 (40 Weeks)	1800 (60 Weeks)
<i>Evaluation (450 Actual Clock Hours and 15 weeks/ 900 Actual Clock Hours and 30 weeks)</i>	20	1200 (60 Weeks)	1800 (90 Weeks)
Cosmetology w/Nails and Cosmetology w/Facials (1500 Clock Hours)	30	1500 (50 Weeks)	2250 (75 Weeks)
<i>Evaluation (450 Actual Clock Hours and 15 weeks/ 900 Actual Clock Hours and 30 weeks/1200 Actual Clock Hours and 40 weeks)</i>	20	1500 (75 Weeks)	2250 (112.5 Weeks)
Cosmetology w/Advanced Styling Bootcamp (1275 Clock Hours)	30	1275 (42.5 Weeks)	1912.5 (63.75 Weeks)
<i>Evaluation (450 Actual Clock Hours and 15 weeks/900 Actual Clock Hours and 30 weeks)</i>	20	1275 (63.75 Weeks)	1912.5 (95.63 Weeks)
Massage w/Facial (900 Clock Hours)	30	900 (30 Weeks)	1350 (45 Weeks)
<i>Evaluation (450 Actual Clock Hours and 15 weeks)</i>	20	900 (45 Weeks)	1350 (67.5 Weeks)
Instructor Training, Full Specialty, Clinical Skin Care, Therapeutic Massage (600 Clock Hours)	30	600 (20 Weeks)	900 (30 Weeks)
<i>Evaluation (300 Actual Clock Hours and 10 weeks)</i>	20	600 (30 Weeks)	900 (45 Weeks)
Facial Specialist, Nail Tech (300 Clock Hours) (NOT FA)	30	300 (10 Weeks)	450 (15 Weeks)
<i>Evaluation (150 Actual Clock Hours and 5 weeks)</i>	20	300 (15 Weeks)	450 (22.5 Weeks)

ACADEMIC GRADE EVALUATION (QUALITATIVE): All students must maintain a cumulative grade of 75% average grade for all written exams, practical evaluations and projects that are listed on progress report for the program. The following table illustrates the grading system as appears on the transcript:

Grade	Description	Range
A	Excellent	94-100
B	Good	85-93
C	Satisfactory	75-84
D	Below Average	65-74
F	Failure	64-Below
W	Withdrawn	-
T	Transfer Credit	-

SPECIAL GRADING CIRCUMSTANCES: The school does not have non-credit remedial courses, repetitions or incompletes. A withdrawal is a withdrawal from school and therefore, has no impact on satisfactory progress. The clock hours for transfer students will be counted as attempted and completed for purposes of satisfactory progress and determining when the allowable maximum time frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution. Students re-entering school will enter in the same progress status as when they left. Leaves of Absence extend the contract period and maximum time frame by the same number of days taken in LOA. See LOA policy for qualifications. Temporary interruptions in training that are NOT taken as a Leave of Absence are counted as scheduled hours in the formula. Reasonable provisions for leaves of absence or temporary interruptions will be considered when calculating SAP.

ATTENDANCE PROGRESS EVALUATIONS (QUANTITATIVE): Students are required to attend a minimum of 66.67% 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 evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total satisfactorily completed clock hours by the total number of scheduled clock hours. At the end of each evaluation period, the school will determine if the student has maintained at least 66.67% cumulative attendance. This will ensure the student will complete the program within the maximum time frame. If SAP is satisfactory at the checkpoint, result will be put into student file. Otherwise, a copy will be distributed to student by mail, email or personally.

MAXIMUM TIME FRAME: All students must complete the program within 150% of the normal length of the program as measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time. Students who have not completed the program within the maximum timeframe will lose Title IV federal aid and be withdrawn. Withdrawn students may re-enroll at the institution on a cash pay basis in a manner consistent with the re-enrollment provisions of the admissions policy.

DETERMINATION OF PROGRESS STANDARD: Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students deemed not maintaining Satisfactory Academic Progress may have their enrollment terminated and Title IV Funding, if applicable, unless the student is placed on warning or wins an appeal resulting in a status of probation. The Institution will notify students of any evaluation in which the student is not meeting Satisfactory Academic Progress and/or impacts the student's eligibility for financial aid.

FAILURE TO MEET SATISFACTORY ACADEMIC PROGRESS STANDARDS:

WARNING: Students who fail to meet minimum requirements for attendance or academic progress will be placed on warning and will not be considered to be making satisfactory progress for one evaluation period. During the duration of the warning period the student will be eligible for continued enrollment and financial aid, if applicable. 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, or if not placed on probation, the student's enrollment may be terminated. If applicable, student is deemed ineligible to receive Title IV funds unless the student is on or prevailed upon appeal of the determination that has resulted in the status of probation (please refer to the *SAP Appeals Process* below).

PROBATION: Students will be placed on probation status only if:

- The Institution evaluates the student's progress and determines that the student did not make satisfactory academic progress during the warning or previous evaluation period, and
- The student prevails upon appeal of a negative progress determination prior to being placed on probation, and
- The Institution determines that satisfactory academic progress standards can be met by the end of the subsequent evaluation period, or
- The Institution develops an academic plan for the student that, if allowed, will ensure the student is able to meet the Institution's satisfactory academic progress requirements by a specific point within the maximum timeframe established for the student.

While on financial aid probation, the student can continue to receive Title IV Federal Financial Aid for one additional evaluation period. The student will be advised in writing of the actions required to obtain satisfactory progress by the end

of the probation period. If the student is not making progress at the end of the probation period, the student will become ineligible to receive Title IV Federal Financial Aid funds and no more financial aid may be paid to the student.

If the student does not appeal or loses the appeal he/she can re-establish satisfactory academic progress and/or financial aid eligibility if they increase their cumulative grade point average to 75% and improve their cumulative attendance rate to meet a pace of 150% of the scheduled completion time after the incremental period of ineligibility.

