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CAMEO BEAUTY ACADEMY

2019 CATALOG



REDKEN
5TH AVENUE NYC

Cameo Beauty Academy
9714 South Cicero Avenue
Oak Lawn, Illinois, 60453
708.636.4660

www.cameobeautyacademy.com

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OVERVIEW

Ownership And Management

Cameo Beauty Academy is operated at 9714 South Cicero Avenue in Oak Lawn, Illinois, 60453. The school is owned by Fundo Inc., an Illinois Corporation. Cameo Beauty Academy is licensed by the Illinois Department of Financial and Professional Regulation, Illinois State Board of Cosmetology.

Mission Statement

Cameo Beauty Academy is committed to providing the highest quality beauty education with dedicated staff in the cosmetology/beauty professions. We prepare our students to be licensed and gain employment in their chosen field of study by providing a strong educational foundation with practical hands on learning. Our goals are: To be sincerely interested in you and your progress and to provide effective, acceptable, up-to-date training to prepare you for the beauty industry.

School Facilities

The Cameo Beauty Academy has a Facial and Manicure Room, Waxing Room, Modern Beauty Clinic Facilities, Theory and Practical Classrooms, Dispensary, Library, Student Lounge, Locker Facilities, Beauty Supply Department, and Administrative Offices. The 8400 square foot facility is well lighted, nicely furnished, heated and air conditioned for comfort. Since the school is located on a major thoroughfare, students enjoy easy access to public transportation. There is also a large parking lot in the rear of the school.

School Holidays

- New Year's Day
- Memorial Day
- Fourth of July
- Labor Day
- Thanksgiving Day
- Christmas Day

Beginning Dates of Classes for Each Program

Classes for the Cosmetology and Cosmetology Teacher programs begin every Tuesday unless there is a scheduled holiday.

Introduction

Cameo Beauty Academy has been training students in the field of Cosmetology since 1960. We are continuously committed to helping our students achieve their goals within the beauty industry. We strive to provide a quality education to enable students to become entry-level beauty industry professionals in a variety of specialty areas. Cameo Beauty Academy is proud to be a **Redken Premiere School**.

Each program of instruction qualifies the graduate to take the Illinois State Board of Cosmetology Licensing Examination. The programs offered at the School only lead to licensure within the state of Illinois.

It is the objective of Cameo Beauty Academy to provide the training necessary to prepare the student with the skills required to successfully graduate, and secure and retain entry-level employment in the field of Cosmetology. In order to achieve this the school does the following:

- Maintains a qualified teaching staff
- Provides the student with a comprehensive curriculum in the basics of Cosmetology and related subjects, with emphasis on current techniques utilized in the profession
- Teaches the value of professionalism in Cosmetology, including high standards of workmanship and personal conduct

The School reserves the right to change its rules, policies and procedures. The School will notify students of any policy change in writing.

Admission Requirements

The school determines eligibility through the admissions process. To be considered for admissions as a full-time student, a prospective student must complete the following requirements:

Complete an interview and School tour with an Admissions Representative.

Submit a completed Enrollment Agreement.

Applicants must have completed high school and provide their official high school transcripts that shows high school completion and/or high School Diploma that shows high school completion, or have completed the 10th grade and provide a General Education Development Certificate (GED), or provide a state certification of home-school completion. This School does not accept Ability to Benefit students.

- Should an enrolling student provide a foreign high school diploma, the School will work with the student for the student to obtain an English translation of the document (from an outside agency) along with confirmation that the education received is equivalent to a U.S. high school diploma.
- Students who have been home schooled may be eligible for enrollment if they meet the standards under state law and if they are beyond the age of compulsory education. See an Admissions Representative for home school qualification evaluation.

Applicants must be a U.S. citizen, or an eligible non-citizen and may be required to provide proof of citizenship status.

Provide a \$100.00 application and registration fee.

Applicants for the Cosmetology Teacher Course must also hold a current Illinois Cosmetology license.

Transfer Students

Cameo Beauty Academy considers hours for transfer students from other institutions on a case by case basis for both the Cosmetology and Cosmetology Teacher programs. Students who have had previous training at another school may be permitted to transfer a maximum of 500 hours. This applies to both in-state and out-of-state schools.

Transfer hours accepted by the Cameo Beauty School are applied to the total number of hours necessary to complete the program and are considered both attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. The cost for transfer students is based upon the current per hour tuition rate. The per hour cost does not include the

cost of the required equipment and textbooks. *Cameo Beauty Academy does not recruit students already attending or admitted to another school offering a similar program of study.*

***Foreign Diplomas or Transcripts:** The school will accept a foreign diploma or transcript; however, the diploma or transcript must be equivalent to a U.S. high school diploma and must be translated into English by a certified translator and evaluated by a credentialed evaluation service. It is the student's responsibility to have the foreign diploma or transcript translated and evaluated as part of the admissions process. Because the cost of evaluating a foreign diploma or transcript must be incurred as a charge of admissions prior to enrollment in an eligible program, the fee cannot be included in the cost of attendance (COA). Guidance on who to contact to secure an official translation and evaluation can be obtained from the school Financial Aid Director

Re-Entry

A withdrawn student who re-enters into the program will be charged a re-entry fee of \$100.00.

English Proficiency

Programs offered at the School are only offered in English. It is expected that students can read and write at a twelfth-grade level.

Criminal Background

A student's criminal background could subject him/her to denial of employment opportunities and/or impact the student's ability to sit for the Illinois State Board of Cosmetology Licensing Examination.

Disclosure Of Educational Records

The Family Education Rights and Privacy Act (FERPA) (20 U.S.C. § 1234g; 34 CFR Part 99) is a federal law that protects the privacy of education records. FERPA generally gives students the right to:

- The right to review their educational records.
- The right to seek correction of the contents of these records.
- The right to a formal hearing if seeking the correction of these records.
- The right to place a note of explanation in the records if their requested correction was unsuccessful.
- The right to request disclosure of the contents of the records.
- The right to file a complaint with the Department of Education if the School fails to comply with FERPA policies.

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

Students who wish to inspect and review their records may do so by submitting written request to the Campus Director during regular business hours. Records will be made available during regular business hours and on an appointment basis. The School will attempt to schedule such a review within 5 business days of the request receipt. Under the law the review must take place within 45 days. The review of all records will be supervised by an appropriate School official who may assist in the interpretation of the

records. There is no fee for reviewing records. However, an administrative fee may be charged if copies are requested.

The disclosure of information will be recorded in the file and will include parties receiving information and the legitimate interests of the parties for inspection of the records. The school does provide access to student and other school records to its accrediting agency. Cameo guarantees the right of students to gain access to their files.

Release of educational information is limited to authorized persons only unless such a release is with the written consent of the student. Requests for such release are to be submitted to the Student Services Advisor during regular business hours and must specifically state to whom and what records/information is to be released and for what purpose. Conditions, variations and/or exceptions of these requirements are listed below.

No personally identifiable information will be released to a third party without the written consent of the student unless it is:

- a. To college officials (including but not limited to educators) who have a legitimate educational interest in the information. A college official is defined as a person employed by the School in an administrative, supervisory, academic, research, or support staff position (including law enforcement until personnel and health staff); a person or company with whom the School has contracted as its agent to provide a service instead of using School employees or officials (such as an attorney, auditor, information technology contractor, consultant, or collection agent); or assisting another college official in performing his or her tasks. A college official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the School.
- b. To officials of another school where the student seeks or intends to enroll.
- c. To representatives of the U.S. Government, state and local authorities where required, and accrediting agencies.
- d. To comply with a judicial order, subpoena or *ex parte* order.

Disclosure To Parents

When a student turns 18 years old or enters a postsecondary institution at any age, all rights afforded to parents under *FERPA* transfer to the student. However, *FERPA* also provides ways in which schools may share information with parents without the student's consent. For example:

Schools may disclose educational records to parents if the student is a dependent for income tax purposes.

