

Federal Consumer Information Sylvain Melloul International Hair Academy

www.smiha.edu

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Basic Financial Aid Information Need-based and non-need based Federal Programs

Sylvain Melloul International Hair Academy, can offer quality education at a surprisingly affordable cost. However, many qualified students will need financial assistance in the form of Federal Aid in order to attend school. Sylvain Melloul International Hair Academy, 3405 Candler's Mountain Rd., #G-360, Lynchburg, VA 24502, can offer extensive Federal Financial Aid to qualified students who deserve a post-secondary education but do not have adequate financial means to do so.

Need-based and Non-need based State and Local Aid Programs, School Aid Programs, and other private aid program

Sylvain Melloul International Hair Academy does not have a state, local government and private funding source.

How students apply for Federal Student Aid and how eligibility is determined

Students enrolling in Sylvain Melloul International Hair Academy should make application for Federal Financial Aid using the Free Application for Federal Student Aid (FAFSA) on the web:

<http://www.fafsa.ed.gov/>

A student's financial aid package may include a Federal Pell Grant and Federal Stafford Direct Loan. You should use FAFSA4caster to learn more about the financial aid process and get an early estimate of your eligibility for federal student aid. You can access the FAFSA4caster at:

<http://www.fafsa4caster.ed.gov/F4CApp/index/index.jsf>

Seniors in High School who are ready to fill out the FAFSA:

High school seniors in the last semester of school must fill out a FAFSA to determine their eligibility for financial aid.

Why should a student consider using the FAFSA4caster?

1. The Site will help students understanding Federal Student financial aid.
2. It will assist students in determining how they can apply for Federal student aid and who qualifies?
3. It allows students to get an early start on the financial aid process by learning the basics.

How the school distributes aid among students

Most Federal Financial Aid is awarded on the basis of financial need. Need is the difference between your cost of education (educational expenses such as tuition, room board, books, supplies and other expenses) and the amount you and your family are expected to contribute toward your education.

A standard formula is used for all applicants to determine this amount, which is called the expected family contribution (EFC). If there is anything left over after subtracting the expected family contribution from your cost of education you are then considered to have financial need.

The rights and responsibilities of a Student receiving Federal Student Aid

The student has the right to ask the school:

- The name of its accrediting and its licensing organizations.
- About its programs; its instructional, laboratory, its physical facilities, and its faculty.
- What the cost of attending is and the institutions policies concerning refunds and Return to Title IV (R2T4) to students who drop out.
- What financial assistance is available at Sylvain Melloul International Hair Academy; including information on all federal, state, local, private and institutional financial aid programs.
- What the procedures and deadlines are for submitting an application for each available financial aid program.
- How it determines a student's eligibility and need for financial aid.
- How much of your financial need, as determined by the school, has been met.
- To explain each type and amount of assistance in your financial aid package.
- What the interest rate is on any student loan you have, the total amount you must repay, when a student must start repaying.
- What is deferment of repayment or forbearance for certain defined periods. How do you know if you qualify and how do you request deferment or forbearance.
- Provide written information on student's loan obligations and information on your rights and responsibilities as a borrower.
- To reconsider your aid package, if you believe a mistake has been made, or if your enrollment or financial circumstances have changed.
- How the school determines when and whether you are making satisfactory progress (SAP) and what happens if you fail to maintain SAP. How failing to maintain SAP affect your title IV eligibility.
- What special facilities and services are available to student with disabilities and how to request a reasonable accommodation.

It is the student's responsibility to:

- Review and consider all the information about the school's program before enrolling.
- Pay special attention to the application process for Federal student financial aid, complete it accurately, and submit it on time to the right place. Errors on the FAFSA can delay or prevent your receiving aid timely
- Know and comply with all deadlines for applying and reapplying for aid.
- Provide all enrollment and verification documentations, corrections, and/or new information

- requested by either the financial aid officer or the agency to which you submitted the application.
- Notify the school of any information that has changed since you applied.
 - Read, understand, and keep copies of all forms you were asked to sign.
 - Ensuring you are aware that you must start making monthly repayment on your student loan after your grace period ends, unless you have a deferment or forbearance. When you sign your master promissory note (MPN), you are agreeing to repay your loan.
 - Attend an exit interview at the time you leave the school to determine the net balance of your account with the school as well as the net balance of any student loan.
 - Notify the school of a change in your name, address, phone number, or attendance status (full/part-time student). If you have student loans, you must notify your loan servicer of these changes.
 - Understand your school's refund policy.
 - Understand and comply with the enrollment status, financial charges, financial terms, time allowed to complete, refund policy and termination procedures as specified in the enrollment contract you will be asked to sign.
 - Understand that you may be responsible and have liability for portions of Title IV funds return by the institution on your behalf.
 - Understand that there could be liabilities when errors are made as a result of inconsistent information provided by the student that results in funds being awarded that a student was not eligible for that were advanced to you or credited to your school account.

Student Loan Information Published by the U.S. Department of Education

Sylvain Melloul International Hair Academy will provide information published by the U.S. Department of Education to students at any time that information regarding loan availability is provided. The publication includes information about rights and responsibilities of students and schools under the Title IV, HEA loan programs.

National Student Loan Data System (NSLDS)

If Sylvain Melloul International Hair Academy enters into an agreement with a potential student, student, or parent of a student regarding a Title IV, HEA Loan the school will inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

How and When will Financial Aid be disbursed

Financial Aid and Title IV funds are disbursed during the payment period hours of 0-600 hours, 601-1200 hours, and 1201-1500 hours. Students must meet these clock hour requirements in order to be eligible for Title IV funding disbursement. Each student will be evaluated on an individual basis to determine eligibility based on total cumulative hours and weeks in each payment period.

The terms and conditions of any employment that is part of the financial aid package

Sylvain Melloul International Hair Academy does not employ any students who are currently receiving financial aid and are attending the school programs.

The terms of, the schedule for, and the necessity of loan repayment and required loan exit counseling.

The formula for determining the amount of loans is:

(Cost of Attendance) – Minus (EFC) – Minus (estimated financial assistance)
= (Need for subsidized Stafford)
An unsubsidized loan can replace the EFC.

Application for Loan:

To receive a Stafford Direct Loan, a student must complete a Free Application for Federal Student Aid and a Master Promissory Note (MPN).

In the online process, the MPN can be completed by the student and submitted to the Department online. The Borrowers' Rights and Responsibilities Statement must be provided to the borrower with the MPN.

Required borrower information on the MPN:

The MPN contains identifying information including name, permanent address, a date of birth, social security number, driver's license number, and two personal non-student adult references with U.S. addresses. The borrower must read, sign and date the MPN.

Adverse Credit History of Borrowers of PLUS (Loan)

The parent may not have adverse credit to borrow a PLUS. This is defined in the regulations as the applicant being 90 days or more delinquent on a debt or having been subject in the last five years to a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment or write off of an FSA debt. The absence of any credit history is not considered adverse credit. The loan servicer may establish more restrictive credit standards for determining adverse credit.

If the parent borrower has an adverse credit history the applicant has the option of receiving a PLUS using a creditworthy endorser. If an endorser is used a separate Endorser Addendum is required for each PLUS loan. If an endorser is involved a new MPN must be used. The endorser is only liable for the specific loan or loans he/she has agreed to endorse.

School Certifies/Originates the Loan:

The school's primary responsibilities in the loan application process are to ensure the completeness and accuracy of the MPN based on information it has available.

Checklist for loan certification:

For all Federal Direct Loans programs applications, the school must:

- Confirm that the student and parent meet the definition of eligible borrower. This would include the student's grade level, loan period and the amounts of the disbursements as well as the student's enrollment status and anticipated completion/graduation date. The school must confirm the student's dependency status for PLUS. Check on NSLDS to check the student's financial aid history, including loan limits. It must document the student's COA, EFC and estimated Financial Aid in the student's file. It must be available to the loan servicer, or the Department.
- Determine the student's enrollment status and SAP
- Review NSLDS information on ISIR to ensure that the student (or both the student and parent in the case of PLUS loan) is not in default on any FSA loan and does not owe a refund on any FSA grant or scholarship and will not exceed the annual or aggregate loan limits applicable to borrowers.
- Ensure the amount of the loan in combination with other aid will not exceed the student's financial need or the annual or aggregate loan limit.

