APEX ACADEMY

hair · skin · nails

SCHOOL OF COSMETOLOGY

Consumer Information Catalog

1788 West 4th Street
Ontario, Ohio 44906
(419) 709-8512
2026-2028

www.apexacademy2013.com
apexacademy2013@hotmail.com

Revised: 01/2026

INTRODUCTION

Apex Academy offers a 1500 Hour Cosmetology Program (Title IV eligible) and a 300 Hour Advanced Manicuring Program (NOT Title IV eligible).
The objectives of the Cosmetology and Advanced Manicuring programs are to prepare students for the state licensing examination and give students the training needed to enter their chosen profession.

Apex Academy is located at 1788 West 4th Street Ontario, Ohio 44906. It is a 5,180 square foot educational facility with state-of-the-art equipment dedicated to hair, skin and nails.

Apex Academy administrative staff is responsible for disseminating consumer information to all enrolled students. Policies have been implemented to ensure that the information is disseminated accurately and timely.

MISSION AND GOALS

Our mission is to provide an exceptional educational experience. Students receive preparation through classes and actual clinical experiences. Apex Academy hires qualified educators to contribute to the mission and success of the academy and its students.
Apex Academy's main goal is to prepare students to pass the Ohio State Cosmetology and Barber Board's licensing examination. The designed programs prepare students to pass both the written and practical exams. Additionally, Apex Academy strives to develop confident students who are equipped for a career in the Cosmetology and Manicuring industry.

NON- DISCRIMINATION POLICY

Apex Academy's admission, financing options, instruction, graduation and general policies do not discriminate on the basis of race, sex, religion, creed, ethnic origin, color, financial status, disability, sexual orientation, gender identity age or otherwise, given all requirements are met through Ohio State Cosmetology and Barber Board of Cosmetology regulations, statutes and other regulatory requirements.

OWNERSHIP, ADMINISTRATION, AND STAFF

Kathleen Hartings- *Legal Owner / CEO of Apex Academy Hair Skin Nails Ltd. / Cosmetology Substitute Instructor*

Karli Blevins- *Financial Aid Administrator*

/ Director/ Cosmetology Instructor / Associate of Technical Studies in Business / Active Cosmetologist

Kelsey Neutzling- *Administrator / Lead Instructor /Bachelor of Science in Education / Active Manicurist / Apex Academy Graduate*

Robin Utz - *Cosmetology Instructor / Active Cosmetologist*

Coldan Draper-*Cosmetology Instructor / Active Cosmetologist / Apex Academy Graduate*

Kayla Novik-*Cosmetology Instructor / Active Cosmetologist / Apex Academy Graduate*

Theresa Burkhalter -*Cosmetology Instructor / Active Cosmetologist / Apex Academy Graduate*

Kaycee Hill- *Cosmetology Instructor / Active Cosmetologist / Apex Academy Graduate*

Karen Swank & Heather Waldruff - *Substitute Instructors*

OBJECTIVES & OBLIGATIONS

1. To train students in all academic and practical aspects of the program.
2. To encourage our students to be individuals and demonstrate their talent and artistic abilities through their work.
3. To prepare students to build strong client relationships and exceptional client service.
4. To prepare students to pass the Ohio State Cosmetology and Barber Board Examination.

Apex Academy will provide training to the students for the Ohio State Cosmetology and Barber Board Examination. The students will adhere to all policies set in place by the academy.

FACILITIES

Apex Academy is a modern 5,180 square foot educational facility with state-of-the-art equipment dedicated to hair, skin and nails. The academy has two student break rooms, two dispensaries, a shampoo area, facial room, classroom (with practice area), student salon (clinic), reception area, student library, Instructor office and Administrative offices.

OHIO REQUIREMENTS

The Ohio State Cosmetology and Barber Board shall issue a practicing license to an applicant who satisfies all of the applicable conditions listed under **ORC Section 4713.28 | License qualifications**.
https://codes.ohio.gov/ohio-revised-code/section-4713.28

SCHOOL AND PROGRAM ACCREDITATION, APPROVAL, OR LICENSURE

Student may review Apex Academy website listed below or request a copy of documents describing accreditation, approval, or licensing. A certificate is posted throughout the school for observation and reviewing.

Licensed by:

The Ohio State Cosmetology and Barber Board
5025 Bradenton Ave. Suite 130
Dublin, Ohio 43017
www.cos.ohio.gov

Cosmetology School License Number: 000681

In accordance with the Ohio State Cosmetology and Barber Board, the Academy's teacher-to-student ratio does not exceed twenty-five (25) students per instructor. Generally, the instructors have had salon experience, including positions as a hair stylist, nail technician, salon manager or salon owner. The instructors are required each year to complete twelve (12) hours of training.

Accredited by:

National Accrediting Commission of Career Arts and Sciences (NACCAS)
3015 Colvin Street
Alexandria, Virginia 22314
Phone: 703-600-7600
Fax: 703-379-2200

ARTICULATION AGREEMENTS

Apex Academy does not currently have any articulation agreements with any other institutions.

ADMISSION POLICY

This Admissions Policy is used to define the enrollment requirements for individuals who wish to enroll at Apex Academy as a regular student. Apex Academy, must adhere to the U.S. Department of Education, Ohio State Cosmetology and Barber Board and NACCAS guidelines.

General Admission Requirements

Apex Academy is an equal opportunity school and follows the same policies in accepting applications from potential students. Apex Academy is open to all students without regard to race, sex, religion, creed, ethnic origin, color, financial status, disability, sexual orientation, gender identity age or otherwise. The admission policy is in compliance with the U.S. Department of Education, Ohio State Cosmetology and Barber Board, NACCAS guidelines.

To be eligible for admission, an applicant must be able to read and write English, and the student must meet the following requirements.

Students must follow the Admission Policy to be admitted into Apex Academy.

Steps to Enrolling

STEP 1: SCHOOL TOUR

- ✓ Complete the 'Interested Students' box found on Apex Academy's Website
- ✓ Reply via email about setting up a Date & Time for your School Tour
- ✓ Attend your scheduled School Tour
- ✓ Receive Information about the School, Consumer Information Catalog, Gainful Employment etc.

