

Creative Touch Cosmetology School

234 E. 3rd Street
Waterloo, Il. 62298
School Catalog



Creative Touch Cosmetology School is licensed by:
Illinois Department of Financial and Professional Regulation
320 West Washington St.
Springfield, Illinois 62786

Creative Touch Cosmetology School is accredited by:
National Accrediting Commission of Career Arts and Sciences (NACCAS)
3015 Colvin St.
Alexandria, VA 22314
Phone # 703.600.7600

Owners:
Michael & Patricia McDonald.

Disclosure: **Creative Touch Cosmetology School** reserves the right to change programs, start dates, tuition, or to cancel programs. Any changes will be made in accordance with state law and will be incorporated into this catalog.

English Version (1)

Table of Contents

MISSION STATEMENT	6
PROGRAMS	7
Cosmetology	7
Teacher.....	10
ADMISSIONS.....	14
Enrollment Procedures.	14
Personal Interview	14
Acceptance	15
Transfer of Credits.....	15
Re-Entry.....	15
DESCRIPTION OF INSTITUTION	16
Retail Center	16
Guest Service Areas.....	16
Student Classrooms.....	16
Resource Library and Administrative Offices	16
Common Areas.....	16
Lockers/Workstations	16
Parking/Entrance	17
STUDENT SERVICES	17
Housing.....	17
Student Records and Transcripts.....	17
Student Information Release Policy	17
Family Educational Rights and Privacy Act.....	17
Career Placement.....	18

Academic Advising	18
Student Activities	18
Student Academic Progress Policy.....	19
Syllabus	22
Schedules.....	22
Attendance	22
Contract Time	22
Make up Hours.....	22
Make-up Work	22
Tardiness	23
Early Release.....	23
Notice of Expected Absence.....	23
Time Record Policies	23
Graduation.....	23
Licensing and Examining Requirements.....	24
PROFESSIONAL STANDARDS AND DRESS CODE.....	24
Conduct/Grounds for Termination.....	25
VIOLATIONS.....	26
Minor Standard Violations.....	26
Major Standard Violations.....	26
Drug Free Institution and Workplace	26
No Tobacco Institution and Workplace	26
Sexual Harassment and Anti-Hazing Policy	27
Unresolved Disputes/Grievance Procedures.....	28
The grievance policy is as follows:	28

CALENDAR OF CLASSES	29
Start	29
End	29
Holidays Observed (at a minimum)	29
SAFETY REQUIREMENTS.....	29
TUITION AND PAYMENT	30
TUITION PAYMENT PLANS	31
COSMETOLOGY	31
Financing	32
TFC Credit Corporation	32
Scholarships.....	32
Refund Policy	33
Title IV aid to be returned	35
FACULTY AND ADMINISTRATION.....	37

MISSION STATEMENT

The Creative Touch Cosmetology School is dedicated to providing students with a quality learning environment, which will prepare students to obtain their license after graduation and to obtain a career post-graduation in Cosmetology or a Cosmetology Teacher

The mission is achieved based on, but not limited to, the following criteria:

- Creating an environment of trust and respect.
- A commitment to teamwork.
- Promoting personal and professional development.
- Inspiring the continuous quest for knowledge and growth.
- Enabling students to provide services that exceed our clients' expectations.
- This institution does not discriminate on the basis of sex, race, age, color, ethnic origin, sexual orientation, gender identity, or religion.

Life is a classroom, we are both student and teacher, each day is a test and each day we receive a passing or failing grade in one particular subject: Grace. Grace is compassion, gratitude, surrender, faith, forgiveness, good manners, reference, and the list goes on. It's something money can't buy and credentials rarely produce. Being the smartest, prettiest, most talented, and richest or even the poorest, can't help. Being a humble and helpful person can guide you through your days with grace and gratitude.

This is what we truly believe.....

Our mission is to provide quality education and skills in the field of cosmetology. We are determined to provide a well-planned curriculum and experienced teachers to teach the importance of becoming a professional in the beauty industry. We will provide our students comprehensive education, a supportive environment and positive enthusiasm to prepare them with preliminary training to pass state exams and become an employable and responsible individual.

PROGRAMS

Cosmetology 1500 Clock Hours

Program Description

The 1500-hour Cosmetology course is a program of 53 full time weeks that has educator led classroom and clinical training as well as practical hands-on application. The training program provides theoretical study which serves as the foundation of the students' education. Practical experience builds on classroom theory to provide the essential technical training of a salon professional. Each phase of the students' education emphasizes a different combination of fundamental cosmetology subject matter. The Cosmetology program is comprised of hair and scalp treatments, hair shaping, hair arranging, chemical waving and relaxing, hair coloring, facial treatments and skin care, hair removal, natural nail care, acrylic nails. The program also provides instruction in Illinois law, safety and sanitation, as well as personal/business development and career management.

The last phase of the program, Cos 3, prepares the students to become successful industry professionals. Emphasis is on achieving 100% guest satisfaction through consultation, technical skills timing, retailing, and pre-booking.

Program Objectives

The objective of this program is to prepare the students for the state licensing examination in Cosmetology and to provide appropriate and comprehensive training thereby enabling them to enter the field of Cosmetology. Graduates of the program will be employable as salon service providers, salon sales representatives, salon owners/managers, industry educators and freelance artists. **The Creative Touch Cosmetology School** graduate will receive a diploma in Cosmetology and will be prepared to enter the industry with higher than average skill level.

Instructional Methods

The program is taught using several different types of instructional methods such as lectures, videos, hands-on techniques, demonstrations, overheads, power points, and internet research.