For Federal Direct Stafford Loan, the school must also:

- Determine the student's Pell grant eligibility (for a sub Stafford the need analysis must use official EFC calculated by the Department to determine the student's financial need), and if eligible include the grant in the student's aid package.
- For an unsubsidized Stafford loan, first determine the student's eligibility for a Stafford loan
- Prorate Stafford loans for programs of study that are shorter than an academic year and for programs in which the remaining period of study is less than an academic year in length
- Ensure that the loan disbursement dates meet the cash management and disbursement requirements for Stafford loans.

A separate PLUS MPN is required for each dependent student or if both parents want to borrow individually on behalf of the student.

Additional Unsubsidized Direct Stafford:

Dependent students whose parents are unable to borrow PLUS loans due to adverse credit or other exceptional circumstances may receive additional unsubsidized amounts at the same level as independent undergrad students. The amounts are limited.

Guidelines for determining student's eligibility:

- Parent's unwillingness to borrow a PLUS does not make the dependent student eligible
- The aid administrators belief that a parent should not borrow a PLUS does not make the student eligible
- Only one parent must apply for a PLUS and be denied based on adverse credit history. However if both parents apply independently and one is approved and one denied, the student is not eligible for increased loan amounts.
- The parents denied of PLUS based on adverse credit in one year does not support the dependent's eligibility in subsequent years.
- The dependent student may become eligible at anytime during an academic year if the parent has been approved and later denied.

The dependent student may be eligible for increased unsubsidized loan amounts if you determine and document that other exceptional circumstances exist that will prevent a student from borrowing:

- The parent is incarcerated and therefore ineligible
- Parent's whereabouts are unknown
- Parents income limited to Public Assistance or disability and you have evidence that the loan servicer that makes loans to students and parents at the school has denied a PLUS loan or will not make a PLUS loan to a parent under its lending policy due to the parent's existing debt burden, income to debt ratio, likely inability to repay or other credit standards.

Scheduling Disbursements:

Disbursements will be established with the Department. This is the date that the funds are disbursed to the student. In keeping with the three day turnaround time for payment of FSA funds to the student. For Stafford Direct Loans the school may request the Stafford Direct funds may be provided on the thirty first day of classes for the first payment period for a first year, first time Stafford Direct Loan borrower.

Entrance Counseling For Student Loan Borrowers

Prior to the first disbursement, Sylvain Melloul International Hair Academy will provide to a first-time borrower of a Federal Direct Loan (other than consolidated or Parent PLUS loans) comprehensive information on the terms and conditions of the loan and of the borrower's responsibilities. The information will include the following:

1. An explanation of the use of the Master Promissory Note (MPN)
 - I. An emphasis to the borrower the seriousness and importance of the repayment obligation the student borrower is assuming
 - II. A description of the likely consequences of default, including adverse credit reports, delinquent debt collection procedures under Federal law, and litigation
 - III. The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower complete program or completes within regular time for completion, is unable to obtain employment upon completion, or is otherwise dissatisfied with or does not receive the educational or other services the borrower purchased from the school
2. Information about the monthly payment amounts based on
 - I. A range of student levels of indebtedness of Direct Subsidized Loan and Direct Unsubsidized Loan borrowers, or student borrowers with Direct Subsidized, Direct Unsubsidized, and Direct PLUS Loans depending on the types of loans the borrower has obtained; or
 - II. The average indebtedness of other borrowers in the same program at the same school as the borrower
3. To the extent practicable, provide an explanation of the effect of accepting the loans to be disbursed on the eligibility of the borrower for other form of student financial assistance
4. Information on the accrual and capitalization of interest

5. Borrowers of unsubsidized loans have the option of paying interest while in school
6. Definition of half-time enrollment and the consequences of not maintaining half-time enrollment
7. Importance of contacting appropriate offices if student withdraws prior to completion of program of study
8. Sample monthly repayment amounts
9. Consequences of default
10. Information about the NSLDS and how the borrower can access the borrowers records
 - I. Name and contact information for individual the borrower may contact with questions about the borrower's rights and responsibilities or the terms and conditions of the loan

Exit Counseling

All students who are graduating or withdrawing from school must receive exit counseling.

The school will ensure that students receive exit counseling before they leave school. Counseling may be provided in person (individually or in groups), or using audiovisual materials. As with entrance counseling, exit counseling is offered on the Web by the Department. Student borrowers should be advised to complete online exit counseling or come to the counseling session at the school shortly before graduating, or ceasing at least half-time enrollment. Financial Aid Staff at the Sylvain Melloul International Hair Academy are reasonably available to answer questions from student borrowers. One of the borrowers' obligations is to participate in an exit counseling session.

Some of the same material presented at the entrance counseling session will again be presented during exit counseling. The emphasis shifts to more specific information about loan repayment and debt-management strategies. The following information will be provided as part of exit counseling:

1. Exit counseling emphasizes the seriousness and importance of the repayment obligation.
2. The loan servicer sends payment coupons or billing statements as a convenience for the borrowers. Not receiving them does not relieve the borrower of his or her obligation to make payments.
3. Many loan servicers encourage borrowers to set up electronic debiting of bank accounts to repay their loans.

The regulations require that exit counseling describes the likely consequences of default, including adverse credit reports, and litigation. Students will be informed of the charges that might be imposed for delinquency or default, such as loan servicer's collection expenses (including attorney's fees). Defaulters often find that repayment schedules for loans that have been accelerated are more stringent than the original repayment schedule. A defaulter is no longer eligible for any deferment provisions, even if he or she would otherwise qualify. The defaulter's federal and state tax refunds may be seized and wages garnished, and the borrower loses eligibility or any further funding from the FSA programs.

The student will receive an explanation of the use of the Master Promissory Note. The student will be advised to read carefully the MPN and the Borrowers Rights and responsibilities statement again.

Emphasis will be given that repayment is required, regardless of educational outcome or subsequent employability. The student borrower will be informed that they are obligated to repay the full loan even if they did not finish the program, cannot obtain a job after graduation, or is dissatisfied with the school's educational program or other services.

Sample monthly repayment accounts will be provided. The borrower will be given an estimate of the average anticipated monthly payments based on their indebtedness (or the average indebtedness of Stafford borrowers at our school or in the same program). The borrower will receive a sample loan repayment schedule based on their total indebtedness. A loan repayment schedule will usually provide more information than just the expected monthly payment. For instance, it would show the varying monthly amounts expected in a graduated repayment plan. The lending organization is not required to send the repayment schedule to the student until the grace period.

Repayment options will be reviewed with the student. The counseling will review the payment options, such as the standard, extended, graduated and income-contingent income sensitive plans. The option of consolidating loans will also be discussed. Consolidation loans are available through the Federal Direct Student Loan Program. .

Debt Management Strategies will be discussed. The counselor will stress the importance of developing a realistic budget, based on the student's minimum salary requirements. It is helpful to have the student's budget reflect the loan payment as a fixed cost, like rent and utilities.

Forbearance, deferment, and cancellation options will be discussed including:

1. If a student cannot make scheduled payments and does not qualify for a deferment, the loan servicer may allow the student to temporarily make smaller payments or temporarily stop making payments. Interest continues to be charged during forbearance. Some reasons why forbearance may be granted are financial hardship and/or illness. The loan servicer must grant forbearance if the student has a monthly debt burden for Title IV loans that collectively equals or exceeds 20% of their total monthly gross income (for up to three years) There are several other reasons listed in the Borrowers Rights and Responsibilities.
2. Deferments mean that the student does not have to make payments in certain circumstances. If the student is attending school at least half-time, or if the student is unemployed, if the student is experiencing economic hardship as determined by federal law for up to three years. (See student's rights and responsibilities).

The terms and conditions under which students receiving federal education loans may obtain deferments

The following lists of deferments are available to students who have federal student loans.

Deferment Definitions

1. **Action Programs Deferment**
Borrowers may postpone payments with this deferment type while serving full-time in the Action Programs for at least one year.

