Consumer Information

602 MAIN STREET
LEWISTON, IDAHO 83501

208-743-1512
FAX 208-743-9014

Owners
Amy Peterson
Dusty Peterson

Published: February 1, 2019

Headmasters School of Hair Design is accredited by the National Accrediting Commission of Career Arts and Sciences (NACCAS), 4401 Ford Avenue, Suite 1300, Alexandria, VA, 22302.
This institution is an equal opportunity provider: TTY 1-800-377-3529.
# Table of Contents

NOTICE OF AVAILABILITY OF INSTITUTIONAL AND FINANCIAL AID INFORMATION---------3  
CONTACT INFORMATION FOR ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION------------------------------------------3  
STUDENT FINANCIAL ASSISTANCE-----------------------------------------------------------------------------------------------3  
GENERAL INSTITUTIONAL INFORMATION----------------------------------------------------------------------------------------4  
PRIVACY OF STUDENT RECORDS-FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA) ------------------------------------------------------4  
SAFEGUARDING CUSTOMER INFORMATION------------------------------------------------------------------------------------------6  
CONSUMER INFORMATION ON COLLEGE NAVIGATOR WEBSITE--------------------------------------------------------------------------6  
FACILITIES AND SERVICES FOR STUDENTS WITH DISABILITIES-----------------------------------------------------------------------9  
STUDENT RIGHT TO KNOW POLICY---------------------------------------------------------------------------------------------10  
COST OF ATTENDANCE (COA)------------------------------------------------------------------------------------------------------10  
TOTAL CONTRACTED PROGRAM COST:---------------------------------------------------------------------------------------------11  
NET PRICE CALCULATOR-----------------------------------------------------------------------------------------------------------11  
REFUND POLICY---------------------------------------------------------------------------------------------------------------11  
RETURN OF TITLE IV FUNDS------------------------------------------------------------------------------------------------------11  
DISTRIBUTION PRIORITY OF REFUNDS--------------------------------------------------------------------------------------------------13  
WITHDRAWAL POLICY-------------------------------------------------------------------------------------------------------------13  
UNOFFICIAL WITHDRAWAL POLICY--------------------------------------------------------------------------------------------------13  
TEXTBOOK INFORMATION-----------------------------------------------------------------------------------------------------------14  
EDUCATIONAL PROGRAMS-----------------------------------------------------------------------------------------------------------14  
CREDIT FOR PREVIOUS TRAINING-TRANSFER POLICY------------------------------------------------------------------------------------------------14  
LICENSE AND ACCREDITATION------------------------------------------------------------------------------------------------------15  
COPYRIGHT INFRINGEMENT/LEGAL SANCTIONS-----------------------------------------------------------------------------------------15  
MISREPRESENTATION---------------------------------------------------------------------------------------------------------------15  
IDAHO VOTER REGISTRATION--------------------------------------------------------------------------------------------------------16  
CONSTITUTION DAY---------------------------------------------------------------------------------------------------------------16  
HEALTH AND SAFETY-------------------------------------------------------------------------------------------------------------16  
DRUG AND ALCOHOL ABUSE PROGRAM------------------------------------------------------------------------------------------------16  
DRUG AND ALCOHOL ABUSE PREVENTION - BIENNIAL REVIEW---------------------------------------------------------------------------16  
VACCINATIONS POLICY------------------------------------------------------------------------------------------------------------17  
SECURITY REPORT: EMERGENCY RESPONSE AND EVACUATION--------------------------------------------------------------------------17  
STUDENT OUTCOMES--------------------------------------------------------------------------------------------------------------17  
STUDENT BODY DIVERSITY---------------------------------------------------------------------------------------------------------17  
RETENTION/GRADUATION/PLACEMENT/LICENSE RATES--------------------------------------------------------------------------------17  
GAINFUL EMPLOYMENT DISCLOSURE------------------------------------------------------------------------------------------------17
NOTICE OF AVAILABILITY OF INSTITUTIONAL AND FINANCIAL AID INFORMATION
Headmasters School of Hair Design must annually distribute to all enrolled students and staff a notice of the availability of the information that is required to be made available to students and staff under the Family Educational Rights and Privacy Act of 1974 (FERPA) and under HEA Sec. 485(a)(1), Sec. 485(f), Sec. 485(g), and Sec. 485(j). The notice will list and briefly describe the information.

You can obtain the information by clicking on the links as shown in the notice. If you would like a paper copy, please write to:

Headmasters School of Hair Design
Attn: Financial Aid Office
602 Main Street
Lewiston, ID 83501
208-743-1512

CONTACT INFORMATION FOR ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION
Tracy Waffle
Financial Aid Administrator
Headmasters School of Hair Design
602 Main Street
Lewiston, ID 83501
208-743-1512
tracy@headmasters.edu
Monday through Friday, 8:30 a.m. through 4:30 p.m.