Grading Scale

Grade	Quality	Score
A	Excellent	97-100
B	Good	89-96
C	Satisfactory	80-88
F	Failure	79 and below

Courses	Total Clock Hours	Theory	Lab
<u>COS 1a</u> Orientation /Rules & Regulations	2	2	0
Professional Image	2	2	0
Bacteriology	4	4	0
Hair	7	5	2
Draping	16.5	2	14.5
Shampooing	86	6	80
Artistry of Hair	3	3	0
Manicure	10	5	5
Pedicure	10	5	5
Theory of Massage	3	2.5	. 5
Electricity	6.5	6.5	0
Total Hours Section 1	150		

At 150 hours a student may advance to Clinic floor for Client Services after passing written and practical assessment with 80% or better.

<u>Cos 1b</u> Perming	195	12	195
Hair color	281.5	31.5	250
Chemical Relaxer	12.5	8.5	4
Chemistry	11	11	0

Total Hours Section 2 **500**

<u>Cos 1c</u> Haircut	159	21	138
Wet Hairstyling	165	15	150
Thermal Straightening	4	4	0
Thermal Style	139	7	132
Artificial Hair	8	5	3

Total Hours Section 3 **475**

<u>Cos 2a</u> Salon Business	8	8	0
Decontamination	2	2	0
Sanitation	187	1	186
State Preparation	3	3	0

Total Hours Section 4 **200**

<u>Cos 2b</u> Basic Facials	20.5	15.5	5
Makeup	8	6	2
Skin and Disorders	4	4	0
Anatomy	5.5	5.5	0
Removal	47	5	42

Total Hours Section 5 **85**

Nails and Disorders	5	5	0
Manicure	20	0	20
Pedicure	30	0	30

Total Hours Section 6 **55**

Cos 3 Electives	35	35	0
Total Hours Section 7	35		
Total Hours All Sections	1500		

Courses

COS 1A

Rules and regulations, professional image, bacteriology, properties of the hair and scalp, proper draping and shampooing, artistry of hair design, manicure and pedicure practices, theory of massage, electricity, hands on wet styling and thermal styling techniques, hands on facial techniques, basic haircutting techniques and sanitation procedures.

COS 1B

Structure of hair, client consultations, permanent waving theory, chemical relaxing, curl re-forming, color theory, color formulating, color applications, chemistry.

COS 1C

Advanced haircutting techniques, hairstyling theory, thermal curling and straightening, artificial hair, continuous hands-on practicing of previous learned procedures.

COS 2

Salon business, decontamination, sanitation, Illinois state law, basic and machine facial theory, makeup application, disorders of the skin, anatomy, hair removal, nails and their disorders, theory of manicures and pedicures, hairstyling practices, haircutting practices, advanced hair coloring techniques, highlighting and color corrections. In this phase all hands-on techniques are reviewed and practiced daily on the clinic floor such as hair Styling, wet styling, finger waving, pin curl techniques, roller curls, comb out techniques, artistry in hair styling, thermal styling, conventional thermal irons, and blow dry styling, coloring, texture services, nail enhancements, haircutting, pedicures, manicures and facials.

COS 3 State Board review

Preparation for state board examination, practical hands-on examinations, students continue practices of what they have learned and continue performing services on clients on the clinic floor to prepare themselves for a working environment upon graduation

TEACHER 1000 HOUR PROGRAM

Program Description

The 1000-hour Cosmetology Teacher course is a program of 36 full time weeks that has educator led classroom and clinical training as well as practical hands-on application. The focus of the program is to further the education of the teacher as to desire, information, intelligence, and repetition. Teaching must be appropriate for the lesson.

Program Objectives

The objective of this program is to prepare the teacher for the national licensing examination. The program provides a balanced study of objectives, learning situations, demonstration and problem solving as verbal and non-verbal methods. After completing 1000 hours, our graduates will have the skills they need to find employment as a Cosmetology Teacher. The student will receive their diploma in cosmetology as a teacher.

Instructional Methods

The course is taught using several different types of instructional methods such as lectures, videos, hands-on techniques, demonstrations, DVDs, overheads, power points, and internet research.

Courses

Practice of Cosmetology

The practice of all branches of cosmetology

Theory of Cosmetology

Introduces the fundamental theory and practices of the cosmetology profession. Emphasis will be placed on professional practices and safety. Topics include: state and local laws, rules, and regulations.

Methods of Teaching

Developing and using educational aids, lesson plan development, teaching skills, presentation methods, concepts, time management, lecture, role playing.

School Management

Authority, self-confidence, effective time management, organized work methods, professional ethics, character, human relations, cooperation, teamwork, patience, self-control, courtesy, compassion and consistency.

Learning Environment

The teaching plan, managing the atmosphere, consider the environment, adult learner characteristics, practical classroom, welcoming new students.

Effective Classroom Supervision

Promoting a positive environment, professionalism in the classroom, principles of managing learner behavior, managing chronic misconduct, academic advisement, constant attention seeking interruptions, chronic tardiness, too shy to participate, inattentiveness, distractions, doubt and pessimism, having all the answers, conflict management.

Methods of Teaching and Learning

Teaching and learning techniques, interactive lecture, demonstration and practice, group discussion and discovery, role playing, mind mapping, peer coaching, projects, experiments, games and competitions.

Educational Aids in Classroom

Advantage of using instructional aids and technology, standard print materials, audiovisual materials, equipment, concepts.

Effective Presentations/II. Law

Communication skills, increasing personal awareness, C-R-E-A-T-E, powerful motivation, creating motivational circumstances, powerful openings, building powerful content, closings with impact, connecting all the parts, varying the stimuli, questioning, reinforcement, conclusions, enabling exercises.

Career Preparations

Preparing for employment, resume development, employment portfolio, targeting the school, interview preparation, fundamentals of business management, types of school ownerships, importance of record keeping, operating a successful school, the front desk, selling in the school, promoting the clinic in the community.