2. **Armed Forces Deferment**
This deferment type may be used to postpone payments for a borrower serving in the military on active duty status.
3. **Dependent Student Enrolled at Least Half-time Deferment**
Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is enrolled at least half-time at an eligible school.
4. **Dependent Student Enrolled Full-time Deferment**
Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is enrolled full-time at an eligible school.
5. **Dependent Student in a Full-time Rehabilitation Training Program Deferment**
Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is engaged in a full-time rehabilitation training program.
6. **Economic Hardship Deferment**
This deferment postpones payments for a borrower during times of financial difficulty where the borrower receives public assistance, serves in the Peace Corps, receives the deferment on a Direct or Perkins loan, or meets specific income criteria.
7. **Full-time Student Deferment**
Any borrower who is certified by an eligible school as enrolled on a full-time basis may receive this deferment.
8. **Graduate Fellowship Deferment**
This deferment type postpones payments for borrowers engaged in a full-time course of study in a Graduate Fellowship program.
9. **Internship/Residency Deferment**
This deferment type postpones payments for a borrower engaged in an Internship/Residency program.
10. **Less than Full-time but at Least Half-time Student**
In order to qualify for this deferment, an eligible school must certify that the borrower is enrolled at least half-time.
11. **National Oceanic and Atmospheric Administration (NOAA) Deferment**
Borrowers serving in the National Oceanic and Atmospheric Administration (NOAA) on active duty status may use this deferment type to postpone payments.
12. **Parental Leave Deferment**
This deferment type may postpone payments for a pregnant borrower or one caring for a newborn child or a newly adopted child.
13. **Peace Corps Deferment**
Borrowers may postpone payments with this deferment type while serving in the Peace Corps for at least one year.
14. **Public Health Service Deferment**
This deferment type postpones payments for borrowers serving full-time as an officer in the Commissioned Corps of the Public Health Service.
15. **Rehabilitation Training Deferment**
This deferment type is available for borrowers engaged in a full-time rehabilitation training program.
16. **Tax-exempt Organization Deferment**
This deferment type may postpone payments for full-time paid volunteers in a tax-exempt organization.
17. **Teacher Shortage Area Deferment**
This deferment type is available to borrowers when teaching in a designated teacher shortage area.

18. Temporary Total Disability Deferment

This deferment type may postpone payments for a borrower with a condition that prevents them from working or going to school, or who is caring for a disabled person.

19. Unemployment Deferment

This deferment type postpones payments for borrowers who are seeking full-time employment through registry with an employment agency or are receiving unemployment benefits.

20. Working Mother Deferment

This deferment type may postpone payments for mothers who recently re-entered the workforce.

The student will be informed of the Availability of Loan Information on NSLDS and the availability of the FSA Ombudsman's Office. The borrower's loan history can be reviewed on NSLDS (PIN required for access). Students without Internet access can identify their loan servicer by calling 1-800-4-fed-aid. The borrower will be made aware that the information on the NSLDS site is updated by loan servicers; however this may not be as current as the latest information from the loan servicer. The Ombudsman's office is a resource for borrowers when other approaches to resolving student loan problems have failed. Normally the loan servicer can help with any problem.

Review the Student's Rights and Responsibilities: The student received this with the MPN at the beginning of the loan process and it should be reviewed again at the exit interview.

The importance of keeping loan records will be reinforced with the student. The borrower should keep the loan repayment schedule provided by the loan servicer when repayment begins as well as records of loan payments—including cancelled checks, money order receipts. The student should keep copies of any requests for deferment or forbearance, or any other correspondence with the loan servicer.

The School will collect and update personal and contact information: During exit counseling, the aid office will obtain the borrower's expected permanent address after leaving school, the address of the borrower's next of kin, and the name and address of the borrower's expected employer (if known). A school will correct its records to reflect any changes in the borrower's name, address, Social Security Number, or references and will obtain the borrower's current driver's license number and state of issue. Within 60 days after the exit interview, the financial aid office will provide this information to the loan vendor.

The student will also be provided with the current name and address of the borrower's loan servicer, based on the latest information. An explanation will be given of how to complete deferment forms and how to prepare correspondence to the loan servicer will also be included. Emphasis will be made that the borrower should always keep copies of all correspondence from and to them about their loans. It will be stressed that a borrower must make payments on their loans even if the borrower does not receive a payment booklet or a billing notice.

If the student borrower drops out without notifying the school, we will confirm that the student has either completed online counseling, or exit counseling material will be mailed to the borrower at their last known address. The material must be mailed within 30 days of learning that a borrower has withdrawn or failed to participate in an exit counseling session. When we mail these exit materials, we are not required to use certified mail with a return receipt requested, but we must document in the student's file that the materials were sent. If the student fails to return the Exit Counseling material including the contact information, we are not required to take any further action.

Grace Period: Once the student withdraws, leaves school or graduates on the subsidized loans there is a grace period of six months before repayment. The borrower has a choice of paying the interest or having

it capitalized – adding the accrued interest to the original loan principal. PLUS loan repayment begins sixty days after the second disbursement and interest begins at that point.

Repayment on all loans is up to ten years with a minimum repayment of \$50.00 per month.

SATISFACTORY ACADEMIC PROGRESS POLICY

Satisfactory Academic Progress in attendance and academic work is a requirement for all students to continue their education. Students must maintain Satisfactory Academic Progress to continue eligibility for Student Financial Aid funding.

To determine Satisfactory Academic Progress for students who are attending the full-time Cosmetology program, students are evaluated for both academics and attendance during the month that they are scheduled to complete their payment period (regardless if student attended all hours scheduled):

1. 600 scheduled hours
2. 1200 scheduled hours

The student must also complete at least 15 weeks by 600 hours, 30 weeks by 1200 hours, 34 weeks by 1350 hours, to have completed a payment period. If a student does not meet Satisfactory Academic Progress they will be provided with one of the following notices: Financial Aid Warning Letter, Letter Canceling the Student's Funding Eligibility, or a Financial Aid Probation Letter.

ATTENDANCE POLICY/PROGRESS:

Students must *attend a minimum of 85%* or better of the cumulative scheduled hours to maintain Satisfactory Academic Progress and complete the program within the maximum time allowed.

The maximum time frame is equal to 1.18 times the published length of the program (Cosmetology is 1765 scheduled hours).

The following is an example of the number of hours that a student has to complete at the end of each payment period within the maximum weeks listed to be considered eligible to receive Title IV Aid funding.

<u>Program</u>	<u>Minimum Hours</u>	<u>Maximum Weeks</u>
Cosmetology	600	18
	1200	35
	1350	40

ACADEMIC PROGRESS:

Students must maintain a *cumulative grade point average of 85%* or better, and pass a FINAL written and practical exam prior to graduation. Students are assigned theory study and practical assignments. Theory is evaluated by written exams given after each unit of study. Practical assignments are evaluated as completed and counted toward grade point average. Practical skills are evaluated according to text procedures and minimum performance standards established by the state licensing agency. Numerical grades are considered according to the following grading scale:

GRADING SCALE:

Range	Grade	Description
100% -93%	A	Exemplary performance.
92% -87%	B	Excellent mastery of program content and excellent ability to apply program content concepts. The work displays initiative, independence and application. In some courses, originality may be required.
86% -81%	C	Good mastery of program content and an ability to apply program content concepts. Work reflects a thorough understanding of the application and inter-relationships of material covered.
80% -75%	D	Below average mastery of program. Needs improvement and review of materials covered and content concepts.
74% & below	F	Unsatisfactory progress in mastery of program content.

DETERMINATION OF PROGRESS:

In order for a student to be considered making Satisfactory Academic Progress, the student must meet the minimum cumulative attendance and academic requirements. Students who meet the requirements at the end of each payment period will be considered making Satisfactory Academic Progress until the end of the next scheduled payment period review. Students who do not meet Satisfactory Academic Progress will be placed on Financial Aid Warning until the end of next payment period. At the end of this period the student either, A.) Is meeting the minimum requirements and is determined as making Satisfactory Academic Progress, or B.) Is not meeting the minimum requirements and will be suspended from receiving Title IV funds and/or VA Benefits and may be terminated from the program, or C.) The student can appeal the results of such determination. If the student appeals then either, A.) The student’s appeal will be granted and the student will be in Financial Aid Probation able to receive Title IV and/or VA Benefits until the end of the scheduled probationary period, or B.) the student’s appeal will be denied and will be suspended from receiving Title IV funds and/or VA Benefits and may be terminated from the program. If the student is granted the appeal then either, A.) the student meets the minimum requirements at the end of the probationary period and is determined as making Satisfactory Academic Progress, or B.) the student fails to meet the minimum requirements at the end of the probationary period and will be suspended from receiving Title IV funds and/or VA Benefits and may be terminated from the program.

