Cincinnati School of Barbering & Hair Design

School Catalog & Consumer disclosure information

6500 Colerain Avenue
Cincinnati, Ohio 45239
Phone (513) 923-3385
Enrollment (513) 969-4314
Financial Aid (513) 846-1555
www.cincinnatischoolofbarbering.com

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OWNERSHIP – LICENSURE - ACCREDITATION

- The school is owned by Cincinnati School of Barbering & Hair Design, Inc. The corporate office and school are located 6500 Colerain Avenue, Cincinnati, Ohio, 45239. The school phone number is (513) 923-3385; Financial Aid/Enrollment is 513-969-4314
- Cincinnati School of Barbering & Hair Design is licensed by the Ohio State Cosmetology and Barber Board, located at 5025 Bradenton Avenue, Suite 130, Dublin, Ohio 43017, (614) 466-3834; https://cos.ohio.gov.
- The school is accredited by the National Accrediting Commission of Career Arts & Sciences, Inc. (NACCAS), located at 3015 Colvin Street, Alexandria, VA 22314, (703) 600-7600 or www.naccas.org.

Current licenses and certifications may be reviewed at the school during regular business hours. Contact the school to obtain consumer information regarding the institution, enrollment or financial assistance programs offered.

HISTORY

Cincinnati School of Barbering & Hair Design was founded by Ralph E. and J. Joy Greene on March 6, 1961 and at one time comprised of three campuses. The school was later purchased by their son Mark Greene who was an educator and responsible for the management of the school. Mark. Greene had over five decades in the barber industry and was an accomplished barber, barber instructor, and school owner. The Greene family's drive, dedication, and determination as well as their passion for this industry were evident through their commitment and love for their schools and students. Effective November 1, 2024 the Cincinnati School of Barbering & Hair Design became under the new ownership of Prince Fields, Alex Fields, and Randi Smith. Prince and Alex Fields are also the proud owners of Prince's Barber Academy located in Zanesville, Ohio. Prince Fields is an accomplished barber, barber shop owner, barber instructor, and platform artist. Alex Fields has years of experience in barber school operations and management. Randi Smith, is a licensed Master Cosmetology Instructor and a licensed Managing Cosmetologist, with over 40 years of experience in all aspects of the cosmetology/barber industries including school management and regulatory agency compliance. Randi worked directly with Mark Greene in managing the school for an entire decade. The new owners along with the staff at the school will continue the legacy left to them by the Greene Family and work to bring the school to the next level in barber education.

FACILITY & EQUIPMENT

Cincinnati School of Barbering & Hair Design meets all the requirements for a school according to the Ohio State Cosmetology and Barber Board. The facility is 5200 square feet of space and includes a reception area and clinic floor with 52 hair stations, classrooms, locker room, a lunch area, storage areas, and administrative office.

MISSION STATEMENT

The mission of the Cincinnati School of Barbering & Hair Design is to produce a graduate sufficiently trained to pass the State of Ohio licensing examination and to find gainful employment in the barbering profession. This is accomplished by providing the complete course in barbering as approved by the Ohio State Cosmetology and Barber Board. A secondary objective is to provide the stimulus to encourage those students with higher goals to advance beyond the basic requirement through a combination of faculty leadership, personal attention, encouragement, and advanced technical classes.

GENERAL OBJECTIVES

The school's mission will be accomplished through the following performance objectives:

- Improvement of institutional effectiveness through assessment of student achievement and performance.
- Employing a faculty of adequate size qualified by preparation, education, or experience to carry out the educational objectives of the institution.
- Maintaining effective methods of organization and administration appropriate to the educational programs offered.
- Uniformly administering fair and equitable admissions policies.
- Providing a program of support services including academic advising to students and employment assistance.
- Offering well-organized courses of study designed to prepare graduates for licensing examinations and employment using both theoretical knowledge and skill development.
- Maintaining a sound financial condition using qualified financial management.
- Providing equipment, instructional space, and other facilities to meet instructional needs and professional standards for safety and hygiene.
- Using systematic student evaluation to assist student learning and satisfactory student achievement.

PERFORMANCE STATISTICS

The school tracks its annual performance with respect to student completion rate, graduate licensure rate, and graduate employment rate. For the 2024 NACCAS Annual Report, Cincinnati School of Barbering & Hair Design boasts the following statistics:

Graduation Rate	**Placement Rate**	**Licensure Rate**
90%	84.62%	90.91%

NON-DISCRIMINATION POLICY
The school does not discriminate in any way in its admission, instruction, and graduation policies or on the basis of age, sex, race, color, religion, or ethnic origin, sexual orientation, gender identity, or on the basis of handicap as required by Section 504, 34 Code of Federal Regulations. The school owner/administration is designated to coordinate the school compliance with the requirements of Section 504, as required by 34 Code of the C.F.R. § 104.7(a).

ENROLLMENT REQUIREMENTS
Schedule a visit and tour. Complete enrollment application. Meet staff and students. Learn about curriculum, books and kits, dress code, policies, rules, and payment plans. Have high school and post-high school transcripts sent to the school. Sign enrollment agreement. The school does not accept ATB (Ability to Benefit) students who do not possess a US High School Diploma or its equivalent.

ADMISSIONS AND ENROLLMENT REQUIREMENTS
Cincinnati School of Barbering requires that each student enrolling in our programs:

- Submit an Application
- Proof of at least 17 years of age submit the following:
    - government issue photo ID (driver license; State ID; Passport)
- Submit evidence of having graduated from high school OR successful completion of the equivalent of graduation by providing one of the following:
    - copy of a high school diploma
    - copy of a high school transcript stating graduation date
    - copy of a GED
    - copy of a State issued credential for secondary school completion if homeschooled.
    - copy of a college/university academic transcript showing completion of an Associate's degree or higher or a college degree (certificate)
    - Foreign Diplomas are not accepted at this institution.
- Students wishing to transfer hours from another barber school must first obtain written permission from the Ohio State Cosmetology and Barber Board and submit a certified hour transcript. Prior study and transfer hours are evaluated by both the Ohio State Cosmetology and Barber Board and the institution. Accepted transfer students are contracted for and will only be charged for the amount of hours in the program less the transfer hours that have been accepted.
- Students who wish to re-enter the school after withdrawing must wait a 6-month (180 day) period from their last date of attendance, meet all the above requirements, pay off previous balance, and sign a new enrollment agreement and pay the current rate of tuition for the hours remaining in the program.
- Students enrolling in the 1000-hour Cosmetology Crossover program must meet all the above requirements as well as submit a copy of a current Cosmetology license. (Currently not eligible for Title IV HEA Funding)
- Students who have undergone name changes due to marriage or any other reason must submit documentation as evidence of all name changes.

Disclosures:

- Please refer to the Ohio State Cosmetology and Barber Board; Barber Statutes and Rules; Ohio Revised Code, 4709.13 Disciplinary Actions, for reasons why the Board may refuse to issue, renew, suspend, or revoke any barber license and therefore prevent an individual from employment.
- Cincinnati School of Barbering & Hair Design does not recruit students already attending or admitted to another school offering similar programs of study.
- There will be a $250 Schedule Change Fee for each change after the first (the first is free).
- Extra Instructional Charges – School will charge additional tuition for hours remaining after the contract end date stated on the enrollment agreement or latest addenda at the rate of $50 per day, or any part thereof, payable in advance until graduation. This information is also stated on the enrollment agreement and acknowledged at time of signing.

High School Diploma/GED Validation Policy
In the event the school has reason to believe that a high school diploma is not valid or was not obtained from an entity that provides secondary school education, the school will conduct additional research to determine if the diploma is in fact valid. Red flags that will prompt additional research are:

- No apparent state legal authority for high school or G.E.D.
- Limited curriculum/instructors
- High school diploma given for a fee within a short period of time
- High school diploma date/place not consistent
- High school diplomas/transcripts/GED's that were issued by a school that bears a non-traditional name that does not end in "high school", such as "academy" or "center"
- High school diplomas/transcripts/GED's that were purchased and/or completed online

- High school diplomas/GED's that have names and/or dates that have been written on the diploma, and those where "white out" type corrections have been made

Should any of the above red flags exist, the school will conduct additional research to include:

- Checking the National Center for Education Statistics (NCES) website for information relative to the validity of the school, and if the school in fact provides secondary school education. If the School is unable to obtain the required information, the school will contact the state the school is located in an attempt to obtain the appropriate documentation.
- Determining if the school has previously been identified as a high school diploma mill, via internet research and existing lists the school maintains.
- Determining if the diploma or transcript was purchased online with little work expected by the student, or if it was earned via brick-and-mortar traditional high school.

If the school is not reasonably certain a high school diploma or G.E.D. is not valid, the student will not be admitted. The school's decision relative to the validity of a particular high school diploma or G.E.D. is final, and not subject to appeal.

Orientation & Class Size

All courses have orientation prior to the start of classes. The school limits the class size for all courses. Early enrollment is encouraged.

Services to Students with Disabilities

The school will provide reasonable accommodations to any student with a disability. The student should discuss the disability with an instructor. The student should explain in writing what accommodations are required, and the instructor and administrator will develop and implement a plan to accommodate the student. All facilities are handicap accessible.

Vaccination Policy

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

Voter Registration

In compliance with the DOE, voter registration applications (and/or the web address where the student can download a voter registration card) are distributed to students during the orientation conducted on the first day of class.

CLASS CALENDAR

New classes begin on Tuesdays of every week, depending on enrollment. Enrollment start dates subject to demand.

Observed school closures include New Year's Day, Saturday before Memorial and Labor Day; Juneteenth; Independence Day; Thanksgiving Day and Weekend; and Christmas - December 24th, 25th, 26th (the actual dates vary based on which day of the week the actual holiday occurs).

Breaks and additional days off are published well in advance. Students will be notified via social media, email, and/or text message of any unexpected school closures due to an emergency or extenuating circumstances such as inclement weather.

CLASS SCHEDULE AND ATTENDANCE

The school is open on Tuesday – Friday 9am-5pm and Saturday 9am-2pm.

- Saturday attendance is mandatory. All students must attend 5 hours on Saturday.
- Students who do not attend 5 hours on Saturday will be required to pay a fee of $20 and will not be permitted to attend school until paid.
- It is mandatory that students attend theory and practical according to their schedules regardless of completion of tests/assignments. Students who do not attend their scheduled theory class will be dismissed for the day.
- All Students must complete all theory tests and practical assignments during Phase 1 before proceeding to Phase 2.
- Barber students must complete all theory tests and practical assignments during Phase 2 prior to reaching 1350 clock hours.
- Barber students must have all theory tests completed by 1350 clock hours. Attend State Board Prep Class starting at 1351 clock hours and complete all academic requirements at 1700 clock hours including a "mock" State Board licensing written and practical examination.
- Cosmetology Crossover Students must have all theory tests and practical assignments completed by 700 clock hours. Attend State Board Prep Class starting at 701 clock hours and complete all academic requirements at 800 clock hours including a "mock" State Board licensing written and practical examination.
- Lunch breaks must be taken during clinic times. Students must clock out if taking a lunch break.
- Students who do not maintain an attendance average of at least 67%, grade point average of 75%, and complete and pass their required tests and assignments may be terminated from the program.