Evaluating Professional Performance

Performance assessment, general standards of evaluation, production, thoroughness and accuracy, work methods, problem solving, interpersonal skills and professional conduct, work habits, self-motivation, job knowledge and job duties, sources of performance assessment, professional development.

Teaching/Study/Testing Skills

Developing reading and study skills, note-taking skills, fifteen effective study habits, study groups, fitness is a must, teaching testing skills, preparation for the test, test-taking strategies, and educator strategies.

Success Strategies for your Career

Success is a choice, value yourself, motivate yourself, expect to win, effective goal management, develop a strong work ethic, value the client.

Business Methods

Individual ownership, partnership, corporation, purchase and inventory, service records, operating successfully, good planning, handling complaints, payroll and employee benefits.

Teamwork Ethics

The concepts of teamwork, teams and teamwork defined, team motivation, team building process.

The Art of Retaining Students

The importance of a sound retention plan, establishing the vision and mission, sound and ethical administrative policies, defining the school culture, admissions and new student orientation, instilling student ownership, the creative curriculum, energized educators, delivering outstanding customer service, investing in your educators, the P-R-A-I-S-E policy.

Courses	Total Clock Hours
Practice of Cosmetology	100
Theory of Cosmetology	100
Methods of Teaching	100
School Management	100
Learning Environment	50
Effective Classroom Supervision	50
Methods of Teaching and Learning	50
Educational Aids in Classroom	50
Effective Presentations /ILL. Law	50
Career Preparations	50
Evaluating Professional Performance	50

Teaching/Study/Testing Skills	50
Success Strategies for Your Career	50
Business Methods	50
Teamwork Ethics (on site)	50
The Art of Retaining	50
Total Hours for program	1000

Grading Scale

Grade	Quality	Score
A	Excellent	97-100
B	Good	89-96
C	Satisfactory	80-88
F	Failure	79 and below

This space intentionally left blank.

ADMISSIONS

Enrollment Procedures.

The first step in the enrollment process is to schedule a tour and meet with an admissions coordinator for a personal interview. Students can re-enter a program upon meeting with school director and follows all current admission requirements.

Admissions Requirements for All Programs.

Admission is open to any applicant who possesses:

- A high school diploma or equivalent (GED) or has had home schooling certificate. (All home schooling certificates must be notarized by a notary.) Creative Touch Cosmetology School will not accept online diplomas.
- Must be 16 years of age for Cosmetology 1500 Hour Programs and 18 for Cosmetology Teacher 1000-hour Program (verified by birth certificate, driver's license, government issued identification, birth registration, or passport)
- Creative Touch Cosmetology School does not accept Ability to Benefit (ATB)
- Creative Touch Cosmetology School does accept transfer students. Please see Transfer of Credits on page 15 of this catalog.
- Creative Touch Cosmetology School does not participate in Training Agreements.
- Proof of current Illinois Cosmetology License or proof of test sign up for Creative Touch Cosmetology School Cosmetology Program 1500 graduates for Teacher Program 1000 Hour Program only).

No qualified person may be excluded from enrollment or denied an education at Creative Touch Cosmetology School based on age, race, color, sex, creed, religion, disability, marital status, national or ethnic origin, sexual orientation or gender identity.

Personal Interview

A personal interview with each applicant is required prior to acceptance into any program. We encourage applicants to bring their friends and family members to the interview. Both the applicant and the family have the opportunity to learn about the training programs. The personal interview gives the institution an opportunity to evaluate the applicant.

During the interview and tour with an admissions representative, the student will receive the following information:

- **Catalog Online link**
- **Pre-enrollment packet including financing options,**

- **Course Outline link**

TO ENROLL A STUDENT MUST:

1. Have a signed permission from a parent or guardian if less than 18 years old.
2. Approval by the Admissions department
3. Sign the enrollment agreement.
4. Submit all documentation for enrollment to the Admissions department.
5. Submit all documentation to apply for financing.

Acceptance by the Institution

If all requested documents have been successfully submitted and reviewed and all admission requirements have been met, a written notice of acceptance or rejection may be sent to the applicant if admissions are completed by mail. In the event admissions is completed in person the Enrollment agreement will be used as acceptance of enrollment.

The enrollment agreement is a binding contract between the student and Creative Touch Cosmetology School. Please read carefully prior to signing the enrollment agreement.

Transfer of Credits

At Creative Touch Cosmetology School, we treat all transfers as another prospective student. Applicants who wish to transfer hours are considered on an individual basis. The Creative Touch Cosmetology School will accept UP TO, but NO MORE than, 600 transfer hours based on the student's ability to test out in various areas. All admissions requirements and tuition payments must be arranged prior to the acceptance of any transfer student.

Transfer of program work to another school is based on the policies of the transferee school.

The school may at its discretion accept more hours depending on a student's situation.

Re-Entry

Students who do not return from a leave of absence, are expelled or withdraw from the Institute may apply for re-entry into a program with the Institute Director. Students accepted for re-entry will return making the same satisfactory progress (grades and attendance) as when they left.

A student must make an appointment to meet with the Institute Director. If approved for re-entry, the student needs to initiate the re-entry process with Admissions as if they are a new student. A student may need to re-apply for financing and complete the entire financing process as well as the Admissions process. Cash paying students will be required to pay the entire cash balance owed prior to returning. A \$100 registration fee must be paid prior to re-entering the program.

DESCRIPTION OF INSTITUTION

The **Creative Touch Cosmetology School** is committed to providing students with the best education, from classroom to clinic, to the facilities and equipment provided for use in education. The spacious 3000 square foot building provides ample space for students to learn, study and interact with guests.

Retail Center

A retail center for Matrix hair products, skin care, body care, makeup and lifestyle products. The retail store and its trained personnel give you the opportunity to practice your client service and retailing skills.