STUDENT FINANCIAL ASSISTANCE
http://headmasters.edu/admissions and click on the “Federal Student Aid Programs”.
For more information refer to the Student Catalog beginning with the section “Financial Aid”
http://headmasters.edu/media/Student-Catalog.pdf
GENERAL INSTITUTIONAL INFORMATION

PRIVACY OF STUDENT RECORDS-FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

Students (or parents or guardians of dependent minors) may gain access to their files during school hours by making an appointment with the appropriate school personnel. Files are not to be removed from the office. Since students receive copies of all pertinent information in their files, additional copies of documents in the student file will be given to students upon request at the rate of One Dollar and No/100 ($1.00) per copy.

No information concerning a student will be released to anyone without specific written permission of the student and parents or guardians of dependent minors.

The school will release information from files regarding attendance, progress, financial status and other official information to any Regulatory Office to include, but not limited to, the U.S. Department of Education, National Accrediting Commission of Career Arts & Sciences (NACCAS), State of Idaho and Northwest Education Loan Association (NELA) as required for any accreditation process.

The Family Educational Rights and Privacy Act of 1974 (FERPA) is a Federal law which states (a) that a written institutional policy must be established and (b) that a statement of adopted procedures covering the privacy rights of students be made available. The law provides that the institution will maintain the confidentiality of student education records.

DIRECTORY INFORMATION: Headmasters School of Hair Design considers the following Directory Information and WILL release this information WITHOUT the written consent of the student. Headmasters School of Hair Design will not release directory information if the institution is notified in writing by the student or guardian of dependent minors that they do not want information given without consent.
* Full Name
* Withdrawal Date
* Program
* Email Address
* Dates/Terms Enrolled
* Previous Colleges Attended

NON-DIRECTORY INFORMATION: Headmasters School of Hair Design considers the following Non-Directory Information and therefore will NOT release this personally identifiable information without the student’s written consent.
* Date of Birth
* Social Security Number
* Grades
* Address/Phone Number
* Transcript
* Gender
* Parent Address(es)
* Financial aid or veteran’s status
* Semester/Cumulative GPA

If non-directory information is needed to resolve a crisis or emergency situation, Headmasters School of Hair Design may release that information to appropriate officials if Headmasters School of Hair Design determines that the information is necessary to protect the health or safety of a student or other individuals. Upon request, Headmasters School of Hair Design discloses education records without consent to officials of another college in which a student seeks or intends to enroll, or where the student is already enrolled so long as the disclosure is for the purposes related to the student’s enrollment or transfer.

DISCLOSURE: Those members of Headmasters School of Hair Design who act in the student’s educational interest
within the limitations of their “need to know” have access to student education records. These personnel are referred to as “school officials”. No one outside the institution shall have access to, nor will the institution disclose any non-directory information from a student’s education record, without the written consent of the student except to those with a legitimate educational interest as listed below:

• Appropriate high school or transfer school officials;
• Authorized officials conducting audits or evaluations;
• Appropriate parties in connection with financial aid to a student;

The release of information to those having legitimate educational interest does not constitute authorization to share that information with a third party without the student’s written consent.

The Registrar shall decide the legitimacy of requests for student information. However, if the Registrar is served with a subpoena requesting student information, the Registrar must comply with the request. Before doing so, the Registrar shall attempt to notify the student of the subpoena in advance of compliance so the student may seek protective action, unless the disclosure is in compliance with a subpoena issued by an agency that has ordered the contents of the subpoena, or the information furnished in response to the subpoena, not be disclosed.

Information on deceased students will only be made available to survivors or third parties via a subpoena to the Registrar.

The Solomon Amendment requires colleges and universities to release information regarding enrolled students to the military for recruitment purposes. Students may restrict disclosure to the military by restricting all disclosure of personal information.

Students or guardians of dependent minors may submit a “Directory Information Restriction Request” form to the Financial Aid Office to prevent directory or non-directory information from being released. This Restriction form will be honored by Headmasters School of Hair Design until rescinded in writing by the student.

STUDENT RIGHTS: FERPA affords students certain rights with respect to their education records. These rights include:

(1) The right to inspect and review the student’s education records within 45 days of the day the school receives a request for access. Students should submit to the registrar, dean, head of the academic department, or other appropriate official, written requests that identify the record(s) they wish to inspect. The Headmasters School of Hair Design official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the Headmasters School of Hair Design official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

(2) The right to request the amendment of the student’s education records that the student believes is inaccurate or misleading. Student may ask the School to amend a record that they believe is inaccurate or misleading. They should write the school official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading. If the School decides not to amend the record as requested by the student, the School will notify the student of the decision and advise the Student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

(3) The right to consent to disclosures of personally identifiable information contained in the student’s education records, except to the extent that FERPA authorizes disclosure without consent. One exception which permits disclosure without consent is disclosure to school officials with legitimate educational interests. A school official is a person employed by Headmasters School of Hair Design in an administrative, supervisory, academic, research or support staff position (including law enforcement unit personnel and health staff); a person or company with whom Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his
or her professional responsibility. Upon request, the School discloses education records without consent to officials or another school in which a student seeks or intends to enroll.