Students may enroll in the below schedules:

Program	Program Hours	Hours per day	Hours Per week	Schedule	Weeks to Complete
Barber	1800	8/5	35	Tuesday – Friday 9am-5pm and Saturday 9am-2pm	52
Barber	1800	5	25	Tuesday-Saturday 9am – 2pm **(not available)**	72
Barber	1800	5	25	Tues-Fri 12pm –5pm; Saturday 9am-2pm **(not available)**	72
Cosmetology Crossover	1000	8/5	35	Tuesday – Friday 9am-5pm and Saturday 9am-2pm	29
Cosmetology Crossover	1000	5	25	Tuesday-Saturday 9am – 2pm **(not available)**	40

Time Clock Policy

The Ohio State Cosmetology and Barber Board requires that hours are documented via a time card/ time clock. Students shall comply with the following procedure:

1. **Students are required to clock in/out AND sign in/out when entering and exiting the building.**
2. Students shall clock only themselves in and out every day.
3. Students are given credit only for the time shown on the time clock.
4. If a mistake is made with your hours, inform the office immediately.
5. Hours are calculated on the basis of completed one quarter (1/4) hour interims.
6. Students are expected to arrive on time. At one (1) minute you are late.
7. Lunch is one half (1/2) hour. Students are late if clocking back in one (1) minute after the break is over.
8. Students taking a half (1/2) hour lunch must still clock out whether leaving the building or not.
9. Students are not required to take a lunch break. However, if a lunch break is taken you must clock out.

Absence and Late to Class Policy

Students should call the school at 513-923-3385 at the beginning of the scheduled day to inform a staff member if they will be late or absent and/or expected to return. If the student is late and class has already started, the student shall not interrupt after 5 minutes late. The student will not be permitted to enter the class and will be dismissed for the day. Excessive absences will result in dismissal from the program. Absent hours are included in a student's attendance calculation. This is a clock hour school and students only receive actual hours clocked. The institution does not require excuses for absences and therefore excused and unexcused absences do not apply. All program hours must be clocked and attended to graduate.

Make-up Policy

It is the student's responsibility to make up any missed work due to absence or being late to class. The student shall contact the instructor as soon as they return. Make-up tests will be provided. Please see your instructor to schedule the make-up tests. Students may attend make up hours daily between 8:00am-9:00am and 2:00pm-5:00pm (Tuesday-Friday for those on part time schedule). However, students may not attend make up hours in order to change their schedule and/or to avoid attending theory classes. Attending theory class is mandatory. Students who do not attend their scheduled theory class will not be permitted to attend make up hours.

CAREER OPPORTUNITIES

There are many opportunities open to licensed barbers and barber instructors. The institution prepares all graduates for the licensing exam and entry-level positions in barber shops and/or salons or barber schools. Additional industry experience could lead to employment as a manufacturer sales/educator, a distributor sales consultant, and in admissions or financial aid in barber schools. Additional licenses are usually required to become an educator in a school of barbering.

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

BUREAU OF LABOR STATISTICS

http://www.bls.gov/ooh/occupation-finder.htm?pay=&education=Postsecondary+non degree+award&training=None&newjobs=&growth=&submit=GO

O*NET RESOURCE CENTER

The O*NET program is the nation's primary source of occupational information. Central to the project is the O*NET database, containing information on hundreds of standardized and occupation-specific descriptors. The database, which is available to the public at no cost, is continually updated by surveying a broad range of workers from each occupation. **O*NET CODES** http://www.onetonline.org

IPEDS STATISTICS

The College Navigator website http://nces.ed.gov/collegenavigator provides current and prospective students information about

student body diversity, including the percentage of enrolled, full-time students in the following categories: Male / Female; Self-identified members of a major racial or ethnic group; Federal Pell Grant and Federal Student Loan recipients.
The College Navigator website also gives information concerning student services, students with disabilities, career placement during and after enrollment and transfer of credit from other academies, retention, licensure, graduation, and placement rates.

PHYSICAL DEMANDS AND SAFETY REQUIREMENTS
You may work long hours, especially those who own shops and salons. Work schedules may include nights and weekends, and may not include breaks or lunches. Good health and stamina are a must. Most industry professionals may be on their feet for long periods of time. Prolonged exposure to some chemicals may cause irritation so protective clothing, facemasks, goggles, and gloves should be worn.
The institution wants to ensure that students interested in pursuing a career in Barber related professions consider all aspects of such a decision. Persons who want to become professionals in this field must:

- Have finger dexterity and a sense of form and artistry
- Enjoy dealing with the public and be able to follow a client's direction
- Keep abreast of the latest barber techniques and technological innovations
- Work long hours while building a personal clientele in order to earn the desired income
- Make a strong commitment to the educational process and complete the course of study
- Learn the skills necessary to operate a personal business

Applicants and students should be aware that:

- The work can be arduous and physically demanding because of long hours standing over a stylist's chair.
- There will be exposure to various chemicals and fumes that may cause allergic reactions or could be harmful if used incorrectly.
- The practice of safety and infection control is essential for effective and successful performance within the industry.
- Methods of compensation vary and may include straight salary, salary plus commission, straight commission, sliding scale commission, retail commission or independent contracting (renting space and equipment from an existing salon or spa).

GRADUATION REQUIREMENTS
The institution will grant a Diploma for the applicable course when the student has:

- completed the course of study and designated hours as required by the State regulatory agency,
- passed a final written and practical examination,
- made satisfactory payment of all debts owed to the school.

Upon completion of the course of study and all graduation requirements, a Diploma for the applicable course of study will be awarded. After all graduation requirements have been met and the school balance has been paid in full, the graduate will receive a certified Final Certification of Hours and be eligible to complete an application for the state licensing exam and pay the required examination fee. Upon obtaining a valid license, the graduate may engage in his or her chosen field for compensation.
**** All fees for licensure and testing are the responsibility of the student and are not covered in student tuition and fees.***

JOB PLACEMENT
Job placement or employment is not guaranteed however; Cincinnati School of Barbering offers reasonable assistance in job placement. Shop owners/managers frequently come into the school to inform students of available positions; a file is kept in the office of shops in the area; advice is given upon request of the student for potential employment. The school provides training in professional image, resume' writing, interviewing skills, the mechanics of owning and operating a shop, and a focus on self-esteem, communication skills, continuing education, and building a clientele. A barber license provides many employment opportunities. Possibilities include barber, hairstylist, texture specialist, specialist, educator, platform artist, shop manager or shop owner. Compensation will vary based on the type of school or shop, the location, and the number of hours worked.

FEDERAL ASSISTANCE PROGRAMS
The school is approved as an eligible institution by the U. S. Department of Education to participate in the Title IV grant and loan programs. The packaging of financial assistance is determined according to guidelines set by the US Department of Education. A variety of programs are available for students qualifying for assistance: (Cosmetology Crossover program is not currently eligible for Title IV HEA Funding)

Federal Pell Grants
Federal Pell Grant: Intended to be the basis of the financial aid package and may be combined with other aid to meet the full cost of attendance. The Federal Pell Grant is a need-based aid program in which an eligible recipient does not have to repay the funds received.

Federal Direct Loan Program
These are low interest loans for undergraduate and graduate students that are made available through the Federal Government. This program includes the Federal Subsidized Stafford, Federal Unsubsidized Stafford and Federal Parent Plus loans. There are grade level progressions and loan limits used for the administration of these loans, and repayment terms include a six-month grace period that begins when the student graduates or drops below half time enrollment.

- Federal Direct Subsidized Stafford Loan: This is a need-based-loan for which the Federal government subsidizes the interest until repayment begins and during any period of deferment. This is a loan and recipients must begin making payments at the end of their six-month grace period.
- Federal Direct Unsubsidized Stafford Loan: This is a non-need-based loan for which the Federal Government does not pay the interest subsidy. Interest accrues after disbursement. The recipient has the option to pay the interest or to defer payment of the interest for the grace period. This is known as capitalization. Effective July 1, 2026 the institution no longer participates in Federal Direct Unsubsidized loans.
- Federal Direct Parent Plus Loan: This loan is available to parents of dependent undergraduate students to help pay for the cost of the dependent's education. Borrowers of PLUS Loans are required to undergo a credit check by the lending institution. The definition of a "parent" for PLUS Loan eligibility is a student's biological or adoptive or step-parent in the event that person's income would have been taken into consideration when calculating the student aid index (SAI).

PAYMENT PLANS
Payment plans are available and determined on an individual basis at time of enrollment. Methods of payment include full payment at time of signing the Enrollment Agreement or through an approved payment plan. A down payment of $100 which represents the registration fee of $100 is due at time of signing enrollment agreement with balance paid prior to start date or through an approved payment plan. Payments may be made by check, money order, credit/debit cards, or through non-federal loan programs, and Title IV HEA Program Funds (for those who qualify). Students are responsible for paying the total tuition and fees.

TUTION AND FEES

Barber Program:
Registration Fee: $100.00
Tuition: $21,500.00
Books/Kit/Tax: $1900.00 (subject to change)
Total Tuition and Fees: $23,500.00

Cosmetology Crossover Program:
Registration Fee: $ 100.00
Full-Time Tuition: $9,500.00
Books/Kit/Tax: $1900.00 (subject to change)
Total Tuition and Fees: $11,500.00
(Currently not eligible for Title IV HEA Funding)

CURRICULUM – COURSE OUTLINES

BARBER – 1800 CLOCK HOURS

Ohio State Cosmetology and Barber Board Licensure Requirements:
To work as a Barber in the State of Ohio, an individual must possess a Barber License. To obtain such a license, an individual must take and pass a written and practical examination, conducted by the Ohio State Cosmetology and Barber Board. To qualify for such examination, the individual must have completed at least 1800 clock hours of barber training in a licensed barber school, has the equivalent of an Ohio public school tenth grade education, be at least 16 years of age, submit a written application, and pay the required application fee.

Course Description:
The course teaches barbering with special emphasis on practical training. Students blend theoretical training and practical training on a daily basis. The theoretical training is conducted in a classroom setting consisting of lecture and demonstration. Practical training takes place in our separate clinic which offers barber services to the public.

Course Goals:
Upon completion of the course, the graduate should possess the required knowledge and skills to pass the Ohio Board examination and gain entry level employment in the barbering profession. In addition to theoretical knowledge, the student shall be able to perform all barbering services including regular haircuts, style haircuts, shaves, facials and advanced design techniques with entry level professional barbering abilities.

Course Format:
The course is taught in the English language using a variety of current educational instructional techniques including lecture, demonstration, visual aids, textbook review, practice on live models (under the supervision of licensed instructors) and testing.

Grading:
Theoretical and practical evaluations and tests will be conducted regularly. Grades will be on a point system, with the following scale in effect:

94% - 100% = A (Excellent)
86% - 93% = B = (Above Average)
75% - 85% = C (Average/Satisfactory)
0% - 74% = F (Unsatisfactory/ Failing)

All theory, practical and examination grades are given as numerical with a scale of 0 - 100 points. A grade of 75% is considered passing in all such situations. Clinic grades, due to the nature of working with the public, are given as satisfactory or unsatisfactory.