SAP APPEALS PROCESS: Students may appeal a negative SAP determination for mitigating circumstances. Mitigating circumstances include, but is not limited to the death of a relative, injury or illness of the student or immediate family member, or other allowable special circumstances. Documentation must be provided to support the claim of any mitigating circumstance. An appeal must be submitted within 10 days of the negative SAP finding. In addition, the appeal must be submitted to the Financial Aid Office in writing and must include the following:

- A request for consideration
- Why the student failed to make SAP
- Description of mitigating circumstance
- What has changed that will allow the student to achieve SAP by the next evaluation

The student will be notified in writing as to the results of the appeal process. This decision is final. All documentation pertaining to an appeal will be maintained in the student's file.

DOCUMENTATION FOR MITIGATING CIRCUMSTANCES FOR SAP APPEALS: As with any use of professional judgment, adequate documentation is critical. Since third parties may sometimes be used to document the mitigating circumstances surrounding a SAP appeal, the following provides some acceptable documentation that may be submitted in support of an appeal. Some examples might include but are not limited to:

- A. Newspaper obituaries or death certificates to substantiate deaths
- B. Physician's statement to substantiate illness or accident
- C. Statement from clergy or family member familiar with the student's situation
- D. Statement from an employer
- E. Statement from legal counsel

APPEAL COMMITTEE: Appeals submitted according to the above guidelines will be reviewed on a case by case basis by an Institutional Review Committee. This committee will meet monthly to consider each appeal and consists of the following members: Campus Director, Director of Financial Aid and a corporate office member(s). All decisions made by the committee are final, and the student is notified within three business (3) days of the Committee's decision.

SAP POLICY FOR REPEATED COURSES, PASS/FAIL, AUDIT COURSES, NONCREDIT REMEDIAL COURSES, INCOMPLETES, WITHDRAWALS, READMISSION, TRANSFER HOURS

REPEATED COURSES: Loraines Academy & Spa does not offer course repeats.

PASS/FAIL: Loraines Academy & Spa does not offer courses as pass/fail.

NONCREDIT REMEDIAL COURSES: Loraines Academy & Spa does not offer noncredit remedial courses.

AUDIT COURSES: Loraines Academy & Spa will allow a continuing student to audit a course that the student has previously completed if the student is returning to school following a period of withdrawal or Leave of Absence. The Campus Director must approve in writing the course(s) to be audited. Students will not be charged tuition and/or receive federal aid for courses audited and students will not earn credit/grades for courses audited.

INCOMPLETES: Loraines Academy & Spa does not offer incomplete courses. Students who reach the required hours for program completion but have not completed all assignments and exams are considered incomplete graduates. No final paperwork will be released until all assignments and exams are completed. If students have not completed all requirements within 30 days of their last day of attendance, they will be deemed to have withdrawn from the program.

WITHDRAWALS: A Withdrawal "W" grade is given for any course a student is withdrawn from before the end of the scheduled course. All students who withdraw and re-enter the program will do so in the same progress status as when they left regardless of the amount of lapsed time.

READMISSION: A student wishing to re-enter school may apply for readmission to the Institution. The student must meet with the Campus Director or Admissions Representative to determine if readmission is approved. During this meeting, the student's reason for withdrawal and the student's commitment to completion will be discussed. The Student Services Coordinator will determine SAP status at the time of the re-enrollment; however, students who were withdrawn while on SAP warning or probationary status will re-enter in the same status as when they left.

TRANSFER HOURS: Transfer "T" hours from another institution that are accepted toward the student's educational program are counted as both attempted and completed hours for the purpose of determining when the allowable maximum time-frame has been exhausted and to identify which hours have been accepted into the program of study to satisfy graduation requirements. SAP evaluation periods are based on actual contracted hours at the institution.

The Director of Compliance reviews the Institution's Title IV SAP policy to ensure that it meets all federal requirements. The Campus Director notifies the financial aid office if the school changes its academic policies.

LEAVE OF ABSENCE POLICY

A leave of absence (LOA) is considered a temporary interruption in a student's program of study, specifically the time when a student is not in attendance. Any student wishing to request a Leave of Absence must follow the LOA policy in requesting the LOA. This Leave of Absence Policy applies to all students. Any student wishing to request an LOA must notify the Student Services Coordinator in writing. The written request must be signed and dated and include the reason for the LOA. Students may take a Leave of Absence for the following reasons, but not limited to the following reasons: maternity, medical, bereavement, transportation, incarceration, military, and personal circumstances. The LOA request must be submitted in advance unless unforeseen circumstances prevent the student from doing so. If an LOA is granted to a student who did not provide a written request prior to the LOA due to unforeseen circumstances the student's file will be documented as to the reason for the decision and the school will collect the request at a later date from the student. The beginning date of the approved LOA would be the first date the student was unable to attend because of the unforeseen circumstances.

The Student Services Coordinator will submit this request to the Campus Director to either grant approval or denial based on the circumstances and must do so within five business days. The student must give reasonable expectation that he/she will return from the LOA for approval from the Campus Director. Upon approval of the LOA the student's contracted graduation date will be extended by the same number of calendar days taken in the LOA. Changes to the contract period of the enrollment agreement will result with an addendum to the enrollment agreement signed and dated by all parties. A student granted an LOA that meets these criteria is not considered to have withdrawn and no refund calculation is required at the time.

While the student is on an approved LOA, the Institution will not assess any additional charges. The LOA together with any additional approved leaves of absence must not exceed a total of 180 days in any 12-month period. The student may return early from the LOA to review material previously covered. However, the student must resume the academic program at the point he/she began the LOA to be considered off the LOA.