Students will undergo a review of their Satisfactory Academic Progress with their instructor or the Academy Director. Students will receive a copy of the evaluation results and will have access to their permanent file which contains a copy of their evaluation results.

FINANCIAL AID WARNING:

Students failing to meet requirements for attendance or academic progress at the end of any payment period will be placed on Financial Aid Warning until the end of the next payment period or until re-establishing Satisfactory Academic Progress, whichever occurs first. During the Financial Warning period, students are considered to be making Satisfactory Academic Progress and students who receive federal funds may continue to be funded. If the student is meeting minimum requirements at the end of the Financial Aid Warning period, the student will be determined as making Satisfactory Academic Progress. If the student fails to meet requirements at the end of the Financial Aid Warning period, the student will be suspended from receiving Title IV funds and may face termination, unless the student appeals the

finding that they are not meeting the satisfactory academic Policy and prevails on the appeal. A student cannot have successive periods in Financial Aid Warning status.

APPEAL POLICY:

If a student is determined NOT to be making Satisfactory Academic Progress at the end of the Financial Aid Warning period, the student may appeal the negative determination. The appeal must be based on the following: The death of a relative, an injury or illness of the student, or other special circumstances. The Student must submit his/her written appeal notice to the Academy administration with supporting documentation, including reasons why the determination should be reversed and what has changed in the student's situation that will allow the student to demonstrate satisfactory academic progress at the next evaluation.

The written appeal will be reviewed within 5 business days by the Academy administration and the student will be notified of the results in writing. The results of the appeal review are final and not appealable. If the student prevails on appeal, the student will be placed on Financial Aid Probation and will be considered making Satisfactory Academic Progress until the end of the next scheduled payment period (or length of scheduled payment period).

If the institution determines during the review process that the student's appeal shall be granted, however, that the student still would not be able to complete the training within the maximum timeframe, then the institution will develop an academic plan for the student. The academic plan will be monitored by the institution and reviewed at the scheduled periods to make sure the student is adhering to the academic plan. If at the end of the review period the student is still not making progress or is not following the approved academic plan, the student will then receive another letter canceling the student's eligibility to receive Title IV funding. If the student wishes to continue to receive Title IV funding, the student must submit a new appeal following the same appeal procedure listed above.

A student may have more than one Financial Aid Probation during the student academic career. A Student may appeal each time the institution determines that the student is no longer making Satisfactory Academic Progress and the results of that determination would mean the student is no longer eligible for Title IV Aid, or result in the student being terminated from the institution. A copy of the appeal documents along with the appeal determination record will be maintained in the students file.

REESTABLISHMENT OF STATUS:

A student determined NOT to be making Satisfactory Academic Progress may reestablish Satisfactory Academic Progress by:

- 1) Making up missed tests and assignments and increasing cumulative grade point average to 85%.
And / Or
- 2) Increasing cumulative attendance to 85%

RE-ENROLLING STUDENTS/INTERRUPTIONS:

The determination of Satisfactory Academic Progress made and documented preceding the time of withdrawal or start of a Leave of Absence will apply to students at the time they return to school. The student may appeal a negative Satisfactory Academic Progress determination according to the appeal policy. Elapsed time during a Leave of Absence does not affect Satisfactory Academic Progress and will extend the contract period by the same number of days in the Leave and maximum time frame by the same number of days taken in the leave. There will be no additional charges to a student for the time off when they are on an approved leave of absence. Students re-entering after exiting the Academy within 6 months of the date of withdrawal will re-enter at the same progress status as when they left and be evaluated at the next scheduled review point as they were scheduled before withdrawal. Consideration will be given to the student's progress status at the time of previous withdrawal. Students re-entering school after 6 months of the date of withdrawal will be evaluated at the same schedule as new students, however, will re-enter at the same progress status as when they left.

Students wishing to re-enroll in school after withdrawing must submit a letter to the Academy administration. Student letters requesting re-enrollment must include a summary of the reasons the student withdrew and how these issues have been resolved. Re-enrollment is at the discretion of the Academy Director/ Administrator. Decisions by the Academy Director/ Administrator regarding re-enrollment are final.

TRANSFER STUDENTS:

New students that transfer in to the Academy with hours from another school will start their review process with 0 hours and be evaluated at the same schedule as any other new student, except that their contract length will be adjusted to give the student credit for completed hours per the Academy's transfer policy for the remaining hours needed to complete the program.

REINSTATEMENT OF FINANCIAL AID:

Title IV aid will be reinstated to students who have prevailed upon appeal regarding the status of Satisfactory Academic Progress or who have reestablished Satisfactory Academic Progress.

PROGRAM INCOMPLETES, REPETITIONS, AND NON-CREDIT REMEDIAL COURSES:

The Academy does not recognize course incompletes, repetitions, and non-credit remedial courses. As a result, these events will have no effect on the institution's Satisfactory Academic Progress.

Policy Effective for all classes enrolling on or after 9/21/2015.

General Information about the school

See the Course Catalog for the name, addresses and phone numbers of all agencies that have approval over Sylvain Melloul International Hair Academy.

By putting a request in writing to the school director you may review the letter of accreditation and the license or letter of approval from the state agency that approves the school. This request will be honored within 30 days of receiving the written request.

Special facilities and services available to disabled students

No qualified handicapped person, by reason of the handicap, will be excluded from enrolling in a course of instruction. Additionally, the school will exert its best effort to provide reasonable special requirements for the handicapped person by nature of their handicap. If you would like to request academic adjustment or auxiliary aids, please contact the school administrator. You may request academic adjustments or auxiliary aids at any time. The school administrator is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990.

Applicants who are persons with disabilities, as defined in paragraph 104.3 (j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The School will work with the applicant or student to determine whether reasonable accommodations can be effective and/or are available.

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

- 1) Notify the school administrator in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least four weeks in advance of the date needed. You may contact the school administrator by telephone at (434) 385-7722.
- 2) The school administrator will respond within two weeks of receiving the request.

Cost of attending the school

Please refer to the Department of Education College Navigator directly for up to date cost of attending school figures. The college navigator can be found at the following web address:

<http://nces.ed.gov/collegenavigator/?id=233286>

Withdrawal Policy:

Withdrawal Date: The Withdrawal Date is the last day of attendance for the withdrawn student.

Date of Determination of Withdrawal: The Date of Determination of Withdrawal is the date used for calculating the return to Title IV and institutional refund calculations. The date of determination of withdrawal is defined below in such a case of an official or unofficial withdrawal.

Official Withdrawals

The date of determination of withdrawal will be the date of any such occurrence below:

- A. The student submits in writing their intent to withdraw from the program, the date in which such notice is received or initiated (whichever is sooner), or
- B. The date the Academy formally terminates the student from the program for either:
 - a. Expulsion due to direct violation of student handbook zero-tolerance policies
 - b. Failure to meet Satisfactory Academic Progress Policy

Students will be advised as to their responsibilities and obligations. The effective withdraw date will be the student's last day of attendance.

Unofficial Withdrawals/Drop

A Student who misses 7 consecutive scheduled instructional days, unexcused without prior communication constitutes an “unofficial withdrawal” or a “drop”. The date of determination of withdrawal will be the 7th scheduled instructional day student has been absent from the program.

Refunds will be totally consummated within 45 days after the effective date of termination. Upon a student’s withdrawal, two calculations are performed:

1. The Return of Title IV funds (To determine amounts earned from the Federal programs), and
2. Institutional Refund Policy. See course catalog for the institutional refund policy.

Refunds will be totally consummated within 45 days after the effective date of termination. Upon a student’s withdrawal, two calculations are formed:

3. The Return of Title IV funds (To determine amounts earned from the Federal programs) and
4. Institutional Refund Policy or State Refund Policy if applicable. See school catalog for the institutional refund policy.