(4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by the school to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue SW
Washington, DC 20202-4605

(5) Individuals who apply for admission but are not admitted and therefore not enrolled have no rights under FERPA.

(6) An individual student’s rights under FERPA are no longer valid upon death of that student.

SAFEGUARDING CUSTOMER INFORMATION

1. Introduction
Headmasters is committed to protecting the privacy of non-public customer information. The purpose of this policy is to describe Headmasters’ policies and procedures for complying with the specific requirements set forth in the federal Gramm-Leach-Bliley Act (GLB Act).

This policy describes how Headmasters protects information specifically covered under the GLB Act.

1.1 Summary of Requirements of GLB Act
The GLB Act requires “Financial Institutions,” defined below, to protect non-public personal information that is collected from an individual who obtains or has obtained a financial product or service from the institution for personal, family or household purposes.

Financial products or services offered by Headmasters and covered by the GLB Act include, but is not limited to:

- Student loans

Examples of information that would require protection include tax returns, Social Security numbers or other non-public or personal information that is collected for purposes of providing these services.

The safeguarding regulations of the GLB Act (“Safeguards Rule”) require that covered institutions, such as Headmasters, develop, implement and maintain a comprehensive information security plan that includes administrative, technical and physical safeguards to protect the information covered by the GLB Act. The plan must describe how Headmasters protects customer information.

2. Definitions
2.1 Financial Institution
An institution significantly engaged in financial activities, which include:

- lending, exchanging, transferring, investing for others, or safeguarding money or securities. These activities cover services offered by lenders, check cashers, wire transfer services, and sellers of money orders.
- providing financial, investment or economic advisory services. These activities cover services offered by credit counselors, financial planners, tax preparers, accountants, and investment advisors.
▪ brokering loans.
▪ servicing loans.
▪ debt collecting.
▪ providing real estate settlement services.
▪ career counseling (of individuals seeking employment in the financial services industry).

2.2 Financial Product or Service
A financial product or service covered under the GLB Act includes the following:
▪ offering student, faculty or staff loans;
▪ making, acquiring, brokering, or servicing loans or other extensions of credit;
▪ real estate and personal property appraising;
▪ arranging commercial real estate equity financing;
▪ collection agency services; and
▪ credit bureau services.

2.3 Consumer
Someone who obtains or has obtained a financial product or service from a financial institution that is to be used primarily for personal, family or household purposes, or that person’s legal representative. Examples include:
▪ making a wire transfer; or
▪ applying for a loan, whether or not the individual actually obtains the loan.

2.4 Customer
Customers are consumers who have a continuing relationship with a financial institution. Examples include:
▪ receiving loan disbursements from a financial institution;
▪ opening a credit card account with a financial institutions; or
▪ using the services of a mortgage broker to secure financing.

2.5 Non-Public Personal Information
Any personal identifiable financial information that a financial institution collects about an individual in connection with providing a financial product or service, unless that information is otherwise publicly available. Examples include:
▪ any information an individual gives to get a financial product or service (for example, name, address, income, Social Security number, or other information on an application);
▪ any information received about an individual from a transaction involving an institution’s financial product(s) or service(s) (for example, the fact that an individual is a consumer or customer, account numbers, payment history, loan or deposit balances, and credit or debit card purchases); or
▪ any information received about an individual in connection with providing a financial product or service (for example, information from court records or from a consumer report).

3. Policy
Headmasters shall comply with the Safeguards Rule, which requires the institution to:
• Designate one or more employees to coordinate the program;

• Identify “reasonably foreseeable” internal and external risks to the security and confidentiality of customer information that could lead to unauthorized disclosure, use, alteration, destruction or other compromise of such information and “assess the sufficiency” of the institution’s safeguards in place to control these risks.

Such risk assessment must include, at a minimum, risks in areas of operation such as:

• Employee training and management,

• Information systems, and

• detecting, preventing, and responding to attacks against the institution’s systems;

• Implement safeguards to manage the identified risks and regularly test or monitor such safeguards;

• Oversee the institution’s service providers by:

• Selecting and retaining service providers that are capable of maintaining appropriate safeguards for the customer information at issue, and

• Requiring service providers by contract to implement and maintain such safeguards; and

• Evaluate and adjust the institution’s security program in light of such risk assessment, any material change to institutional business operations or any other circumstances that may have a material impact on the institution’s information security program.