If a student takes an unapproved LOA or does not return by the expiration date of an approved LOA, the Office of Student Services will notify the Office of Financial Aid. The Institution will assume the student has unofficially withdrawn as of the last date of attendance. This begins the withdrawal process. The withdrawal date for the purposes of calculating a refund is the student's last date of attendance. If the student is receiving Title IV Financial Aid, the Office of Financial Aid will complete the R2T4 (Return to Title IV) process as per regulations as described in the Federal Student Aid Handbook. The Financial Aid Officer is responsible for explaining to the student, prior to granting approval, the effects the student's failure to return from an LOA may have on the student's loan repayment terms, including the expiration of the student's grace period.

Upon return of a leave of absence the student will re-enter the program with the exact same status the student left with regards to satisfactory academic and attendance progress. In the case of an early return from LOA, the return date will become the new documented end date.

FAMILY EDUCATION RIGHT TO PRIVACY ACT (FERPA)

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

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

1. The right to inspect and review the student's education records within 45 days after the day Loraines Academy & Spa receives a request for access. A student should submit to the Campus Director a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA. A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed. If Loraines Academy & Spa decides not to amend the record as requested, the institution will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
3. The right to provide written consent before Loraines Academy & Spa discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent. Loraines Academy & Spa discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official typically includes a person employed by the institution in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the institution who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the institution.
4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the Loraines Academy & Spa to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

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

Below is a list of the disclosures that postsecondary institutions may make without student consent.

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

- To other school officials, including teachers, within Genesis whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1)

- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

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

GENERAL RULES AND POLICIES

Any updates to the following rules and policies will be posted and students will be notified of the change as soon as possible. Revised rules will override the previous rule as appropriate.

Professional conduct is expected from all students enrolled at Loraines Academy & Spa. These policies and procedures have been developed and published to protect all students from unnecessary disruptions. Failure to abide by these rules may be grounds for dismissal.

1. Students may sign in as early as 8:15 am and must scan out anytime they are unavailable for assignment (including lunch breaks). Excessive absences and/or tardiness will not be tolerated.

2. All time must be used productively, or the student may be asked to sign out. "Honors" designation is for 95% Cumulative Attendance and a 95% Cumulative GPA
3. Students are to arrive early enough to begin classes as scheduled and are expected to be prepared with textbooks and othersupplies.
4. Loraines Academy & Spa offers a ten (10) minute break for every sixty (60) minutes of instructional time. Students are expected to return to class promptly following breaks.
5. Dishonest use of the time clock will be grounds for disciplinary action.
6. Proper dress is required for each student in accordance with the expectations of the profession. Closed toed shoes are required and lab coats/smocks are to be worn.
7. Students are to maintain clean personal hygiene and personal appearance.
8. Except for bottled water, food and drink are limited to the student lounge. Gum is not allowed. Smoking is illegal in the building, and in front of the building and between spa and main Institution.
9. Students are responsible for their books, equipment and personal belongings. Students are required to mark all equipment with student number. Lost items or personal items that are broken must be replaced by the student at their expense. Students are asked not to bring personal items from home on campus.
10. Students are responsible to maintain a clean and sanitary environment at the campus, including student equipment. Stations must be cleaned after each service, including the floor around the station, and the chair base. Hair must be swept up/vacuumed immediately after a cut is completed. Water, chemicals, and powder that get on the floor are dangerous and MUST be cleaned up immediately.
11. Each student is assigned a sanitation assignment for the day. Sanitation credits must be initialed by an instructor for credit.
12. All students are required to show respect for the Institution and the requests/decisions of any staff member.
13. Verbal and/or physical abuse by a student will not be tolerated and are grounds for termination. Profanity is not permitted.
14. Stealing and/or possession of stolen property will be grounds for immediate dismissal.
15. Possessing, distributing, selling, manufacturing, or being under the influence of any illegal drug will be grounds for dismissal.
16. Consuming alcoholic beverages while on Institution premises, in Institution vehicles, or while on Institution business or time, or bringing alcohol onto Institution premises can be grounds for dismissal.
17. Abusing prescription drugs or possessing drugs that have not been prescribed for the student by physician will be grounds for dismissal.
18. Students are prohibited to receive personal phone calls during Institution hours. Messages will be taken and given to students at a convenient time. The use of cellular phones during Institution hours is not permitted. Using a cellular phone during class time may be considered academic dishonesty.
19. Computer use will be limited to educational purposes only. If a student utilizes any computer on campus for reasons other than for educational purposes, their actions may result in disciplinary actions including but not limited to termination of enrollment. Any student using any computer on campus for inappropriate activities, including viewing pornography will be suspended immediately.
20. Academic dishonesty is prohibited (see "Academic Dishonesty" section below).
21. Violation of published or posted Institution policies or regulations, such as parking regulations, smoking and eating areas, etc. is prohibited.
22. Possession of weapons or firearms of any kind is prohibited on campus by anyone other than authorized security personnel. Students, unauthorized staff, or faculty found in possession of weapons or firearms on campus will be subject to disciplinary action up to immediate termination.
23. All items must be signed out to leave the library. Overdue fees are charged, and items not returned within 14 days will be charged to the student's financial account.
24. Student performing clinical services in any program are required to stay with the patron during the entire service (without intruding on privacy as appropriate).
25. Students are not permitted to teach other students.
26. Student name tags are required to be worn always while on campus
27. Any request for a change in student schedule must be approved by the administrative office.

UNRULY/VIOLENT CUSTOMER OR STUDENT: If a customer or student becomes overly irritable or violent, that person will be

asked to leave the campus. Do not challenge or confront the wrongdoer. If he/she does not leave upon your second request, call the police department and ask for an officer to come and remove the unwanted parties.

STUDENT CONDUCT

Adherence to Loraines Academy & Spa's General Rules of Conduct is required regarding the student's behavior and personal conduct. By complying with the standards of conduct and performance, students help to promote an environment conducive to learning.

All students are expected to conduct themselves within the boundaries of acceptable behavior and appearance that will enable the Institution to recommend them to prospective employers as courteous, reliable, considerate, and professional individuals. Students are required to conduct themselves in an orderly manner while in school and are expected to treat the Institution's equipment and facilities with proper care and concern.