Guest Service Areas

A diverse array of clients comes to The **Creative Touch Cosmetology School** for beauty services. As a student, you will receive training in a variety of salon and spa settings under the direct supervision of your licensed teachers. The Institute has 10 Cosmetology stations, 4 manicure and 2 pedicure stations, a fully equipped spa and wax room for students to perform services on guests.

Student Classrooms

Individual classroom has been designed to provide the proper environment for different types of learning and activities. The classroom is equipped with ample seating and learning space, as well as state-of the Institute -the-art audio and visual learning devises.

Resource Library and Administrative Offices

A resource library has books on styling, motivation, health, wellness and environmental consciousness for your reference. The clinic floor is next to the administrative office and the leads are available throughout the day to answer student questions. Copy machines are available for student use.

Common Areas

The school offers water fountains, restrooms, and a student break room equipped with refrigerator, microwave and vending machines for the student use. The common areas also include dispensary including washers and dryers.

Lockers/Workstations

Students are responsible for all their belongings. Students will be provided with a locker and workstation. If the student leaves by transfer, withdrawal or extended leave of absence, they need to take all their belongings with them. Items left the school will be disposed of after 60 days in order to provide space for incoming students.

Parking/Entrance

The school offers student parking directly in front of the building. All spaces located on the front row should be reserved for our guests. Students must enter the building through the front doors at the front of the building.

STUDENT SERVICES

Housing

The **Creative Touch Cosmetology School** can assist students in finding roommates and suitable housing. The Institute, however, does not own or operate housing facilities.

Student Records and Transcripts

Student records are retained at the Institute. Records of academic progress are furnished to the student. If a student wishes to view their transcripts, they must give Student Services a 48-hour notice. Student services will then meet with the student to review the student's transcript. The **Creative Touch Cosmetology School** will release official transcripts to students who are current on all owed fees. All students have the right to view their transcripts with proper notification.

To receive a copy of academic transcripts, a student must submit a request including:

- Full Legal Name
- Social Security Number
- Dates of Attendance
- Program(s) Attended
- \$2.00 check or money order payable to The **Creative Touch Cosmetology School** (includes 3 transcripts)
- Address(es) you would like your transcripts are to be sent.

Student Information Release Policy

Unless otherwise required by law or NACCAS or any other accreditation process, The **Creative Touch Cosmetology School** requires written authorization from a student or parent/guardian, in the case of a dependent minor, or graduate in order 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/guardians of dependent minor students may deny authority to publish "directory information" such as name, address, phone number, etc.

Family Educational Rights and Privacy Act

The **Creative Touch Cosmetology School** complies with the Family Educational Rights and Privacy Act of the 1974 Buckley Amendment, Public Law 93-380, and Section 438. All students' records are confidential.

Students (or parents/guardians of students under the age of 18), who are in regular attendance at The **Creative Touch Cosmetology School**, have the right to inspect and review the student's educational,

Updated 04/02/2024

financial, and attendance records to ensure they are accurate, factual, and do not violate the student's privacy or other rights. Students and/or parents/guardians should schedule an appointment with Student Services or the Institute Director to review the student's records.

Career Placement

The Creative Touch Cosmetology School maintains close lines of communication with many salons and spas. Although we do not guarantee job placement, we do provide career placement assistance to help students seek out employment opportunities, not only in their licensed field but also in areas of business management and retailing. We offer additional training in professionalism, resume development, interview preparation, and job searching skills.

Academic Advising

The **Creative Touch Cosmetology School** provides academic advising to all students. The faculty and staff are available, by appointment or informally, to meet with students to discuss any obstacle that may be in the way of success. Students may be referred to professional counseling in the community, such as Sylvan learning centers (888-736-5413) of Waterloo. Students receive academic advising at the time of their satisfactory progress reports as well as when needed on an individual basis. Students receive advising on their attendance if they drop below 90% or as needed on an individual basis.

Student Activities

While at the **Creative Touch Cosmetology School** students have the opportunity to participate in a variety of events and activities that are educational, interesting and fun. These activities include, but are not limited to, Student Council, Field Trips, Hair shows, and Charitable Events.

This space intentionally left blank.

SATISFACTORY ACADEMIC PROGRESS POLICY

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. 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

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

Program	Hours	Weeks	Hours	Weeks	Hours	Weeks
Cosmetology	450	15	900	30	1200	40
Teacher	450	15	900	30	NA	NA

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

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

Academic Year

The chart below shows how each program academic years hours are broken down.

Program	Academic Year 1	Academic Year 2
Cosmetology	0-900 Hours	901-1200 Hours
Teacher	0-900 Hours	901-1000 Hours

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 90% 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 90% 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 110% 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
Cosmetology (Full time, 30 hrs/wk) - 1500 Hours	55 Weeks	1650
Teacher (Full time, 30 hrs/wk) – 1000 Hours	37 Weeks	1100

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 90% of the scheduled contracted hours. Students who exceed max time frame will be terminated from the program. Students terminated due to max time frame may re-enroll into the program on a cash pay basis once the student has met the re-enrollment policy.

ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted, and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 80% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

97 - 100	EXCELLENT
89 - 96	GOOD
80 - 88	SATISFACTORY
79 and BELOW	FAILURE

DETERMINATION OF PROGRESS STATUS

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

WARNING

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

PROBATION

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

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

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV aid and GI Bill® benefits, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period.

INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

APPEAL PROCEDURE

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school on the designated form describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable.

NONCREDIT, REMEDIAL COURSES, REPETITIONS

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

TRANSFER HOURS

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted.

Syllabus

On the first day of class for each program, students receive a copy of the program syllabi and program outlines. Students receive a catalog prior to enrollment.

Schedules

Students are scheduled to attend classes Tuesday through Saturday, 30 hours a week for Day students and Monday through Friday, 30 hours per week for Evening students. Once the student has enrolled into the Institute and has signed their enrollment agreement, which outlines their attendance schedule, the student must adhere to their contract and can only change their attendance schedule once per program. .