1800 SYLLABUS

Content of Units of Instruction — Hours Devoted to Units of Instruction

Subject Area	Core Hours 1800	Clinic Minimum 50%	Theory Minimum 25%
General Sciences Infection Control Principles/Practices Standard Precautions General Anatomy and Physiology Electricity Basics & Chemistry Basics	**80**	**60**	**20**
Properties of the Hair & Scalp Diseases & Disorders Chemistry Hair Structure	**80**	**60**	**20**
Hair Procedures Practices & Treatments Shampoos/Rinses/Treatments Draping Hair Replacement	**40**	**30**	**10**
Haircutting Haircutting I - Basics/Tapers Haircutting II – Style/Trend Cuts Haircutting III - Styling Haircutting Techniques Barber Implements/Tools	**600**	**450**	**150**
Chemical Procedures/Practices/Products Chemical Texturizing Permanent Wave Chemical Relaxers Hair Color Single/Double Process Lighteners/Bleach Toners/Special Effects Color Theory	**300**	**225**	**75**

Facial Shaving & Beard Trimming Identifying Facial Shaving Areas Razor Positions & Strokes Body Positioning Types of Shaves Beard Trimming Honing & Stropping	**400**	**300**	**100**
Skin Care Procedures & Practices Basic Facial Procedures/Skin Type/Products Skin Anatomy Structure/Diseases/Disorders/Conditions	**200**	**150**	**50**
Shop Operations & Communication Skills Shop Operation & Management Career Dev/Professional Image/Communication/Life Skills Ohio Administrative Code & Ohio Revised Code Inspection/Enforcement/Policies/Procedures Continuing Education Barber History Human Trafficking – One (1) Hour Required	**100**	**75**	**25**
Total	**1800**	**1350**	**450**
Flexible Learning Hours	**450 (included in clinic)**		

COSMETOLOGY CROSSOVER -1000 CLOCK HOURS

Ohio State Cosmetology and Barber Board Licensure Requirements:
In order to begin training in the Cosmetology Crossover course, an individual must possess a current Cosmetology License. To work as a Barber in the State of Ohio, an individual must possess a Barber License. To obtain such a license, an individual must take and pass a written and practical examination, conducted by the Ohio State Cosmetology and Barber Board. To qualify for such examination, the individual must have completed at least 1000 clock hours of barber training in a licensed barber school, possess a current Cosmetology License. has the equivalent of an Ohio public school tenth grade education, be at least 16 years of age, submit a written application, and pay the required application fee.

Course Description:
The course is designed to teach barbering to persons previously licensed as Cosmetologists. Theoretical training is conducted in a classroom setting consisting of lecture and instructor demonstration. Practical training takes place in our Barber School Clinic which offers all Barber Services to the general public.

Course Goals:
Upon completion of the course, the graduate should possess the required knowledge and skills to pass the Ohio Board examination and gain entry level employment in the barbering profession. In addition to theoretical knowledge, the student shall be able to perform all barbering services including regular haircuts, style haircuts, shaves, facials and advanced design techniques with entry level professional barbering abilities.

Course Format:
The course is taught in the English language using a variety of current educational instructional techniques including lecture, demonstration, visual aids, textbook review, practice on live models (under the supervision of licensed instructors) and testing.

Grading:
Theoretical and practical evaluations and tests will be conducted regularly. Grades will be on a point system, with the following scale in effect:

94% - 100% = A (Excellent)
86% - 93% = B = (Above Average)
75% - 85% = C (Average/Satisfactory)
0% - 74% = F (Unsatisfactory/ Failing)

All theory, practical and examination grades are given as numerical with a scale of 0 - 100 points. A grade of 75% is considered passing in all such situations. Clinic grades, due to the nature of working with the public, are given as satisfactory or unsatisfactory.

1000 SYLLABUS

Content of Units of Instruction — Hours Devoted to Units of Instruction

Subject Area	Core Hours 1000	Clinic Minimum 50%	Theory Minimum 25%
General Sciences Infection Control Principles/Practices Standard Precautions General Anatomy and Physiology Electricity Basics & Chemistry Basics	**40**	**30**	**10**
Properties of the Hair & Scalp Diseases & Disorders Chemistry Hair Structure	**20**	**15**	**5**
Hair Procedures Practices & Treatments Shampoos/Rinses/Treatments Draping Hair Replacement	**20**	**15**	**5**
Haircutting Haircutting I - Basics/Tapers Haircutting II – Style/Trend Cuts Haircutting III - Styling Haircutting Techniques Barber Implements/Tools	**350**	**262.50**	**87.50**
Chemical Procedures/Practices/Products Chemical Texturizing Permanent Wave Chemical Relaxers Hair Color Single/Double Process Lighteners/Bleach Toners/Special Effects Color Theory	**90**	**67.50**	**22.50**
Facial Shaving & Beard Trimming Identifying Facial Shaving Areas Razor Positions & Strokes Body Positioning Types of Shaves Beard Trimming Honing & Stropping	**400**	**300**	**100**
Skin Care Procedures & Practices Basic Facial Procedures/Skin Type/Products Skin Anatomy Structure/Diseases/Disorders/Conditions	**40**	**30**	**10**
Shop Operations & Communication Skills Shop Operation & Management Career Dev/Professional Image/Communication/Life Skills Ohio Administrative Code & Ohio Revised Code Inspection/Enforcement/Policies/Procedures Continuing Education Barber History Human Trafficking – One (1) Hour Required	**40**	**30**	**10**
Total	**1000**	**750**	**250**
Flexible Learning Hours	**250 (included in clinic)**		

ADDITIONAL COURSE INFORMATION

Program Outcomes

Upon completing the courses, the student should be able to:

- Understand the importance of a professional image and how these skills relate to success.
- Understand the importance of and comply with the rules for infection control.
- Discuss the different types of disinfectants, their uses, and demonstrate how to safely sanitize and disinfect various tools and surfaces.
- Name and describe the structures associated with the hair. List the factors that should be considered in a hair analysis.
- Discuss the different types of hair loss, their causes, and options for treatment.
- Recognize hair and scalp disorders.
- Demonstrate proper shampooing and conditioning procedures.
- Recognize disorders or diseases of the scalp and hair.
- Understand product knowledge use and safety.
- Demonstrate basic haircuts and be able to choose which techniques and tools are required.
- Apply the basic haircutting techniques to accomplish more advanced styles.
- Demonstrate shaving with a straight razor.
- Demonstrate the ability to handle tools and implements properly.
- Explain the physical and chemical actions that take place during chemical texture services and demonstrate the proper procedures.
- Define terms relating to skin disorders and discuss which disorders may be handled in the school/shop and which should be referred to a physician.
- Identify and apply business and marketing strategies to be successful in the shop.
- Describe the various types of shop ownership and operations procedures.
- Explain the importance of and demonstrate the ability to sell retail products to promote client satisfaction and shop success.
- Understand General Laws, Rules, and Regulation of Ohio State Cosmetology and Barber Board.

Classroom Reading Material

Milady's Standard Professional Barbering Textbook

Lectures/Discussions/Demonstrations

In addition to providing information, lectures/discussions are designed to:

- Help organize the reading materials
- Highlight important facts
- Discuss interpretations and experiences and to provide viewpoints on material being studied
- Instructors will demonstrate techniques and procedures for performing tasks.

Exams

Weekly exams and a final exam will be given. Exams will cover materials from the textbook, notes, handouts, discussions, and demonstrations.

Quizzes and In-Class Assignments

Unannounced quizzes and other short assignments may be given. These are due the same day and may not be made up. Quizzes and activities may be worth 10-100 points each.

Grading System

Methods of evaluation include practical and written exams, workbooks, quizzes and assignments.

DRESS CODE POLICY

Cincinnati School of Barbering has established a standard dress code for all students to maintain a professional atmosphere, Students not in stated dress code will be asked to leave school to change, which will also result in a loss of hours. The dress code:

- School smocks or aprons must be worn at all times.
- Open toed shoes are not allowed
- No excessive jewelry.
- Shorts, capris, skirts, dresses, crop tops, and halter tops are not permitted at any time. Hoodies cannot be worn over the head.
- All clothing worn must be worn in a professional manner. Pants must be worn around the waist.

TELEPHONE CALLS AND CELL PHONES

- Personal phone calls will not be taken on the school phone.
- All personal phone calls need to be made during breaks and/or lunch. School phones are not available for personal, non-emergency calls.
- Students will receive emergency calls (i.e. accident, sick child, etc.).
- During class and clinic time, cell phones are required to be turned off or set to "silent" mode and stored away.

EQUIPMENT AND PERSONAL ITEMS

Cincinnati School of Barbering and/or staff are not responsible for lost or stolen kit items or personal items. It is the student's responsibility to replace such items. Lockers are available; however, the student must provide their own lock. Students are expected to have books and equipment ready for class and/or clinic every day.

PARKING

Students are to park in the parking lot beside the school. Students are not allowed to park along the front of the building. Please allow space for clients to park. Students are required to dispose of their own trash surrounding their parked vehicles each day.

SMOKING/VAPING/ALCOHOL

This is a non-smoking, vaping, drug, and alcohol-free facility. All smoking/vaping shall be done outside on the side of the building from walkways and doors. Discarded cigarettes must be disposed of in a trash container. Smoking/Vaping is only allowed during break times and or lunch. Under no circumstances are students permitted to use alcohol or drugs of any kind anywhere on the school property, including inside or outside the school, the parking lot, or in vehicles.

EMERGENCY EVACUATION PLAN

- There are three main exits from the building; one in the rear and one in the front and one in the middle of the building
- In case of emergency/fire, calmly leave the building through the closest exit
- In case of a tornado, proceed to the locker/classroom area. Fire extinguishers are located near the exits of the school and on the clinic floor near office

SCHOOL POLICIES

Disciplinary Code

Application - This disciplinary procedure will be applied in cases where a student is charged with violating any policy.

1. Verbal Warning and/or immediate termination.
2. Two (2) week suspension and/or immediate termination.
3. Termination

Disciplinary Regulation- Disruptive Behavior - Conduct

No student shall behave or conduct themselves in a manner that is unacceptable in a learning environment or that endangers or infringes on the rights and/or safety of themselves or another student or staff member. If misconduct warrants an immediate suspension, the school will do so without prior warning. If the student does not voluntarily leave the premises, the police department will be called to remove the student. Further action will be taken against the student.

VIOLATION OF THE FOLLOWING MAY RESULT IN IMMEDIATE TERMINATION

- Failure to cooperate with Financial Aid Director and submit all required documents or payment.
- Failure to resolve Financial Aid verification and/or renew financial aid packages for additional award years.
- Default in the required tuition payments.
- Non payment of fees after Financial Aid has been lost.
- Not prepared to attend school with a smock, equipment kit, and books.
- Not clocking in/out and signing in/out when arriving and leaving the school building including breaks.
- Leaving the building for any reason without clocking out and signing out.
- Refusing to use the time clock and sign in sheet to properly record hours.
- Not engaging in barber related activities while clocked in.
- Lounging/sleeping anywhere in the school.
- Students are required to place top priority to clients of the school. Students are not permitted to refuse a client of the school due to their own personal client schedules.
- Discourtesy to or refusing to accept a customer when so directed by an instructor
- Refusing client services for any reason.
- Students must direct all clients to the instructor at the front desk to ensure that the client charges are correct for the full price for any services and products given to customers. ***Students are not permitted to personally charge or accept money from clients for any service.*** However, students may accept tips from clients.
- Unprofessional behavior toward a client, student, instructor, or staff member.