Disciplinary Actions and Student Dismissals: Students will be dismissed from school if their conduct is unbecoming, if they participate in disruptive behavior, or if they do not follow instructions. A school catalog is given to each prospective student prior to enrollment. A copy of the rules and regulations is given to each student prior to their start date. Prior to attending the first class, the rules and policies are explained and each student is given the opportunity to discuss any questions they may have about the rules. The rules and policies have been developed and published to protect all students from unnecessary disruptions, provide productive learning environment, and instill professionalism into prospective graduates. Failure to abide by these rules may be grounds of dismissal.

The Institution reserves the right to suspend or dismiss a student who fails to show satisfactory academic progress, maintain continuous attendance, is in default on tuition, or whose conduct or activities are in violation of the stated rules and regulations. Rules and regulations may be modified, and changes posted.

Disciplinary issues will become a part of the student's permanent file and can be problematic to future employment.

POLICY ON FAILURE TO RETURN FROM SUSPENSION

If a student fails to return from a suspension for any reason (conduct, academic, attendance, etc.), Loraines Academy & Spa will determine the student's status as withdrawn as of the date the student was scheduled to return. The withdrawal process will begin immediately upon determining the student's status as withdrawn.

ACADEMIC DISHONESTY

Student behavior viewed and/or considered dishonest will not be tolerated. Any student displaying dishonest activity will be subject to disciplinary actions including but not limited to probation or termination. Academic dishonesty is defined as using external objects, such as cell phones, PDAs, notes, or other students, to dishonestly alter performance on tests, quizzes, practicums, and other assignments.

DRESS CODE AND STUDENT APPEARANCE

Students must always comply with Institution dress code. The requirements for Cosmetology, Skin, and Nail Department students include salon-type "all black" attire to include full length pants (no shorts) with kit-issued apron or smock. Massage students are required to wear navy blue professional scrubs with kit-issued apron. Closed toe shoes are required in all departments. Underarms and midriffs must be covered. School smocks or aprons, if required, are included in the kit issues.

Violations of dress code will be determined by the campus.

CHANGE OF ADDRESS

At any time that a student's residence, mailing address and/or phone number changes, it is the responsibility of the student to inform Loraines Academy & Spa of the new address/telephone number. The efforts of the Institution depend upon accurate information. The student must obtain a Change of Address form from the Student Services Coordinator and submit the correct information. Loraines Academy & Spa will not be responsible for any information not received by the student if a change of address form has not been turned in.

SANITATION POLICY

We believe that sanitation and cleanliness are an essential component of professional development. All students will one-day work in environments that require cleaning and sanitizing that is reasonably related to the field for which the student is being prepared and is consistent with the types of tasks that the student would be expected to complete as part of the student's primary duties or functions when working in the field that the education is preparing the student to enter. Therefore, we require that all students participate in general cleaning throughout the school. Janitors have been contracted to take care of most of the work, but students must participate in the day-to-day cleaning of classrooms, student laboratories and clinic areas. Students are expected to maintain cleanliness in the student break areas by disposing of trash in appropriate receptacles and leaving the area clean after use. Cigarettes are to be disposed of in the provided receptacle. Refusal to participate will be grounds for suspension or termination.

APPEAL PROCEDURES

As stated previously, when a student has extraordinary or mitigating circumstances, an appeal may be submitted to the Student Services Coordinator at the Institution. This appeal must be in writing with an explanation and documentation of the circumstances that should be considered. The Campus Director will review the appeal and determine whether the action taken is justified. If the student fails to prevail, the decision of the Campus Director is final. Each case is individually considered, and the decision will be placed in the student's file after notification.

CAMPUS SECURITY

The Campus Coordinator has a copy on file that is available upon request. If a crime should occur on campus, the Campus Coordinator, or the employee with the most immediate knowledge of the crime, will notify local authorities immediately. If a crime should occur after school hours, the Campus Coordinator will notify local authorities immediately upon discovery of occurrence. (Please refer to the *Annual Security Report* for more information on campus security which can be found in hard copy on campus or online at www.lorainesacademy.edu)

LOCKERS AND PERSONAL BELONGINGS

Personal belongings are the student's responsibility. Locker space may be available. All equipment should be marked for identification and cared for carefully. Lockers are school property. For safety reasons, school management requires the use of school locks, and reserves the right to cut off any personal locks, or to enter lockers at any time.

Personal effects left in lockers after student has dropped below half time attendance may be removed and held for thirty days. During this thirty-day time, we will attempt to notify the student to make other storage arrangements. After thirty days, the Institution assumes no responsibility for these items and they may be disposed of in any way convenient.

All equipment necessary to the programs is part of the student kits or is provided by the Institution. It is the student's responsibility to replace any equipment as necessary to complete work assignments, if such equipment becomes lost, stolen, or broken. Students should have all equipment they might need to complete any assignment available always.

SEXUAL HARASSMENT AND ASSAULT

Sexual harassment is illegal under federal, state and local laws. It is defined by the Equal Employment Opportunity Commission (“EEOC”) as any unwelcome sexual advance, request for sexual favors, or other verbal or physical conduct of a sexual nature when:

- Submission to the conduct is made either explicitly or implicitly a term or condition of an individual’s employment/enrollment;
- Submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting the individual; or
- The conduct has the purpose or effect of unreasonably interfering with the individual’s performance or of creating an intimidating, hostile or offensive environment.

The types of behaviors that constitute sexual harassment may include, but are not limited to:

- unwelcome sexual flirtations, advances or propositions;
- derogatory, vulgar, or graphic written or oral statements regarding one’s sexuality, gender or sexual experience;
- unnecessary touching, patting, pinching or attention to an individual’s body;
- physical assault;
- unwanted sexual compliments, innuendos, suggestions, or jokes; or
- the display of sexually suggestive pictures or objects.