STEP 2: PREPARATION

- ☐ State Requirements: Section 4713.28 of the Ohio Revised Code (16+ years old, 10th Grade Education…)
- ☐ Optional- Complete The FAFSA: Cosmetology Program Only- If Choosing to participate in Financial Aid
- ☐ Proof of Age: Photocopy of Driver's License or State ID or Certified Copy of Birth Certificate
- ☐ Proof of Education: Copy of High School Diploma, Equivalent or HS Transcript showing HS completion
- ☐ Letter of Reference: Author may be Employer, Teacher, Church Member, Volunteer Organization etc. Should be signed by the author and include their contact number (This may be Personal or Character)
- ☐ Self Payment: $100 Registration Fee & Kit Purchase– Cosmetology $1,200, Advanced Manicuring $500

STEP 3: REGISTRATION PROCESS

- ☐ After your Tour, you will receive THREE separate emails. Complete each segment listed on each email:
- ☐ Registration @ Apex Academy– ONLINE REGISTRATION FORM (1/3)
- ☐ Registration @ Apex Academy– ADMISSIONS QUESTIONNAIRE (2/3)
- ☐ Registration @ Apex Academy– PORTAL ACCESS & DOCUMENT UPLOAD (3/3)
  - $100 Registration Fee: Cash, Check, Card Payment (additional fee)

    (Checks payable to: Apex Academy. You may send to: Apex Academy 1788 W. 4th St. Ontario, OH 44906)

STEP 4: ACCEPTANCE, FINANCIAL, ENROLLMENT

- ☐ Once the 'REGISTRATION PROCESS' is complete a 'Congratulations' email will be sent to those accepted
- ☐ Students will be notified if an in-person Financial and/or Enrollment Meeting will need to take place
- ☐ Financial: Discuss Financial Aid, Estimates & Self Pay payment options
- ☐ Orientation: Self-directed and completed online
- ☐ Kit Purchase: All students are required to make an out-of-pocket purchase of the Kit

  (*The Kit and fees are included as part of the Cost of Attendance (COA) and a portion of these items will be distributed across the four payment periods per 34 CFR 668.164.) Title IV, HEA students may be eligible for a Title IV, HEA credit balance to reimburse self for the initial out-of-pocket expense.)
  - Cosmetology $1,200.00
  - Advanced Manicuring $500.00
- ☐ Sign the Enrollment Agreement / School Contract

NOTABLE ADMISSIONS INFORMATION:

Transfers – If potential students have hours from another learning institution, Apex Academy will not accept those hours, but will have the student restart at Apex Academy. Apex Academy may accept a student who is transferring "licensed hours." Example if a potential student has an Advanced Manicuring license, hours may transfer from that license toward our Cosmetology program. Students need to be aware that all hours attempted count toward the 150% eligibility requirements for Title IV, HEA funding.

If a transfer student is admitted to the program, a copy of the approved State Board license must be on file at Apex Academy. Transfer students will be required to purchase a kit to meet Apex Academy requirements. Transfer hours are recorded on the student's permanent record. Decisions concerning the acceptance of transfer hours are at the discretion of the administrator. Registration fee will apply. In addition, the student will be charged based on the current tuition rate and how many hours are needed for completion. Apex Academy will access the NSLDS as it has all the pertinent information about a student's loan and financial aid history.

Terms of Re-Enrollment - Students who have been terminated or withdrew from school may re-enroll (if determined eligible) within 180 days and will not incur additional Payment Period charges. Students are required to pay any obligations, fees and Extra Instructional if applicable PRIOR to re-enrollment. Students will be responsible to pay any remaining balance from the previous enrollment that cannot be covered with reinstated federal funds.

Students who have been terminated or withdrew from school and re-enroll (if determined eligible), after more than 180 days will pay a $100 Registration fee and will be charged for contracted hours at the current tuition rate. All re-enrolling students will be provided the school's re-enrollment policy and will be evaluated by the school Administrator for placement in the curriculum and kit needs. Re-enrolling students may be required to purchase the current school kit. Students applying for re-entry will be required, as a condition of enrollment, to bring delinquent prior student loans to a current status.

A determination of SAP will be made and documented at the time of withdrawal. Students re-entering after exiting the school will not be evaluated as new students and consideration will be given to the student's progress status at the time of previous withdrawal. Re-enrollment is at the discretion of the school administration.

Foreign Students- Must have evidence that verification of a foreign student's high school diploma has been performed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a U.S. high school diploma. 1. Note High school diplomas/transcripts from other countries are acceptable toward the student eligibility general requirement, as long as the diploma is equivalent to a U.S. high school diploma. 2. Documentation of proof of completion of secondary education from a foreign country must be officially translated into English and officially certified as the equivalent of high school completion in the United States, at your own expense. At student's expense the student can contact the following for an official certification and translation of the student's foreign high school diploma or transcript:

Worldwide Education Consultant Services, Inc.
5521 N. Expressway 77
Brownsville, TX 78520
956-350-4660
info@wecseval.com
Estimated cost is: $230.00

Diploma Mill- Diploma mill credentials are not accepted. Diploma mill definition - An entity that**:** 1. Charges someone a fee and requires him to complete little or no education or coursework to obtain a degree, diploma, or certificate that may be used to represent to the general public that he has completed a program of secondary or postsecondary education or training; and 2. Lacks accreditation by an agency or association that is recognized as an accrediting body for institutions of higher education by the Secretary (pursuant to Part H, Subpart 2 of Title IV) or a federal agency, state government, or other organization that recognizes accrediting agencies or associations.

Secondary School Students- A limited number of secondary students who are not enrolled under a training agreement (no more than 10% of the number of students currently enrolled) may be admitted, if the applicant meets the state requirements for admission, obtains permission in writing from the secondary school in which they are enrolled and successfully completes a pre-enrollment evaluation, as established by the institution.

Homeschooling- Though homeschooled students are not considered to have a high school diploma or equivalent, they are eligible to enroll and potentially receive FSA funds if their secondary school education was in a homeschool that state law treats as a home or private school. Some states issue a secondary school completion credential to homeschoolers.

- If this is the case in the state where the student was homeschooled, he/she must obtain this credential to be eligible for FSA funds if the state requires it.
- The student can include in his/her homeschooling self-certification that he/she received this state credential.

An eligible institution is defined in part as one that admits as regular students only those who have a high school diploma or equivalent, are beyond the compulsory age of attendance for the school's state or are dually enrolled at the college and a secondary school. For students who finish homeschooling at a younger age, the Department considers them to be beyond the age of compulsory attendance if:

- your school's state would not require them to obtain a secondary completion credential as provided under state law; or the student has completed a secondary school education in a homeschool setting that qualifies as an exemption from compulsory attendance under state law.

Ability to Benefit (ATB) - A student who is beyond the age of compulsory education, lacks a high school diploma or its equivalent, and has the ability to benefit from the education or training offered at Apex Academy may complete prior to enrollment our industry developed test designed by Apex Academy that measures the aptitude to successfully complete the program or course to which he or she has applied. Upon review, students will be approved or rejected to enroll as an ATB student. Apex Academy will retain the necessary recordkeeping documents, including records of tests administered, passing scores, student scores, counseling records, name of administrator, and records pertaining to each student's enrollment as applicable. These documents shall be retained for a minimum of six years following the student completion of the program.