Schools may disclose educational records to parents if a health or safety emergency involves their son or daughter.

Schools may inform parents if the student who is under age 21 had violated any law or its policy concerning the use or possession of alcohol or a controlled substance.

A school official may generally share with a parent information that is based on that official's personal knowledge or observation of the student.

Transcripts

Transcripts will only be released if the student has fulfilled all outstanding obligations owed to the School.

Complaints

Any complaints regarding the School may be directed to the Illinois State Board of Cosmetology at <https://www.idfpr.com/Admin/Complaints.asp> and with the Illinois Department of Financial and Professional Regulation, Complaint Intake Unit located at 100 W. Randolph, Suite 9-300, Chicago, IL 60601 and available by telephone at (312) 814-6910.

The School will make every attempt to resolve any student complaint that is not frivolous or without merit. Complaint procedures will be included in new student orientation thereby assuring that all students know the steps to follow should they desire to register a complaint at any time. Evidence of final resolution of all complaints will be retained in School files in order to determine the frequency, nature, and patterns of complaints for the School. The following procedure outlines the specific steps of the complaint process.

1. The student should register the complaint in writing on the designated form provided by the School within 60 days of the date that the act which is the subject of the grievance occurred.
2. The complaint form will be given to the Campus Director Kathleen Bennicoff, kathyb@cameobeautyacademy.com.
3. The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
4. If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable.
5. Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
6. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, management will appoint a hearing committee consisting of one member selected by the School who has had no involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the School, and another member who may not be employed by the School or related to the School owners. The hearing will occur within 90 days of committee appointment. The hearing will be informal with the student presenting his/her case followed by the school's response. The hearing committee will be allowed to ask questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each witness' testimony and a recommended resolution for the dispute. School management shall consider the report and either accept, reject, or modify the recommendations of the committee. Corporate management shall consider the report and either accept, reject, or modify the recommendations of the committee.
7. Students must exhaust the institution's internal complaint process before submitting the complaint to the school's accrediting agency, if applicable.

Student Status

Students are not employees and will not receive compensation for any aspect of their education at the School, including when providing any and all services in the School's Student Salon.

Grading System

Students are examined regularly in theoretical and practical work. Marking and grading are as follows:

A	90-100	Excellent
B	80-89	Very Good
C	70-79	Satisfactory
	Below 70	Unsatisfactory

Satisfactory progress in both written and practical work must be maintained at an average of 70% (2.0 GPA equivalent) or above. Students must also pass a final written and practical exam, with a score of 75% or above prior to graduation. Student must make up failed or missed tests and incomplete assignments. Any student may request individual counseling regarding progress at any time during the course.

GRADUATION REQUIREMENTS

Cosmetology Course:

1. Satisfactory progress in both written and practical work has been maintained at 70% or above
2. Final school examinations both written and practical have been passed with a score of 75% or above
3. Student has achieved 1500 clock hours
4. Fulfill all financial obligations owed to the School.

A diploma will be issued upon satisfactory completion of the above items.

Cosmetology Teacher Course:

1. Satisfactory progress in both written and practical work has been maintained at 70% or above
2. Satisfactory completion of the Master Educator Student Course Book
3. Final school examinations have been passed with a score of 75% or above
4. Student has achieved 1000 clock hours or 500 clock hours and 2 years of practical work experience
5. Fulfill all financial obligations owed to the School.

A diploma will be issued upon satisfactory completion of the above items.

Student Referrals

The Cameo Beauty Academy administrative office maintains a listing of the available Community Service Organizations for the communities served by the School. This listing is available to the students at all times should they need professional advising services.

The School does not offer housing, nor does it have dormitory facilities under its control.

Physical Requirements and Safety Demands of the Cosmetology

Physical Demands: cosmetologists are generally required to spend long hours standing, sitting, bending, reaching and performing repetitive motions. Additionally, many products are used during the educational process and in the field that may contain chemicals to which a person may be sensitive.

Safety: In order to protect the general public, state laws, rules, regulations, and/or standards apply to this field. All persons working in the field are responsible for maintaining a level of understanding and are required to practice according to current law as well as adhere to changes in law. The state is not required to directly notify any person or entity of changes in the law and/or changes to standards.

COURSE OBJECTIVES

Cosmetology Course

The Cosmetology course is designed to train the student in the practical skills, theoretical knowledge, and professional attitudes necessary to obtain licensure and for competency in entry-level positions in the Cosmetology profession. Upon completion of the course requirements, the determined graduate will be:

1. Prepared to pass the State of Illinois Licensing Examination.
2. Able to perform skills in the areas of hair cutting, hair styling, hair coloring, skin care, make-up application and manicuring.
3. Able to communicate effectively with colleagues, supervisors and guests.
4. Able to project professionalism.
5. Able to perform basic analytical skills to be able to advise clients on total look concepts.
6. Able to apply academic learning, technical information and related matter to assure sound judgements, decisions and procedures.

Cosmetology Teacher Course

The Cosmetology Teacher Course is designed to train the licensed cosmetologist in the teaching skills, theoretical knowledge, and professional attitudes necessary to obtain licensure and for competency in entry-level positions in Cosmetology Education. Upon completion of the course requirements, the determined graduate will be:

- Prepared to pass the State of Illinois Licensing Examination.
- Able to apply teaching methods, both theory and practical.
- Able to effectively manage a classroom.

COSMETOLOGY COURSE CURRICULUM – 1500 CLOCK HOURS

(56 weeks full time)(part time day 68 weeks)(part time evening 81 weeks)

Basic Training – 150 HOURS of classroom instruction, in general theory and practical application shall be provided which shall include a minimum of the following subject areas:

Tools and their use	Ethics
Shampooing	Nail technology
Understanding chemicals and use	Esthetics
Types of hair	The (225 ILCS 410/) Barber, Cosmetology, Esthetics, Hair Braiding, and Nail Technology Act of 1985
Sanitation	IL. Adm. Code 1175, including Sanitary standards
Hygiene	Eyelash extension, tabs and strips
Skin diseases and conditions	
Anatomy and physiology	
Electricity	

Practical Chemical Application/Hair Treatments – 500 HOURS of instruction, which shall be a combination of classroom instruction and hands on experience provided in the following subject areas:

Chemical safety	Hair relaxing
Permanent waving	Hair and scalp conditioning
Chemical texture services	Shampooing, toning, and rinsing
Hair coloring, tinting, and bleaching	

Hair Styling/Hair Dressing – 475 HOURS of instruction in hair styling, which shall be a combination of classroom instruction and hands on experience provided in the following subject areas:

Cutting	Hair treatments
Thinning	Marcelling
Shaping	Application of electrical/mechanical equipment
Trimming	Blow drying
Curling	

Salon Management, Sanitation, and Interpersonal Relations – 200 HOURS of classroom instruction shall be provided in the following subject areas:

Labor law	Sanitation
Worker's compensation	Electrical devices
Client relations	Personal grooming and hygiene
Bookkeeping	Illinois Law and Rules
Marketing and merchandising	Local Law and Rules
Right to know laws	Continuing education requirements
Emergency first aid	Reciprocity amongst states
Resume writing	OSHA standards relating to chemical use
Business ethics	

Esthetics – 85 HOURS of instruction are provided. Subject material includes:

Non-therapeutic massage, excluding the scalp	Facial treatments with the aid of machines
Nutrition and health of skin	Hair removal, including tweezer method, depilators, waxing and their use
Skin analysis	Professional makeup techniques, including application of eyelash extensions, tabs and strips
Cleansing the skin	Product knowledge as it relates to esthetics
Mask therapy and facial treatments	
Facial treatments without the aid of machines	
Electricity, machines and apparatus	

Nail Technology – 55 HOURS of instruction shall be provided in the following:

- Fabric procedures
- Sculpting procedures
- Light cured gels
- Machines or apparatus used in nail technology
- Manicures
- Pedicures
- Hand, arm and foot massage
- Other procedures as they relate to nail technology
- Product knowledge as it relates to nail technology

Related Electives – 35 HOURS

The above hour requirements must be met by each student in each category in order for the earned hours to be accepted by the applicable registry agency examination.