Attendance

The attendance rate at The **Creative Touch Cosmetology School** is 90%. Students who do not comply with the attendance policy will be dismissed. Students are expected to attend every class, arrive on time, and stay through class. ATTENDANCE IS MONITORED EVERY MONTH FOR ATTENDANCE COMPLIANCE AND UNOFFICIAL WITHDRAWALS.

Contract Time

Cosmetology students who enroll into The **Creative Touch Cosmetology School** are contracted for **50 weeks full time**. Cosmetology Teacher students are contracted for **33 weeks full**. If a student attends only 90% of their scheduled hours, they will complete the course without going over their contracted graduation date as stated on the student's enrollment agreement. Students who attend less than 90% of their scheduled hours will be dismissed. Students who wish to graduate at the end of their contracted program phase must attend 100% of their scheduled hours. Students who attend less than 100% will continue attending classes until they have achieved the contracted hours and completed the last phase of the program.

Make up Hours

At this time, we do not offer any make up hours.

Make-up Work

The **Creative Touch Cosmetology School** allows students to make-up missed work on their regularly scheduled days.

Tardiness

All students are required to be clocked in at their required times. 9:00 A.M. for Morning Students and 2:00 P.M. for Afternoon students. If a student is not clocked in by those times they are not allowed to clock in for the day. Students must attend the full day as well, 3 P.M. for morning students and 8 P.M. for afternoon students. Any student leaving before their scheduled end day will receive a tardy. Students are only allowed to receive three (3) tardies per month. Once four (4) tardies are obtained the student will be suspended for one (1) day. These hours missed from suspension effect all attendance rules and hours missed for dismissal.

Early Release

All students must have permission to leave class early.

Notice of Expected Absence (Unexcused Absences)

Students planning to be absent must call the school prior to absence. There are no excused absences.

Time Record Policies

It is a state requirement that the school provide an accurate system for recording all students' hours, services and class hours. Students are ultimately responsible for tracking their own hours daily. The **Creative Touch Cosmetology School** will only honor documented daily time earned. Clock in and out on the time clock at the beginning and end of each day, and at the beginning and end of each lunch break. Ask for assistance as needed.

Graduation

To receive a **Creative Touch Cosmetology School** official transcript, a student is required to:

1. Complete 1500 hours for a Cosmetology Student 1000 hours for a Teaching Student
2. Meet Satisfactory Academic Progress requirements
3. Pass final Theory Exam
4. Pass final Practical Exam
5. All chapter work completed in Milady Cima.

An official transcript and diploma will be issued upon completing all requirements listed above.

Licensing and Examining Requirements

To receive a license in the State of Illinois, a student is required to:

- Apply for Illinois cosmetologist or cosmetology teacher examination with Continental Testing Service, Inc.
- Complete a four-page application for licensure within one year of the date of notification of passing the exam, if not made grade will be voided and a new registration fee will be required.
- Collect all supporting documents (official transcript, and any other document requested on application)
- Submit the examination /license application and testing fee to Continental Testing Service, Inc.
- After successful completion of the examination, you will be notified of the licensure fee.

Examining Requirements

- Student must have an official transcript with a minimum of 1500 hours (Cosmetology), and 1000 for Teacher, extending over a period of no less than 8 months and no longer than 5 consecutive years, and have graduated from **Creative Touch Cosmetology School**. A cosmetology school may accept up to 600 hours of training at a recognized school toward the 1500-hour program requirement.
- Each student must have completed academic records

State Written Exam Guidelines

- Exam may be taken if student has satisfactory academic progress and is at minimum hour requirements for exam

PROFESSIONAL STANDARDS AND DRESS CODE

- The uniform is to be clean, neat, not torn, unstained, and worn at all times when in the building. If it does not meet these standards, the student has 24 hours to replace it.
- The uniforms are to be black scrubs issued in kit.
- Identification badges, supplied by **The Creative Touch Cosmetology School**, are to be with the student at all times. If lost, the student has 24 hours to replace it at a cost of \$35.00
- Apparel considered unprofessional includes jeans, sweatpants, athletic wear, hats, revealing or torn clothing (determined by staff).
- Black **closed-toe** footwear must be professional in appearance and worn at all times.
- The Creative Touch Cosmetology School, reserves the right to maintain an aesthetic standard for all students, including personal hygiene and grooming, makeup, and groomed facial hair

Students are expected to conduct themselves in a professional manner at all times and be aware of the following behaviors:

- Anyone who is disruptive in the classroom or clinic floor (rudeness, foul language or other unprofessional behavior).
- Food, candy and gum are allowed in the lunchroom area only.
- Beverages can be consumed in the lunchroom and classroom areas only, with the exception of closed, eco-friendly water bottles on the clinic floor.
- **Creative Touch Cosmetology School**, is a smoke-free facility, and smoking **is not allowed** in any part of the school.
- Personal electronic devices should be left in the student's locker and may only be used during break times in the lunchroom. Cell phones can be kept on a person's body for emergency purposes only.

To ensure that each student receives consistent and comprehensive instruction in the classroom or clinical environment they need to:

- Remain in their assigned areas or receive their educator's permission to be in unassigned areas.
- Fully participate in all classroom and clinic activities utilizing products and treatment/service protocols.
- Maintain a mentally alert and sober state of mind.
- All services or work done by students will be assigned by an educator – students who refuse an assigned service may be dismissed for the remainder of the day.