Section 4.0 of this document describes the procedures for implementing the above policy.

4. Procedures

4.1 Employee Designation

Headmasters’ Financial Aid Administrator is responsible for the Safeguards Rule of the GLB Act. The following offices will specifically assist in protecting data covered by the GLB Act:

• Dusty Peterson, Secretary/Owner

• Kris Massey, Instructor

4.2 Risk Assessment

Headmasters units that may be impacted by the Safeguards Rule of the GLB Act include, but are not limited to:

• Financial Aid,

• Registrar’s office, and

• Student Financial Services

Each of these units continues to implement security procedures to comply with the GLB Act.

4.3 Training

All users of the Student Information Systems (SIS) must sign Confidentiality Agreements, acknowledging their respective responsibilities to maintain the confidentiality of student information.

4.4. Incident Reporting
All incidents of actual or suspected security breaches must be reported immediately to the appropriate individual listed above in Section 4.1.

4.5 Implementing Safeguards

Headmasters already has some formal policies and procedures that address information security of the data covered by the GLB Act as well as consequences for failing to maintain the confidentiality of certain information, including:

- Family Educational Rights and Privacy Act (FERPA) policy,
- Misappropriation of Assets,

Headmasters information security program incorporates the following safeguards, as appropriate:

- Locking rooms where paper records are kept,
- Ensure that storage areas are protected against destruction or potential damage from physical hazards,
- Using password-activated screensavers,
- Using strong passwords,
- Storing electronic customer information on a secure server,
- Maintain secure backup media and keep archived data secure,
- Changing passwords periodically,
- Encrypting customer information when it is transmitted electronically over networks or stored online, when possible,
- Referring calls or other requests for customer information to designated individuals who have had appropriate training for addressing such requests,
- Reporting incidents of fraudulent or suspicious attempts to obtain customer information,
- Disposing of customer information in a secure manner, such as shredding or erasing data when disposing of computers and recycling.

5. Resources

Federal Trade Commission:

http://www.ftc.gov/privacy/privacyinitiatives/safeguards.html

U.S. Senate Committee on Banking, Housing and Urban Affairs: Information Regarding the Gramm-Leach-Bliley Act of 1999

http://www.senate.gov/~banking/conf/


CONSUMER INFORMATION ON COLLEGE NAVIGATOR WEBSITE

http://nces.ed.gov/collegenavigator/?q=headmasters+school+of+hair+design&s=ID&zc=83501&zd=0&of=3&id=247010

FACILITIES AND SERVICES FOR STUDENTS WITH DISABILITIES

Headmasters School is handicap accessible including parking and a restroom facility. For any other special needs please contact a school owner for additional information.

Accommodations are formally approved during an intake interview with a disabilities services coordinator. The
instructor determines accommodations on a case-by-case basis, based on the documentation, the student’s history and specific functional limitations. Students requesting accommodations in the classroom must provide an IEP.

**Extended Time**
Students with disabilities may require additional time for taking tests. Extended time ensures that a student’s performance is reflective of his/her mastery of material rather than the speed at which a student performs.

**Readers for Exams**
Some students with disabilities may require having exam questions read to them.

**Reduced Distraction Environment**
Students with disabilities may be approved for and request a separate “reduced distraction” testing space. This accommodation is not a guarantee of a “distraction free” testing space, but rather a quieter space where students have fewer distractions from fellow test-takers and are thus better able to maintain focus.

**STUDENT RIGHT TO KNOW POLICY**
All criminal activity and accidents that happen on the school premises must be reported to the School Manager who must keep a confidential file on the circumstances surrounding each incident. The School Manager must make the information available to the employees and students. Information of a personal nature (Privacy Act) will be kept confidential. The School Manager will follow the following procedures for informing students and employees of criminal activity and accidents:

1. Emphasis will be placed on accident and crime prevention.
2. All accidents and crimes will be recorded in a file.
3. Headmasters School of Hair Design will furnish a written crime report yearly. This report will contain information for the previous three (3) years. This report is updated every October and made available to all employees and students. This report is in compliance with Public Law 102-26.

**COST OF ATTENDANCE (COA)**
As dictated by Congress, the COA is the average cost to attend for one academic year. It includes tuition and fees, books and supplies, room and board, transportation, and personal expenses. Headmasters adjusts the COA yearly to reflect changes to these costs.

### 2020-2021

**COSMETOLOGY COURSE**

<table>
<thead>
<tr>
<th></th>
<th>1st Year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Independent Student</strong></td>
<td></td>
</tr>
<tr>
<td>Tuition &amp; Fees</td>
<td>$7194</td>
</tr>
<tr>
<td>Kit &amp; Book</td>
<td>$562.50</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$7875</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1350</td>
</tr>
<tr>
<td>Misc Personal Expenses</td>
<td>$1125</td>
</tr>
<tr>
<td><strong>Total 1st year COA</strong></td>
<td>$18,106.50</td>
</tr>
</tbody>
</table>

*Add $1250 Child Care if dependents.