COSMETOLOGY TEACHER COURSE CURRICULUM – 1000 CLOCK HOURS

(33 weeks full time) (part time day 54 weeks)

- **Post Graduate School Training – 500 HOURS** that includes; all subjects in the basic Cosmetology curriculum in section 1175.530, including theory and practical. Presentation of material includes the concepts that are intended to be taught and the skills to be acquired during the various phases of basic education.
- **Educational Psychology – 20 HOURS** that shall include, but not limited to; topics in educational objectives, student characteristics and development, the learning process and evaluation of learning that relates to teaching. These hours are waived on behalf of Cosmetology Teacher students who have completed a course in Educational Psychology at an accredited college or university.
- **Teaching Methods (theory) – 20 HOURS** that shall include, but is not limited to; topics in individual differences in learning, lesson planning and design, lesson delivery, assessment of learning performance, classroom management, student motivation and classroom climate. These hours shall be waived on behalf of Cosmetology Teacher students who have completed a course in Teaching Methods-Secondary Level at an accredited college or university.
- **Application of Teaching Methods – 150 HOURS** that include; preparation and organization of subject matter, which is presented on a unit-by-unit basis, and presentation of subject matter through application of varied methods (lecture, demonstration, testing, and assignments). Presentations must provide teaching objectives to be accomplished and correlate theoretical with practical application.
- **Business Methods – 50 HOURS** that include; inventory, recordkeeping, interviewing, supplies, the Illinois Barber, Cosmetology, Esthetics, Hair Braiding, and Nail Technology Act of 1985 and IL. Adm. Code 1175.
- **Student Teaching – 260 HOURS** under the on-site supervision of an Illinois licensed Cosmetology teacher. The student teacher shall present theoretical and practical demonstrations to students in the basic curriculum.

The State of Illinois allows individuals who have two (2) years of practical experience to be given credit for having completed 500 hours of post-graduate training.

The above hour requirements must be met by each student in each category in order for the earned hours to be accepted by the applicable registry agency examination.

SCHOOL RULES AND REGULATIONS

1. GUM CHEWING IS HIGHLY DISCOURAGED. IT DOES NOT LOOK PROFESSIONAL.
2. Cell phones should be turned off and are not to be used unless on break or on lunch. Electronic devices are to be charged only in the designated area. Cameo is not responsible for any electronic devices left unattended.
3. NO SMOKING IS ALLOWED IN THE SCHOOL BUILDING.
4. No one is allowed to loiter in the reception area or at the desk.
5. All students must park their cars in the rear of the building or on the street, **not** next to the building.
6. NO STUDENT WILL BE CALLED TO THE PHONE. PLEASE DO NOT HAVE PERSONAL CALLS. ONLY EMERGENCY MESSAGES OR MESSAGES FROM A PARENT, GUARDIAN, OR SPOUSE WILL BE TAKEN AND DELIVERED TO YOU. **NO OTHER MESSAGES WILL BE TAKEN.**
7. Students are not to remove the locks from the lockers. There will be a \$10.00 charge for lost locks.
8. No is sitting on table or chair arms. A fee for breakage will be charged to the student.
9. All equipment is to be kept in student's equipment bag, tower, or locker.
10. Students must stay on premises during breaks.
11. No eating anywhere except in the Student Lounge.
12. THE SCHOOL NOR ITS MANAGEMENT IS NOT RESPONSIBLE FOR PERSONAL PROPERTY NOT LOCKED UP OR LEFT OVER 30 DAYS!!!!
13. We reserve the right to suspend or expel any student from the school for:
 - a. Insubordination
 - b. Excessive tardiness or absences
 - c. Non-payment of tuition
 - d. Gossiping, causing discord, or in any way disrupting classes
 - e. Refusing a client
 - f. Foul language
 - g. Unprofessional conduct
 - h. Failure to follow the School's rules and regulations
14. The following infractions will result in **IMMEDIATE EXPULSION**:
 - a. Use, distribution, or sale of drugs
 - b. Student under the influence of alcoholic beverages, non-prescription drugs, or if the student is caught drinking during school hours
 - c. Forging teacher's signatures or falsifying documentation
 - d. Cheating
 - e. Physical violence
 - f. Stealing

CAMPUS SECURITY/DRUG AND ALCOHOL ABUSE PREVENTION

Campus Security

To maintain compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (“Clery Act”) and related Higher Education Act (“HEA”) requirements, and in an effort to continuously promote and improve safety and security measures on campus, the School collects, maintains, and disseminates information regarding its current safety and security policies, victim services and crime statistics. Once collected, the information is presented annually in its Annual Security Report (“ASR”) to prospective and current students, faculty and staff and the public.

Upon request, the School will provide a paper copy of its ASR. Please contact the Campus Director, Kathleen Bennicoff, 9714 S. Cicero Ave., Oak Lawn, 708-636-4660, kathyb@cameobeautyacademy.com to request a paper copy of the ASR or if you have any questions about the ASR.

Drug and Alcohol Prevention

The School is committed to the well-being of its students and employees. Thus, the School maintains alcohol and drug abuse policies and programs consistent with the Drug-Free Schools and Communities Act (DFSCA). Related to such policies and programs are internal implementation plans and procedures for ensuring effectiveness and to ensure consistency in enforcement, for both students and employees. In January, on a biennial basis, the School will review its compliance with the DFSCA and necessary updates or changes to the policy or program will be made. A notification will be sent to students and staff if any changes or updates are made.

The School strictly forbids the possession, distribution, use, or sale of alcoholic beverages and/or illegal drugs by students and employees on the School’s property or as part of School activities. Medical marijuana or state-legalized recreational marijuana is federally illegal and is included and covered by this policy. Students and staff members should report any knowledge of such activities to the appropriate School personnel. Any infraction is cause for immediate suspension and possible termination. When appropriate, such infractions will also be reported to the local authorities. The School reserves the right to require drug testing based on reasonable suspicion.

Financial Aid Penalties for Drug Violations

The following notice provides information about the Title IV federal financial aid penalties associated with drug-related offenses under section 484(r) of the Higher Education Act. It also describes how to regain eligibility for such financial aid after conviction of a drug-related offense.

As prescribed in Section 484(r), a student convicted of any offense under any federal or state law involving the possession or sale of a controlled substance during a period of enrollment when he or she was receiving any grant, loan, or work assistance under Title IV will be ineligible to receive such assistance for the following period of time:

For one year from the date of conviction for the first offense involving the possession of a controlled substance.

For two years from the date of conviction for the second offense involving the possession of a controlled substance.

Indefinitely from the date of conviction for the third offense involving the possession of a controlled substance.

For two years from the date of conviction for the first offense involving the sale of a controlled substance.

Indefinitely from the date of conviction for the second offense involving the sale of a controlled substance.

A student whose eligibility has been suspended under the previous provision may resume eligibility before the end of the prescribed ineligibility period by one of the following means:

The student satisfactorily completes a drug rehabilitation program that complies with criteria the secretary of education prescribes and includes two unannounced drug tests.

The conviction is reversed, set aside, or otherwise rendered nugatory.

Tuition and Fees

The tuition, fees, equipment, and uniform charges include all required equipment, supplies, and materials necessary to complete the specific course of study, within the enrollment period. It does not include personal effects such as shoes or other clothing.

A complete list of equipment and current tuition schedules can be found on Insert pages 1 and 2.

Payment Methods and Terms of Payment

Methods of payment include: (a) full payment at the time of signing the Enrollment Agreement; (b) down payment paid at the time of signing the Enrollment Agreement with balance paid on start date; or (c) down payment paid at the time of signing the Enrollment Agreement with an approved payment schedule (as stated on student's Enrollment Agreement).