Conduct/Grounds for Termination

Unprofessional conduct which discredits the individual or **The Creative Touch Cosmetology School**, will be subject to termination. Students must conduct themselves so they do not interfere with other students or the Educator. The administrative staff of **The Creative Touch Cosmetology School**, reserves the right to terminate a student on any of the following grounds:

1. Fail to return from a scheduled leave of absence.
2. Possesses and/or distributes alcohol or drugs in or around school property
3. Engages in verbal threats, physical violence, excessive profanity, any discrimination or sexual innuendo/epithet/harassment
4. Vandalizes or steals
5. Purposely misrepresents information on applications, contracts, or documents
6. Fails to return as scheduled from Leave of Absence
7. Demonstrates consistent negative attitude and/or unprofessional comportment
8. Fails to meet tuition or overtime payment responsibilities
9. Demonstrates unacceptable attendance and/or punctuality
10. Consistently refuses participation

(Student may be suspended or terminated from Creative Touch Cosmetology School, at the school's sole discretion, upon written notification to the student).

VIOLATIONS

Minor Standard Violations

It is the policy of **The Creative Touch Cosmetology School**, that any behavior that is considered inappropriate or disruptive is viewed as a violation. Violations will result in disciplinary action which may lead to termination based upon the severity of the violation.

Minor violations include, but are not limited to, assigned area violations, property misuses, guest service violations, tardiness, dress code violations, misuse of electronic devices, and unprofessional behavior.

- 1st offense results in a verbal (documented) warning by Educators.
- 2nd offense results in a written warning by Educators.
- 3rd offense will result in the student being sent home for the day, and the student will be required to have a conversation with the Director.
- 4th offense will be considered a major violation, and will result in a 3-day school suspension, a 5th violation will result in a 5-day school suspension, and a 6th violation will result in a 10-day school suspension. Further violations may result in termination.

Major Standard Violations

If at any time during the student's program, the violation of a major standard will result in termination with the exception of the 4th minor violation. If a student is terminated from a program for a major violation, they will not be considered for re-entry into any program.

Major violations include, but are not limited to, using controlled substances, defacing or destroying property, stealing personal or company property, falsifying documents or timekeeping, threatening words or behaviors to other students or staff members, committing fraud, abusing or causing physical harm towards others, possession or use of weapons, and violation of local or state laws.

If a student feels a violation was enforced unfairly, a student is encouraged to file a written grievance as stated in **The Creative Touch Cosmetology School**, grievance policy, to be submitted to Administrators for approval.

Drug Free Institution and Workplace

The Creative Touch Cosmetology School, has a zero tolerance for drugs and alcohol. No student, educator, or employee may be on the institution premises or affiliate clinic under the influence of any substance. As a drug free and alcohol-free 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.

No Tobacco Institution and Workplace

The use of any form of tobacco will not be tolerated in the building. This includes traditional and electronic smoking devices as well as any type of chewing tobacco.

Sexual Harassment and Anti-Hazing Policy

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

- a. submission to such conduct is made either explicitly or implicitly, as a term or condition of an evaluation of a student's academic performance, term or condition of participation in student activities, or in other events or activities sanctioned by the Institute;
 - b. submission to, or rejection of such conduct by an individual, is used as the basis for academic decisions or other decisions about participation in student activities or other events/activities sanctioned by the Institute;
 - c. such conduct has the purpose or effect of threatening an individual's academic performance; or creating an intimidating, hostile or offensive educational environment.
2. Sexual Harassment is a violation of The Illinois Human Rights Act and is punishable under both federal and state laws.
 3. Definition of Sexual Violence or Assault: acts of sexual violence, such as rape, acquaintance rape, or other forms of nonconsensual sexual activity, or violence or harassment based on sexual orientation. These acts will not be tolerated at the Institute as such acts are inappropriate and create an environment contrary to the goals and mission of the Institute. Any such acts will be thoroughly investigated and will subject an individual to appropriate disciplinary sanctions and/or possible action by appropriate law enforcement agencies.

It is the responsibility of all persons within **The Creative Touch Cosmetology School**, to ensure an educational environment free from sexually violent and/or harassing behavior. All members of the Institute (student and staff) are expected to report incidents of sexual harassment, sexual violence or assault, and harassment based on sexual orientation.

The Institute Administrator is responsible for investigating complaints of sexual harassment, sexual violence, harassment based on sexual orientation, and alleged sexual harassment. The Institute Administrator is contacted by using the following information:

Efforts shall be made to protect the privacy of the complainants within the constraints of the law. Retaliation against persons complaining of sexual harassment, sexual violence, or violence based on sexual orientation is prohibited. Appropriate and immediate attention will be given to complaints. Students may also contact the Iowa Department of Human Rights, the Federal Equal Opportunity Commission, or the Criminal Justice System.

For all formal complaints of sexual harassment, sexual violence, or violence based on sexual orientation, the Director shall determine the action to be taken, implement the action, and notify both parties of the action. Individuals found in violation of these policies will be subject to appropriate disciplinary sanctions, including possible expulsion from **The Creative Touch Cosmetology School**,

If the perpetrator of sexual violence/assault is a student, he/she will be subject to disciplinary measures by the Institute. In the course of any sexual violence/assault proceedings, the victim, the victim's support person of choice, or attorney may be present.

The Creative Touch Cosmetology School, Management, in cooperation with the appropriate law enforcement authorities, and at the victim's request, shall shield the victim from unwanted contact with the alleged assailant, including transfer of the victim to alternate classes, (if alternative classes are available and feasible).

Unresolved Disputes/Grievance Procedures

Grievance procedures are provided for students 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.

Students 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 student may set an appointment to see the Institute Director.