**Dependent Student**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$7194</td>
</tr>
<tr>
<td>Kit &amp; Book</td>
<td>$562.50</td>
</tr>
<tr>
<td>Food</td>
<td>$1687.50</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1350</td>
</tr>
<tr>
<td>Misc Personal Expenses</td>
<td>$1125</td>
</tr>
<tr>
<td><strong>Total 1st year COA</strong></td>
<td>$11,919</td>
</tr>
</tbody>
</table>

**INSTRUCTOR COURSE**

<table>
<thead>
<tr>
<th></th>
<th>1st Year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Independent Student</strong></td>
<td></td>
</tr>
<tr>
<td>Tuition &amp; Fees</td>
<td>$7650</td>
</tr>
<tr>
<td>Kit &amp; Book</td>
<td>$431.50</td>
</tr>
<tr>
<td>Boards</td>
<td>$600</td>
</tr>
</tbody>
</table>
Room & Board $7000
Transportation $1200
Misc Personal Expenses $1000
Total 1st year COA $17,881.50

*Add $1250 Child Care if dependents.

Dependent Student
Tuition & Fees $7650
Kit & Book $431.50
Boards $600
Food $1500
Transportation $1200
Misc Personal Expenses $1000
Total 1st year COA $12,381.50

TOTAL CONTRACTED PROGRAM COST:

COSMETOLOGY COURSE
Tuition $12,640.00
Registration Fee $100.00
Application Fee $50.00
Kit & Books $943.40
Sales Tax $56.60
Total Cost $13,790.00

COSMETOLOGY INSTRUCTOR COURSE
Tuition $7500.00
Registration Fee $100.00
Application Fee $50.00
Kit & Books $407.08
Sales Tax $24.42
Total Cost $8,081.50

Net Price Calculator
http://headmasters.edu/admissions

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

A refund calculation will be performed and any monies due the applicant or students shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

1. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid.
2. A student (or legal guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded, regardless of whether or not the student has actually started classes.
3. A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases he/she shall be entitled to a refund of all monies paid to the school less the Registration
Fee in the amount of $100.

A student notifies the institution of his/her withdrawal in writing.

A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.

A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 30 days.)

In type 2, 3, 4 or 5, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.

- All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If permanently closed or no longer offering instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If the course is canceled subsequent to a student's enrollment, the school will either provide a full refund of all monies paid or completion of the course at a later time. If the course is cancelled after students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.
- For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies. All refunds are based on scheduled hours:

<table>
<thead>
<tr>
<th>PERCENTAGE ENROLLMENT TIME TO AMOUNT OF TOTAL TUITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cosmetology and Cosmetology Instructor</td>
</tr>
<tr>
<td>TOTAL TIME OF COURSE</td>
</tr>
<tr>
<td>0.01% to 4.9%</td>
</tr>
<tr>
<td>5% to 9.9%</td>
</tr>
<tr>
<td>10% to 14.9%</td>
</tr>
<tr>
<td>15% to 24.9%</td>
</tr>
<tr>
<td>25% to 49.9%</td>
</tr>
<tr>
<td>50% and over</td>
</tr>
</tbody>
</table>

- Students who withdraw or terminate prior to course completion are charged a withdrawal fee of $150.00. This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement.
- No refund will be made for the student kit due to sanitation and health reasons, except for the following reasons: (1) unopened in original packaging, (2) student isn’t accepted by the school, (3) student cancels within three business days of signing the contract, and (4) student cancels after three business days of signing the contract but prior to beginning classes. No refunds will be made for early completion of course. In the event you are no longer attending classes and leave any personal property, including the training kit, in the students’ locker or on the school premises for more than twenty (20) days, said personal property will be deemed abandoned and the school shall have the right, without notice, to dispose of the said personal property.
- Collection procedures reflect good taste and sound, ethical business practices. Collection correspondence regarding cancellation and settlement from Headmasters School of Hair Design, banks, collection agencies,
lawyers, or any other third parties representing Headmasters School of Hair Design clearly acknowledges the existence of the withdrawal and settlement policy. If promissory notes or contracts for tuition are sold or discounted to third parties, the third party must comply with the cancellation and settlement policy of the institution.

- All students are required to complete Exit Counseling when they withdraw.

**RETURN OF TITLE IV FUNDS**
If for any reason a student does not complete their registration contract and has received Title IV Funding, a refund calculation will be processed using the Return to Title IV Funds worksheet distributed by the U.S. Department of Education. The student will be responsible for any money left owing the school according to the Institutional Refund Policy. The student will also be responsible for their portion of Return of Title IV Funds formula.