Payments may be made by cash, credit card, money order, check, Title IV and loans. Whether through the various financial aid programs, additional resources, or a combination of methods, each student is treated as an individual and a final payment schedule will be agreed upon in writing prior to the start of class.

Any unpaid balance shall be paid in monthly installments. If a scheduled payment is not made within one (1) week after it is due, the unpaid balance shall immediately become due and payable and attendance may be held in abeyance at the option of the School until such unpaid balance is fully paid. Advance payments of installments may be made without penalty. Cameo Beauty Academy may add interest at one and one-half percent (1-1/2%) per month, to any balance owed in the event of default.

Textbooks

Students do not need to purchase textbooks through the School. If you purchase your textbooks through a third party, you must purchase the same book and edition that is being used in class.

NON-DISCRIMINATION

Cameo Beauty Academy does not discriminate on the basis of age, sex, ethnic origin, race, color, disability or religion, or any other classification protected by federal, state or local law, in its educational programs, admissions, instruction, graduation policies or in any other way. This practice of non-discrimination also extends to employment by the school.

The School does not allow or tolerate discrimination of any kind including harassment or bullying. If you believe you have experienced or witnessed discrimination (including bullying or harassment), immediately report the incident to Campus Director, Kathleen Bennicoff, 9714 S. Cicero Ave., Oak Lawn, 708-636-4660, kathyb@cameobeautyacademy.com, so appropriate action can be taken. Individuals will not be retaliated against for bringing a complaint.

Student concerns or complaints related to sexual harassment and/or sexual violence should be reported to the Title IX Coordinator and handled in compliance with the Title IX policy and procedure.

Disability Accommodation & Grievance Policy

Statement of Non-Discrimination and Accommodation

1. The School does not discriminate on the basis of disability.
2. Individuals with disabilities are entitled to a reasonable accommodation to ensure that they have full and equal access to the educational resources of the School, consistent with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. § 794) ("Section 504") and the Americans with Disabilities Act (42 U.S.C. § 12182) ("ADA") and their related statutes and regulations.
3. Section 504 prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance. The ADA prohibits a place of public accommodation from discriminating on the basis of disability. The applicable law and regulations may be examined in the office of the ADA Compliance Coordinator, who has been designated to coordinate the efforts of the School to comply with Section 504 and ADA.

ADA Compliance Coordinator:

Campus Director, Kathleen Bennicoff

9714 S. Cicero Ave.

Oak Lawn, IL 60453

708-636-4660

kathyb@cameobeautyacademy.com

Requests for Accommodation

1. Individuals with disabilities wishing to request a reasonable accommodation must contact the ADA Compliance Coordinator. A disclosure of a disability or a request for accommodation made to a faculty or staff member, other than the ADA Compliance Coordinator, will not be treated as a request for an accommodation. However, if a student discloses a disability to faculty or staff member, he or she is required to direct the student to the ADA Compliance Coordinator.
2. The ADA Compliance Coordinator will provide a student or applicant with a Request for Accommodations form.
3. Reasonable accommodations are available for students and applicants who provide the appropriate documentation of a disability. Such documentation should specify that a student

has a physical or mental impairment and how that impairment substantially limits one or more major life activities. In general, the supporting documentation must be dated less than three years from the date a student requests a reasonable accommodation, and must be completed by a qualified professional in the area of the student’s disability, as enumerated below:

Disability	Qualified Professional
Physical disability	MD, DO
Visual impairment	MD, ophthalmologist, optometrist
Mobility, orthopedic impairment	MD, DO
Hearing impairment	MD, Audiologist (Au.D) *audiology exam should not be more than a year old
Speech and language impairment	Licensed speech professional
Learning disability	PhD Psychologist, college learning disability specialist, other appropriate professional
Acquired brain impairment	MD neurologist, neuropsychologist
Psychological disability	Psychiatrist, PhD Psychologist, LMFT or LCSW
ADD/ADHD	Psychiatrist; PhD Psychologist, LMFT or LCSW
Other disabilities	MD who practices or specializes within the field of the disability.

Documentation used to evaluate the need and reasonableness of potential accommodations may include a licensed professional’s current medical diagnosis and date of diagnosis, evaluation of how the student’s disability affects one or more of the major life activities and recommendations, psychological and/or emotion diagnostic tests, functional effects or limitations of the disability, and/or medications and recommendations to ameliorate the effects or limitations. The School may request additional documentation as needed.

After the ADA Compliance Coordinator receives the Request Form and the required documentation, he/she will engage the student or applicant in an interactive process to determine what accommodations may be reasonable.

If the student or applicant is denied the requested accommodation, he/she may file a grievance using the Grievance Process below or he/she may file a complaint with the U.S. Department of Education’s Office for Civil Rights or a similar state entity.

The School will make appropriate arrangements to ensure that disabled persons are provided other accommodations, if needed, to participate in this grievance process. The ADA Compliance Coordinator will be responsible for such arrangements.

Grievance Process

1. The School has adopted an internal grievance procedure providing for prompt and equitable resolution of complaints alleging any action prohibited by Section 504 and/or the ADA.
2. Any person who believes she/he has been subjected to discrimination on the basis of disability, including disagreements regarding requested accommodations, may file a grievance pursuant to

the procedure outlined below. The School will not retaliate against anyone who files a grievance in good faith or cooperates in the investigation of a grievance.

3. Procedure

- a. Grievances must be submitted to the ADA Compliance Coordinator, Campus Director, Kathleen Bennicoff, 9714 S. Cicero Ave., Oak Lawn, 708-636-4660, kathyb@cameobeautyacademy.com. Grievances must be submitted to the ADA Compliance Coordinator, within thirty (30) days of the date the person filing the grievance becomes aware of the alleged discriminatory action.
- b. A complaint must be in writing, containing the name and address of the person filing it. The complaint must state the problem or action alleged to be discriminatory and the remedy or relief sought.
- c. The ADA Compliance Coordinator (or her/his trained designee) shall investigate the complaint and afford all interested persons an opportunity to submit relevant evidence. The Complainant may also present witnesses relative to the complaint. The ADA Compliance Coordinator will maintain the files and records relating to such grievances.
- d. All reasonable efforts will be made to provide a written determination to the student or applicant within 30 days after its filing. If a written determination cannot be made within 30 days of the complaint's filing, the ADA Compliance Coordinator will so advise the student and provide an update as to the status of the investigation. The student may also contact the ADA Compliance Coordinator to inquire as to the status of the investigation at reasonable intervals.
- e. The person filing the grievance may appeal the decision of the ADA Compliance Coordinator by writing to: [Campus Director, Kathleen Bennicoff, 9714 S. Cicero Ave., Oak Lawn, 708-636-4660, kathyb@cameobeautyacademy.com within 15 days of receiving the ADA Compliance Coordinator's decision. A written decision in response to the appeal shall be issued no later than 30 days after its filing.
- f. The availability and use of this grievance procedure does not prevent a person from filing a complaint of discrimination on the basis of disability with the U. S. Department of Education's Office for Civil Rights and/or a similar state agency.
- g. The School will take all steps to prevent recurrence of any harassment or other discrimination and to correct discriminatory effects where appropriate.

Placement Assistance

Cameo Beauty Academy does not guarantee employment. The School does provide licensed graduates with assistance in finding suitable employment opportunities through a referral service. Job listings can be found at the front desk in the Job Availability Book. Job referrals are made known to interested graduates as available. For more information on job placement, please contact the school management. Employment skills such as resume writing are covered in Salon Management and Interpersonal Relationship course units.

Absences, Make-Up Work and Over-Contract Charges

Students are expected to attend class regularly and be on time. The student is required to complete all program requirements in accordance with state requirements. All students are given extra time in their enrollment agreement to allow for absences. Students are given two weeks extra time for every five

hundred hours of instruction needed. Any work missed is to be made up. Management will determine when the appropriate time for the make-up work is to be done. If a student is going to be absent, it is their responsibility to notify the school.