Unwelcome sexual advances, requests for sexual favors, or other verbal, visual or physical conduct of a harassing nature will constitute harassment when the person involved feels compelled to submit to that misconduct to keep his or her position, to receive appropriate pay, or to benefit from a certain employment decision. If this type of misconduct interferes with an employee’s or student’s work, or creates an intimidating, hostile, or offensive work environment for an employee or student, it may be considered harassment.

HARASSMENT COMPLAINT PROCEDURE: Loraines Academy & Spa expects that everyone will act responsibly to establish a pleasant and friendly teaching environment. However, if an employee/student feels he or she has been subjected to any form of harassment or assault, the employee/student should firmly and clearly tell the person engaging in the harassing or discriminating conduct that it is unwelcome, offensive, and should stop at once. The employee/student also should report any assault or harassment to his or her immediate supervisor/instructor. Likewise, if an employee/student witnesses another employee/student harassing or assaulting another individual, the employee/student should report that conduct as well. The investigation of the assault or harassment claim will begin immediately by locally appointed staff or faculty. It is important to preserve the evidence for proof of the harassment or assault. If the victim of harassment or assault feels the incident was criminal in nature a school official will immediately notify the proper law enforcement agencies. Students and employees have the option to notify the local police directly. School personnel will assist the student in notifying the local police upon request.

Loraines Academy & Spa will conduct its investigation in as confidential a manner as possible. An investigation of a harassment or assault complaint will include an interview with the accuser and the accused. Both are entitled to the same opportunities to have others present during disciplinary proceedings, and both will be informed of the outcome of any disciplinary proceeding. A final determination from the investigation will be made by the Loraines Academy & Spa Board of Directors. Sanctions imposed because of the final determination may include disciplinary action including and up to termination of enrollment. If there is suspicion or evidence of criminal activity found during the investigation Loraines Academy & Spa will notify the local police immediately.

Loraines Academy & Spa will change the academic situation, as reasonable, of a student victim of an alleged sexual offense. In doing so, the student must request the changes in writing. Options for those changes will be discussed confidentially with the Campus Director.

A timely resolution of each complaint will be reached and communicated to the employee/student and the other parties involved. Appropriate corrective action, up to and including termination, will be taken promptly against any employee engaging in discrimination or harassment. **Retaliation against any employee/student for filing a complaint or**

participating in an investigation is strictly prohibited. However, any employee/student who knowingly makes a false claim of harassment or discrimination will be subject to corrective action, up to and including, termination.

Occasionally, talking with a supervisor about harassment is not an option. If an employee or student feels uncomfortable approaching one of these individuals or feels that his or her complaint has not been or cannot be properly handled, he or she may report the complaint to the company President, Richard Bundy at rbundy@genesiscareer.edu.

Please note that it is the Institution's responsibility to take calculated actions to ensure a quick response to all harassment and discrimination complaints. This policy has been written to ensure that all Loraines Academy & Spa students and staff feel that our campuses are a safe and friendly place to learn and work.

Any person, who brings a claim or complaint of discrimination or harassment, or who assists in the investigation of such claim or complaint, will not be adversely affected in the terms and conditions of employment/enrollment, or discriminated against or discharged because of the complaint or assistance. Complaints of such retaliation will be promptly investigated and, when warranted, the persons engaging in the retaliatory conduct will be subject to disciplinary action up to and including termination.

Information regarding registered sexual offenders for campus communities can be found by visiting the following web site:

<http://offender.fdle.state.fl.us/offender/searchNeighborhood.do?actionPerformed=neighborhoodSearchMain>

SERVICES FOR VICTIMS: If any student, staff or faculty has been a victim of sexual harassment or assault, counseling services will be available on and off campus. For more information on counseling services and sexual misconduct awareness programs contact Carolyn Murchison at cmurchison@lorainesacademy.edu or by calling (727) 347-4247.

DRUGS AND ALCOHOL POLICY

Loraines Academy & Spa is committed to providing a safe, healthy, and efficient working environment for all employees/students. To help achieve this goal, employees/students are prohibited from:

- Possessing, distributing, selling, manufacturing, or being under the influence of any illegal drug;
- Consuming or selling alcoholic beverages while on campus, in company vehicles, or while on company business or time, or bringing alcohol onto campus; and
- Abusing prescription drugs or possessing drugs that have not been prescribed for the employee by a physician.

The standards of conduct of this Institution clearly prohibit the unlawful possession, use or distribution of illicit drugs and alcohol by students and employees on its property or as a part of any of its activities. Possession, use, or distribution as mentioned above can result in prosecution by local, state, or federal authorities and conviction can result in fine, imprisonment, or both. Any student who violates this policy is subject to corrective action up to, and including, termination of enrollment. Use of some drugs is detectable for several days. Detection of such drugs or the presence of alcohol will be considered being "under the influence".

Violations of this above mentioned policies occur when there is reasonable evidence of illegal prohibited activity. At this point the Institution will act against all violators. In addition, all evidence of illegal activities will be turned over to the appropriate law enforcement agencies. Loraines Academy & Spa will provide timely written notice to any student who loses financial aid eligibility for violating this drug policy.

Loraines Academy & Spa reserves the right to request random drug tests for its employees and students. Refusal to submit to a drug and/or alcohol screen is grounds for immediate termination. Law enforcement may also be invited to check our campuses at any time with any means they deem necessary (i.e., drug dogs).

While Loraines Academy & Spa does not condone the abuse of alcohol, prescription drugs, and/or use of illegal drugs, Loraines Academy & Spa does recognize that addiction to drugs and/or alcohol can be treated. If a student recognizes a personal addiction or abuse problem and seeks assistance from management in advance of detection, Loraines Academy & Spa will assist the student in seeking treatment. The confidential nature of the employee's counseling and rehabilitation

for drug and/or alcohol abuse will be preserved. Loraines Academy & Spa implements policies to reduce access, identify substance abuse early, and provide students with access within their local community for necessary treatment.