Postpone Registration - A registered student may NOT postpone their registration to the next class. The student would need to complete the admissions process again which includes repaying the registration fee, admissions questionnaire, and updating previously uploaded documents as needed. Example if the student is fully registered to start in the Fall Class, they may not transfer their registration to the Spring class. They would need to complete the registration process again in order to register for the Spring class.

Veterans Benefits - Apex Academy is approved by the State Approving Agency of Ohio to accept funding for both the Cosmetology and Advanced Manicuring Programs. A Veteran, spouse or child of a Veteran may be eligible to take advantage of these benefits. It is the student's responsibility to apply for the benefits online at www.gibill.va.gov or by completing the paper form VA 22-1990. Once applied, Apex Academy will need a copy of student's Certificate of Eligibility (COE) and a copy of the DD-214 discharge paperwork. An Administrator will evaluate official transcripts and documentation of previous education and training, and if possible apply

appropriate credit. Evaluation periods for GI Bill® benefits will be evaluated every 30 scheduled days. If a student is below a 75% grade or attendance the student will be placed on SAP Warning.

Veterans Benefits

SAP Warning Student's receiving VA Education Benefits who do not maintain the above attendance and/or grade requirements will be placed on Satisfactory Academic Progress Warning Status. Students placed on Warning Status are required to meet the above attendance and/or grade requirements by the next 30 day review to prevent termination.

Veterans Benefits

Dermination Students receiving VA EducationBenefits who do not meet the above attendance and/or grade requirements by the next 30 day review, or a subsequent review, after being placed on Satisfactory Academic Progress Warning will be terminated from their program.

A student may submit an appeal in the form of a letter along with any supporting documentation to the Director describing circumstances beyond the student's control that may have caused a failure to meet the satisfactory progress standards. The Director will convene a review board and a determination of the appeal will be made within two weeks. Appeals will be reviewed on case-by-case basis and the student will be notified when a determination is made. If the appeal is approved the student will be placed on financial aid probation. Students on financial aid probation may receive financial aid, but will be required to meet SAP by the end of the probation period (one payment period). After the payment period and the student is not meeting Standards of Progress the student will be terminated from the program and the DVA will be notified to terminate benefits.

Students must be receiving a 75% in both academics and attendance to be considered maintaining satisfactory progress. If at the end of the probation period he/she is not making satisfactory progress, their benefits will be terminated and in order to continue will pay on a cash basis.

Incarcerated Applicants-A student is considered to be incarcerated if she/he is serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm, or similar correctional institution (whether it is operated by the government or a contractor). A student is not considered to be incarcerated if she/he is in a halfway house or home detention or is sentenced to serve only weekends. Our attendance policy specifies that all classed and practical studies are done at the school's physical location; therefore, incarcerated students are not eligible for admissions.

Vaccination Policy - Apex Academy nor the state require any vaccinations for admission into this school or chosen field.

Other- Students expelled from other institutions will not be accepted for Enrollment at Apex Academy. All programs are instructed in the English language only.

Orientation- All programs hold an orientation prior to the commencement of classes.

BASIC STUDENT ELIGIBILITY FOR FINANCIAL AID- TITLE IV, HEA
The basic eligibility requirements are that you must:

- demonstrate financial need for need-based federal student aid programs;
- be a U.S. citizen or an eligible noncitizen;

- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- maintain satisfactory academic progress in college or career school;
- provide consent and approval to have your federal tax information transferred directly into your *Free Application for Federal Student Aid* (FAFSA®) form;
- sign the certification statement on the FAFSA form stating that you're not in default on a federal student loan, you do not owe money on a federal student grant, and you'll only use federal student aid for educational purposes; and
- show you're qualified to obtain a college or career school education.
  You can show you're qualified to obtain a college or career school education by
- having a high school diploma or a state-recognized equivalent such as a General Educational Development (GED) certificate;
- completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
- enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives . (https://studentaid.gov/understand-aid/eligibility/requirements 10/2025)

VERIFICATION POLICY

Apex Academy uses a third-party processor for Verification. The third-party processor uses their own verification forms. Federal regulations 34 C.F.R Part 668, Subpart E, dated March 1986, executing legislation 20 U.S.C. 1094 governing the Title IV programs require schools to be sure of certain applicant reported data. These regulations require schools to develop written policies and procedures for verification. The school is required to make these policies available to all applicants for financial aid, as well as prospective students upon request. This procedure is part of the Admissions and advising process. To follow the regulation and achieve consistency governing this process, the following verification policies apply to all applicants for Title IV programs. Under the regulations, the school will not disburse Federal Aid until completion of verification.

WHO MUST BE VERIFIED?

The policy of this school shall be to verify those students selected by the need analysis system for verification. In the absence of conflicting documentation, applications excluded from verification include:

- Legal resident of the Trust Territory of the Pacific Islands, Guam, American Samoa, and the Mariana Islands. This includes dependent students whose contributors are also legal residents of one of these Islands.
- Dependent students whose contributors are residing in a country other than the United States. This applies to other than the United States and only if the student cannot contact the contributors by normal means.
- Dependent students whose contributors are dead, or are physically or mentally ill, or whose contributors' address is unknown.
- Immigrants who arrived in the United States during either calendar year in the Award Year.
- Those submitted for an Award Year if the applicant dies during the Award Year.
- Those submitted if the applicant is imprisoned at the time of verification.
- Those submitted when the applicant does not receive financial assistance, for reasons other than their failure to confirm information on the application.
- Other exclusion, on a documented individual case basis, at the discretion of the Financial Aid

Administrator.

An applicant need not document spouse information or provide a spouse's signature if:

- The spouse is residing in another country and the student cannot contact the spouse by normal means of communication.
- The student cannot locate the spouse because their address is unknown.
- The spouse is dead, or mentally or physically ill.

THIRD PARTY SERVICERS VERIFICATION

The Boston Educational Network provides the necessary tools and expertise to ensure that verifications are completed per the rules and regulations set forth by the US Department of Education. The Institution is responsible for providing The Boston Educational Network with the documents required to complete the verification process. The Boston Educational Network will review the documents submitted by the Institution and verify the information for accuracy and determine if conflicting information needs to be resolved. BEN will provide the reason(s) to the Institution if verification cannot be completed per USDE regulations. BEN will consider the verification process to be complete when all requested documents have been reviewed and accepted by BEN and no conflicting information exists. The Boston Educational Network will not award or disburse any Title IV Funds subject to the verification process until the verification process is complete and all conflicting information has been resolved.

APPLICANTS RESPONSIBILITIES

To be eligible to receive Title IV funds, we require applicants to provide requested information during the time period(s) July 1st through June 30th the following Award Year. Applicants must certify that the following data items are correct as listed on the original application; or if not correct, must update the date items, as the date of verification:

- Number of family member in the household.
- Number of family members the household now enrolled as at least half-time students in postsecondary educational instructions.
- Change in dependency instructions.