Return of Title IV Funds:

Only the Title IV programs are to be included in this calculation

You must keep in mind that when you apply for financial aid, you sign a statement that you will use the funds for educational purposes only. Therefore, if you withdraw before completing your program, a portion of the funds you received may have to be returned. The school will calculate the amount of tuition it must return to the Federal funds according to the policies listed below:

The Return of Title IV Funds is NOT a Refund Policy. Instead, the Federal regulations (beginning with October 7, 2000) require the use of a Return to Title IV calculation to determine the amount of Title IV funds a student has earned as of the date he or she ceases attendance. Any student receiving Title IV funds will be subject to these regulations.

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Federal Direct Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), Federal Perkins Loans and in some cases, certain state grant aid (LEAP/SLEAP), GEAR UP grants, and SSS grants to students.

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

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

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

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement. From the date the institution determined the student withdrew, grant funds must be paid within 45 days, and loan funds must be paid within 180 days.

Return of Unearned Aid is allocated in the following order:

1. Unsubsidized Federal Direct Stafford Loan
2. Subsidized Federal Direct Stafford Loan
3. Federal Direct Parent (Plus) Loan
4. Federal Pell Grant

There are some Title IV funds that you were scheduled to receive that you cannot *earn* once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not earn any Direct loan funds that you would have received had you remained enrolled past the 30th day.

Title IV Future Professionals reentering within 180 days of withdrawal date will resume at the same status as prior to withdrawal.

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

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

The school must return this amount even if it did not keep this amount of your Title IV program funds.

If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an *overpayment*. The amount of a grant overpayment that you must repay is half of the received amount. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know what your school's refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

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

The Return of Title IV Funds is NOT a Refund Policy. Instead, the Federal regulations (beginning with October 7, 2000) require the use of a Return to Title IV calculation to determine the amount of Title IV funds a student has earned as of the date he or she ceases attendance. Any student receiving Title IV funds will be subject to these regulations.

NOTE: If the initial amount of the overpayment owed by the student is \$25.00 or less, the student repayment requirement is forgiven

The certificate programs, training, and other education programs offered; See school catalog for list of program or programs being taught.

The availability of a GED program, if the school admits students who do not have a high school diploma or equivalent

Sylvain Melloul International Hair Academy does not offer a GED program as part of the Institution.

Instructional, laboratory, and other school facilities associated with academic programs;

See school catalog for description of school facilities.

Outcome Rates (most recently reported year 2015):

Completion Rate: 63%

Placement Rate: 78%

Licensure Rate: 93%

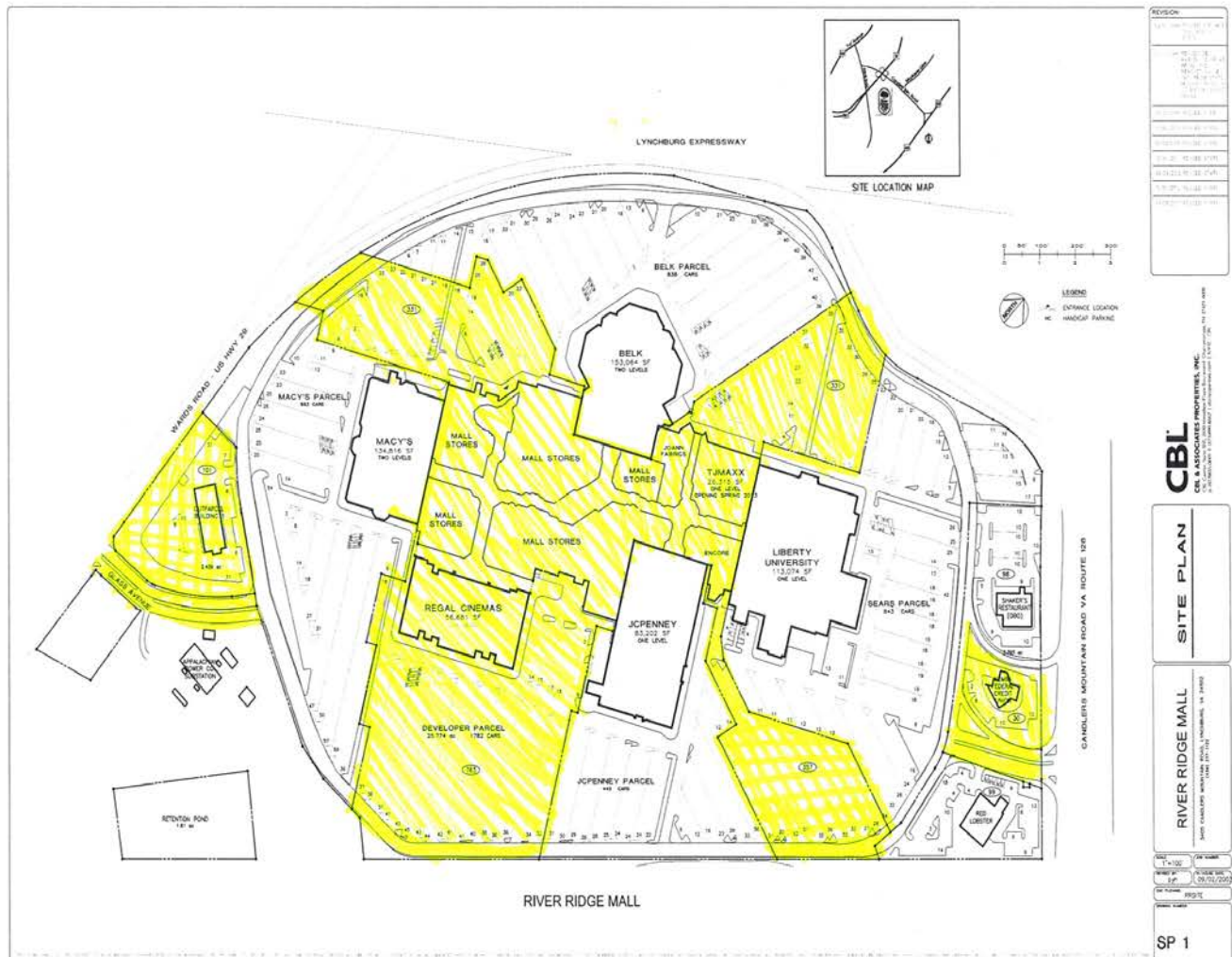
This information is reported to the institution's accrediting agency, the Council of Occupational Education, located at 7840 Roswell Rd, Bldg. 300, Ste. 325, Atlanta, GA 30350, through the annual reporting on Completion, Placement, and Licensing requirements.