Any employee or student that has been suspended or terminated based on violating this substance abuse policy that wishes to return to our Institutions must first provide legitimate evidence that he/she has entered and successful completion a recognized rehabilitation program and/or submits proof of negative drug screens.

Acceptable Legitimate evidence:

- For successful completion of Drug Rehabilitation Program would include but not be limited to: certified certificate of completion, certified release from facility which indicates successful completion of a rehabilitation program.
- For proof of Negative drug screens would include but not be limited to: original official drug screening results received by the Institution directly from the screening facility.

If approved to return, these students or employees must comply with random drug screens that are to be documented in the student/employee files. Requests for reinstatement must be in written form and submitted to the President, Richard Bundy. Decisions by the President on these matters are final.

All information relating to drug and/or alcohol screens is to be kept strictly confidential. The information will be kept in the student's file. These medical files will be kept locked and secured, and access will be limited to certain individuals in the organization. Under no circumstances should the results of a drug and/or alcohol screen be discussed with individuals that do not have a work-related need to know.

Drug abuse is extremely dangerous and can lead to dependency, addiction and death. Drug use and abuse causes approximately 20,000 deaths in the United States annually due to homicide and injuries, overdose, suicide, pneumonia, HIV infection, Hepatitis, and endocarditis.

SERVICES FOR ABUSE PREVENTION: If any student, staff or faculty has questions or is seeking advice for substance abuse and the prevention thereof, confidential counseling services will be available on and off campus. For more information on counseling services and abuse awareness programs contact Carolyn Murchison, Campus Director at cmurchison@genesiscareer.edu or by calling (727) 347-4247.

HEALTH AND SAFETY PLAN

Loraines Academy & Spa takes pride in providing a safe and healthy atmosphere for students to learn. While Loraines Academy & Spa will notify students, staff and faculty annually about campus security procedures, students are encouraged to be responsible for their own security and the security of others. The following procedures should be followed:

FIRE EMERGENCY AND EVACUATION PROCEDURES: If fire is detected, alert all students and staff members. Immediately vacate the building using the route indicated on the "Emergency Evacuation Plan" located in each area of the campus. After leaving the building, call 911 at a neighboring establishment or using a mobile phone. The local area fire department assists in an annual emergency response evacuation drill.

EMERGENCY RESPONSE PROCEDURE: Loraines Academy & Spa has multiple media outlets to timely notify the campus community of threatening or emergency situations. Once the situation has been confirmed by the President, The Director of Technology will immediately send a notification via mass texts, email, social media, and local media outlets in television / radio to reach not only students and employees, but the larger community as well. The information to be included in the notification will be:

- The nature of the potential or existing threat
- The area of campus the threat is occurring
- Whether the campus is safe to return
- Information on the cancellation of classes, if necessary
- Who to contact regarding more information

NOTIFICATION OF THREATENING EMERGENCY ON CAMPUS: Should a threatening situation arise on campus alert the nearest staff or faculty member. The staff or faculty member will immediately notify the local police department, the Director of Technology and the President by email or phone. The Director of Technology will immediately post safety notification alerts via mass email, social media, and local news media notifying students, patrons, and employees of the threatening emergency IF the notification will not compromise efforts to contain the emergency. The President will confirm with local law enforcement and, if possible, a local campus employee of the threatening or dangerous situation. If it's safe to do so, immediately vacate the building using the route indicated on the "Emergency Evacuation Plan" located in each area of the campus. The local area fire department assists in an annual emergency response evacuation drill.

REPORTING CRIMINAL ACTIVITY ON CAMPUS: Should any student, staff, or faculty member become victim or witness criminal activity on campus he/she has the option to either notify the local police or notify the Campus Director immediately. The notification should include the nature of the crime, who was involved, and where the crime occurred. Notification is voluntary and will be held confidential. Institution personnel will assist the student if he/she requests to notify the police directly. The Campus Director will report the criminal activity to the Chief Executive Officer who will immediately notify the police department.

TIMELY WARNING AND EMERGENCY NOTIFICATION: Loraines Academy & Spa will report in a timely manner to the campus community on crimes that:

- Are included in the campus crime statistics report (see the consumer information report)
- Are reported to local police agencies
- Considered by Loraines Academy & Spa to represent a threat to students and employees

Loraines Academy & Spa has multiple media outlets to timely notify the campus community of threatening or emergency situations. Once the situation has been confirmed by the President, The Director of Technology will immediately send a notification via mass texts, email, social media, and local media outlets in television / radio to reach not only students and employees, but the larger community as well. The information to be included in the notification will be:

- The nature of the potential or existing threat
 - The area of campus the threat is occurring
 - Whether the campus is safe to return
 - Information on the cancellation of classes, if necessary
 - Who to contact regarding more information
- Emergency procedures are tested on an annual basis.

FACILITY SECURITY: Loraines Academy & Spa facilities are maintained regularly by the Director of Facility Maintenance (DFM) to ensure safety and security for students, staff, and faculty while on campus. Only Loraines Academy & Spa employees will have access to keys and students are not allowed on campus unless Loraines Academy & Spa personnel are present. If the DFM is not immediately available in the case of an emergency. Students, staff, faculty and visitors are obligated to report to the Campus or Program Director any maintenance needs within the facility that may or may not appear to be hazardous or present a safety concern.

ACCIDENT: If an accident occurs (i.e. broken glass, electrical hazard, chemical spill), please remove all students from the area and notify the nearest administrative staff member. Proper help will be contacted.

BODILY INJURY/SERIOUS ILLNESS: If a student, staff member, or patron is injured on Institution premises immediately contact the nearest administrative staff member. A first aid kit is available near the cash register for minor injuries. For serious injuries or illnesses, call 911. Contact the nearest administrative staff member no matter how minor the injury might be.