Return of Title IV Policy - FEDERAL REGULATIONS 668.22 - The institution makes readily available upon request to enrolled and prospective students a summary of the requirements for the return of Title IV grant or loan assistance. There are examples of the R2T4 policy available.

Students who withdraw from all classes prior to completing 60% of the semester will have their financial aid eligibility recalculated. Based on the percentage of the clock hours completed, students will be required to repay any unearned financial aid they received.

**DISTRIBUTION PRIORITY OF REFUNDS**
1. Direct Loans
   a. Unsubsidized Federal Stafford
   b. Subsidized Federal Stafford
   c. Federal PLUS
1. Federal Pell Grant Program
2. Other Title IV, HEA Programs
3. Other Federal, State, Private or Institutional Aid
4. Student

**WITHDRAWAL POLICY**
To withdraw, a student should write a letter stating why they want to withdraw with the last date of attendance on it and make an appointment to meet with either an owner or the Financial Aid Administrator. The student will be asked to do Exit Counseling which is required by the Department of Education if the student received student loans.

Upon determination of the student's last date of attendance, the Return of Title IV funds will apply.

If the institution is required to send money back to the federal programs the student may have institutional charges for the term.

If the student is required to pay back money to the federal programs they will not be eligible to receive additional federal Title IV financial aid until the federal aid has been paid back.

**Note:** Title IV financial aid includes the following programs: Federal Direct Unsubsidized Loan, Federal Direct Subsidized Loan, Federal Direct PLUS Loan and the Federal Pell Grant.

**UNOFFICIAL WITHDRAWAL POLICY**
Withdrawal from Headmasters School of Hair Design is a matter of major importance. If you are considering withdrawal from school discuss the matter with your Instructor prior to initiating action. Withdrawal procedures must be fully completed before a withdrawal becomes official.

An unofficial withdrawal will result if you stop attending Headmasters School of Hair Design but don't officially withdraw. A student may be unofficially withdrawn when five (5) days have passed since their last day of physical attendance that is not on an approved leave of absence.
For unofficial withdrawals a student’s withdrawal date at a school that is required to take attendance is their last day of physical attendance. Their date of determination must be within 14 days after they cease attendance. Upon determination of the student's last date of attendance, the Return of Title IV funds will apply.

If the institution is required to send money back to the federal programs the student may have institutional charges for the term.

If the student is required to pay back money to the federal programs they will not be eligible to receive additional federal Title IV financial aid until the federal aid has been paid back.

**Note:** Title IV financial aid includes the following programs: Federal Direct Unsubsidized Loan, Federal Direct Subsidized Loan, Federal Perkins Loan, Federal Direct PLUS Loan, Federal Pell Grant, Federal Supplemental Grant, and the Talent Incentive Grant.

**TEXTBOOK INFORMATION**
Below are the books Headmasters School of Hair Design uses in the Cosmetology Course. However, the cost of the kit includes the books. This would be the replacement price.

**Cosmetology Program:**
- Milady Standard Cosmetology (Softcover) ISBN: 9781285769431 $123.95
- Theory Workbook Milady Standard Cosmetology ISBN: 9781285769455 $55.95

**Cosmetology Instructor Program:**
- Master Educator ISBN: 9781133693697 $172.95
- Exam Review for Master Educator ISBN: 9781133776598 $53.95

**EDUCATIONAL PROGRAMS**
Headmasters School of Hair Design Cosmetology Course consists of 2000 hours of theory and practical training in the art of hairstyling, hair cutting, coloring, and permanent waving as well as primary skin and nail care. Students will learn professionalism, care of equipment, shampooing, cutting, chemical hair relaxing, thermal styling, anatomy, chemistry and salon management. Guest speakers help educate students on a more personal, in-depth level. This course is designed to prepare the student to successfully complete the Idaho State Board Cosmetology examination necessary for licensing. Mock boards are given by school instructors to fully ensure the student is ready to make application for the Idaho State Board Cosmetology Examination. The experienced, licensed cosmetologist is qualified for many jobs outside the salon. There are interesting and high paying jobs available in both the cosmetic industry and the field of education. The trained and licensed cosmetologist can find many rewards.

Headmaster School of Hair Design’s Cosmetology Instructor course consists of 1000 hours of theory and practical teaching experience in preparing the cosmetologist for immediate employment opportunities. Students will learn to develop desirable habits and attitudes with respect to health, sanitation and safety and encourages self-reliance, readiness to assist others, and an ethical approach to this profession. This course is designed to prepare the student to successfully complete the Idaho State Board Instructors examination necessary for licensing. The experienced, licensed cosmetology instructor will be prepared to work in a professional cosmetology school as an instructor. The trained and licensed instructor will develop employer/employee relationships and effective communication skills necessary to deal with students.