- Insubordination, harassing, bullying, threatening, or arguing with a client, student, instructor, or staff member.
- Refusing to perform sanitation duties.
- Refusing to remove all personal belongings from your clinic station and classroom before leaving every day.
- Refusing to clean up your own trash anywhere in the school including but not limited to your station, the breakroom, or surrounding your vehicle that you left during breaks/lunch.
- Possessing or using alcohol or drugs anywhere inside the building or on school property.
- Possession of or being under the influence of alcohol or drugs. The school reserves the right to search a student's locker at any time- for any reason
- Use of a telephone in the school for nonacademic reasons.
- Use of obscene words or gestures. Pushing, shoving, striking, fighting, bullying, threatening, harassing, or horseplay.
- Eating food of any kind on the clinic floor, classrooms, or lobby. Eating is limited to the breakroom or outside the school.
- Loud arguing or confrontations in the clinic, classroom, or in the presence of patrons or fellow students
- Cheating, stealing, or lying while a student at the school.
- If a student has a complaint concerning anything about the school he or she must not "hassle" other students, customers, etc. They must take their concern immediately to the school office.
- Actions by a student that reflect unfavorably upon the school.
- Any student found writing on walls or in any way defacing or damaging school property or any equipment including barber chairs, shampoo bowls, clinic stations, and any other chair or equipment. The student will be required to pay all damages including labor charges and materials to replace said to its original condition.
- ***The school reserves the right to dismiss any student whose conduct reflects that they are not dedicated to their schooling; shows an inability to function within the spirit of the rules and regulations; who fails to maintain a 67% attendance average; or complete and pass required tests and assignments.***

Unlawful Discrimination or Harassment
No student shall engage in discrimination or harassment of another student, instructor, or staff member of this school. This shall include discrimination or harassment based on sex, gender, race, age, color, religion, disability, and ethnic origin. This includes verbal, physical, or other conduct. Persons violating this policy shall face student discipline and/or suspension or termination from the program.

Cheating
No student shall engage in behavior that, in the judgment of the instructor of the class, may be construed as cheating. This may include, but is not limited to, plagiarism, or other forms of academic dishonesty such as acquisition without permission of tests or other material and/or distribution of these materials. Such behavior may result in the loss of grade and/or suspension.

Theft Vandalism
No one shall engage in the theft of or damage to property belonging to another person or to the school. Such behavior shall result in the dismissal from the program

Sanitation Duties
Students are expected to maintain the highest level of infection control. Each student is responsible for cleaning his/her own station daily. Students will also be assigned a daily sanitation duty to help keep the school clean. All sanitation duties must be performed and checked daily. Failure to complete daily sanitation duties will result in disciplinary action.

Termination Policy
Students may be terminated from the program for non-compliance with any school policy, the enrollment contract, or State Laws and Regulations; failure to return from a Leave of Absence; failure to meet the graduation requirements; improper conduct, harassment, bullying, threatening, or any action which causes or could cause bodily harm to a client, a student, or employee of the school; willful destruction of school property; non-payment of fees; theft or any illegal act.

Personal Services
The clinic floor instructor may grant permission for students to perform personal services on each other during down time. Clients come first and a student may be asked to stop a personal service to accommodate the client. All personal services are to be finished by 4:00pm.

Available Services
Cincinnati School of Barbering does not provide housing assistance. Reasonable assistance is available in seeking counseling services outside of the school.

General School Policies
All students are expected to:

1. Attend school regularly and arrive on time in dress code with the smock, equipment, and books.
2. Clock and sign themselves in and out every day upon entering or exiting the building.
3. Behave in a professional manner at all times.
4. Perform sanitation duties daily. Keep their work area clean and sanitary and clean up after themselves
5. Be prepared to perform services on any client of the school and have the necessary equipment.
6. Participate in the learning process.
7. Refrain from playing music, social media content, etc. from all sources which is not conducive to the learning environment.

ADVISING
Cincinnati School of Barbering & Hair Design provides academic advice to all students. The faculty and staff are available by appointment or informally to meet with the students to discuss any obstacle that may be in the way of success. Students may be referred to professional counseling in the community.

STUDENT RECORDS AND TRANSCRIPTS
Academic records are safely retained at the institution under lock and key. Records of academic progress are furnished to the student while in attendance. One transcript is provided to students upon graduation and fulfillment of debt owed the school. Students who have graduated or withdrawn must contact the Ohio Cosmetology and Barber Board for a certified copy of their transcript. Student records are maintained for a minimum of seven (7) years. All students shall maintain a current name, address, and phone number with the school. Inform the school office of any changes immediately.

STUDENT INFORMATION RELEASE POLICY - FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT FERPA
Unless otherwise required by law, or as required for any accreditation process initiated by this institution, no information will be released to any party without written authorization from a student (or parent/guardian, in the case of a dependent minor), to release academic, attendance, enrollment status, financial, and/or any other information to agencies, prospective employers, or any other party seeking information about the student. Students and parents or guardians of dependent minor students may deny authority to publish "directory information" such as name, address, phone number, etc.
Cincinnati School of Barbering & Hair Design complies with the Family Educational Rights and Privacy Act of 1974 Buckley Amendment, Public Law 93-380 Section 438. All students' records are confidential. Students and parents or guardians of dependent minor students who are in regular attendance at the institution have the right to inspect and review the student's educational, financial, and attendance records to ensure they are accurate and factual. Students and/or parents or guardians of dependent minors should schedule an appointment with the school director to review the student's records.

OHIO STATE COSMETOLOGY AND BARBER BOARD INSPECTION
Cincinnati School of Barbering is subject to unannounced inspections by the State Board Inspector. All rules and regulations provided by the State Board shall be always followed.

GRIEVANCE PROCEDURE
Grievance procedures are provided for students, faculty, or consumer who believe that they have been unlawfully discriminated against, unfairly treated, or harassed in any way. Academic grievances relate to a complaint about a course, program of study, or grade.

Complainants are expected to address any disagreements or conflict directly with the individual involved in person with a written document outlining the complaint and communication. After this, if there is no satisfactory resolution, the complainant may set an appointment to see the school director. All communications regarding the complaint must be in writing and all meetings and communications will be documented. The grievance policy is as follows:

1. Complaints against the school, students, or employees must be made within one week of the issue.
2. If the complaint cannot be resolved formally the complainant shall write up the details and submit to the school director who will research the issue and respond with a resolution. Once received, solutions will be evaluated and returned within 10 business days with a resolution
3. If the complaint cannot be resolved after exhausting the institution's grievance procedure, the complainant may contact the school's regulatory agency.
4. You may file a complaint regarding safety, sanitation, and/or licensing issues by calling the Ohio State Cosmetology and Barber Board's Toll-Free number at 1-800-686-5780 *or* https://cos.ohio.gov/COMPLAINTS
5. You may access a complaint form for NACCAS at 703-600-7600 or http://naccas.org/node/93

DRUG FREE WORKPLACE AND INSTITUTION

Cincinnati School of Barbering & Hair Design has a zero tolerance for drugs and alcohol. No student, educator, or employee may be on the institution premises (inside or outside) or affiliate clinic under the influence of any substance. As a drug free work environment, individuals under the influence may be subject to immediate dismissal and/or removal. Students may request counseling for substance abuse and will be referred to community resources.

SCHOLARSHIPS AND FEE WAIVER

Currently the Cincinnati School of Barbering & Hair Design is not offering any scholarships or fee waivers. However, we do offer discounted tuition rates that may apply to a particular class start. Please speak with the administrative office for details.

WITHDRAWAL REQUIREMENTS

Students who withdraw from enrollment prior to course completion must:

- Complete all required exit paperwork;
- Satisfy all debts owed to the school.

A final monthly report of hours will be forwarded to the state board. Upon payment of all debts owed to the school a certified Final Transcript of Hours will be released. If withdrawal requirements are not met, no transcript will be released.

STUDENT KIT POLICY

Kits and supplies purchased by the student are not refundable once they have been issued to the student. Students are responsible for the safekeeping of their personal items including the kit. The institution reserves the right to distribute the student kit in intervals. The kit items may be changed at the discretion of the institution. Students will not receive their kit of equipment until their payment arrangements have been finalized with an official award letter for those receiving financial aid or by setting up a cash payment plan. Students receive Milady CIMA seat, textbook, and a barber supply kit which includes a smock/apron and school T-shirt.

FACULTY AND ADMINISTRATION

Randi Smith	School Manager/Compliance Director/CEO
Prince Fields	Education and Admissions Director/CIO
Alex Fields	Operations Director/CFO
Amy Roth	On-Site Supervisor; Financial Aid Director
Shelley Thomas	Financial Aid Advisor
Travis Campbell	Administrative Support Staff
Shawntae Goldmas	Lead Instructor
Lawrence Henderson	Lead Instructor
Darnell Huffman	Instructor – Student Affairs
Kibwe Biko	Instructor
Adam Kirtley	Assistant Barber Instructor

LEAVE OF ABSENCE POLICY

This policy applies to all students enrolled in the school. A student who must take an approved Leave of Absence (LOA) or must withdraw from training will return to school in the same satisfactory academic progress status as prior to the leave of absence. A student may be granted a LOA for any of the following reasons and where there is a reasonable expectation that the student will return from the LOA: Medical Issues; Administrative; Incarceration

Students must follow this LOA policy when requesting a LOA. The LOA must be requested in writing using the form provided by the school and approved in writing prior to LOA occurring. In addition, the student is required to list the reason for the LOA and their signature is required on the LOA form. Emergency LOA, without prior written request, may be granted provided the student completes the LOA form and returns it to school via mail or in person within reasonable resolution of the emergency. In an instance of an emergency LOA, the beginning date of the approved LOA would be determined to be the first date the student was unable to attend due to the emergency. Additionally, the institution will document the reason for its decision to grant the emergency LOA on the LOA form. A student who is granted a LOA that meets the above-mentioned criteria is not considered to have withdrawn from the institution and a refund calculation is not required.

The maximum time frame for a LOA is 90 calendar days and the minimum is 2 weeks or 14 calendar days. The institution permits only one LOA. Exceptions may be made to this policy and shorter/longer and/or additional LOAs may be granted at the discretion of the school manager. However, all LOAs added together do not exceed a total of 180 calendar days in any 12-month period.

If the student does not return from the LOA on the date designated, the student will be withdrawn from the institution. If a student takes an unapproved Leave of Absence or is absent 14 consecutive calendar days, they will be considered withdrawn. Additionally, the student's loans will go into repayment 180 days (about 6 months) after the last date of attendance. The institution is required to take attendance and therefore the withdrawal date for the purpose of calculating a refund will be the student's last date of attendance. The institution is not responsible for any equipment left at the school.

The student's contract end date and maximum time frame will be extended for the same number of calendar days the student was on LOA without any additional institutional charges or penalty to the student. Changes to the contract period on the enrollment agreement must be initialed by all parties or an addendum must be signed and dated by all parties.

SATISFACTORY ACADEMIC PROGRESS POLICY

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school regardless of schedule or form of payment, cash pay, or Title IV HEA Program funds. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

EVALUATION PERIODS

The institution operates all programs according to the following academic year: 900 clock hours to be completed in 26 academic weeks.