A student who exceeds the extra time available for absences may be charged additional tuition for hours remaining at the rate of \$11.75 per hour, payable in advance until graduation.

Tardiness

All students are encouraged to be in class on time. In the event that a student is tardy, they will only be given credit for the actual time they are signed in school.

All **DAY** students are to sign in no later than **9:05 AM**. If a student does not sign in by **9:05 AM**, they cannot sign in until **9:30 AM**. The **latest a Full Time** day student can sign is **12:00 NOON**. The **latest a Part Time** day student can sign in is **10:30 AM**.

All **EVENING** students are to sign in no later than **6:05 PM**. If a student does not sign in by **6:05 PM**, they cannot sign in until **6:30 PM**. The **latest an Evening** student can sign in is **7:00 PM**.

Federal Financial Aid Programs (For Those That Qualify)

Through the U.S. Department of Education, the School is eligible to participate in student financial assistance programs authorized by Title IV of the Higher Education Act of 1965, as amended.

To be eligible for student aid an applicant must:

- Apply for financial aid using the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. The School's Federal School Code is: 030784.
- Demonstrate financial need.
- Have an official high school diploma, General Education Development certificate (GED), or the equivalent.
- Be enrolled as a regular student working toward a degree or certificate in an eligible program.
- Be a U.S. citizen, national or an eligible non-citizen.
- Have a valid Social Security Number (SSN)
- Be registered with Selective Service, if required
- Not owe a refund on a federal grant or be in default on a federal student loan.

Note: Student assistance funds are intended for educational purposes only. All students must meet the eligibility requirements at all times.

Types of Federal Financial Aid:

1. **Federal Pell Grant:** This is a grant to assist undergraduates who have not earned a bachelor's or professional degree with educational expenses. It typically does not have to be re-paid. Awards for the **2018-19** award year are given based on need, to a maximum of **\$6095.00** for a full academic year.

2. **Federal Direct Subsidized Stafford Loan:** This is a low-interest, fixed rate loan for students attending school at least half time. The maximum annual loan amount is \$3,500 for the first academic year and up to \$4,500 for the second academic year. (The amount is prorated for programs that are less than an academic year or if there is less than an academic year remaining.) It MUST be paid back. Interest does not accrue while students are attending school, during their grace period, and during periods of deferment. Interest rates and repayment schedules are available upon request. Repayment begins 6 months after graduating from the School. This information may be found on the Federal Direct Loan website and may also be found in the Student Guide to Federal Financial Aid Programs pamphlet published by the US Department of Education.
3. **Federal Direct Unsubsidized Stafford Loan:** This is a low-interest, fixed rate for students attending school at least half time. The maximum annual loan amount is \$2,000 for a dependent student or \$6,000 for an independent student (or a dependent student whose parent has been denied a PLUS Loan). (The amount is prorated for programs that are less than an academic year or if there is less than an academic year remaining.) It MUST be paid back. Interest will accrue on this loan while students are in school, during their grace period and during periods of deferment; the interest rate can be paid while the student is in school. Interest rates and repayment schedules are available upon request. Repayment begins 6 months after graduating from the School. This information may be found on the Federal Direct Loan website and may also be found in the Student Guide to Federal Financial Aid Programs pamphlet published by the US Department of Education.
4. **Federal Direct PLUS Loan:** This fixed rate loan for parents who want to borrow to help with their child's education. This loan is available only to parents without adverse credit histories. It MUST be paid back. The **maximum** amount of PLUS Loan per academic year is found using this formula: total need in dollars minus other financial aid received. Interest rates and repayment schedules are available upon request. Repayment begins when the loan is fully disbursed. There is no grace period, unless the loan has been deferred. This information may be found on the Federal Direct Loan website and may also be found in the Student Guide to Federal Financial Aid Programs pamphlet published by the US Department of Education.

For more information on the types of financial aid, refer to the Entrance/Exit Counseling Guide for Borrowers Rights and Responsibilities at www.direct.ed.gov.

Loan Counseling

Entrance: Prior to disbursement, all student loan applicants will be advised of their rights and responsibilities with regard to loans (and other financial aid funds) including but not limited to repayment requirements, sample repayment schedules, repayment options, and default consequences.

In addition to entrance counseling, all student loan recipients will also be required to complete exit counseling. The financial aid advisor will review the repayment requirements, options, and default consequences as well as discuss debt management strategies and other issues that will assist the borrower during repayment. Personal contact information will be updated at this time, which will be forwarded to the lender. Loan types and amounts may be impacted by the program duration and dependency status of the student. Additional loan information may be found at: www.direct.ed.gov

Additional Financial Assistance Issues

Continued Eligibility: All students must remain eligible for aid at all times; this includes but is not limited to satisfactory academic progress standards. Changes in the student's status and other eligibility requirements will result in recalculation of the aid package, which may lead to a reduction or loss of awards. In the event the aid package is reduced or terminated, the student will be responsible for all financial obligations to the School.

Renewal Applications: An academic year is defined as the period of time normally spent completing one year of academic work. If part of the second academic year is in the next award year, applicants may be eligible for additional aid for the new academic year. Students must file a new FASFA application for the corresponding award year. Eligibility requirements still apply.

Refund Policy

This policy pertains to both voluntary and involuntary dismissals. The termination date for refund computation purposes is the last date of actual attendance by the student.

A. BUYER'S RIGHT TO CANCEL: The student has the right to cancel the initial enrollment agreement until midnight of the fifth business day after the student has been enrolled. When notice of cancellation is given within five (5) days after the date of enrollment, all application and registration fees, tuition, and any other charges shall be refunded to the student. If notice of the right to cancel is not given to any prospective student at the time the enrollment agreement is signed, then the student has the right to cancel the agreement at any time and receive a refund of all monies paid to date within 10 days of cancellation. For purposes of cancellation, the cancellation date shall be the last day of attendance. This policy applies whether or not the student has actually started training. The cancellation must be in writing and given to the registered agent, if any, or managing employee of the school.

B. REJECTION: An applicant rejected by the School shall be entitled to a refund of all monies paid.

C. If a student (or in the case of a student under legal age, his parent or guardian) cancels his enrollment, in writing, after five (5) days following enrollment but prior the student's first day of class attendance, the student shall be entitled to a refund of all monies paid to the School less \$100.00, which is retained from the registration fee, and the cost of any books or materials that have been provided by the School and retained by the student.

D. Any student absent without leave for 30 consecutive calendar days or more without notice will be withdrawn and subject to the refund policy as indicated below.

E. 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, not to exceed \$100, 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 and retained by the student.

F. When a student has completed 5% or more of the course of instruction, the School may retain the application and registration fee, not to exceed \$100, 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, if any, or rules that the Illinois Department of Financial and Professional Regulation shall promulgate.

G. For students who enroll in and begin classes, tuition adjustment shall be made in the following manner:

PERCENTAGE OF A SCHEDULED COURSE COMPLETED:	AMOUNT OF TUITION OWED TO THE SCHOOL:
0.01% - 4.9%	10%*
5% - 9.9%	30%*
10% - 14.9%	40%*
15% - 24.9%	45%*
25% - 49.9%	70%*
50% and over	100%*

*Plus registration fee and materials

"Elapsed enrollment time" means the enrollment time elapsed between the actual starting date and the date of the student's last day of physical attendance in the school. The student shall give notice of cancellation to the School in writing. The unexplained absence of the 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. 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.

H. If the School is permanently closed and is no longer offering instruction, after a student has enrolled and instruction has begun, each student shall be given a refund prorated to at least reflect the percentage of time remaining to complete the course of instruction.

I. If the School closes before a student has begun classes, the student is entitled to a full refund.

J. 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 Illinois Department of Financial and Professional Regulation.

K. Any monies due the applicant or student shall be refunded within 30 days after cancellation or termination. Any monies due the School must be paid within 30 days. Example of grounds for termination are violence, drug or alcohol use, forgery or stealing.