Sylvain Melloul International Hair Academy

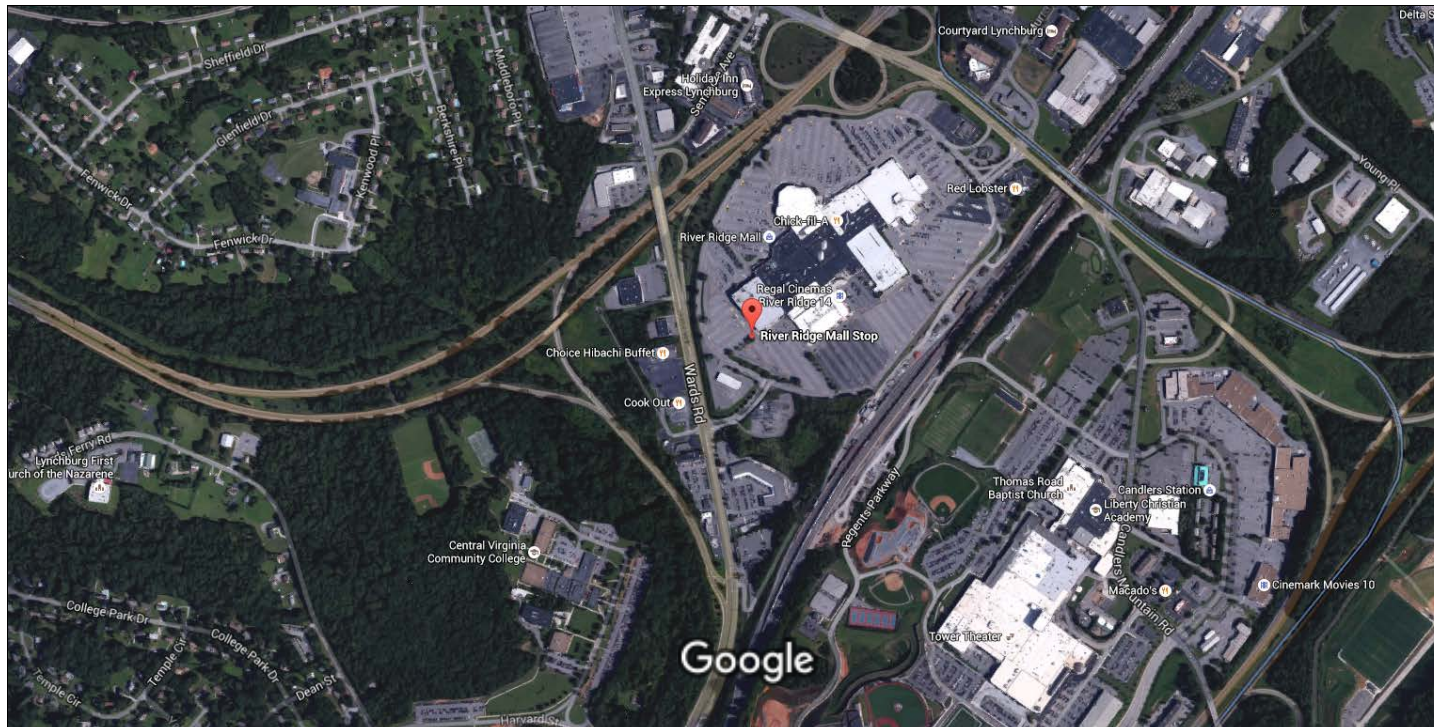
Campus Security Act Disclosure Statement

The Campus Security Act (Public Law 102-26) requires postsecondary institutions to disclose the number of instances in which certain specific types of crimes have occurred in any building or on any property owned or controlled by this institution which is used for activities related to the educational purpose of the institution and/or any building or property owned or controlled by student organizations recognized by this institution. In compliance with that law, the following reflects this institution's crime statistics for the period between 1/1/2013 and 12/31/2015

See attached map(s) for each campus which includes the majority of the building (mall) and parking lots that students use while attending classes at Sylvain Melloul International Hair Academy. Highlighted Yellow indicates Campus. According to reporting requirements, there are no non-campus or public property areas to report.



Aerial View of Sylvain Melloul International Hair Academy – River Ridge Mall



The following criminal offenses, published each year and must be reported no later than October 1 of each year, include any crime statistics that occurred on campus during the previous three calendar year periods.

Date updated as of October 1, 2016

**Report Distribution Date:
Occurrences within the 2013, 2014, and 2015 Calendar Years**

Crimes Reported	2013	2014	2015	Location:	*Hate Crime
				C=Campus N=Non-campus P=Public Area	
Criminal Homicide					
• Murder (Includes non-negligent manslaughter)	0	0	0		0
• Negligent manslaughter	0	0	0		0
Sex Offenses					
Sex offenses - forcible					0
• Rape	0	0	0		
• Fondling	0	0	0		
Sex offenses - non-forcible					0
• Incest	0	0	0		
• Statutory Rape	0	0	0		
Robbery	0	0	0		0
Aggravated assaults	1	0	0	C	0
Burglaries	0	0	0		0
Motor Vehicle Thefts (on Campus)	0	0	0		0
Arson	0	0	0		0
Larceny - Theft	0	0	0		0
Simple Assault	0	0	0		0
Intimidation	0	0	0		0
Destruction/Damage /Vandalism of property	0	0	0		0
Any other Crime involving bodily injury	0	0	0		0
Number of arrest made for the following crimes					
Liquor Laws	1	1	0	C	0
Drug Laws	2	3	1	C	0
Illegal Weapons Possession	0	0	0	C	0
Crimes Against Women Act					
Domestic violence	0	0	0		0
Dating violence	0	0	0		0
Stalking	1	0	0	C	0

Hate Offenses:

The school must report by category of prejudice the following crimes reported to local police agencies or to a campus security authority that manifest evidence that the victim was intentionally selected because of the victim's

actual or perceived race, gender, religion, sexual orientation, ethnicity, or disability, as prescribed by the Hate Crimes Statistics Act (28 U.S.C 534) occurred.

Crimes Against Women

The HEA defines the new crime categories of domestic violence, dating violence, and stalking in accordance with section 40002(a) of the Violence Against Women Act of 1994 as follows:

- “Domestic violence” means a “felony or misdemeanor crime of violence committed by—
- A current or former spouse or intimate partner of the victim,
- A person with whom the victim shares a child in common,
- A person who is cohabitating with or has cohabitated with the victim as a spouse or intimate partner,
- A person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving grant monies [under the VAWA],
- Any other person against an adult or youth victim who is protected from that person’s acts under the domestic or family violence laws of the jurisdiction”

“Dating violence” means “ violence committed by a person –

- Who is or has been in a social relationship of a romantic or intimate nature with the victim; and
- Where the existence of such a relationship shall be determined based on a consideration of the following factors:
- The length of the relationship;
- The type of the relationship; and
- The frequency of interactions between the person involved in the relationship.”

“Stalking” means “engaging in a course of conduct directed at a specific person that would cause a reasonable person to –

- Fear for his or her safety or the safety of others; or
- Suffer substantial emotional distress.”

Contact Information:

Office Responsible to provide a copy of the Campus Security information	3405 Candler's Mountain Rd., #G-360, Lynchburg, VA 24502
Who to contact to report an incident at the Institution	Jonathan Melloul Jonathan@smiha.edu , 434-385-7722
Local Law enforcement agency to report an incident	Lynchburg Police Department, 911

List of agencies and contacts in your area that can provide assistance to anyone who believes they are a victim who can provide help to anyone who	Please see "Reference Sheet"
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General Information:

1. This institution does not employ campus security personnel but encourages both its employees and students to immediately report suspected criminal activity or other emergencies to the nearest available campus security officer, institutional official and/or in the event of emergency to directly contact local law enforcement or other emergency response agencies by dialing (911).

2. All students and employees are required to report any crime or emergency to their institutional official promptly. If a student or employee wishes to report a crime on a voluntary or confidential basis, the institutional official will be prepared to record and report the crime, but not the name of the informant. The student or employee may, in order to maintain confidentiality, submit the information in writing to his/her institutional official without signature. If the student wishes no to maintain confidentiality, the student will contact his/her teacher or school official who in turn will contact the nearest supervisor to report criminal actions or emergencies to the appropriate agency by calling (911).

Preparation for the Annual Disclosure of Crime Statistics report is obtain by the institution's secretary who contacts the correct police department District for statistics and the institution's "Daily Incident Log", and then records those statistics.

3. Only students, employees and other parties having business with this institution should be on institutional property. Staff, faculty, students, and prospective students or any person entering the premises must have and display at all times a security identification badge. Those without an identification badge must sign in at the entrance and identify their purpose of visit, the person to be visited and register their time in and out of the building. The visitor must also wear a visitor's badge while on campus. All rear access doors leading to the campus are closed and locked during evening hours starting at 5:00pm. When the school closes for the night, the school's official or supervisor will inspect each floor to see that it is empty and then set the alarms on each floor and then lock down the campus. Other individuals present on institutional property at anytime without the express permission of the appropriate institutional official(s) shall be viewed as trespassing and may as such be subject to a fine and/or arrest. In addition, students and employees present on institutional property during periods of non-operation without the express permission of the appropriate institutional official(s) shall also be viewed as trespassing and may also be subject to a fine and/or arrest.