Federal Pell Grant applicants who dependency status changes during the Award Year must file a correction application.

CONSEQUENCES OF FAILURE TO PROVIDE DOCUMENTATION WITHIN THE SPECIFIED TIME PERIOD(S)

If the student cannot provide all required documentation, Apex Academy cannot complete the verification process with four weeks from the date of enrollment. Apex Academy must then advise applicants that they may not be eligible for Financial Aid funds. The school then gives the applicants the following options:

- The student may continue training on a cash payment basis
- Promptly submit needed items within 48 hours

If a Federal Pell Grant or Subsidized/Unsubsidized Loan applicant has not processed **Part 2 of the** FAFSA SUBMISSION SUMMARY within four weeks of enrollment, the school must advise them that they are not eligible for Financial Aid. Apex Academy will then provide applicants with the following options:

- The student may continue training on a cash payment basis.
- Promptly submit needed items within 48 hours

INTERIM DISBURSEMENTS

Apex Academy may not make any interim disbursement. The student must complete verification before disbursement of any or all Title IV funds.

NOTICATION OF RESULTS OF VERTIFICATION

Apex Academy shall notify the applicant of additional information and/or documentation needed for verification. This occurs through contact with the Financial Aid Administrator, or by e- mailing and indicating additional items needed. Apex Academy will notify the applicant of any changes in the originally computed Federal Pell Grant award.

- The student shall sign and date the Revised Award Notification certified for payment
- The school shall notify the applicant when they complete verification by:
  Obtaining the student's signature and date on the Revised Award Notification certified for payment.
  Providing the student with a receipt for any Campus-Based funds credited to their tuition account.

Overpayments of federal and state aid, if they occur, are resolved with subsequent adjustments to the student's account. If an adjustment cannot be made, Apex Academy will refer the overpayment to the appropriate federal agency.

The standard procedures for referring a student to the Office of Inspector General under 34 C.F.R. § 668.16 (g)

Students and contributors are advised that the School must and will refer to the Office of Inspector General (OIG) any credible information indicating that an applicant for Federal Student Aid may have engaged in fraud or other criminal misconduct in connection with FAFSA applications. Common misconduct includes false claims of independent status, false claims of citizenship, use of false identities, forgery of signatures of certifications, and false statements of income. Note that fraud is the intent to deceive as opposed to a mistake on an application.

FACILITIES/ SERVICES FOR STUDENT WITH DISABILITIES

The school complies with the Americans with Disabilities Act of 1990 and is wheelchair accessible. The school will provide reasonable modifications and/or accommodations for students with disabilities depending on the student's need.

If you are interested in attending Apex Academy but are in need of accommodations, you should schedule an appointment with the Director. At this meeting, we will discuss the nature of the reported disability and its impact on learning. We will also discuss the process of receiving reasonable accommodations at Apex Academy and the types of accommodations available.

Please bring copies of current documentation of a disability to this meeting.
Documentation must be provided by a medical expert within the last three years and include:

- a diagnosis of the disability;
- how the diagnosis was determined (what tests were given and the results); and
- A clinical summary, which includes an assessment of how the disability will impact the individual in a college environment and what accommodations are recommended.

Upon completion of the initial meeting, a formal request for the accommodation must be submitted in writing to the school. The school will respond to the request within 15 days of receipt. During this 15-day time frame, the school will consult with Ohio State Cosmetology and Barber Board in order to ensure the accommodation will be granted during the state board-licensing exam. The initial meeting, formal request, and response from the school must take place prior to the pre-enrollment process.

Note: In order to be eligible for Title IV, HEA funding, you must be able to benefit from the reasonable accommodations and be able to take the state board-licensing exam.

CONTACT INFORMATION OF ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION

Disclosure Requirements will be made available through appropriate publications, mailings, or electronic media. HEA Sec 485(a) (1) -(2), 20 U.S.C. 1092 (a) (1) -(2). Not changed by HEOA 34 C.F.R. 668.41 (a)-(d); 668.43 revised August 21, 2009 NPRM (revised 34 CFR 668.231)

Each institution must make available to prospective and enrolled students information regarding how and where to contact individuals designated to assist enrolled or prospective students in obtaining the institutional or financial aid information required to be disclosed under HEA Section 485 (a)(1), Section 485(f), Section 485 (h), and Section 485 (j).

Financial Aid Staff are available to assist enrolled or prospective students in obtaining financial aid information. More and detailed information about the availability and the application process, for each of type of financial aid listed below, can be obtained at the addresses listed below:

Institutional Contact Information
Name: Karli Blevins
Office Hours: Wednesday & Friday 8:30am-3:30pm
Phone Number:419-709-8512
Email: apexacademy2013@hotmail.com

NOTICE OF AVAILABILITY OF INSTITUTIONAL AND FINANCIAL AID INFORMATION

In accordance to the Office of the US Department of Education and Federal Regulations set under the Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA), includes many disclosure and reporting requirements. Disclosure requirement means information that a postsecondary education institution is required to distribute or make available to all students, applicants, employees and current students at Apex Academy. A reporting requirement is information submitted to the U.S. Department of Education or other agencies. A summary of consumer information including a disclosure and reporting is listed below. A brief description of the consumer information will be disclosed below and provides you with access to the information. The institution will annually distribute a copy of the Family Educational Rights and Privacy Act of 1974 (FERPA) to all enrolled students. A blank copy of FERPA can be found in the form binder in Financial Aid office. The institution will provide a notice to prospective students and employees a statement of the Annual Security Report availability every Oct 1 of each year. The Annual Security Report will include statistics on Crimes, Hate Crimes, and Disciplinary Offense occurring either on campus, off campus or a public area. The institution will provide prospective students and employees a paper copy of the report upon request.

POLICY REGARDING THE FAMILY EDUCATION RIGHTS AND ACT (FERPA)

The Family Rights and Privacy Act of 1974, as amended, (commonly known as the Buckley Amendment) is a federal law which provides that schools will maintain the confidentiality of student education records. The law basically says that no one outside the institution shall have access to students' education records nor will the institution disclose any information from those records without the written consent of students. The institution must provide annually a notice to all enrolled students about the Privacy of Student Record to inform students of their rights.

Procedures

1. A signed authorization will be required in every instance before information is released from a student file.
2. Requests must be made in writing to review educational records and/or make an amendment of records. Records will be available on an appointment basis.