L. In case of illness, or disabling accident, death in the immediate family, or other circumstances beyond the control of the student, the School can make a settlement which is reasonable and fair to both.

M. A withdrawn student who re-enters into the program will be charged a re-entry fee of \$100.00.

N. The School may make refunds which exceed those required by section 225 ILCS 410/3B-13(9).

O. Except as otherwise provided by federal law or Illinois state law, including the Illinois Barber, Cosmetology, Esthetics, Hair Braiding, and Nail Technology Act of 1985, all 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.

P. The School maintains evidence that institutional refunds are received by the student in a timely manner, such as, but not limited to, a cancelled check, bank reconciliation, signed receipt of delivery, or documentation that funds were disbursed in accordance with applicable federal or state regulations.

Return of Title IV Funds Policy

The School participates in federal financial aid. For students who have received Title IV financial assistance, the Federal Return of Title IV Funds calculation (R2T4) will be completed first and applicable funds returned. Returned funds will be reduced from the payments received on behalf of the student before applying the institutional refund policy to determine whether the student is owed a refund or if a balance is owed to the School. If a balance is owed to the School, you will have to make arrangements to pay it.

In compliance with Federal regulations, the School will determine how much Federal student financial assistance that the student has earned or not earned when a student who is a Title IV recipient withdraws from the School. The Federal Return of Title IV Funds formula dictates the amount of federal Title IV aid that must be returned to the federal government or the lending institution by the school and/or student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60% point in time in the payment period. The Return of Title IV Funds calculation may result in the student owing a balance to the Federal Government and, in some cases, to the School. If the amount received from federal funds is more than the amount earned, then a return will be made within forty-five (45) days of the date of determination, which is the date the School has determined that the student has officially or unofficially withdrawn.

For the purpose of determining the amount you to be returned, if any, you shall be deemed to have withdrawn from the program when any of the following occurs: (a) You notify School of your withdrawal or the actual date of withdrawal; (b) the School terminates your enrollment; (c) You fail to attend classes for 14 day period; (d) You fail to return from a leave of absence. In this case, the date of withdrawal shall be deemed to be the last date of recorded attendance. Provisions (a) and (b) are considered official withdrawals, provisions (c) and (d) are considered unofficial withdrawals.

Withdrawal Before 60%

The School must perform a R2T4 to determine the amount of earned aid up through the 60% point in each payment period and use the Department of Education's prorated schedule to determine the amount of R2T4 funds the student has earned at the time of termination or withdrawal. After the 60% point in

the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period.

Withdrawal After 60%

For a student who is terminated or withdraws after the 60% point-in-time, there are no unearned funds. However, the School will still calculate the Institutional Refund and R2T4 for financial aid recipients.

To calculate the amount earned, the School will determine the percentage by dividing the total number of clock hours the student was scheduled to complete in the payment period as of the last day of attendance by the total number of clock hours in the payment period. If a return results from this calculation, federal policy requires that these unearned funds be returned to the applicable Title IV financial aid fund source. Funds are returned to the Title IV Programs in the following federally mandated order: (1) Unsubsidized Federal Direct Loan; (2) Subsidized Federal Direct Loan; (3) Federal Direct PLUS Loan; (4) Federal Pell Grants; (5) Federal Supplemental Education Opportunity Grant (SEOG); (6) other grant or loan assistance authorized by Title IV of the HEA, as amended.

If more Federal student financial assistance has been earned than has been received, the student may be eligible for a post-withdrawal disbursement. The School will notify the student of any post-withdrawal disbursement loan funds for which the student may be eligible and what steps need to be taken for the Federal financial assistance funds to be received. The student or parent, in the case of Federal Direct PLUS Loans, needs to provide permission before any loan funds may be disbursed on the student's account or disbursed to the student or parent. However, the School may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees, and with the student's authorization, the School may automatically use the grant funds for other educationally related charges. Any balance of grant funds that may be available will be offered to the student.

If the Federal student financial assistance funds need to be returned, the institution must return a portion or all of the unearned funds equal to the lesser of: the institutional charges multiplied by the percentage of unearned Federal student financial assistance funds; or the entire amount of unearned funds.

If there are remaining unearned Federal financial aid funds to be returned, the student must return any loan funds that remain to be returned in accordance with the terms and conditions of the promissory note. If the remaining amount of funds to be returned includes grant funds, the student must return any amount of the overpayment that is more than half of the grant funds received. The School will notify the student as to the amount owed and how and where it should be returned.

No responsibility is assumed by the School for any negligence, carelessness, or lack of skill by one or more students while practicing any part of the School course upon another. No change or representation in the contract will be recognized unless made in writing. If the School transfers any contract or interest in the contract to another party, the student has the same rights afforded to him or her by the transferee as by the transferor.

Constitution Day

The School holds a class for the student body on Constitution Day, around September 17 of each year, to commemorate the signing of the Constitution on September 17, 1787. www.constitutionday.com

Voter Registration

We encourage students to register to vote. You can go to the following website and follow the instructions to register: <https://ova.elections.il.gov/>. This webpage contains everything you need to know about the requirements to be allowed to vote and how to become a registered voter as well as deadlines for submission of the applications.

Copyright Infringement

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 file-sharing 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.

Peer to Peer file sharing: Students authorized to utilize the institutional electronic equipment for purposes of conducting research, practical work, writing essays, doing homework assignments or in any general use of the equipment for course-related work, are strictly unauthorized to copy or distribute any copyrighted material and any violations will subject the individual violator (staff member, non-staff member or student) to civil and criminal liabilities. The first violation will be punished by removing any authorized privileged use of any institutional equipment. If the violation includes the use of individually owned equipment, the individual will not be allowed to bring in his/her personal equipment onto the school premises. Second violation, the staff member may be terminated or the student may be expelled from school. This decision will be taken by school administration. The School conducts annual evaluations of the procedures in place to prevent any violations of copyrighted materials observing the need of the students to have access to the institutional network. The School will keep a log summarizing violations reported and disciplinary actions taken.

Administrative Staff and Faculty

Campus Director	Kathleen Bennicoff
Director of Financial Aid	Kathleen Harris
Manager and Instructor	Kolleen Krizka
Assist. Manager	Meghann Jensen
Instructor	Debra Butkovich
Instructor	Frances Gamez
Instructor	Gina Bautista
Instructor	Sandra Delaney
Instructor	Christina Kosmos
Instructor	Ericka Golden

Licensing Authority

ILLINOIS STATE BOARD OF COSMETOLOGY
DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
320 WEST WASHINGTON STREET
SPRINGFIELD, ILLINOIS 62786
(217) 785-0800

Accreditation

NATIONAL ACCREDITING COMMISSION OF CAREER ART AND SCIENCES (NACCAS)
3015 COLVIN ST.
ALEXANDRIA, VIRGINIA 22314
(703) 600-7600

Affiliations

Member of the American Association of Cosmetology Schools
Member of the National Cosmetology Association
Member of the Illinois Cosmetology Association
Member of the Chicago Cosmetology Association
Member of the Illinois Association of Cosmetology Schools
Member of Cosmetology Educators of America

Career Opportunities

Career opportunities within the cosmetology industry as a licensed cosmetologist, esthetician, nail technician, or hair braider:

Hair Stylist	Booth Renter
Hair Colorist	Assistant Salon Manager
Wig Stylist	Esthetician
Hair Braider	In an Independent Salon
Texture Specialist	In a Franchise Salon
Salon Manager	In a Corporate Salon
Manicurist	Product Salesperson
Make-up Artist	Product Administrator
Salon Owner	Product Educator

Career opportunities in the educational field as licensed educators of cosmetology, esthetics, nail technology, or hair braiding:

Public Vocational Schools*	State Board Member
Private Cosmetology Schools	Platform/Guest Artist
Outside of Cosmetology Schools	CEA, AACCS Board Member
*Teachers of: Cosmetology, Esthetics, Nail Technology, Hair Braiding	Manufacturer Educator
Teachers of: Cosmetology, Esthetics, Nail Technology, Hair Braiding	Campus Director
	School Owner

*Depending on the school's requirements for credentials

SATISFACTORY ACADEMIC PROGRESS POLICY

The Satisfactory Academic Progress (SAP) Policy is consistently applied to all enrolled students. The School measures SAP for each student by monitoring both academic performance and maximum time frame for completion. In order to be considered in compliance with the SAP policy, all students must meet the School's policy regarding academics and attendance at the time of official progress evaluations. The SAP policy 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.