Students are evaluated for Satisfactory Academic Progress ***based on actual clock hours*** as follows:

Program Name	Length in Clock Hours	Evaluation Points (Actual Hours) Academic Weeks (Scheduled Weeks)
Barber	1800	450hrs/13wks; 900hrs/26wks; 1350hrs/39wks
Cosmetology Crossover	1000	450hrs/13wks; 900hrs/26wks

The institution shall evaluate students' (academic and attendance) Satisfactory Academic Progress at the conclusion of each evaluation period on a cumulative basis. All evaluations will be completed within seven (7) school business days following each established evaluation period. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint of the academic year or course and/or program whichever occurs sooner. All periods of enrollment are included in the SAP calculation for Title IV eligibility and otherwise.

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 67% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 67% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

MAXIMUM TIME FRAME

The maximum time (which does not exceed 150% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

COURSE	MAXIMUM TIME ALLOWED	
	WEEKS	SCHEDULED HOURS
Barber (Full time, 35 hrs/wk) - 1800 Hours	78 Weeks	2700
Barber (Full time, 25 hrs/wk) - 1800 Hours	108 Weeks	2700
Cosmetology Crossover (Full time, 35 hrs/wk) – 1000 Hours	43 Weeks	1500
Cosmetology Crossover (Full time, 25 hrs/wk) – 1000 Hours	60 Weeks	1500

The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 67% of the scheduled hours. Students who have not completed the course within the maximum timeframe will be terminated.

All courses offered by the institution are clock hour programs and all students attend on a continuous basis. Therefore, we do not offer term or credit hour based programs. Enrollment is based on one period of continuous enrollment which counts towards satisfactory academic progress and maximum time-frame, including any time in that period where a student would not receive Title IV, HEA program funds. The period of enrollment includes, fall, winter, spring, and summer, as applicable to the student's enrollment agreement.

ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted

during the course of study. Students must pass a final written and practical exam for the applicable course prior to graduation. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

94% - 100% = A (Excellent)
86% - 93% = B = (Above Average)
75% - 85% = C (Average/Satisfactory)
0% - 74% = F (Unsatisfactory/ Failing)

DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements of a 75% for academics and 67% for attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV, HEA Program funds interrupted, as applicable, unless the student is on warning. Students deemed not maintaining Satisfactory Academic Progress may have their VA Educational Benefits interrupted.

WARNING

Students who fail to meet minimum requirements for attendance or academic progress are placed on a warning and will be eligible for Title IV HEA program funds for one SAP evaluation period. For the purpose of NACCAS policy requirements during the warning period students are considered to be making satisfactory academic progress. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation period. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she will be determined as NOT making satisfactory academic progress, will be deemed ineligible to receive Title IV, HEA Program funds, as applicable, and will be terminated from the program unless financial arrangements are made with the school.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV, HEA Program funds and/or VA Educational Benefits, as applicable, by meeting minimum attendance and academic requirements at the next scheduled evaluation. Students can make up hours during course times the student is not normally scheduled for attendance. Students may begin attending makeup hours as they are needed.

INTERRUPTIONS, WITHDRAWALS

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student’s contract period and maximum time frame by the same number of calendar days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal. If a student is considering pursuit of a second program, they must graduate or withdraw from the current program. If a student decides to switch a program, the current SAP will start over with the new program. The old program SAP will no longer apply.

COURSE INCOMPLETES, REPETITIONS, AND NONCREDIT REMEDIAL COURSES

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

TRANSFER HOURS

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

Note: Withdrawal passing/withdrawal failing, probation, and appeals are not applicable to this institution.

- End of SAP Policy –

REFUND POLICY – NOTICE OF CANCELLATION

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure.

Any monies due the applicant or students shall be refunded within 45 calendar days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

1. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid.
2. A student (or legal guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement regardless of whether or not the student has actually started classes. In this case all monies collected by the school shall be refunded.
3. A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases he/she shall be entitled to a refund of all monies paid to the school l less the registration fee in the amount of $100.
4. A student notifies the institution of his/her withdrawal in writing.
5. A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.
6. A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 14 calendar days.)
7. In type 2, 3, 4 or 5, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.

- For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies. All refunds are based on scheduled hours:

PERCENT OF SCHEDULED TIME ENROLLED TO TOTAL COURSE/PROGRAM	TOTAL TUITION SCHOOL SHALL RECEIVE/RETAIN
0.01% to 04.9%	20%
5% to 09.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

- All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 45 calendar days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made.
- If the course and/or program is canceled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall provide a full refund of all monies paid within 45 days of notice of course and/or program cancellation.
- If the school cancels the course/program and ceases to offer instruction after students have enrolled and instruction has begun, the school shall provide: a pro rata refund within 45 days of notice to the student; OR resume teaching the course and/or program within 30 days of notice to the student; OR participate in a Teach-Out Agreement; OR provide a full refund of all monies paid.
- If the school closes permanently and ceases to offer instruction after a student has enrolled and instruction has begun, the school will provide: a pro rata refund of tuition to the student OR participate in a Teach-Out Agreement.
- Students who withdraw or terminate prior to course completion are charged a termination fee of $150.00. This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, kit and books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement.
- If a Title IV HEA financial aid recipient withdraws prior to course completion, a calculation for return of Title IV HEA funds will be completed and any applicable returns by the school shall be paid, as applicable, The order of returns is: Unsubsidized Federal Stafford Student Loan; Subsidized Federal Stafford Student Loan; Parent Loan for Undergraduate Students (PLUS); Federal Pell Grant; and, Other Federal, State, Private, and Institutional student assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by the school and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

Determination Date/Withdrawal Date (Official/Unofficial Withdrawal):
The last date of attendance would be the last day the student was physically in attendance at the school. A withdrawal date on a student who had been previously attending could be up to, but not to exceeding, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

Return of Title IV HEA Funds
A student (or in the case of dependent minor, his/her parent or guardian) may cancel their enrollment by giving notice to the school.

An official notification of cancellation or withdraw is in the form of a written, electronic, telephone and/or personal appearance notification to School Administration.
• In the case of a written or an electronic notification, the official notification of cancellation date will be determined by the postmark or received date on the written or electronic notification by the student.
• In the case of a notification received by telephone, the official notification of cancellation date will be determined by the date the telephone conversation occurred. This will officially be recorded on the student's record file.
• In the case of a notification received by personal appearance, the official notification of cancellation date will be determined by the date of the appearance of the student. This will officially be recorded on the student's record file.

An unofficial withdraw/termination would result from a student being absent 14 consecutive calendar days or failure to return on the documented leave of absence return date. In such case the school will provide written notification of termination to the student's contract enrollment agreement. The official notification of termination date will be the date that is stated on the written notice. The date of the last day of attendance will be determined from the student's last clock in – out date as recorded by the school's attendance record.
The law specifies how your school must determine the amount of Title IV HEA program assistance that you earn if you withdraw from school. The Title IV HEA programs that are covered by this law are: Federal Pell Grants, PLUS Loans.

Determination Date/Withdrawal Date (Official/Unofficial Withdrawal): The last date of attendance would be the last day the student was physically in attendance at the school. A withdrawal date on a student who had been previously attending could be up to, but not to exceeding, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

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

The institution determines the earned and unearned portions of Title IV HEA aid as of the last date of attendance based on the amount of time the student was scheduled to be in attendance. The percentage of the period completed is determined by dividing the number of hours the student was scheduled to complete in the payment period, as of the last date of attendance, by the total number of clock hours in the payment period.

Up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV HEA funds the student has earned at the time of withdrawal. After the 60% point in the payment period, a student has earned 100% of the Title IV HEA funds he or she was scheduled to receive during the period. The amount of Title IV HEA aid earned by the student is determined by multiplying the percentage of Title IV HEA aid earned by the total of Title IV HEA aid disbursed or the Title IV HEA aid that could have been disbursed to the student or on the student's behalf.

For example: 450 hours in the payment period

- The student was scheduled to complete 225 hours as of the student's last date of attendance
- Percentage of Aid earned equals 50%. This is calculated by dividing the scheduled hours as of the last date of attendance divided by total hours in the payment period. (225/450)
- Amount Title IV HEA Financial Aid Earned equals $1250. This is calculated by multiplying the total aid disbursed or could be disbursed by the percentage of aid earned $1250 (2500x50%)

Post Withdrawal Disbursement
If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, you may choose to decline some or all the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). For all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission (which some schools ask for when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

- Pell Grants must be disbursed within 45 days of a withdrawal determination.
- Student Loans must be offered to the student within 30 days, allowing the student at least 14 days to respond to accept or decline the funds.
- All post-withdrawal disbursements are applied to student account first.
- Outstanding Credit Balances must be disbursed as soon as possible and no later than 14 days after the calculation of R2T4.

30 Day Delay Requirements
There are some Title IV HEA funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled past the 30th day. If you receive (or your school or parent receive on your behalf) excess Title IV HEA program funds that must be returned, your school must return a portion of the excess equal to the lesser of: your institutional charges multiplied by the unearned percentage of your funds, or the entire amount of excess funds. The school must return this amount even if it didn't keep this amount of your Title IV HEA program funds. If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.
The requirements for Title IV HEA program funds when you withdraw are separate from any Institutional Refund Policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV HEA program funds that the school was required to return.

Return of Funds by the School
The school will make the refund determination within thirty (30) days from the date of withdraw/termination and return the unearned funds for which the School is responsible as soon as possible, but no later than 45 days after the date of student withdraw/termination.
The school must return the unearned aid for which the school is responsible by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

Title IV HEA Programs
1. Unsubsidized Federal Direct Stafford loans.
2. Subsidized Federal Direct Stafford loans.
3. Federal Direct PLUS received on behalf of the student.
4. Pell Grant

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

REGULATORY INFORMATION
Rights and Privacy - FERPA
It is the policy of the school to abide by the Family Educational Rights and Privacy Act of 1974. 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 gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

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

Schools 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, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school. For additional information; you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800-437-0833. Or you may contact us at the following address:
Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW Washington, D.C. 20202-8520

Policy for Safeguarding Customer Information – Personally Identifiable Information (PII)
Non-public PII is information which is not publicly available on:

1) your name, address, social security number,
2) name of your financial institution and account number,
3) information provided on your application to enroll,
4) information provided on your application for a grant or loan,
5) information provided on a consumer report, or
6) information obtained from a website.

The school is committed to implementing and maintaining a comprehensive information security program, to maintain and safeguard your non-public personal information against damage or loss. The policy covers all student records in whatever form (hard copy, electronic).
The school Director and or owner/administration shall be responsible to coordinate the school's information security program. The coordinator shall, at least once every 3 years, assess foreseeable internal and external risks to the security, confidentiality, and integrity of customer information that could result in the unauthorized disclosure, misuse, alteration, destruction or other compromise of the information. The risk assessment shall cover every relevant area of school operations, including employee training & management, network & software design, information processing, storage, transmission and disposal, and ways to detect, prevent and respond to attacks, intrusions, or other system failures. The coordinator shall design and implement safeguards to control identified risks and shall monitor the effectiveness of them, recommending changes when warranted.
Records for prospective students who are not accepted or who do not enroll in the school shall be held for 12 months then destroyed in a secure manner. Records of enrolled students shall be maintained in accordance with federal and state law and accreditation requirements. Students shall receive notice of this policy at the time they submit a signed application for enrollment. All currently enrolled students shall receive an annual notice of this policy.
The school shall only enter into servicing agreements with service providers who also maintain appropriate safeguards for customers' non-public personal information.