3. All contributors and students will be notified of their rights through annual publication the catalog of the fact that students and contributors of dependent students have the rights to review a student's educational records, to requests amendment to a student's educational records, to provide consent prior to disclosure of personal identifiable information and to file a complaint with the U. S. Department of Education regarding the failure of an institution to comply with FERPA. Students or contributors are also advised that a hearing can be requested to challenge the contents of a student's record, and the student will be given the opportunity to place a statement regarding contested information in the record stating the nature of the disagreement.
4. A contributor or student must make a request in writing to review educational record.
5. Record will be made available within 45 days of the day the school receives request.
6. No personal identifiable information will be released to a third party without the written consent of contributor or student unless it is:
   A) to other school officials who have educational interest in the information
   B) to officials of another school where the student seeks or intends to enroll
   C) to representatives of the Comptroller General of the United State, the Secretary of Education or state and local education authorities
   D) Relating to financial aid and is necessary to determine conditions for aid, enforce the term and conditions of aid.
   E) to State official if required by the State statue
   F) to organizations conducting studies for educational agencies or institutions to develop, validate, or administer tests, administer student aid programs or improve instruction. No personally identifiable information will be provided to the organization will be destroyed when no longer needed for the study.
   G) to accrediting agency to carry out accrediting functions
   H) to comply with judicial order or subpoena
   I) to meet health or safety emergency
   J) to an alleged victim of a crime of violence regarding the results of disciplinary proceedings against the perpetrator of the crime.

7. All disclosure if information will be recorded in the file and will include parties receiving information and the legitimate interests of the parties for inspection of the records.
8. Personally, identifiable which is designated as directory information includes student's name, addresses, telephone listing, date and place of birth, major field of study, participation in officially recognized activities, degrees and awards received and the most recent previous educational agency or institution attended.

CONSUMER INFORMATION AVAILIBLE THROUGH College Navigator (IPEDS)

To help students make a good decision about enrolling in Apex Academy, information about Completion or Graduation and Transfer Out Rates, Disaggregated Completion/Graduation Rates, Placement in Employment, Job Placement Rates, Retention Rate and more is available online through the school website. www.apexacademy2013.com or directly through IPEDS https://nces.ed.gov/collegenavigator/?q=apex+academy&s=all .

The IPEDS system is a core postsecondary education data collection program for the National Center for Education Statistics (NCES). The IPEDS system is designed to collect data from all primary providers of postsecondary education.

The School Administrator and staff are responsible for completing the IPEDS survey. The information below will be given orally to students who are prospective students. The Consumer Information report will be available to students in the Financial Aid Office.

ACCREDITOR OUTCOME RATES & OTHER STATS

Below are the Outcome Rates based off the Accrediting Agency standards. Notice Placement rates are provided, whereas they are not a part of the info collected for IPEDS. Outcome rates are based on the combination of outcomes from the Cosmetology and Advanced Manicuring programs.

Year 2024

Graduation Rate: 97.37 %
Licensure: 100%
Placement: 91.43 %

Note: The institution used the output document produced from the GE Disclosure Template to meet the currently effective GE disclosure regulatory requirements.

According to the US Department of Labor Statistics the overall employment of barbers, hairstylists, and cosmetologists is projected to grow 5 percent from 2024 to 2034, faster than the average for all occupations. Employment of manicurists and pedicurists is projected to grow 7 percent from 2024 to 2034, much faster than the average for all occupations. Statistics below are based off of Median pay from the year 2024.

Occupational Title	Median Pay
Cosmetologist	**$35,420 per year or $17.03 per hour**
Manicurist	**$34,660 per year or $16.66 per hour**

COMPENSATION TO BE REASONABLY EXPECTED UPON GRADUATION

Cosmetologists and other personnel appearance workers may receive income from a variety of sources. Professionals may work based off of commission, hourly or as an Independent Contractor. Compensation is based on the price of the service, hours worked, tips received, and many will profit on the products they sell. In addition, some salons pay bonuses to employees who bring in new business.

PHYSICAL DEMANDS OF THE PRACTICING PROFESSIONAL

Students may work long hours, as a professional in this industry. Work schedules may include nights and weekends and may not include breaks or lunches. Good health and stamina are a must. Most salon industry professionals may be on their feet or sitting for long periods of time. Prolonged exposure to some chemicals may cause irritation so protective clothing, aprons and gloves should be worn.

Career Considerations

Apex Academy wants to ensure that students interested in pursuing a career in hair, skin or nails, considers all aspects of such a decision. Those who want to become professionals in this field must:

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

Applicants and students should be aware that:

- The work can be arduous and physically demanding because of long hours standing over a stylist’s chair, an esthetician's treatment bed or manicurist table
- There will be exposure to various chemicals and fumes that may cause allergic reactions or could be harmful if used incorrectly

- The practice of safety and infection control is essential for effective and successful performance within the industry
- Methods of compensation vary and may include straight salary, salary plus commission, straight commission, hourly, sliding scale commission, retail commission or independent contracting (renting space and equipment from an existing salon or spa).

SAFETY REQUIREMENTS OF THE PROFESSION

Always have good hygiene and be professionally dressed. Keep a first-aid kit on hand, follow safety regulations, and keep equipment properly sanitized and disinfected. Safety suggestions with this profession would include wearing shoes that would not be slippery when walking on a damp floor. All hair needs to be swept up following each haircut to minimize accidents. All water spilled should also be wiped up as quickly as possible. It is the responsibility of each student to promote a safe work environment. Gloves should be worn during chemical services to reduce any allergic reaction that an individual may have to certain chemicals. Any product that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

The beauty industry has several safety requirements that include blood waste procedures if a client is accidentally cut, OSHA knowledge about the harmful ingredients in different beauty products, and electrical appliances like the use of blow drying and thermal curling. Prolong exposure to some hair and nail chemicals may be hazardous and cause irritations. Special care must be taken when working with these chemicals.

POST GRADUATION LICENSING REQUIREMENTS

ORC Section 4713.28 | License qualifications.

(A) Except as provided in division (C) of this section, the state cosmetology and barber board shall issue a practicing license to an applicant who satisfies all of the following applicable conditions:

(1) Is at least sixteen years of age;

(2) Has the equivalent of an Ohio public school tenth grade education;

(3) Has submitted a written application on a form furnished by the board that contains all of the following:

(a) The name of the individual and any other identifying information required by the board;

(b) A photocopy of the individual's current driver's license or other proof of legal residence;

(c) Proof that the individual is qualified to take the applicable examination as required by section 4713.20 of the Revised Code;

(d) An oath verifying that the information in the application is true;

(e) The applicable application fee.

(4) Notwithstanding section 4798.05 of the Revised Code, submits to having a photograph taken by the board;

(5) Passes an examination conducted under division (A) of section 4713.24 of the Revised Code for the branch of cosmetology the applicant seeks to practice;

(6) Pays to the board the applicable license fee;

(7) In the case of an applicant for an initial cosmetologist license, has successfully completed at least one thousand five hundred hours of board-approved cosmetology training in a school, except that only one thousand hours of board-approved cosmetology training in a school is required of an individual licensed as a barber under Chapter 4709. of the Revised Code;

(10) In the case of an applicant for an initial manicurist license, has successfully completed at least two hundred hours of board-approved manicurist training in a school;

(11) In the case of an applicant for an initial natural hair stylist license, has successfully completed at least four hundred fifty hours of instruction in subjects relating to infection control, scalp care, anatomy, hair styling, communication skills, and laws and rules governing the practice of cosmetology.