Official Sap Evaluation Periods

The School defines its academic year as 900 hours and 26 weeks for the Cosmetology program and 900 hours and 26 weeks for the Cosmetology Teacher program. The student's evaluation for Satisfactory Academic Progress occurs at the following periods, based on actual hours:

Cosmetology: 450, 900, 1200 hours.

Cosmetology Teacher: 450, 900 hours.

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

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

The School treats withdrawal from an individual course as withdrawal from the program for purposes of measuring SAP. Students do not have a Summer term.

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 For Completion

The School requires a student to progress through the program toward graduation within an established timeframe. The maximum time (which does not exceed 150% of the published course length) allowed for students to complete each course at satisfactory academic progress is stated below. This quantitative measure of progress will be reviewed during each Official Evaluation period thereafter. If at

any time it is determined that a student is unable to complete the program within the maximum established timeframe, the student will be deemed to be in unsatisfactory progress and, therefore, ineligible for financial aid (if applicable) and may continue as a student at the institution on a cash pay basis.

Cosmetology Program: 2250 hours (150% of 1500 hours)

Cosmetology Teacher Program: 1500 hours (150% of 1000 hours)

All payment periods in a program count toward the maximum time frame for completion, even when a student does not receive any Title IV aid during one or more payment periods for that program.

Satisfactory Academic Progress – Attendance

Each student will be evaluated as to whether they are making Satisfactory Academic Progress regarding their attendance. In order to graduate within the Maximum Time Frame for all courses the student must complete within 150% of their scheduled completion date, 2250 scheduled hours for Cosmetology and 1500 hours for Cosmetology Teacher.

Cosmetology Program:

For a full-time student whose schedule is 30 hours per week the maximum time frame is calculated as follows: $(1500 \text{ hours} / 30 \text{ hours per week}) = (50 \text{ weeks} \times 1.50) = 75 \text{ weeks maximum}$

For a part-time student whose schedule is 20 hours per week the maximum time frame is calculated as follows: $(1500 \text{ hours} / 20 \text{ hours per week}) = (75 \text{ weeks} \times 1.50) = 112.5 \text{ weeks maximum}$

Cosmetology Teacher Program:

For a full-time student whose schedule is 30 hours per week the maximum time frame is calculated as follows: $(1000 \text{ hours} / 30 \text{ hours per week}) = (33 \text{ weeks} \times 1.50) = 49.5 \text{ weeks maximum}$

For a part-time student whose schedule is 20 hours per week the maximum time frame is calculated as follows: $(1000 \text{ hours} / 20 \text{ hours per week}) = (50 \text{ weeks} \times 1.50) = 75 \text{ weeks maximum}$

Academic Progress Evaluations

The qualitative element used to determine Satisfactory Academic Progress is a reasonable system of grades as determined by the School. Students are assigned written and practical assignments. 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 practical assignment does not meet satisfactory requirements, it is not counted and must be repeated. Satisfactory progress in both written and practical work must be maintained at an average of 70% (2.0 GPA equivalent) or above. Students must also pass a final written and practical exam, with a score of 75% or above prior to graduation. The final practical exam shall test the student's skills in the following areas: Hair cutting; Thermal curl and blow drying; Chemical permanent waving and relaxing; Hair coloring and lightening; Esthetics; and Nail technology.

The examination shall be administered by the uniform application of standard performance criteria established by the school for each skill area. The school shall allow each candidate for graduation at

least 3 attempts to pass the final exam. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

A	90-100	Excellent
B	80-89	Very Good
C	70-79	Average
	Below 70	Unsatisfactory

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 written notice of their official SAP evaluation results, including a description of actions required should the student be deemed to be below the SAP standards. The School is required to notify students of any evaluation that impacts the student's eligibility for Title IV funding—the hard-copy SAP evaluation must be signed at the time of the evaluation and kept in their student file. Students may request a copy of their SAP evaluation at any time from the Student Services office. Official Evaluation period are based on actual time completed.

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 during the warning period. The student will be advised in writing on the actions required to attain Satisfactory Academic Progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she may be placed on probation and, if applicable, students may be deemed ineligible to receive Title IV funds.

Probation

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making Satisfactory Academic Progress 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. If a student loses eligibility to their Title IV funding, they may not be terminated from school if they can make other arrangements to pay the remaining amount of their contract.

Re-Establishment Of Satisfactory Academic Progress

Students may re-establish Satisfactory Academic Progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period.

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 academy's satisfactory academic progress standards.

Transfer Hours

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

LEAVE OF ABSENCE

The School has a Leave of Absence (LOA) policy that can grant a student a period of time off of school for circumstances such as, family medical emergency, student medical emergency or military requirements.

LOA Criteria

The LOA request must be completed and submitted to Kathy Bennicoff at kathyb@cameobeautyacademy.com. The School reserves the right to amend this policy on a case by case basis. Documentation for a medical LOA must be provided from an attending physician. Qualifying reasons for taking a LOA include: pregnancy; hospitalization of the student, immediate family member, or someone to whom the student is designated as primary caregiver; military duty; temporary disability; or a serious medical emergency.

All LOA's combined cannot exceed 180 days in a 12-month period. Students must follow the institution's LOA policy.

LOA Procedures

1. The student must notify administration that he/she will be requesting a Leave of Absence in advance in writing and the notification must include the reason for the student's request and include the student's signature. The student must complete a Leave of Absence form. If the student is unable to complete the LOA form the student must submit in writing by means of mail, email or fax a letter stating the nature of the request, the requested start and end date of the LOA.

Once the School receives your request, you will be contacted notifying you if the LOA can be approved or not. The date of this notification will be the *official request date*. On occasion, unforeseen circumstances may prevent this from happening. For example, if a student were injured in a car accident and needed a few weeks to recover before returning, the student would not have been able to request the LOA in advance. In this case, the LOA beginning date would be determined by the administration to be *the first date the student was unable to attend school*.

2. In order to grant a LOA to a student, there must be a reasonable expectation that the student will return from the leave.
3. The LOA request and documentation reflecting the circumstance for the LOA must be completed and submitted to administration *within seven days of the official request date*. The return date for a Leave of Absence may be determined by the School's administration. In some instances, due to unforeseen circumstances, this may not be possible. In this case, the documentation should be provided at the earliest available opportunity.
4. No additional institutional charges will be assessed during a LOA.
5. A student granted a LOA that meets the LOA criteria is not considered to have withdrawn and no refund calculation is required at this time.

6. The Institution will extend the student's contract period by the same amount of time taken in the LOA. 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.
7. Should a student need to extend a Leave of Absence, the extension must be submitted in writing prior to the end date on the original LOA. The student will be notified by administration if the extension is approved.
8. When returning from a Leave of Absence, the student must report to administration and if returning from a medical LOA, a doctor's release may be required.
9. If a student does not return from a LOA, the student's official withdrawal date for the purpose of calculating a refund is always the student's last date of attendance.

If a student has not completed the proper LOA procedures, all time missed will count as absences from school and will affect overtime charges and Satisfactory Academic Progress. If a student misses over 14 calendar days without an official Leave of Absence, he/she will be terminated from the School. A Leave of Absence and/or failure to return from a Leave of Absence may affect your loan interest rates and/or repayment timeline. Please see your Financial Aid representative for more information.

Students who do not return are required to complete an exit interview with the school's Financial Aid department.