BREAK IN: If you see that the campus has been broken into, call the police department immediately. Keep all students and patrons away from the area, and do everything in your power to keep the crime scene exactly as you found it. Call the Campus Director after the police have been notified.

WEAPONS OR FIREARMS: Possession of weapons or firearms of any kind are prohibited on campus by anyone other than authorized security personnel. Students, unauthorized staff, or faculty found in possession of weapons or firearms on campus will be subject to disciplinary action up to immediate termination.

A full investigation by the Campus Director will be conducted after the emergency or accident is over. The investigation will include a review of the accident site and discussions with all parties involved including the local authorities or medical personnel (if applicable). The Campus Director will report the incident to the CEO or COO, if necessary. The CEO/COO will review the report with the Advisory Board to determine whether changes are needed for the Health and Safety Plan.

INSTITUTION POLICY FOR VETERANS

Please confirm with the Financial Aid Officer the campus' eligibility to participate in Veteran's benefits. GI Bill® is a registered trademark of the Department of Veterans Affairs (VA).

In accordance with Title 38 US Code § 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation & Employment (Ch. 31) benefits, while payment to the institution is pending from the VA, this school will not:

- Prevent the student's enrollment;
- Assess a late penalty fee to the student;
- Require the student to secure alternative or additional funding;
- Deny the student access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students will be required to:

Provide the enrolling institution with a copy of his/her VA Certification of Eligibility (COE) - A "certificate of eligibility" can also include a "Statement of Benefits" obtained from the U.S. Department of Veterans Affairs' (VA) website; eBenefits; or a VAF 28-1905 form, for chapter 31 authorization purposes.

Additional criteria to qualify for this provision are also required for such students and listed below:

- No Other Requirements Other Than COE Submission

VETERAN'S ATTENDANCE POLICY: Accumulated absences resulting from early departures, class cuts, and tardiness, for any portion of a class period will be calculated in minute increments and will apply toward the percentage of attendance missed. Students exceeding absences of 20% **of their scheduled hours** in a calendar month **will be** terminated from their VA benefits for unsatisfactory attendance. During your enrollment at Loraines Academy & Spa, the school must review your attendance at the end of each month and report to the VA if you have not earned your benefits allowance.

To determine your attendance percentage your "absent hours" are divided by your "scheduled hours." If the result is 20% or less you have earned your benefits allowance. If it is higher than 20% we must "terminate" you from VA benefits. For example, in a certain month your scheduled hours are 80 (20 hours per week x 4 weeks for this example). You are absent 17 hours (you missed a few days, and came in a half hour late a few times even if you stayed late to make up time) which makes your attendance 21% (17 divided by 80). At that point we must notify VA and your benefits will be terminated.

In order to show that the cause of unsatisfactory attendance has been removed, students must show good attendance (attend at least 80% of the scheduled hours) for one calendar month after being terminated for unsatisfactory attendance. After such time, the student may be recertified for VA education benefits.

The student's attendance record will be retained in the veteran's file for United States Department of Veterans Affairs (USDVA) and Florida Department of Veterans Affairs-State Approving Agency (FDVA SAA) monitoring purposes.

STANDARDS OF ACADEMIC PROGRESS FOR VA STUDENTS: Students receiving VA educational benefits must maintain a minimum cumulative grade point average (CGPA) of 75% each evaluation period.

A VA student whose CGPA falls below 75% at the end of any evaluation period will be placed on academic probation for a maximum of two consecutive terms of enrollment. If the VA student's CGPA is still below 75% at the end of the second consecutive term of probation, the student's VA educational benefits will be terminated.

A VA student terminated from VA educational benefits due to unsatisfactory progress may petition the school to be

recertified after attaining a CGPA of 75%.

VETERAN'S REFUND POLICY: The refund of the unused portion of tuition, fees, and other charges for veterans or eligible persons who fail to enter a course or withdraw or discontinue prior to completion will be made for all amounts paid which exceed the approximate pro-rata portion of the total charges that the length of the completed portion of the course bears to the total length of the course. The pro-ration will be determined on the ratio of the number of days or hours of instruction completed by the student to the total number of instructional days or hours in the course.

VETERAN'S CREDIT FOR PREVIOUS EDUCATION AND TRAINING: Students must report all education and training. The school must evaluate and grant credit, if appropriate, with the training time shortened, the tuition reduced proportionately, and the VA and student notified.

SCHOOL CLOSURE POLICY

If Loraines Academy & Spa closes permanently and ceases to offer instruction after students have enrolled, or if a program is canceled after students have enrolled and instruction has begun, Loraines Academy & Spa will decide for students or implement any applicable teach-out plan in compliance with the following requirements:

- A. The arrangements or plan will offer the student a reasonable opportunity to promptly resume and complete the cancelled program of study or transfer to a substantially similar program or course at an Institution which offers similar educational programs.
- B. The arrangements or teach-out will be performed, by an institution in the same geographic area as the original Institution which provided the program or course.
- C. Loraines Academy & Spa will not charge an amount student who continue their education and training an amount greater than that to which the original Institution would have been entitled under its contract with the student and for which the student has not yet paid.
- D. The Institution shall notify affected students individually of the availability of the arrangement or teach-out plan, and diligently advertise such availability. The arrangements amount institutions may provide that these notices may be sent by the schools that are accepting students from the original Institution.
- E. The Institution that is closing or has closed will submit to the applicable accrediting agency a list of all students who were enrolled at the time of closure and indicate on it the arrangements made for each student to complete his or her education.
- F. The Institution shall dispose of school records in accordance with state laws.
- G. If the Institution does not have a teach-out plan, students shall receive a pro-rata refund of tuition.

AFFIRMATIVE ACTION STATEMENT

Loraines Academy & Spa does not discriminate based on race, color, religion, sex, age, mental and physical handicaps, veteran status, or national origin in educational and employment opportunities and is committed to education of non-racially identifiable student body.