Campus Security Act Information Disclosure
Under the Crime Awareness Campus Security Act of 1990 (Title II of Public Law 101-542), which amended the Higher Education Act of 1965 HEA. This act required all postsecondary institutions participating in HEA's Title IV HEA student financial assistance programs to disclose campus crime statistics and security information. The act was amended in 1992, 1998 and 2000. The 1998 amendments renamed the law the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime

Statistics Act in memory of a student who was slain in her dorm room in 1986. It is generally referred to as the Clery Act. On Aug. 14, 2008, the Higher Education Opportunity Act or HEOA (Public Law 110-315) reauthorized and expanded the Higher Education Act of 1965, as amended. HEOA amended the Clery Act and created additional safety- and security-related requirements for institutions.

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

The school will provide students, faculty, and staff with an annual security report from the previous calendar year by October 1st of the following year. Statistics will be gathered from the local police and compiled in the annual report.

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

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

The facilities are open Monday through Saturday according to assigned class/salon area schedules. The building may also be open for educational classes for licensed professionals or to groups securing the use of the facilities through the administrator. Only educators, administrators and owners have keys to the building thus preventing internal crimes to as great an extent as possible. We encourage students and employees to be responsible for their own security and the security of others.
The school does not provide any programs on campus regarding security or prevention of crimes. If students wish to learn more about personal security or prevention of crimes, contact the local Police Department.

The school does not have any off-campus locations and therefore all monitoring and recording of any criminal activity is conducted on campus and the surrounding accessible areas. (See Campus Geography)

Program Disclosure and Consumer Information
Consumer information can be found on our website at www.cincinnatischoolofbarbering.com or a hard copy is available in the admissions or financial aid office.

Drug Abuse Prevention
The school prohibits the unlawful possession, use or distribution of illicit drugs and alcohol by students and staff on our property or as part of any of our activities. The school will immediately contact law enforcement officials to report these activities.

The health risks of the use of illicit drugs and alcohol abuse require providing education and referral for students and staff. The School provides education annually and refers students and staff to local services. Area drug abuse information, counseling, referral and treatment centers information is made available to students and staff members.
The School will expel students and terminate staff involved in unlawful possession, use or distribution of illicit drugs and alcohol. The School will refer such cases to the proper authorities for prosecution. Students and staff may be reinstated upon completion of an appropriate rehabilitation program.

As a condition of employment, employees must notify The School of any criminal drug statute conviction for a violation occurring in the workplace not later than five days after such conviction.

There are serious legal sanctions for illegal use of drugs and/or alcohol. There are serious health risks associated with drug and/or alcohol use. Health risks associated with the use of illicit drugs and the abuse of alcohol include: impaired mental and physical health, neurological disease/damage, memory and intellectual performance interference, mental and physical depression, uncontrollable violence, impulsive behavior, convulsive seizures, homicide, suicide, cardiac disease or damage, cardiovascular collapse or heart failure, gastrointestinal disease or damage, ulcers or erosive gastritis, anemia, liver and pancreatic disease, liver failure or pancreatitis, deteriorating relationships, and death.

All students and / or staff at The School must understand The School's policies as stated above and recognize their impact if the law is broken in relation to drug and/or alcohol use. Agencies where the student can get assistance are posted in the student lounge.

Biennial Review
The school reviews its Drug Prevention Policy and effectiveness of sanctions imposed every **two** years.
• The dismissal that may occur following a final determination of the said proceedings regarding The School Drug Policy prohibits the possession, use, and sale of alcoholic beverages to anyone on our property or as part of any of our activities.
• The School policy also prohibits the possession, use and sale of illegal drugs.
• The School policy supports and enforces state underage drinking laws. Students caught in any of the above situations will be dismissed from the program and will be reported to the authorities.
• In some cases, conviction of drug-related offenses could result in the student's ineligibility of Title IV HEA funding or other forms of financial assistance.

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

The school respects the copyrights of those involved in creating and distributing copyrighted material, including music, movies, software, and other literary and artistic works. It is the policy of the school to comply with copyright law. If users utilize copyrighted materials for educational, instructional, research, scholarship and like areas, the School will follow the legal doctrine of fair use currently a part of the copyright law. The School students and staff will not make unauthorized copies of copyrighted material on or using the school's computer system, network or storage media. Also, the School's staff and students will not store unauthorized copies of copyrighted works using The School's system, network and/or storage media. The School staff and students should not download, upload, transmit, make available or otherwise distribute copyrighted material without authorization using the School's computer system, network, and Internet access or storage media. This is inclusive of utilizing unlicensed/unauthorized peer-to-peer file services that would promote copyright infringement. The school reserves the right to monitor its computer systems, networks and storage media for compliance with this policy, at any time, without notice, and with or without cause. Additionally, the School reserves the right to delete from its computer systems and storage media, or restrict access to, any seemingly unauthorized copies of copyrighted materials it may find, at any time and without notice. Users who violate this policy are subject to disciplinary action as appropriate under the circumstances. Such disciplinary action may include termination, expulsion and other legal actions. For more information, please see the website of the US Copyright Office, www.copyright.gov.

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws
Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the filesharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than $750 and not more than $30,000 per work infringed. For "willful" infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense. For more information, please see the website of the U.S. Copyright Office at www.copyright.gov.

OSHA Requirements
In compliance with United States Department of Labor Occupational Safety and Health Administration requirements, the school advises its students of the chemicals used in cosmetology training. During the course work the student learns about the importance of safety in the work place and how to use and follow the Material Safety Data Sheets (MSDS) for chemicals used in All students and / or staff at The School must understand The School's policies as stated above and recognize their impact if the law is broken in relation to drug and/or alcohol use. Agencies where the student can get assistance are posted in the student lounge.

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

This Code of Conduct for Financial aid Professionals ("Code of Conduct") applies to all of the School employees who are employed in a financial aid role (collectively "Covered Employees" or "you"). If you violate provisions of this Code of Conduct, you subject yourself to discipline, up to and including termination of your employment.
If you do not understand or if you have any questions about the School's policies and procedures, a school Catalog, or this Code of Conduct, you should contact your supervisor and/or the School compliance department at alex.csbhd@gmail.com . If you believe any employee is violating the School's policies or procedures, a school catalog, or a Code of Conduct, you must immediately notify your supervisor and the compliance department at alex.csbhd@gmail.com

As a Financial Aid Employee, I understand that **I MUST**:

1. **BE ETHICAL** and conduct myself with **INTEGRITY**
2. **AVOID** any conflicts of interest and comply with the School's student loan code of conduct.
3. **PROVIDE** prospective and enrolled students with accurate and complete financial aid and policy information.
4. **KEEP** student information confidential and comply with the Family Educational Rights and Privacy Act (FERPA) as defined in the school catalog.
5. **COMPLY** with applicable federal and state laws and regulations, accredited rules and the School's policies and procedures.
6. **ADHERE** to all policies and procedures set forth by the School.

As a Financial Aid Employee, I understand that **I MUST NOT:**

1. **ASK** prospective, enrolled, or former students for their FSA ID
2. **MAKE** statements that contradict information in the school catalog or enrollment agreement
3. **DISCUSS** financial information of a prospective, enrolled, or former student with anyone except the student unless he or she provided a release in compliance with FERPA.
4. **COMPLETE** or sign any document on behalf of a prospective, enrolled, or former student, including:
    a. Initialing any document on behalf of a student
    b. Using white-out on erasure material of any kind on a document and
    c. Modifying or altering information provided by a student
5. **PROVIDE** inaccurate information, such as information about
    a. The school's programs, facilities, student services and jobs
    b. The school's graduation and placement rates
    c. Criteria for financial aid eligibility
    d. Amount of financial aid funding
    e. Interest rates for student loans
    f. Availability of financial aid funding
    g. Transfer of credits to or from other colleges or universities
    h. Credentials or licensing a student may obtain
    i. Potential income levels upon graduation
6. **PAY** the enrollment/application fees of a prospective or enrolled student, or LOAN or give money to a prospective or enrolled student.
7. **DISCUSS credit** history, credit ratings or credit standings with a student.
8. **DISCUSS** my own personal financial situation or engage in any conversations unrelated to financial aid

As a Financial Aid Employee, I further commit that **I WILL:**

1. Frequently re-read the School's policies and procedures, School Catalog, student loan code of conduct, and this Code of Conduct to ensure that I am familiar with all of their requirements and or contents
2. Immediately contact my supervisor and or Compliance Department at alex.csbhd@gmail.com if I have any questions about the school Catalog or this Code of Conduct
3. Immediately notify my supervisor and/or the Compliance Department at alex.csbhd@gmail.com if I believe any Employee is violating this Code of Conduct, the school catalog, School policies and procedures, or any code of conduct.

Title IV HEA Funding – General Information
The School educates students and/or parents in all options of financial aid available to those who qualify. We understand that all students'/family's needs are unique. We are committed to the student's educational success, a part of which includes securing the proper funding. The information from the FAFSA, provided by the student and/or parent, in conjunction with state and federal regulations determines eligibility for available programs. Many parents borrow money to help cover educational costs and living expenses for their daughter/son.

Types of Financial Aid Available
Federal Pell Grant (Need Based Aid)

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

William D. Ford Direct Stafford Loans (Need & Non-Need Based Aid)
Loans made through this program are referred to as Direct Loans, because eligible student and parents borrow directly from the US Department of Education. You must be enrolled at least a half-time student to be eligible for a loan. Direct Loans include the following:

Direct Stafford Loans

- Direct Subsidized Loans – you must have financial need to receive a subsidized loan. The US Department of Education will pay (subsidize) the interest that accrues on your Direct Subsidized Loan during certain periods.
- Direct Unsubsidized Loans – financial need is not a requirement to obtain an unsubsidized loan. You are responsible for paying the interest that accrues on your Direct Unsubsidized Loan. Effective July 1, 2026 the institution is not offering Direct Unsubsidized Loans
- Direct PLUS Loans (Plus Loans) are loans parents can obtain to help pay the cost of education for their dependent undergraduate children.

Veterans Administration (VA) Educational Benefits
The institution does accept VA Educational Benefits.

Consumer Loans
The institution is not currently offering Consumer Loans.

State Grants
The institution is not currently participating in State grants.
For updates and more information on federal financing, go to www.studentaid.ed.gov to learn more.