YEAR 2019 TUITION AND FEE SCHEDULE

(For anyone starting on or after 03-15-2019)

COSMETOLOGY COURSE (1500 HOURS)

Registration Fee.....	\$100.00
Books, Equipment & Uniform.	2,480.00
Tuition.....	<u>17,985.00</u>
	\$20,565.00

Full-Time Day: 12 Months

Part-Time Day: 15 Months

Part-Time Evening: 18 Months

COSMETOLOGY TEACHER (1000 HOURS)

Registration Fee	\$100.00
Books, Equipment & Uniform.....	500.00
Tuition	<u>11,990.00</u>
	\$12,590.00

Full-Time Day: 8 Months

Part-Time Day: 12 Months

A fee of **\$12.20 per hour** will be charged for every hour over contract ending date.

Arrangements to pay over-contract fees must be made **prior** to over-contract attendance.

The regular hourly rate is \$11.99 per hour.

School Hours

Full-Time Day Schedule

Tue - Fri: 9:00am – 5:00pm

Part-Time Day Schedule

Tues - Fri: 9:00am – 1:00pm

Sat: 9:00am – 5:30pm

Part-Time Evening Schedule

Tues- Fri: 6:00pm – 9:00pm

Sat: 9:00am – 5:30pm

Payment Plan For Cosmetology Course

Minimum deposit required to start school: \$2,580.00

Full-Time Day Payment: \$409.00 per week or \$1,635.00 per month

Part-Time Day Payment: \$321.00 per week or \$1,285.00 per month

Part-Time Eve Payment: \$265.00 per week or \$1,058.00 per month

Payment Plan For Cosmetology Teacher

Minimum deposit required to start school: \$600.00

Full-Time Day Payment: \$429.00 per week or \$1,713.00 per month

Part-Time Day Payment: \$273.00 per week or \$1,090.00 per month

The amount of the weekly payment may vary, depending on the total amount of the down payment. A larger down payment will result in smaller weekly payments. Monthly payments are made in advance, not in arrears. **This payment plan is interest free.**

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COSMETOLOGY PROGRAM SUPPLIES

Equipment List

- | | | |
|--|--|--|
| <input type="checkbox"/> 1 Viper Haircutting Shear | <input type="checkbox"/> 1 Hairdressing Brush | <input type="checkbox"/> 4 Heat Resistant Tail Combs |
| <input type="checkbox"/> 1 Viper Texturizing Shear | <input type="checkbox"/> 1 Original Denman Brush | <input type="checkbox"/> 1 Tinting Apron |
| <input type="checkbox"/> 1 Feather Razor and Blades | <input type="checkbox"/> 1 Large Paddle Brush | <input type="checkbox"/> 1 Tweezerman Professional Tweezer |
| <input type="checkbox"/> 1 Wide Tooth Detangling Comb | <input type="checkbox"/> 1 Extra Large Round Ceramic Brush | <input type="checkbox"/> 1 Hair Pick |
| <input type="checkbox"/> 30 Dozen Perm Rods – Assorted Sizes | <input type="checkbox"/> 1 Medium Round Ceramic Brush | <input type="checkbox"/> 3 Deluxe Shampoo Capes |
| <input type="checkbox"/> 12 Butterfly Clips | <input type="checkbox"/> 1 Small Round Ceramic Brush | <input type="checkbox"/> 1 Manicure Bowl |
| <input type="checkbox"/> 1 Box Clips – Double Prong | <input type="checkbox"/> 2 Tinting Brushes | <input type="checkbox"/> 1 Manicure Brush |
| <input type="checkbox"/> 1 Box Curl Clips – Double Prong | <input type="checkbox"/> 1 Tinting Bottle | <input type="checkbox"/> 1 Manikin Stand |
| <input type="checkbox"/> 12 Duckbill Clips | <input type="checkbox"/> 2 Tinting Bowls | <input type="checkbox"/> 2 Deluxe Manikins |
| <input type="checkbox"/> 1 Spray Bottle & Trigger Sprayer | <input type="checkbox"/> 12 Hairdressing Combs | <input type="checkbox"/> 1 OPI Clarite Deluxe Kit and Case |
| <input type="checkbox"/> 12 Dozen Magnetic Rollers | <input type="checkbox"/> 12 Rattail Combs | <input type="checkbox"/> 1 Equipment Rolling Bag |
| <input type="checkbox"/> 1 Anti-Static Vent Brush | <input type="checkbox"/> 1 Hair Styla Lift Pick | <input type="checkbox"/> 1 Cameo Uniform Lab Coat |
| <input type="checkbox"/> 1 The Wet Brush | <input type="checkbox"/> 1 Feathering Comb | <input type="checkbox"/> 1 Cameo Name Badge |

Electrical

- 1 Hot Tools $\frac{3}{4}$ " – 1 $\frac{1}{4}$ " Nano Ceramic Curling Wand
- 1 Babyliss Pro 1.0" Nano Titanium Marcel Curling Iron
- 1 Babyliss Pro 0.5" Nano Titanium Flat Iron
- 1 Babyliss Pro 1.0" Nano Titanium Flat Iron (U-Styler)
- 1 Babyliss Pro Nano Titanium 2000 Watt Blow Dryer

Books – Cosmetology

- 1 Milady – 2016 Edition Standard Textbook of Cosmetology
- 1 Milady – 2016 Edition State Board Review Book
- Cameo Beauty Academy Proprietary Curriculum
- S.T.A.R. Curriculum

Books – Cosmetology Teacher (in addition to books listed above)

- Milady – 2014 Master Educator 3rd Edition
- Milady – 2014 State Review Book 3rd Edition

Uniform

- All black slacks, any color shoes (no heels), and shirt comprise the rest of the uniform and are **supplied by the student.**

Additional Supplies

Any additional supplies must be purchased at the expense of the student.

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YEAR 2019 TUITION AND FEE SCHEDULE

(For anyone starting on or after 03-15-2019)

COSMETOLOGY TEACHER COURSE (1000 Hours)

Registration Fee.....	\$100.00
Books, Equipment & Uniform	500.00
Tuition.....	<u>11,990.00</u>
	\$12,590.00

Full-Time Day: 8 Months
Part-Time Day: 12 Months

COSMETOLOGY TEACHER COURSE (1000 HOURS) WITH 500 TRANSFER CREDITS

Registration Fee	\$100.00
Books, Equipment & Uniform.....	500.00
Tuition	<u>5,995.00</u>
	\$6,595.00

Full-Time Day: 4 Months
Part-Time Day: 6 Months

A fee of **\$12.20 per hour** will be charged for every hour over contract ending date.
Arrangements to pay over-contract fees must be made **prior** to over-contract attendance.
The regular hourly rate is \$11.99 per hour.

School Hours

FULL-TIME DAY SCHEDULE
Tues – Fri: 9:00am – 5:00pm

PART-TIME DAY SCHEDULE
Tues – Fri: 9:00am – 2:00pm

Payment Plan For Cosmetology Teacher Course

Minimum deposit required to start school: \$600.00

Full-Time Day Payment: \$500.00 per week or \$1,999.00 per month

Part-Time Day Payment: \$300.00 per week or \$1,199.00 per month

The amount of the weekly payment may vary, depending on the total amount of the down payment. A larger down payment will result in smaller weekly payments. Monthly payments are made in advance, not in arrears. **This payment plan is interest free.**

Books

- Milady- 2016 Edition Standard Textbook of Cosmetology
- Milady - 2016 Edition State Board Review Book
- Milady- 2014 Master Educator 3" Edition
- Milady - 2014 State Review Book 3" Edition
- Cameo Beauty Academy Proprietary Curriculum

Any additional supplies must be purchased at the expense of the student.

Uniform

- Cameo Uniform Lab Coat
- Cameo Name Badge
- All black slacks, any color shoes (no heels), and shirt comprise the rest of the uniform and are SUPPLIED BY THE STUDENT.

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