4. Current policies concerning campus law enforcement are as follows:
 - a) Institution's officials have no powers of arrest other than the Citizens Arrest Law, and are required in the event of a crime or emergency to call the correct agency or dial (911) for the police and emergency services. The Citizens Arrest Law will be invoked only as a last resort, and after all other possibilities have been explored.
 - b) Employees shall contact their immediate or nearest ranking supervisor to report any criminal action or emergency to the appropriate agency by calling (911). If possible, in

- the interim, the security guard(s) and or institutional official shall attempt to non-violently deal with the crime or emergency with the appropriate agency on campus. Individual discretion must be used, as undue risk should not be taken.
- c) The institution currently has no procedures for encouraging or facilitating pastoral or professional counseling (mental health or otherwise), other than the student or employee is encouraged to seek such aid.
5. Though this institution does not offer regularly scheduled crime awareness or prevention programs, students are encouraged to exercise proper care in seeing to their own personal safety and the safety of others. The following is a description of policies, rules and programs designed to inform students and employees about the prevention of crimes on campus.
- a) Do not leave personal property in classrooms
 - b) Report to your institutional official, any suspicious persons.
 - c) Always try to walk in groups outside the school premises.
 - d) If you are waiting for a ride, wait within sight of other people
 - e) Employees (staff and faculty) will close and lock all doors, windows and blinds and turn off lights when leaving a room.
 - f) The "Crime Awareness And Campus Security Act" is available upon request to students, employees (staff and faculty) and prospective students.
 - g) The School has no formal program, other than orientation, that disseminates this information. All information is available on request.
 - h) Information regarding any crimes committed on the campus or leased/attached properties (parking lot) will be available and posted in a conspicuous place within two (2) business days after the reporting of the crime and be available for sixty (60) business days during normal business hours, unless the disclosure is prohibited by law, would jeopardize the confidentiality of the victim, or an ongoing criminal investigation the safety of an individual, cause a suspect to flee evade detection: or result in the destruction of evidence. Once the reason for the lack of disclosure is no longer in force, the institution must disclose the information. If there is a request for information that is older than sixty 60 days, that information must be made available within two (2) business days of the request.
6. The institution does not offer regularly scheduled crime awareness or prevention programs other than orientation where all the institution's policies and regulations are properly disclosed to prospective students.
7. All incidents shall be recorded in the Institutions daily Incident Log located on campus at the Academy Director's Office. The log includes the date, time, location, incident reported, and disposition of incident and the name of the person who took the report. The report must be entered in the log with two (2) business days after it is reported to the school's official, unless that disclosure is prohibited by law, would endanger the confidentiality of the victim.
8. This institution does not permit the sale, possession or consumption of alcoholic beverages on school property and adheres to and enforces all state underage-drinking laws.
9. The institution does not permit the possession, use or sale of illegal drugs by its employees and students and adheres to and enforces all state and Federal drug laws. The violations of these policies by students or employees may result in expulsion, termination and/or arrest.

10. Information concerning drug and alcohol abuse education program are posted at campus and is distributed annually to students and staff. (*Institutions are advised to make available to students and staff members information on an agency that provides counseling and help on drug and alcohol abuse education*).
11. Sexual assaults (criminal offences) on campus will be reported immediately to the institution's official, who will report it to (911) emergency and police units. The person who was victimized will be encouraged to seek counseling at a rape crisis center and to maintain all physical evidence until such a time as that person can be properly transported to a hospital or rape crisis center for proper treatment. This institution has zero tolerance of such assault; the violation of this policy by students or employees may result in expulsion, while investigations are being followed, termination and/or arrest.
12. The Institution encourages all students and employees to be responsible for their own security and the security of others. Please report any known criminal offenses occurring on campus to the school administration.
13. In the event a sex offense should occur on campus, the victim should take the following steps:
 - Report the offense to the school administration.
 - Preserve any evidence as may be necessary to the proof of the criminal offense.
 - Request assistance, if desired, from school administration in reporting the crime to local law enforcement agencies.
 - Request a change in the academic situation if necessary.
14. On campus disciplinary action in cases of alleged sexual assault will be based on the findings of the law enforcement agency investigating the facts pertaining to the crime and other mitigating circumstances.
15. These records are available upon request through the administrative offices.
16. Information for crime victims about disciplinary proceedings. The institution must, upon written request, disclose to the alleged victim of any crime of violence, or a non-forcible sex offense, the results of any disciplinary proceedings conducted by the institution against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided, upon request to the next of kin of the alleged victim. This provision applies to any disciplinary proceeding conducted by the institution on or after August 14, 2009.
17. As part of the Crime Control and Law Enforcement Act of 1994, the institution is required to make the following link/information available to the campus community where information can be accessed regarding registered sex offenders. Link: <http://www.nsopw.gov/en-US/Search/>

Timely Warning

In the event that a situation arises, either on or off campus, that, in the judgment of the School Director or School Owner or other members of the administrative Staff present and in charge, constitutes an ongoing or continuing threat, a campus-wide "timely warning" will be issued, The notification will include a short description of the crime or incident, giving the time and date, location, reported offense, suspect

description, and any other pertinent information used to facilitate the crime. The notification will also include personal safety information to aid members of The School in protecting themselves from becoming victims of a similar crime. The warning will be broadcast thru the message center to students, faculty and staff. Depending on the nature of the emergency, a decision will be made to utilize other methods or notification including posting of red colored flyers entitled "Security Alert" on the building entrances.

Emergency Evacuation Plan

This school's campus is located within a mall. The emergency evacuation plan is located and posted within the institution and within each "Student Handbook" publication. All effected members of the school will follow the emergency plan posted in the area you are currently located in. On an annual basis the institution will conduct an emergency evacuation drill. Each classroom has emergency evacuation procedures posted in the room. Please make yourself familiar with these evacuation procedures.

Students and employees should refer to the following person or agency when reporting or seeking help on a criminal incident. Please note that any emergency that requires immediate attention should not be waited upon on to report to the school's officer but rather contact the appropriate agency by calling (911).

Jonathan Melloul	3405 Candler's Mtn. Rd, #G-360. Lynchburg VA 24502	434-385-7722
Name of institution's officer	Address	Phone number

Contact information for student financial assistance and general institutional issues for attending a study abroad program that is approved for credit by the home school;

Sylvain Melloul International Hair Academy does not currently have any agreements with any institutions overseas for training of students where credit received would be used to meet the graduation requirements of Sylvain Melloul International Hair Academy.

Information regarding the availability of FSA program funds for study abroad programs.

If you are currently receiving financial aid from Sylvain Melloul International Hair Academy, and the school has a program for study abroad you can use it for the study abroad program. Talk to your financial aid officer about what can and can't be applied to a program of study abroad.

The Higher Education Act (HEA) of 1992 mandated that a student can receive financial aid for study abroad if the student is enrolled in a program approved by the home institution. Moreover, the student would be eligible to receive "grants, loans, or work assistance without regard to whether the study abroad program is required as a part of the student's degree."

Drug and alcohol abuse information:

Last updated June 1, 2015

Last date distributed to all employees and currently enrolled students: July 1, 2015

Following you will find the requirements of the Drug-Free Schools and Communities Act Amendments of 1989, Public Law 101-226 and what Sylvain Melloul International Hair Academy require of Staff and Students.

Staff and Students are prohibited from the unlawful manufacture, distribution, possession, or use of illicit drugs or alcohol. This prohibition applies while on the property of the school or participating in any institutional activity, Students or employees who violate this policy will be subject to disciplinary action up to and including expulsion or termination from school or employment.

Additionally, there are numerous local, state and federal laws, which can be used to punish violators. Penalties can range from suspension revocation and/or denial of a driver's license, to 20-50 years imprisonment at hard labor without benefit of parole. Property may also be seized. Community service may also be mandated.

Students could lose eligibility for financial aid, could be denied other federal benefits, such as Social Security, retirement, Welfare, health care benefits, disability and Veterans benefits. Public housing residents could also be evicted. Finally, a record of a felony or conviction in a drug-related crime may prevent a person from entering certain career.

Drugs can be highly addictive and injurious to the body as well as one's self. People tend to lose their senses of responsibility and co-ordination.

There are drug or alcohol counseling, treatment and rehabilitation facilities in our area where advice and treatment are available. The telephone numbers of these facilities may be found in your local telephone book or yellow pages under Drug Abuse and Addiction – Information and Treatment. If other help is required for rape counseling, or domestic violence contact the Crisis Line of Central Virginia (434-947-5500 or 1-888-947-9747), Sexual Assault Response Program (434-947-7422 or 1-888-947-72730, or the Virginia Family Violence & Sexual Assault Hotline (1-800-838-8238).