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

- have a high school diploma, GED or equivalent
- complete the FAFSA for each financial aid year the student is eligible for aid
- comply with The School Satisfactory Academic Progress Policy
- not be in default on previous student loans
- not owe repayment on an adjusted Pell Grant
- not exceed the annual and aggregate loan limits
- have remaining eligibility if the student is a transfer student
- be enrolled in an eligible program
- be enrolled at least half time
- have ISIR Social Security match successful or comment code indicates successful INS match
- if male, ages 18-25 have registered with the Selective Service
- be a citizen or eligible non-citizen
- have resolved any drug convictions

Steps To Apply for Title IV HEA Program Funds (Federal Financial Aid)

1. The student must complete the FAFSA for each financial aid year in which the student is eligible to receive aid. The Department of Education (DOE) prefers students complete a web FAFSA at www.fafsa.ed.gov. To complete a web FAFSA, the student will need an FSA ID. This can be obtained at www.studentaid.gov. This ID is unique to each FAFSA applicant and cannot be shared with anyone else as it acts as the students signature required to submit a FAFSA. A parent of a dependent student must also apply for a FSA ID. The parent is required to sign the web FAFSA with their uniquely created ID.
2. Once the FSA ID has successfully been created, a web FAFSA can now be completed. Be sure to follow all instructions when completing the FAFSA. Enter **the Institution's School Code, 042549 for Cincinnati School of Barbering & Hair Design, Cincinnati, Ohio.** This will allow disclosure of information from the FAFSA to the school chosen by entering the school code. In the case of a dependent student, both the student and one parent will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant. Dependency status is determined by the information that is filled out on the students FAFSA.

3. If the parents of a dependent student refuse to provide information on the FAFSA; the student will not be eligible for Pell Grants and will only be eligible for unsubsidized funding.
4. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The School will be sent an ISIR (Institutional Student Information Record) for all students who list their school code. All verification and/or corrections must be completed prior to qualifying for aid.
5. If a student's FAFSA is selected for verification, the student will receive The School's verification policy and a verification worksheet. The student is required to return the verification worksheet completed, as well as provide any other requested documents. If parent information is entered in the FAFSA, or the student is a dependent, parents may need to provide additional requested documents. If selected, this verification process must be completed before a student can receive federal aid. The verification process could result in a corrected ISIR and new student aid index (SAI) number which could affect the student's unmet need and eligible need based aid, Stafford Subsidized Loans and Pell Grants.
6. The Primary SAI provided on the student's ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet. This Primary SAI number corresponds with the number of months in each academic year. The Cost of Attendance Budget for each academic year includes the student's tuition costs per academic year. These costs include tuition, applicable fees, kit and books (per the academic year in which the cost is incurred), room and board, personal expenses and transportation costs.
7. The School utilizes the information presented on the student's ISIR and the NSLDS (National Student Loan Data System) to determine the student's eligibility and to calculate the student's unmet need for the student's grade level. This is done in compliance with the Cost of Attendance Budget grade level limits based on hours in the academic year.
8. Students who desire low interest Stafford Federal Student Loans must complete a Master Promissory Note or Electronic Master Promissory Note(E-MPN) at www.studentaid.gov
9. Parents desiring to take out a low interest Federal Parent Plus Loan on behalf of their dependent daughter or son must complete a Consent to Credit Check document that is made available by the Financial Aid Office. This form must be returned completed along with a readable copy of the parents Drivers License or State ID.
10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal loans. For Direct Loans, students may access Entrance Loan Counseling at www.studentaid.gov
11. Students will need to accept or decline eligible aid by completing the Students Financial Aid Award Notice with the Financial Aid Administrator.
12. Accepted aid will be listed on the student's award letter.
13. Students are required to notify The School's Financial Aid Officer if they receive any additional financial assistance before or after an award letter has been issued. Scholarships or other types of financial aid could be reported throughout the year. If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.
14. Students will complete said process for the 1st academic year (1-900 hours) and 2nd academic year (901-1800 hours).

Special Circumstances – Dependency Override & Professional Judgement

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

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

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

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

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

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

Deferment
Students who are enrolled at least half time can apply for deferment of previous student loans while in attendance at The School. Please log on to www.studentaid.gov to find your current loan servicer and to find out more details on "in-school deferment".

Cost of Attendance Budgets (COA)
In order to determine a student's level of loan funding, the Department of Education requires us to develop annual cost of attendance budgets. These budgets include an average allowance for room & board, transportation, miscellaneous, loan fees and, if applicable, child care and expenses related to disability.

How funds will be disbursed:
In order to receive their Pell Grant students are required to have a Satisfactory Academic Progress (SAP) cumulative average of 75% in academics and 67% in attendance. This academic grade is arrived at by averaging grades from the following areas: classroom work, projects, and styling area performance, as well as a 67% or higher attendance requirement.

The School uses a 100-point grading scale:

94% - 100% = A (Excellent)
86% - 93% = B = (Above Average)
75% - 85% = C (Average/Satisfactory)
0% - 74% = F (Unsatisfactory/ Failing)

The actual clock hour disbursement schedule for the Barber student is as follows:

1. First disbursement is scheduled for the first day of classes for Pell
2. Second disbursement after successful completion of 450 clock hours.
3. Third disbursement after successful completion of 900 clock hours.
4. Fourth disbursement after successful completion of 1350 clock hours.

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

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

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

Effects of Student Loans
• If the student receives other forms of financial assistance such as scholarships it many reduce the student or the student's parent eligibility for Federal Aid.
• Loans must be repaid, even if the student does not finish their education. Loan repayment begins 6 months from the date of graduation or withdrawal.
• If a student does not return from a maximum 6 month Leave of Absence, the student's loans immediately enter repayment.

• Failure to repay a student loan will leave a negative mar on the borrower's credit.
• Over borrowing of student loans may cause a borrower to pay more than their earning potential can handle, especially during the early years of repayment.

Loan Disclosures

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

Annual and aggregate loan limits for Direct Stafford Loans
(3rdyr and beyond and maximum total debt from direct Stafford loans when you graduate can be found in the "Your Federal Student Loans" guide in the FA office)

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

Terms and Conditions:

Loan Program	Eligibility	Fixed annual interest rate	Annual loan limit	Maximum loan amount allowed when you graduate	Details
Direct Subsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Must demonstrate financial need	For loans first disbursed on or after July 1, 2023, and before July 1, 2024: 5.50% For loans first disbursed on or after July 1, 2024, and before July 1, 2025: 6.53%	$3,500 -$8,500, depending on year in school	Undergraduate students: $23,000	The US Department of Education is the lender and pays the interest on the loan while you are in school at least half time and during grace and deferment periods.
Direct Unsubsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Financial need is not required	For loans first disbursed on or after July 1, 2023, and before July 1, 2024: 5.50% For loans first disbursed on or after July 1, 2024, and before July 1, 2025: 6.53%	$5,500-$20,500 (less any subsidized amount received for the same period) depending on year in school and dependency status	Dependent undergraduate students: $31,000 (no more than $23,000 of this amount may be in subsidized loans) Independent undergraduate students: $57,500 (no more than $23,000 of this amount may be subsidized loans)	The US Department of Education is the lender. You are responsible for paying all interest on the loan starting on the date the loan is first disbursed.
Direct PLUS Loans	Graduate and professional students and parents of dependent undergraduate students. Students must be enrolled at least half time. Financial need is not required. Those qualifying must not have adverse credit history.	For loans first disbursed on or after July 1, 2023, and before July 1, 2024: 8.05% For loans first disbursed on or after July 1, 2024, and before July 1, 2025: 9.08%	The student's cost of attendance (determined by the school) minus any other financial aid received	No aggregate limit for PLUS loans	The US Department of Education is the lender. The loan is unsubsidized. (i.e., You are responsible for paying all interest).

Student (Borrower's) Rights

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

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

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

- A current description of your loans, including average anticipated monthly payments.
- The amount of your total debt (principal and estimated interest), your current interest rate and the total interest charges on your loan;
- If you have Direct Loans, the name of the lender or agency that holds your loans, where to send your payments and where to write or call if you have questions;

- If you have Direct Loans, the address and telephone number of the U.S. Department of Education's Direct Loan Servicing Center;
- An explanation of the fees you might be charged during the repayment period, such as late charges and collection or litigation costs if you're delinquent or in default;
- A reminder of available options for loan consolidation and a reminder that you can prepay your loan without penalty at any time.
- A description of applicable deferment, forbearance and discharge (cancellation) provisions;
- Repayment options and advice about debt management that will help you in making your payments;
- Notification that you must provide your expected permanent address and the name and address of your expected employer; and
- Notification that you must also provide any corrections to your school's records concerning your name, Social Security number, references and driver's license number (if you have one).

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

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

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

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

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

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

Student (Borrower) Responsibilities

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

- Contact information for questions
- Notification of change of name or address
- Withdrawal from the program and how the withdrawal will affect the student

3. Exit Counseling: Students must complete exit counseling before you leave school to make sure you understand your rights and responsibilities as a borrower. Each student will complete the Department of Education's exit counseling online at www.studentaid.govas well as discuss the following during your personal appointment with the FAO:
    - Review information concerning loans from entrance interview
    - Review repayment options including seriousness and importance
    - Review average indebtedness of student borrowers and anticipated monthly repayment amount
    - Provide information on loan consolidation (pros and cons)
    - Discuss how to contact the party servicing the student borrowers direct loans
    - Discuss debt management strategies
    - Provide information on forbearance, deferment and cancellation options
    - Describe the likely consequences of default
    - Help the borrower understand their rights and responsibilities concerning loan repayment
    - Collect updated personal contact information for the borrower
4. Repayment of Loans: There is a set time period after a student graduates, leaves the school or drops below half-time status before the student must begin repayment of loan(s). This period of time is called a grace period and gives the student the time to get financially settled and select a repayment plan. The grace period for a Direct Stafford loan is six months. Plus Loans do not have a grace period. Depending on the type of loan a student receives and the repayment plan chosen, the student may have from 10-25 years to repay the loans. Monthly repayment amount will depend on the type of loan, size of debt, length of repayment period and repayment plan chosen. For more information, go online to www.studentaid.gov.

Sample of Schedule of Repayment

Total Monthly Payments at Various Interest Rates

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

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

For All Students Participating in Consumer Loans or Federal Financial Aid

All students attending the School may choose to use a lender not on the School's preferred lender list and the School is required to process loan documents for any eligible lender selected by students. Students are not required to use any federal or private lender recommended by the School and may select any lender of the student's choice. Terms offered by preferred lenders are equally available to all of the School's eligible students. The School's financial aid staff shall conduct a performance review of its preferred lenders at least once every 12 months and make changes when appropriate.

The School's primary goal is to assist students in achieving the educational career goals by providing appropriate financial resources. The financial aid office is committed to:

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

The School financial aid office is expected to always maintain ideal standards of professionalism in relation to interacting with students and families while carrying out the responsibilities of their position. All School Staff involved will:

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

Code of Conduct / School Ethics

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

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

- **<u>The Higher Education Opportunity Act (HEOA) defines:</u>**
  - An Institution-affiliated organization is an entity directly or indirectly related to a covered institution that recommends, promotes, or endorses education loans.
  - Lender-an eligible private education lender or any other person engaged in the business of securing, making or extending education loans on behalf of the lender.
  - Private education loan-is a non-Title IV HEA loan provided by a private educational lender expressly for post-secondary educational expenses and does not include an extension of credit under an open-end consumer credit plan or secured by real property.
    - The School is not considered a private lender if the extension of credit is 90 days or less and interest will not be applied to the credit balance and the term is one year or less, even if payable in more than 4 payments.
  - Preferred lender arrangement is an arrangement or agreement between a lender and covered institution in which a lender provides education loans to students/families and the covered institution recommend, promotes or endorses the education loan products of the lender.
    - Includes arrangements between a lender and an institution-affiliated organization
    - Does not include:
      - Direct Loan Program Loans through the DOE,
      - Education funds covered by The School's own funds
      - Funds by donor-directed contributions

- State funded financial aid programs if the terms and conditions of the loan include a loan forgiveness option for public service

- An Education loan is a Direct Loan, or a private education loan
- Preferred Lender Arrangement (PLA) – The School will provide disclosures annually for each type of education loan offered pursuant to the PLA before a student borrows.
  - Informational materials-publications, mailings or electronic messaging will be distributed to prospective and current students describing the available financial assistance opportunities. The disclosure will not include any co-branding and must conspicuously disclose that The School does not endorse the product in question.
  - The School has no less than two unaffiliated private education lenders. The following chart lists the lenders and the reasons The School chose these lenders in respect to loan terms and conditions and the methods or criteria used to select these lenders in relation to why they are favorable to borrowers.