(B) The board shall not deny a license to any applicant based on prior incarceration or conviction for any crime. If the board denies an individual a license or license renewal, the reasons for such denial shall be put in writing.
(C) The board shall issue a practicing license in a branch of cosmetology in accordance with Chapter 4796. of the Revised Code to an applicant if either of the following applies:
(1) The applicant holds a license in that branch of cosmetology in another state.
(2) The applicant has satisfactory work experience, a government certification, or a private certification as described in that chapter in that branch of cosmetology in a state that does not issue that license.
Last updated August 27, 2024

LICENSE EXAMINATION

Step 1: https://elicense.ohio.gov – Login/Create Your Account
Step 2: Click on- Apply for a new license
Step 3: Select Board – Cosmetology and Barber Board
Select a license- Cosmetology or Manicuring
Step 4: Answer the three (3) compliance questions
Step 5: Personal Information Section
Step 6: Education History Section
Step 7: Complete Questions Section
Step 8: Attachment Section
Step 9: Review and Submit Section
Step 10: PAYMENT - you will be directed to the CART for payment.

STUDENT BODY DIVERSITY

The following information is generated based off the Cosmetology Program and the NACCAS annual Report which represents the percentage of enrolled, first-time, full-time current or prospective students as follow:

Ethnicity	Gender/Male	Gender/Female	Program	Status
Asian			**Cosmetology**	**F/T**
African American			**Cosmetology**	**F/T**
Caucasian/White			**Cosmetology**	**F/T**
Hispanic			**Cosmetology**	**F/T**
Other			**Cosmetology**	**F/T**
Pell Recipients			**Cosmetology**	**F/T**

COPYRIGHT INFRINGEMENT POLICY (Including Computer Use and File Sharing)

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 the 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**).

Apex Academy Code of Conduct prohibits illegal copyright infringement. Downloading and/or distributing copyrighted material, including through peer-to peer file sharing, without the permission of the copyright owner, is against the law. The use of Apex Academy, network or other technology for unauthorized distribution of copyrighted material is forbidden. This can result in prosecution in criminal court and/or liability for damages in civil court.

Apex Academy will accept and respond to any notice regarding the Digital Millennium Copyright ACT (DMCA).

THE HIGHER EDUCATION OPPORTUNITY ACT
The ACT requires institutions of higher education to offer legal alternatives to unauthorized downloading. The link below is from Educasue and includes all of the legitimate online services that they are currently aware of. No endorsement or evaluation is intended. http://educasue.edu/legalcontent

MISREPRESENTATION POLICY

Apex Academy and its' employees are prohibited under federal regulations from making any false, erroneous, or misleading statement directly or indirectly to a student, prospective student, member of the public, accrediting agency, state agency, or to the Department of Education. Misleading statement includes any statement that has the likelihood or tendency to deceive or confuse. A statement is any communication made in writing, visually, orally, or through other means. This includes student testimonials given under duress or because such testimonial was required to participate in a program. Federal regulations further provide that substantial misrepresentation is 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. The regulations regarding misrepresentation describe misrepresentation with respect to:

- Nature of the education program
- Nature of financial charges
- Employability of graduates

Apex Academy provides information to faculty, staff, and students about the educational program, financial charges and employability of graduates through the Academy's website, the Handbook, and in-person trainings to guard against the release of false, erroneous, or misleading information about the Academy. Apex Academy takes violations of this policy seriously. Employee(s) who fail to adhere to this policy will receive disciplinary action appropriate to the nature and extent of the violation up to and including termination to ensure that violations are not repeated. Violations of this policy could jeopardize Apex Academy's eligibility to participate in Title IV Programs.

SAFEGUARDING CONSUMER INFORMATION (PII)

The school protects to the best of their ability PII. Precautions are taken by keeping confidential files in the administrative offices where doors are closed and locked when not occupied. School computers are password protected when not in use and emailing confidential information should be encrypted. The safeguards achieve the following objectives: Insures the security and confidentiality of consumer information and protects against any anticipated threats or hazards to the security or integrity of such information, and protects against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any consumer.

ELECTRONIC SIGNATURES POLICY

Apex Academy permits the use of electronic signatures for all student and administrative documents that require acknowledgment, authorization, or approval. In accordance with U.S. Department of Education standards, an electronic signature must be uniquely attributable to the individual signing, verifiable, and securely maintained. Students are required to use their assigned secure login credentials, which may include a unique username,

password, multi-factor authentication, or other identity-verification methods provided by the school. By signing electronically, the student affirms that the signature is their own and carries the same legal force as a handwritten signature. Electronic signatures must not be shared, delegated, or completed by any other individual. All electronically signed records are time-stamped, securely stored, and protected against unauthorized access or modification. Any attempt to falsify, misuse, or alter an electronic signature is considered a serious violation and may result in disciplinary action, up to and including termination from the program. Apex Academy maintains all electronic signature records in compliance with federal regulations, institutional policies, and audit requirements.

GAINFUL EMPLOYMENT

Generally, in order to be eligible for funding under the Higher Education Act Title IV student assistance programs, an educational program must lead to a degree at a non-profit or public institution or it must prepare students for "gainful employment in a recognized occupation." Therefore, with very few exceptions, any non-degree program offered by non-profit or public institutions and all educational programs offered at for-profit institutions must lead to gainful employment.

Apex Academy has taken advantage or GE Early Implementation, which generally reports employment information to current and perspective student information about the institution's Gainful Employment program through a disclosure template developed by Department of Education.

VOTER REGISTRATION

At Apex Academy we encourage all United States Citizens to register to vote when it comes to an election day. Voter's registration forms are available online 24/7 at https://olvr.sos.state.oh.us/ or by accessing the link from the school website.

CONSTITUTION DAY

Section 111 requires that Constitution Day be held on September 17 of each year, commemorating the signing of the Constitution. However, when September 17 falls on a Saturday, Sunday, Monday or holiday, Constitution Day shall be held during the preceding or following week. Apex Academy will celebrate Constitution Days as stipulated on Section J. of Pub. L 108-447, the "Consolidated Appropriations Act, 2005" Dec. 8, 2004. All students and instructors present must sign in on attendance sheet.

HOW DO I QUALIFY?