The grievance policy is as follows:

1. Complaints against students or Institute employees shall first be directed to the individual. Complaints must be made within sixty days of the issue.
2. If the complaint cannot be resolved informally, then students shall write up the details and submit to the Institute Director who will research the issue and respond with a resolution within 10 working days.
3. If there has been no satisfactory resolution, then the student may send to the Grievance Committee a written statement of the grievance. The Grievance Committee will respond back to the student within 30 days of the committee's resolution.
4. All communications must be in writing and on file.
5. If the complaint cannot be resolved after exhausting the institution's grievance procedures, the student may contact:

National Accrediting Commission of
Career Arts and Sciences
3015 Colvin St
Alexandria, VA 22314
Phone 703-600-7600

Illinois Dept. of Financial and Professional
Regulation
320 West Washington St.
Springfield, Illinois 62786
Phone 217-785-0800

CALENDAR OF CLASSES

COSMETOLOGY PROGRAM

Start

1st Tuesday of every month

End

After completion of 1500 hours

TEACHER PROGRAM*

START

1ST Tuesday of every month

END

After completion of 1000 hours

*Cosmetology Students who have graduated from Creative Touch Cosmetology School may start the Teacher program anytime.

Holidays Observed (at a minimum)

New Year's Day and the day after

Memorial Day and the day after

Independence Day July 4th and the day after

Labor Day and the Day after

Veteran's Day

Thanksgiving, Friday after, and Saturday after.

Christmas Day and the day after

These are holidays the school recognizes. A complete list of holiday and school closures will be posted at the beginning of each year and issued to the student the first day of class.

SAFETY REQUIREMENTS

The beauty industry has several safety requirements that include blood waste procedures if a client is accidentally cut, OSHA knowledge about the harmful ingredients in different beauty products, and electrical appliances like the use of blow drying and thermal curling.

Prolong exposure to some hair and nail chemicals may be hazardous and cause irritations. Special care must be taken when working with these chemicals.

Cosmetologist must wear latex gloves when applying hair color and permanent waving lotions to avoid skin irritations.

TUITION AND PAYMENT

COSMETOLOGY		TEACHER 1000 HOUR	
\$22,900.00	TUITION	\$11,900.00	TUITION
0.00	BOOKS	0.00	BOOKS
0.00	KIT	0.00	KIT
\$100.00	REGISTRATION FEE	\$100.00	REGISTRATION FEE
\$23,000.00	TOTAL INVESTMENT	\$12,000.00	TOTAL INVESTMENT

The registration fee can be paid at the time the student submits his/her admissions documents or can be included as an institutional charge on the students account. **Note:** The \$100.00 registration fee is refundable should a student not be accepted by the Institute, or should a student cancel his/her enrollment agreement within five (5) business days of signing the contract.

Contact President, Pat McDonald, at 618-939-0322 to discuss a suitable financial plan.

TUITION PAYMENT PLANS

COSMETOLOGY

Option I: Cash	Student makes one (1) tuition payment in the amount of \$19,870.00.
Option II: Deferred Payment Plan	Balance of \$____ to be at the rate of \$____ per month over a period of ____ months. Payment is due on the 30 th of the month. No interest is charged under this plan. If payment is not, the Option II plan will revert to Option III. Payment must be made on time in order for students to participate in credited hours. Hours attended with late payments will not be credited until payments are made current.
Option III: Deferred Payment Plan \$1000.00 Down Payment	Balance of \$____ to be paid at the rate of \$____ per month for a period of ____ months and 1 payment of \$____. Payments are due on the 30 th day of each month. Payments must be made on time in order for students to participate in credited hours. Hours attended with late payment will not be credited until payments are made current.
TFC Credit Corporation	See loan conditions.

TEACHER

Option I: Cash	Student makes one (1) tuition payment in the amount of \$11,200.00
Option II: Deferred Payment Plan \$1000.00 Down Payment	Balance of \$____ to be at the rate of \$____ per month over a period of ____ months. Payment is due on the 30 th of the month. No interest is charged under this plan. If payment is not, the Option II plan will revert to Option III. Payment must be made on time in order for students to participate in credited hours. Hours attended with late payments will not be credited until payments are made current.
Option III: Deferred Payment Plan \$1000.00 Down Payment	Balance of \$____ to be paid at the rate of \$____ per month for a period of ____ months and 1 payment of \$____. Payments are due on the 30 th day of each month. Payments must be made on time in order for students to participate in credited hours. Hours attended with late payment will not be credited until payments are made current.
TFC Credit Corporation	See loan conditions.

Students may pay the monies owed to the school in the form of cash, money order, check, Title IV, loan proceeds, grants, or scholarships. Credit card payments may be taken as well but a 5% fee (based on total transaction amount) will be added to the transaction.

An investment in your **Creative Touch Cosmetology School**, education is an investment in your future. The Creative Touch Cosmetology School offers financing options to all those who qualify.

Financing

TFC Credit Corporation

The application process begins by requesting an application from the **Creative Touch Cosmetology School**, Office of Admissions. The loan contract is completed onsite with the Office of Admissions. Contact Michael at 618-939-0322

TFC CREDIT CORPORATION	
AVAILABLE FINANCING	Student may only finance program tuition.
LIVING EXPENSES	No additional money can be requested for student living expenses.
INTEREST RATES	Fixed interest rate of 14% with no origination fee.
IN-SCHOOL PAYMENTS	Student must make a \$200.00 <i>minimum</i> monthly payment while enrolled at Creative Touch Cosmetology School. and set up direct withdraw from checking account.
REPAYMENT TERMS	Repayment terms of 8 years.
COSIGNING	Creditworthy cosigner is required.

Scholarships

The Creative Touch Cosmetology School does accept scholarship programs on an individual student basis. Scholarships and/or awards may be provided by private, civic, high school, church and other foundations, both inside and outside of the beauty & wellness industry. The Institute accepts scholarships based upon academic merit or talent, and not solely on financial need. Whether a scholarship program is accepted is at the discretion of the Institute Director.