**CREDIT FOR PREVIOUS TRAINING-TRANSFER POLICY**
Students with prior clock hour training credit must first qualify in the regular school admission requirements. Students transferring to Idaho from outside the State must provide to the State of Idaho Board of Cosmetology, certification from the State’s licensing agency for proper acceptance and credit for hours gained in that State.

In the case of TRANSFER STUDENTS, a written transcript of previous training will be required of students transferring to Headmasters School of Hair Design, in order to insure appropriate credit for the previous training. This transcript must indicate when and where the training was received; amount of training; practical requirements; grades; attendance and the last date of attendance or credit was given. It must be certified as to being true, correct
and complete by the previous school official.

Applicants wishing to receive credit for previous hours will be required to complete our Basics Practical and written exams. We will determine hours accepted based on the results of the exams. Credit for hours previously earned will be granted if approved by the Idaho State Board of Cosmetology. Transfer students are required to maintain satisfactory academic progress and complete all requirements for graduation. INCOMPLETES, REPETITION AND NON-CREDIT REMEDIAL COURSES do not apply to cosmetology training and therefore have no effect on these training requirements or a students’ Satisfactory Progress.

LICENSE AND ACCREDITATION

Headmasters Schools of Hair Design is Licensed and Accredited by:

- Bureau of Occupational Licenses
  1109 Main Street 220
  Boise, ID 83702-5642
  (208) 334-3233

- National Accrediting Commission of Career Arts and Sciences (NACCAS)
  4401 Ford Avenue, Suite 1300
  Alexandria, Va. 22302
  (703) 600-7600

COPYRIGHT INFRINGEMENT/LEGAL SANCTIONS

Any sharing of copyrighted material without proper licensing or permission from the owner/author/software manufacturer is prohibited by law, and is not condoned by Headmasters School of Hair Design. Any students accused of copyright violation or infringement will be required to resolve matters on their own without involvement from the School.

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United Stated Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts or 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.

MISREPRESENTATION

To protect educational consumers, Headmasters School of Hair Design attempts to provide face to face communications and online and in print information about the institution that is accurate, honest and clear. Headmasters School of Hair Design makes efforts to avoid misrepresentation to its stake holders, prospective students, current students, faculty and staff, alumni, and our community, by informing employees of such policy and by providing transparent means of communication.

Headmasters School of Hair Design is prohibited by federal regulations (CFR title 34 sections 668.71-74) from making false or misleading statements or providing false or misleading documentation to consumers, to our accrediting bodies or to the US Department of Education (DOE). Headmasters School of Hair Design defines misrepresentation as any false or misleading communication made by the institution or one of its official representatives.
A misrepresentation may be a false or misleading statement about: Headmasters School of Hair Design programs, financial charges, graduation rates, or employability of graduates, made directly or indirectly to any person, the DOE, and/or an accrediting agency with the likelihood to deceive. This includes dissemination of a student testimony or endorsement made under duress or because the student was by the school to make such an endorsement to participate. Headmasters School of Hair Design views a substantial misrepresentation any misrepresentation on which the person to whom it was made could reasonably be expected to rely, or has reasonably relied, to that person’s detriment.

IDAHO VOTER REGISTRATION
http://www.idahovotes.gov/voter_info.shtml

CONSTITUTION DAY
President George W. Bush signed a bill on December 8, 2004 (Public Law 108-447) that designates every September 17 as Constitution Day. All institutions of higher education that receive federal funding are required to prepare a program to inform students about the U.S. Constitution.

HEALTH AND SAFETY

DRUG AND ALCOHOL ABUSE PROGRAM
https://headmasters.edu/media/Annual-Security-Report.pdf - see the section “Drug and Alcohol Abuse Policy”

DRUG AND ALCOHOL ABUSE PREVENTION - BIENNIAL REVIEW
http://headmasters.edu/media/Student-Catalog.pdf - see the section “Drug and Alcohol Prevention Program”

Headmasters School of Hair Design must review its Drug and Alcohol Prevention Program once every two years to determine its effectiveness and to ensure that its sanctions are being enforced. As a part of this biennial review, Headmasters School of Hair Design must determine: 1. The number of drug and alcohol related violations and fatalities that occur on the campus or as part of any of the school’s activities and that are reported to campus officials; and 2. The number and type of sanctions that are imposed by the school as a result of drug and alcohol related violations and fatalities on the campus or as part of any school activities.

The effectiveness of Headmasters School of Hair Design’s prevention program is measured by tracking the number of drug and alcohol related disciplinary actions, treatment referrals, and incidents recorded by campus officials or other law enforcement officials. Headmasters School of Hair Design also tracks the number of students or employees attending self-help or other counseling groups related to alcohol or drug abuse programs. During the years of 2016 and 2017, Headmasters School of Hair Design did not have any drug and alcohol related violations and fatalities that occurred on the campus or as part of any of the school’s activities and nothing has been reported to campus officials. Because there were not any drug and alcohol related violations and fatalities on the campus or as part of any school activities during the years of 2016 and 2017, Headmasters School of Hair Design did not impose any type of sanctions.