To determine if you qualify, the United States Department of Education uses a standard formula, established by Congress, to evaluate the portion you report when you apply. The formula produces a Student Aid Index Number (SAI) Your FAFSA Submission Summary contains this number, in the upper right corner of page 1. This number will determine if you're eligible for a Pell Grant and how much.
You need to complete the FAFSA to be eligible for Financial Aid and determine what you'll qualify to receive.

FREQUENTLY REQUESTED INFORMATION

FASFA Information Center 1-800-433-3243
FASFA Website. . . . . https://studentaid.gov/

WHEN DO I APPLY?

Students can submit their FAFSA or FAFSA Renewal on October 1, (you can't apply or reapply before this date). Note: You must reapply for federal aid every year. Also, if you change schools, your aid doesn't go with you. Check with your new school to find out what steps you must take to continue receiving financial aid.
FASFA Deadline - applications must be received by June 30 (Award Year). FAFSA Submission Summary must be submitted to the Financial Aid Office by June 30th, or your last day of enrollment in Award Year whichever comes first. A valid FAFSA Submission Summary requires signatures of student and contributor if applicable.
Go to **FAFSA website** **www.fafsa.ed.gov** .

HOW MUCH MONEY CAN I GET?

Awards will depend on program funding. How much you will get will depend not only on your Student Aid Index (SAI) but also on your Cost of Attendance, whether you're full-time or part-time student, and whether you attend school for a full academic year or less.
Pell Grant eligible students may only get one Pell Grant in an Award Year and you may not receive Pell Grant funds from more than one school at a time.

ADDITIONAL CONSUMER INFORMATION

It is the student's responsibility to comply with all obligations involved in the receipt of Federal and/or State Aid. For more information about these programs, including application procedures, eligibility requirements, amounts of eligibility, rights and obligations pertaining to each program including Loan consolidation consult the following sources: The Federal Pamphlet, Federal Student Aid Fact Sheet has information about Federal Pell Grants, and Federal Direct Loans/GSL. For more information regarding the specific requirements each Financial Aid Program, please refer to the United States Department of Education Student Guide. It is also available at the Financial Aid Office.

Apex Academy issues an aid request to The Boston Educational Network and BEN reviews the student's demographics and ISIR information and if the file is complete then BEN will provide Apex with an Award Letter for the student.

HOW WILL I BE PAID?

Apex Academy may credit the Pell Grant and Federal Direct Loan funds to your school account. Apex Academy must tell you in writing how and when you'll be paid and how much the Pell Grant and Federal Direct Loan(s) will be. Schools must pay you at least once per term (semester, trimester, or quarter). Schools that don't use formally defined, traditional, term must pay you at least twice per academic year.

DISBURSEMENT RESTRICTIONS – 30 DAY, FIRST TIME, FIRST YEAR UNDERGRADUATE STUDENTS

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

CREDIT BALANCE ISSUANCE

On the basis of per payment period, a check payable to the student and/or co-payable to the school and the student will be issued within 14 Calendar Days from the Disbursement(s). It is the students' responsibility to submit all forms and documentation to the Financial Aid Office in accordance with the deadlines applicable to each program from which Financial Aid is requested.

TIME FRAME FOR RETURNING AN UNCLAIMED TITLE IV, HEA CREDIT BALANCE

If a school attempts to disburse the credit balance by check and the check is not cashed, the school must return the funds no later than 240 days after the date the school issued the check.
If a check is returned to a school or an EFT is rejected, the school may make additional attempts to disburse the funds, provided that those attempts are made not later than 45 days after the funds were returned or rejected. When a check is returned, or EFT is rejected, and the school does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period.

The school must cease all attempts to disburse the funds and return them no later than 240 days after the date it issued the first check.

STUDENTS RIGHTS AND RESPONSIBILITIES

The student has the right to ask the school:

- The name of its accrediting and licensing organizations.
- About the programs, instructional, laboratory, and other physical facilities, and its faculty.
- What the cost of attending is and the policy on refunds to students who drop out.
- What financial assistance is available; including information on all federal, state, local, private and institutional financial aid programs
- What's the procedures and deadline are for submitting applications for each available financial aid program?
- How it selects financial aid recipients?
- How it determines financial needs?
- How much of your financial needs, as determined by the school, has been met?
- How and when the student will be paid?
- To explain each type and amount of assistance in your financial aid package.
- What is the interest rate on student loan offered, the total amount you must repay, when you must start repaying, and what cancellation or deferment (postponement) provisions apply?
- To reconsider your aid package, if the student believes a mistake has been made, or if your enrollment or financial circumstances have changed.
- How the school determines whether you are making satisfactory progress and what happens if you are not?
- What special facilities and services are available to the handicapped?

It is the student's responsibility to:

- Review and consider all information about the school program before enrolling.
- Pay special attention to the application for student financial, and complete it accurately, and submit it on time to the right place. Errors can delay or prevent the student from receiving financial aid.
- Provide all documentation, 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 are asked to sign.
- Repay any student loan. When you sign a promissory note, you are agreeing to repay your loan.
- Request an exit interview at the time you are leaving 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 change in your name, address, phone number, or attendance status (full-part time student) if you have student loans, you must notify your lender 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 is your responsibility and your liability when errors are made and funds for which you are not eligible for are advanced to you or credited to your school account.

COMPLIANCE STATEMENT

The Federal Privacy Act of 1974 requires that students be notified that the disclosure of his/her social security number is mandatory. The social security number is used to verify, to process the awarding of funds, the collection of funds, and the tracing of individuals who have borrowed funds from federal, state, or private programs. This school does not discriminate of the basis of race, religion, creed, color, nationality, sex, or age in their admission policies or in access to employment or the administration of their programs.

VBTA POLICY

Apex Academy in accordance with the Veterans Benefits and Transition Act of 2018 will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries or other institutional facilities, or the requirement that a Chapter 31 or Chapter 33 recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment by the U.S. Department of Veteran Affairs. This policy is limited to tuition funds paid by the U.S. Department of Veteran Affairs.

STUDENT AND INSTITUTIONAL FILE MAINTENANCE

Apex Academy monitors the controls and protects student's information and ensure that system users are trained properly. Student Files are kept in a location that can be locked. Apex Maintains student records for a minimum of five years after graduation. Apex Maintains Institutional File Maintenance for a minimum of seven years.

STUDENT INFORMATION RELEASE

Unless otherwise required by law or as required for any accreditation process initiated by this institution, no information will be released to any party without written authorization, from a student (or contributor/guardian, in the case of a dependent minor), to release academic, attendance, enrollment status, financial, and/or any other information to agencies, prospective employers, or any other party seeking information about the student. Students and contributors or guardians of dependent minor students may deny authority to publish "directory information" such as name, address, phone number, etc.

GRIEVANCE POLICY

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

Students are expected to address any disagreements or conflict directly with the individual involved in person with a written document outlining the complaint and communication. After this, if there is no satisfactory resolution, the student may set an appointment to see the school administrator. All communications regarding the complaint must be in writing and all meetings and communications will be documented in the student files.