Refund Policy

In accordance with the State of Illinois 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 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

- a) Cancellation must be made in writing. In order for a student (or in the case of a student under legal age, his/her parent or guardian) to cancel his/her enrollment and withdraw from school, the student must notify the institute in writing.
- b) When notice of cancellation is given within 5 days after the date of enrollment, all application and registration fees, tuition, and any other charges shall be refunded to the student.
- c) When notice of cancellation is given after the fifth day following enrollment but before the completion of the student's first day of class attendance, the school may retain no more than the application and registration fee, plus the cost of any books or materials which have been provided by the school and retained by the student.
- d) When notice of cancellation is given after the student's completion of the first day of class attendance but prior to the student's completion of 5% of the course of instruction, the school may retain the application and registration fee and an amount not to exceed 10% of the tuition and other instructional charges or \$300, whichever is less, plus the cost of any books or materials which have been provided by the school.
- e) When a student has completed 5% or more of the course of instruction, the school may retain the application and registration fee and the cost of any books or materials which have been provided by the school but shall refund a part of the tuition and other instructional charges in accordance with the requirements of the school's regional or national accrediting agency.
- f) All refunds will be made according to the following refund schedule. All refunds are calculated and based on scheduled hours:

PERCENT OF SCHEDULED TIME ENROLLED TO TOTAL COURSE/PROGRAM	TOTAL TUITION SCHOOL SHALL RECEIVE/RETAIN
Completion of first day to 04.99%	10% or \$300 whichever is less
5.0% to 09.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

- g) Students who withdraw or terminate prior to completion are charged with a withdraw fee of \$150.00.

- h) Applicants not accepted by the school shall receive a refund of all tuition and fees paid.
- i) Application and registration fees shall be chargeable at initial enrollment and shall not exceed \$100. All fees must be disclosed in the student contract.
- j) Deposits or down payments shall become part of the tuition.
- k) The school shall mail a written acknowledgement of a student's cancellation or written withdrawal to the student within 15 calendar days of the date of notification. Written acknowledgement is not necessary if a refund has been mailed to the student within the 15 calendar days.
- l) If the school cancels or discontinues a course, the student shall be entitled to receive from the school such refund or partial refund of the tuition, fees, and other charges paid by the student or on behalf of the student as is provided under rules promulgated by the Department.
- m) Except as otherwise provided by the State of Illinois student refunds shall be made by the school within 45 calendar days after the date of notice of the student's cancellation or the date that the school determines that the student has officially or unofficially withdrawn.
- n) A student shall give notice of cancellation to the school in writing. The unexplained absence of a student from a school for more than 30 consecutive calendar days shall constitute constructive notice of cancellation to the school. For purposes of cancellation, the cancellation date shall be the last day of attendance.
- o) A school may make refunds which exceed those required law.
- p) Each student and former student shall be entitled to receive from the school that the student attends or attended an official transcript of all hours completed by the student at that school for which the applicable tuition, fees, and other charges have been paid, together with the grades earned by the student for those hours, provided that a student who withdraws from or drops out of a school, by written notice of cancellation or otherwise, shall not be entitled to any transcript of completed hours following the expiration of the 7-year period that began on the student's first day of attendance at the school. A reasonable fee, not exceeding \$2, may be charged by the school for each transcript after the first free transcript that the school is required to provide to a student or former student.

Title IV aid to be returned

If the student receives more Federal Student Aid than the amount earned, CREATIVE TOUCH COSMETOLOGY SCHOOL, the student, or both must return the unearned funds in a specified order as follows:

1. Federal Direct Unsubsidized Loans
2. Federal Direct Subsidized Loans
3. Federal Direct Parent PLUS Loans
4. Federal Pell Grants

When a Return of Title IV funds is due, Creative Touch Cosmetology School LLC and the student may both have a responsibility for returning funds. Funds that are not the responsibility of CREATIVE TOUCH COSMETOLOGY SCHOOL to return must be returned by the student. CREATIVE TOUCH COSMETOLOGY SCHOOL exercises its option to collect from the student any funds CREATIVE TOUCH COSMETOLOGY SCHOOL is obligated to return, and such funds required will become an obligation on the student's account for which the student will be responsible. This obligation is not reported to the Department of Education and simply remains as an obligation on the student's CREATIVE TOUCH COSMETOLOGY SCHOOL account. Services such as registration and transcripts will be prohibited until this obligation is satisfied.

If a recipient of Title IV grant funds withdraws from a school after beginning attendance, the amount of Title IV grant assistance earned by the student will be determined within 30 days after the student withdraws. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned to the Department of Education within 45 days following the date of notification sent to the student. If the obligation is not resolved within the 45 days of the notification, the unearned funds, will be reported to the National Student Loan Data System (NSLDS) as an overpayment and the student will be ineligible for Title IV funds (such as Pell, FSEOG, Direct Loans and other federal aid) at any institution until this overpayment is resolved.

Although a student may be eligible for a refund of fees from CREATIVE TOUCH COSMETOLOGY SCHOOL the student may still be required to repay all or part of their Title IV aid.

ALL STUDENTS APPLYING FOR TITLE IV FUNDING MUST HAVE A HIGH SCHOOL DIPLOMA OR GED.

VETERAN AFFAIRS Pending Payment Compliance Policy

Beginning August 1, 2019, Creative Touch Cosmetology School will not take any of the four following actions toward any student using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while their payment from the United States Department of Veterans Affairs is pending to the educational institution:

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

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

- Produce the VA's Certificate of Eligibility by the first day of class;
- Provide written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies (see our VA School Certifying Official for all requirements).

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill>.

FACULTY AND ADMINISTRATION

Creative Touch Cosmetology School

Pat McDonald – President/Owner

Randy Thatcher-Teacher- Director of Curriculum/ Financial Aid Counselor

Michael Bierman – Director of Operations/ Director of Financial Aid

I certify this document to be true and correct in content and policy

Michael Bierman

Signature

06/01/2022

Date

Director of Operations/ Financial Aid

Title