Headmasters School of Hair Design’s Drug and Alcohol Prevention Program proves to have been effective for the years of 2016 and 2017 due to no incidences occurring or being recorded by campus officials. No implementations of changes are needed at this time.

The official responsible for conducting the biennial review is Tracy Waffle, Financial Aid Administrator.

This biennial review is approved by the President,

Amy Peterson
President
Headmasters School of Hair Design

VACCINATIONS POLICY
Although Headmasters School of Hair Design does not require students to have vaccinations as a condition of enrollment, we strongly encourage these vaccinations to protect the students, staff and instructors.

SECURITY REPORT: EMERGENCY RESPONSE AND EVACUATION
Timely Warnings – page 6
Emergency Response and Evacuation – page 7
Fire Safety Report – (Not required because Headmasters does not have Housing) page 11
Information for Crime Victims about Disciplinary Hearings – page 16

STUDENT OUTCOMES

STUDENT BODY DIVERSITY
Fall 2018:
Total Students 37
Male 0
Females 37

Percent of Students Enrolled by Race/Ethnicity
White 68%
American Indian/Alaskan Native 13%
Hispanic 3%
Asian 3%
Two or More Races 8%
Race/Ethnicity Unknown 5%

Percent of Students who receive a Pell Grant 57%

RETENTION/GRADUATION/PLACEMENT/LICENSE RATES
• 83% retention rate for 2017 to 2018
• 68.42% of our students in the cosmetology program graduated in 2017.
• 84.62% of our students went to work in the cosmetology field in 2017.
• 100% of our students have passed the state board exam in 2017 and are now licensed.

GAINFUL EMPLOYMENT DISCLOSURE
https://headmasters.edu/gainful-employment-disclosure-for-cosmetologist
https://headmasters.edu/gainful-employment-disclosure-for-cosmetologist-1600-hours
https://headmasters.edu/gainful-employment-disclosure-for-instructors

DISCLOSURE REQUIREMENTS RELATING TO EDUCATION LOANS

LOAN COUNSELING
Entrance and exit counseling is required for participation in the loan programs. Entrance counseling must be completed prior to any disbursements on a subsidized and/or unsubsidized loan. Students must 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 will be reviewed with the applicant for loans, prior to signing promissory notes.
All student loan recipients will be required to complete exit counseling. On-line entrance counseling should be completed at https://studentloans.gov and exit counseling is to be completed at https://studentloans.gov. If prospective students do not have on-line access, this requirement can be met by making an appointment to use a computer at Headmasters School of Hair Design. The financial aid administrator will review the repayment requirements, options, and default consequences as well as discuss debt management strategies, and other issues which will assist the borrower during repayment. Personal contact information will be updated at this time, which will be forwarded to the lender.

CODE OF CONDUCT FOR EDUCATIONAL LOANS

1. No action will be taken by financial aid staff that is for their personal benefit or could be perceived to be a conflict of interest.

   a. Employees within the financial aid office will not award aid to themselves or their immediate family members. Staff will reserve this task to an institutionally designated person, to avoid the appearance of a conflict of interest.

   b. If a preferred lender list is provided, it will be compiled without prejudice and for the sole benefit of the students attending the institution. The information included about lenders and loan terms will be transparent, complete, and accurate. The complete process through which preferred lenders are selected will be fully and publically disclosed. Borrowers will not be auto-assigned to any particular lender.

   c. A borrower's choice of a lender will not be denied, impeded, or unnecessarily delayed by the institution, even if that lender is not included on the institution's preferred lender list.

   d. No amount of cash, gift, or benefit in excess of a de minimis amount shall be accepted by a financial aid staff member from any financial aid applicant (or his/her family), or from any entity doing business with or seeking to do business with the institution (including service on advisory committees or boards beyond reimbursement for reasonable expenses directly associated with such service).

2. Information provided by the financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.

3. Institutional award notifications and/or other institutionally provided materials shall include the following:

   a. A breakdown of individual components of the institution's Cost of Attendance, designating all potential billable charges.

   b. Clear identification of each award, indicating type of aid, i.e. gift aid (grant, scholarship), work, or loan.

   c. Standard terminology and definitions, using NASFAA's glossary of award letter terms.

   d. Renewal requirements for each award.

4. All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials, easily identified and found, and labeled as "Consumer Information."

5. Financial aid professionals will disclose to their institution any involvement, interest in, or potential conflict of interest with any entity with which the institution has a business relationship.