There are national organizations that can be contacted for help. The Alcoholism and Drug Abuse Hotline is open 24 hours daily, 1-800-252-6465. The Cocaine Hotline, 1-800-444-9999 is also open 24 hours. The National Institute on Drug Abuse Hotline is available 8:00 AM to 2:00 AM, Monday through Friday and 11:00 AM to 2:00 AM on weekends, 1-800-662-4357.

It is a college policy that we do not sponsor or accept any liability for any functions that involve alcohol and/or drugs. This policy includes all student functions and employee functions, i.e. Christmas parties, etc.

In an effort to help you recognize the effect of drugs and deal appropriately with them, we have included the following pages listing the major drugs in use today. If in reading this information you become aware that either you, a co-worker or a student may have drug or alcohol problem, please discuss this confidentially with your Director so that the situation can be handled appropriately and the individual be given the opportunity to seek outside help.

Unfortunately drugs are a fact of life in our society and we need to be aware of who uses them, the effects of major drugs, and what we can do.

- Most kids get their first illegal drugs from a close friend or relative for free.
- The younger they start the more likely they are to become an addict and advance to hard drugs.

How common is drug use--

- 6 out of 10 high school students have tried an illegal drug.
- If you add alcohol it's 9 out of 10.
- 1 out of 4 high school seniors has used marijuana.
- 1 out of 4 fourth graders has been pressured to try marijuana.

The main reason given for starting drug use is peer pressure.

<u>Substance</u>	<u>Effects & Signs of Use</u>	
ALCOHOL	<ul style="list-style-type: none"> Of the 10 million alcoholics in America 1/3 are teenagers. 	<ul style="list-style-type: none"> Works first on the part of the brain that controls inhibitions. May feel high but because it depresses the central nervous system, they are actually slowing down. Easiest for us to recognize because we have seen it before.
MARIJUANA	<ul style="list-style-type: none"> impairs memory function diminishes motor skills It is known as a gateway drug -- easy to get, used by adults to relax, many people think there is nothing wrong with it, relaxes their inhibitions so peer pressure is easier. 	<ul style="list-style-type: none"> distorts perception hampers judgment impairs driving skills for 4-6 hours after one joint <p>SIGNS OF USE</p> <ul style="list-style-type: none"> giggling out of control paranoia bloodshot eyes hunger
COCAINE	<ul style="list-style-type: none"> very strong stimulant to the central nervous system congestion feelings of restlessness irritability anxiety paranoia need more and more cocaine to trigger same feeling 	<ul style="list-style-type: none"> accelerated heart rate pupils dilate nasal problems depression when not on <p>SIGNS OF USE</p> <ul style="list-style-type: none"> glassy eyes weight loss changes in behavior
<p><u>FREE BASING</u></p> <ul style="list-style-type: none"> Form of cocaine that is smoked. Reaches the brain within seconds. Sudden intense high. Euphoria quickly disappears leaving an enormous craving. 		
CRACK	<ul style="list-style-type: none"> Most addictive form of cocaine. Cheap and easy to conceal. 	<p>SIGNS OF USE</p> <ul style="list-style-type: none"> severe depression glassy eyes needle marks appetite loss
STIMULANTS	<p>SIGNS OF USE</p> <ul style="list-style-type: none"> nasal problems severe weight loss 	<ul style="list-style-type: none"> severe changes in behavior
LSD	<p>SIGNS OF USE</p> <ul style="list-style-type: none"> dilated pupils nervousness mood swings 	<p><u>DOWNERS</u> (reds, yellows v = valium)</p> <p>SIGNS OF USE</p> <ul style="list-style-type: none"> slurred speech tremors drunken behavior
PCP	<ul style="list-style-type: none"> a hallucinogenic drug Alters sensation, hearing, touch, smell, taste and visual sensation. Induces a profound departure from reality leading to bizarre behavior. 	<ul style="list-style-type: none"> mental depression memory perception functions, concentration, and judgment are often disturbed permanently.
HEROIN	<ul style="list-style-type: none"> causes physical and psychological problems such as shallow breathing, 	<p>WITHDRAWAL SYMPTOMS</p> <ul style="list-style-type: none"> watery eyes

	<p>nausea, panic, insomnia, and a need for higher doses to get same effect.</p> <p>SIGNS OF USE</p> <ul style="list-style-type: none"> • euphoria • drowsiness • respiratory depression • constricted pupils • nausea 	<ul style="list-style-type: none"> • runny nose • yawning • loss of appetite • tremors • panic • chills • sweating • nausea • muscle cramps • insomnia
CLUES TO DRUG USE	<ul style="list-style-type: none"> • an abrupt change in mood or attitude • sudden and continuing decline in attendance or performance • impaired relationships with family or friends • unusual temper flare-ups • increased need for money 	<ul style="list-style-type: none"> • heightened secrecy about actions • associating with a new group of friends • language changes • respect changes • violent language and behavior • stealing from school
HOW YOU CAN HELP	<p>Understanding -- listen to reasons why he/she uses/abuses drugs (don't jump to conclusions).</p> <p>Firm -- explain why you feel that use is harmful, and why they need to seek counseling and treatment.</p>	<p>Supportive -- assist the user in finding help and provide moral support during treatment.</p> <p>Self-examination--are you and your school good role models (do you let them know you drink, etc.).</p>
ACTIONS TO AVOID	<ul style="list-style-type: none"> • sarcastic • accusatory • stigmatizing • sympathy seeking for yourself • self-blaming • avoid/emotional appeals, which may just lead to guilt and more abuse. • don't cover up or make excuses. • don't argue with them when they are under the influence. 	<ul style="list-style-type: none"> • Do talk to your students about drugs and drug testing -- Federal Bureau of Labor statistics estimated last year that more than 145,000 private business establishments which employ 16.6 million workers had drug testing programs. Watch your local papers and bring in articles about companies that are drug testing. • Help them start feeling good enough about themselves that they don't need drugs.

Completion/graduation rates for the general student body

The following completion/graduation rates as calculated required by the school accrediting agency COE covering the previous calendar years can be found through the Department of Education College Navigator site, at the web address:

<http://nces.ed.gov/collegenavigator/?id=233286>

Diversity make up of the school by both gender and ethnicity for Award Year 2010/2011 this is based on full-time students who received Pell grants (Update July 1, 2014).

Diversity breakdown can be found through the Department of Education College Navigator site, at the web address:

<http://nces.ed.gov/collegenavigator/?id=233286>

Type of Employment Students might expect enter

See catalog for list of jobs a graduate might be eligible for.

FERPA

The Family Educational Rights and Privacy Act (FERPA) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level.

Students to whom the rights have transferred are "eligible students."

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

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

A list of the faculty and other instructional personnel;
See the catalog for a list of school faculty and instructional staff

Policies and Sanctions related to copyright infringement

Sylvain Melloul International Hair Academy prohibits 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.

Constitution Day

On September 17 of each year or the first day back to school Sylvain Melloul International Hair Academy will hold a day dedicated the Constitution of the United States. At least three months before holding this event we will activity request suggestion from both our current student body and staff on how they feel that we could best commemorate the September 17, 1787 signing of the Constitution.

Voter Registration

You my pick up a voter registration form from the school main office or by downloading the form from the following web site: www.sbe.virginia.gov, or access the Registration form directly through the web address provided below:

http://www.sbe.virginia.gov/cms/documents/VoterRegistration/sbe_voter_app_DOJ-Printed.pdf

Vaccination Policy

Sylvain Melloul International Hair Academy does not have a policy on vaccination at this time. Virginia does not require licensee to have had any types of vaccinations.

Transfer Policy

See transfer policy located in the catalog.

What the Acronyms Mean

EFC	Expected Family Contributions
MPN	Master Promissory Note
PLUS	Parent Loan for Undergraduate Students
FSA	Federal Student Aid
NSLDS	National Student Loan Data System

COA Cost of Attendance
SAP Satisfactory Academic Progress
ISIR Institutional Student Information Report
UNSUBsidized Loan Interest is not paid by Federal government
FSEOG Federal Supplemental Educational Opportunity Grant
SLEAP Special Leveraging Educational Assistance Partnership
LEAP Leveraging Educational Assistance Partnership
GEARUP Gaining Early Awareness and Readiness for Undergraduate Programs
SSS Student Support Services
FFEL Federal Family Education Loan
FERPA Family Educational Rights and Privacy Act