Loraines Academy & Spa prepared this catalog. Curriculum, tuition, fees, expenses, academic requirements, etc. are subject to change at the discretion of the Institution. Information contained in this catalog is true and accurate to the best knowledge of the Institution's Administration.

Any inquiries and/or complaints should be directed to the corporate office, at 1927 Lakeside Parkway, Tucker, GA 30084.

MEDIATION PROCESS

By entering an enrollment agreement with Loraines Academy & Spa all parties agree that it shall be a condition precedent to filing a lawsuit or other legal proceeding that the parties shall mediate any dispute arising under or relating to the enrollment agreement. Mediation will be held in Pinellas County, pursuant to the state laws of Florida.

To initiate the mediation process, the student, parent, or a representative of the student shall contact the institution's legal representation. Contact should be made to Johnny Garrett; Bone McAllester Norton, PLLC; 511 Union Street Nashville, TN 37219. Mr. Garrett may be reached by phone at (615) 238-6300. If the institution should initiate the

mediation process a representative will do so by contacting the student in writing notifying of its intent to do so. The notification will include a request for contact information of whomever will represent the student should the student not do so personally.

The parties shall first attempt to agree upon a mediator. If no such agreement is reached, either party may file an action with the court asking the court to appoint a mediator to mediate the case.

GRIEVANCE POLICY

Grievances will not be handled in a capricious or arbitrary manner but are given careful consideration by appropriate levels of administration. It is understood that the health and safety of students and staff are the institution's primary concern. In the event of extreme cases, it may be necessary for the institution to take immediate disciplinary action.

If there is a grievance from a student, the following procedures must be followed: Submit the detailed grievance in writing to the Campus Director at 1012 58th Street North, St. Petersburg, FL 33710; 727-347-4247. A school representative will meet with the complainant within 10 business days of receipt of the grievance. If, after careful evaluation, the problem cannot be resolved through discussion, the grievance will be reviewed by the Campus Director and one member of the corporate office.

The Campus Director and one member of the corporate office will meet and review the grievance within 21 calendar days. Careful consideration will be given by all appropriate levels of administration. If more information from the complainant is needed, a request will be made in writing. If no further information is needed, the Campus Director and corporate member will determine the best possible outcome for both the complainant and the Institution. This determination will be delivered to the student in writing within 14 calendar days. An explanation of the determination will be included in the response.

If the complainant wishes to pursue the matter further, the complainant should contact Loraines Academy & Spa's state regulatory agency:

Commission for Independent Education
325 West Gaines Street, Suite 1414, Tallahassee, Florida 32399-0400

In addition, if the complainant wishes to pursue the matter further, the complainant should contact Loraines Academy & Spa's accreditor:

National Accrediting Commission of Career Arts and Sciences, Inc.
3015 Colvin Street, Alexandria, VA 22314
(703) 600-7600

Written record of all complaints will be filed in permanent student or personnel records as appropriate.

ADMINISTRATIVE STAFF AND FACULTY

The following table illustrates Loraines Academy & Spa Administrative Staff, Faculty and Management.

ADMINISTRATION AND STAFF				
Name	Department	Program / Role	Schedule	Qualifications
Carolyn Murchison	Administration	Campus Director	Full Time	BA-Communications, AS-Medical Billing and Coding/ 5 years education admissions experience, 4 years education director experience.
Terri Meyer	Administration	Administrative Assistant	Full Time	AA-Human Services / 13 years of education administration experience
Jenna Ribarich	Admissions	Admissions Representative	Full Time	BA-Hospitality Management, AS-Culinary Arts/ 2 years of education admissions experience
Joana Diaz	Financial Aid	FA Representative	Full Time	AA-General Studies/ 5 years financial aid experience
Tanya Hayes	Student Services	Student Services Rep	Part Time	6 Years of field experience

FACULTY						
Name	Department	Program / Role	Schedule	Education Level	Credentialing Institution	Experience
Juan Pabon	Faculty	Cosmetology Instructor	Part Time	Diploma-Cosmetology	Largo Beauty Academy	29 Years of field experience/ 9 Years in Instruction
Phylcia Waite	Faculty	Cosmetology Instructor	Full Time	Diploma-Cosmetology	Central Florida College	14 years of field experience/ 4 Years in Instruction
Victoria Paradise	Faculty	Therapeutic Massage Instructor	Full Time	Licensed Massage Therapist, Neuromuscular Certificate, Clinical Esthetician	St John Neuromuscular Seminars Loraines Academy and Spa	32 Years of field experience/ 7 Years in Instruction
Jaye Blackburn	Faculty	Therapeutic Massage Instructor	Part Time	Doctor of Chiropractic	Palmer College of Chiropractic	23 Years of field experience/ 7 Years in Instruction
Helen Honey	Faculty	Clinical Skin Care/ Full Specialist/ Facial Specialist Instructor	Part Time	Diploma-Full Specialty	Loraines Academy and Spa	33 Years of field experience/ 3 Years in Instruction
Tanya Hayes	Faculty	Clinical Skin Care/ Full Specialist/ Facial Specialist Instructor	Part Time	Diploma-Esthetics AA-Liberal Arts	The Hollywood Institute of Beauty Careers South Florida State College	6 Years of field experience/ 1 year in instruction
Akeelah Holloway	Faculty	Nail Tech/ Cosmetology Instructor	Part Time	Diploma-Cosmetology	Pinellas Technical College	11 Years of field experience/ 2 Years in Instruction

Jennifer Dorantes	Faculty	Clinical Skin Care/ Full Specialist/ Facial Specialist Instructor	Full Time	Diploma – Full Specialty	American Institute of Beauty	7 Years of field experience/ 6 Years in instruction
Kacia Kharoufeh	Faculty	Clinical Skin Care/ Full Specialist/ Facial Specialist Instructor	Full Time	Diploma-Full Specialty	Aveda Institute	7 Years of field experience/ 1 year in instruction