Preferred Private Lenders – we have none at this time

Criteria for Selection – In house application and approval
Reason favorable to Borrower – Flexible payment plans

- Disclosure for Direct Loans is found in the model disclosure form developed by the DOE.
- The School offering private loans will concurrently provide information in the form of a private lender model disclosure form.
- The School does not require students to borrow from any of the preferred lenders. The School will not deny the borrowers choice of lender.
- Method/criteria used to choose lenders is without prejudice, based on the borrowers best interest and for the sole benefit of students attending The School.
- The School will provide borrowers or notify borrowers where to find the Truth in Lending Act (TILA) disclosures for each lender.
- The School approved for Title IV HEA aid will inform borrowers of all Title IV HEA eligibility and the terms and conditions of the Title IV HEA aid in comparison to the private education loans.
- The School approved for Title IV HEA aid will provide a clear distinction between the presentations of the Title IV HEA aid in relation to the presentation of the private loans.
- The School approved for Title IV HEA Aid will provide, upon the applicant's request, a self-certification form developed by the Department of Education along with any information The School has been provided to complete the required form before giving, upon the applicant's request, a self-certification form from a private lender.
- The School will not agree to use in marketing, the private lenders name, emblem, or share the logo or pictures of The School with the lender which could imply the loan is offered or made by The School or affiliate.
- The School will ensure the lender's name is shown in all information/documentation related to the loan.
- The School will submit to the Department of Education an annual report that includes:
  - Truth In Lending Disclosures of each lender on the preferred lenders list
  - Detailed reasons why The School participates with each private lender and reasons why the
  - lender is beneficial to the borrower
  - Report will be available to the public, including both current and prospective students

Code of Conduct Requirements for The School – Affiliated Organizations

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

- The term "Gift" does not include: food or refreshments during a professional training session meant to improve service and does not include favorable terms to student, standard marketing material, and philanthropic contributions from a lender in exchange for advantages to related loans, or any state aid.
- The School will utilize marketing materials advantageous to the applicant from the lender(s) to counsel, aid in financial literacy and debt management as long as the lender discloses that the lender prepared the provided materials.

- The School does not hire any consultants contracted by any private lender.
- The School does not have any affiliates of lenders serve on their Advisory Board.
- The School owners/staff will not participate on any affiliated lenders Advisory Board.
- The School's financial aid / assistance office is prohibited from directing borrowers to certain lenders or delaying loan certifications. The School does not assign lenders to any student's aid award package and does not refuse or delay loan certification based on the borrowers choice of lender.
- The School is not involved in payment to any lenders, whether directly or indirectly, in exchange for points, premiums, or interest of financial support in exchange for extending credit to a student.

Schools offering Federal Aid under the Program Participation Agreement will:

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

Administrative Capability

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

Right to Cancel

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

SECTION 504/AMERICANS WITH DISABILITIES ACT POLICY

The institution does not discriminate in admission or access to our programs on the basis of age, race, color, sex, disability, religion, sexual orientation, gender identity, financial status, veteran status, or ethnic or national origin.

If you would like to request academic adjustment or auxiliary aids, please contact the institution's Section 504 Compliance Coordinator, Alex Fields. You may contact Mr. Fields at 6500 Colerain Ave, Cincinnati, OH 45239, phone (513) 923-3385; email: alex.csbhd@gmail.com. You may request academic adjustments or auxiliary aids at any time.

Applicants who are persons with disabilities, as defined in paragraph 104.3(j)(1)(if) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The institution will work with the applicant or student to provide necessary academic adjustments and auxiliary aids and services unless a particular adjustment would alter or waive essential academic requirements; fundamentally alter the nature of a service, program, or activity; or result in undue financial or administrative burdens considering the school's resources as a whole.

Any qualified individual with a disability requesting accommodation or auxiliary aid or service should follow this procedure:

1. Notify Mr. Fields, the institution's Section 504 Compliance Coordinator, of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for accommodation or auxiliary aid. Requests should be submitted in writing unless you cannot provide the request in writing, in which case the institution would accept a verbal request. You may contact Mr. Fields at 6500 Colerain Ave, Cincinnati, OH 45239, phone (513) 923-3385; email: alex.csbhd@gmail.com. In those situations when the disability or need for accommodation or auxiliary aid is not obvious or already known, the institution may request documentation from a health care provider to establish the disability or need for a reasonable accommodation or auxiliary aid.
2. Mr. Fields will schedule a time to meet with you after receiving your request for accommodation. The purpose of this meeting is to help ensure that the institution is obtaining adequate information and understanding of your individual needs.
3. Mr. Fields will review the request and provide you with a written determination as soon as practically possible but in no event more than two weeks after receiving the request.
4. If you would like to request reconsideration of the decision regarding your request, please contact Ms. Randi Smith, School Manager of Cincinnati School of Barbering & Hair Design, within 15 days of the date of the response. Please provide a statement of why and how you think the response should be modified. Statements may be submitted to the School Manager by email at compliance.csbhd@gmail.com, or by mail to Ms. Randi Smith, 6500 Colerain Ave, Cincinnati, OH 45239, phone (513) 923-3385

Textbook and Kit Purchasing Policy

The School books and kits items are available through suppliers that sell to licensed professionals/cosmetology and barber colleges only. The textbook and kit items are non-refundable. The School reserves the right to change books and kit costs as needed. Students provide their own stationary supplies.

The student books and Kit are a required purchase by the student from the School. However, students have the option to purchase these items from outside vendors only if they are the EXACT SAME items that may be purchased from the school. Students may obtain a list of kit and books items from the FA office.

Program Books	**Book**	**ISBN#**	**Cost**
Barber and Cosmetology Crossover: Milady Standard Professional Barbering Cima Seat and Textbook Package	(Bundle)	ISBN: 9798214501123	$422.95

Additional Costs

Students provide their own stationary, pens, pencils, and school supplies. The school does not replace kit items or provide additional kit items to work on clients. Students are expected to provide their own neck strips, razor refills, capes, products, and gloves. Students will be given a dress code for their program and must adhere to the guidelines. (See Dress Code policy elsewhere in this catalog)

Student Barber Clinic Lab Policy

Charging clients for services by a student is not acceptable and violates the Ohio State Cosmetology and Barber Board

Ohio Administrative Code Rule 4713-5-22 Charges for service and student compensation. Effective: February 21, 2019 (A) No student shall be paid for the performance of services upon a patron or upon another student. (B) A licensed school may charge for cosmetology or barbering services rendered to the public in the school clinic by supervised students.

1. Not a barber shop this is a school where you train to become a barber
    - Students and the school are to follow Ohio State Board regulations
        - Failure to follow these regulation risk never becoming a licensed barber in Ohio.
2. The school will take action against a student who is charging patrons for their service including but not limited to immediate termination.
3. Students are permitted to accept tips from patrons but are not permitted to request tips or payment for services.

Sanitation, Sterilization, and Student Stations:

1. Clinic stations are not assigned. Students are to set up a station each day with their kit items so that they are prepared to engage in barber practical and/or client services.
2. Students are required to practice Sanitation/Sterilization measures continuously all day every day. Instructions are posted throughout the school as are the Ohio State Cosmetology and Barber Board Sanitation Regulations.
3. Make sure every morning there is a trash can liner in the trash can. Please do not lay the liner over the side of the can, install the liner properly.
4. Used razors are to be placed in the Sharps container, not in the trash can, sink or on the floor. This is a hazard to anyone who comes in contact with the used razor.
5. Pencils are to be sharpened over a trash can, not in the sink on the floor or all over the station.

6. Sweep your hair up after each cut. Sweep other stations hair if you see it, teamwork makes the dream work.
7. The sink is not to be used as a station that you store items in. No items are to be placed in the sink, leaning against the sink, or sitting in the sink. Do not place your bag in the sink to load your personal belongings.
8. Students are required to remove their belongings from the station and sanitize/sterilize the station prior to clocking out for the day.

Audio – Video Recording Policy
Use of personal cellphones to record barber services while working in the clinic laboratory at the Cincinnati School of Barbering & Hair Design is permitted for student branding purposes only. Permission must be obtained prior to recording. Please be sure to ask permission from anyone you wish to record prior to recording.

Branding is defined as the promotion of a student's barbering services on a client, fellow student, or themselves for the purposes of advertising.

Use of all other electronic or other devices to audio or video to record any person at any time outside of branding is strictly prohibited. This includes inside and outside of the school, on the clinic laboratory, classrooms, lobby, parking lot, or any where else on school property.

Recording or filming any school staff anywhere on school property including but not limited to offices, clinic laboratory, classrooms, and parking lot. This includes meetings with administrative staff as well as lectures and classroom activities without the knowledge and permission of the school staff.

This prohibited conduct includes taking photographs without express permission of the subject.
Prohibited recording devices include, but are not limited to:

- Eye Glasses that record video and take photos
- iPads, Tablets
- Smart Watches
- Handheld Digital Recorders
- Professional Field Recorders
- USB Microphones
- Pocket/Spy Recorders
- Camcorders
- Action Cameras
- Mirrorless/DSLR Cameras
- Dedicated Video Recorders
- Hidden Cameras/recorders
- Microphones
- Cameras & Lenses
- Multi-Track Recorders
- Listening bugs or devices such as chargers, pens, etc.

Use of Video Surveillance Equipment and Monitoring by the School

The Cincinnati School of Barbering & Hair Design recognizes that maintaining the safety and security of students, staff, and school property is best implemented with a multifaceted approach. To the extent modern technology provides tools to maintain safety and security, the use of technology such as video surveillance cameras is supported by the owners of school. Video surveillance may be utilized in and around the school and on school property. Cameras on the outside of the building may be equipped with audio recording capabilities. Video surveillance shall be in accordance with applicable laws pertaining to such use. The school also shall comply with applicable law related to maintaining video recordings.

Exclusions: Video monitoring is not permitted in areas where there is a reasonable expectation of privacy such as restrooms.

The video surveillance equipment shall not be used for the purposes of monitoring theft of student's personal belongings, kits of equipment, and books, etc. Students are responsible for and are required to safeguard their own belongings at all times. The school is not responsible for the loss of any such items. Students are encouraged to lock up their personal items at all times, including while on break, lunch, attending theory and demonstration classes, or any other time the student is not in the presence of their own belongings.