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

GRIEVANCE PROCEDURE:

- The student should register the complaint in writing on the designated form provided by the institution within 60 days of the date that the act which is the subject of the grievance occurred.
- The complaint form will be given to the school administration.
- The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
- If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable.

- Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
- In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, management will appoint a hearing committee consisting of one member selected by the school who has had no involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the school, and another member who may not be employed by the school or related to the school owners. The hearing will occur within 90 days of committee appointment. The hearing will be informal with the student presenting his/her case followed by the school's response. The hearing committee will be allowed to ask questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each witness' testimony and a recommended resolution for the dispute. School administration shall consider the report and either accept, reject, or modify the recommendations of the committee. Corporate management shall consider the report and either accept, reject, or modify the recommendations of the committee.
- Students must exhaust the institution's internal complaint process before submitting the complaint to the school's accrediting agency, if applicable.

The Ohio State Cosmetology and Barber Board
5025 Bradenton Ave. Suite 130
Dublin, Ohio 43017
www.cos.ohio.gov

NACCAS
3015 Colvin Street
Alexandria, Virginia 22314
703-600-7600
www.naccas.org

OUR PROGRAMS

The objectives of the Cosmetology and Advanced Manicuring programs are to prepare students for the state licensing examination and give students the advanced training needed to enter into the chosen profession. Training encompasses different types of learning; theoretical knowledge, the foundation of the student's education, practical experience, the application of knowledge and professional business building skills, which are vital for the student's success. Each phase of the students' education emphasizes a different combination of learning approaches

In both the Cosmetology Program and the Advanced Manicuring Program, licensees may obtain an Independent Contractors License (with no additional training needed), which will allow them to work alone in a salon.

Cosmetology Program

The 1500 clock hour Cosmetology program has instructor led classroom and clinical training as well as practical hands-on application. The student will learn the technical, personal and business skills to prepare students for work in a professional salon as a cosmetologist, retail sales specialist, salon manager or salon owner.

Throughout the designed program, students will transition from mannequins to clients. However, students must first successfully complete all requirements before being permitted to deliver safe, effective treatments for hair, skin and nails to clients. Students will learn the latest techniques, and develop an upbeat, cheerful attitude with strong communication skills. Students should understand that education does not end when the program is over. Cosmetologists are required to do continuing education and license renewal every two years.

All programs at Apex Academy are taught using several different types of instructional methods such as lectures, videos, hands-on techniques, demonstrations, white boards, slideshow presentations and internet research.

Cosmetology Program Length

Approximately 14 months (includes scheduled school breaks)

55 Weeks Instructional

61 Weeks Published Program Length (includes scheduled school breaks)

Beginning of program will include theory and introduction to skills

Hour Requirement

Students will complete at least 1500 hours. No student can complete the program until approved by an Apex Academy Administrator.

Class Size – Minimum - 3 Students / Maximum - 20 Students

Student / Instructor Ratio - Apex Academy 25:1 / OSBC 25:1

Skill Requirement

All students must perform the required number of services in each subject area in order to graduate. The Ohio State Cosmetology and Barber Board outlines the necessary amount of practice needed for each subject area, which are how the skill requirements at Apex Academy are determined.

These services must be performed on clients. Haircutting and Chemical Services performed on current Apex Academy students will also be counted towards the students' requirements. Student's are responsible to fulfill skill requirements. ALL services must be approved by an instructor before and after. (Exceptions may apply)

Minimum Skill Requirements:

- 100 Haircuts
- 50 Thermal Sets
- 3 Updos
- 30 Dimensional Haircolors
- 30 All Over / Retouch Haircolors
- 5 Permanent Waves / Relaxers
- 20 Pedicures
- 30 Gel Manicures
- 10 Manicures
- 20 Facials
- 20 Waxing / Eyebrow Arching

The instructional program at Apex Academy meets or exceeds the Ohio State Cosmetology and Barber Board of Cosmetology requirements.

Subject Area: 1500/COS	Core Hours 1500	Clinic Min.50%	Theory Min. 25%
General Sciences Infection Control Principles/Practices Universal Precautions Anatomy Electricity Basics & Chemistry Basics	80	40	20
Properties of the Hair & Scalp/Trichology Diseases & Disorders Hair Texture/Wave Patterns Chemistry	80	40	20
Hair Procedures /Practices/Styling Client Protection Shampoos/Rinses/Treatments Wet/ Finish/Formal Hair Styling Thermal Styling Techniques Braiding Wigs & Hair Additions	140	70	35
Haircutting Haircutting Basics Haircutting Techniques Tools (Shears/Razor/Texturizing/Clippers/Trimmers)	230	115	57.5
Chemical Procedures/Practices/Products Chemical Texturizing Permanent Wave Chemical Relaxers Curl Re-forming/ Corrections Hair Color Single Process Lightening Toner/Special Effects	390	195	97.5
Nail Procedures & Practices Nail Anatomy Diseases/Disorders/Conditions Tools/Equipment Basic Manicure & Pedicure Nail Enhancements/Maintenance Massage	120	60	30
Skin Care Procedures & Practices Skin Anatomy Diseases/Disorders/Conditions Basic Facial Procedures/ Skin Type/Products Hair Removal Tools/Equipment Makeup	370	185	92.5
Artificial Lashes/Extensions	10	5	2.5
Salon Operations & Communication Skills Salon Operation & Management Career Dev/Professional Image/Communication/Life Skills Ohio Administrative Code & Ohio Revised Code Inspection/Enforcement/Policies/Procedures Continuing Education Human Trafficking – One (1) Hour Required	80	40	20
Clinic Hours	750		
Theory Hours	375		
Flexible Learning Hours	375		
Curriculum Total Hours	(Must equal 1500) 1500		

Advanced Manicuring Program

The 300-clock hour Advanced Manicuring program has instructor led classroom and clinical training as well as practical hands-on application. Students who enroll in this program will learn to perform nail care, spa pedicures, business development, wellness, and retail knowledge. Upon completion, students will have the skills to seek employment as a nail care specialist, nail salon manager or owner.

Throughout the designed program, students will transition from mannequin hands to clients. However, students must first successfully complete all requirements before being permitted to deliver safe, effective treatments for the skin and nails. Students will learn the latest techniques and develop an upbeat, cheerful attitude with strong communication skills. Students should understand that education does not end when the program is over. Advanced Manicuring are required to do continuing education and license renewal every two years.

All programs at Apex Academy are taught using several different types of instructional methods such as lectures, videos, hands-on techniques, demonstrations, white boards, slideshow presentations and internet research.

Advanced Manicuring Program Length
Approximately 3 months (school breaks may increase the overall timing)
11 Weeks Instructional
Beginning of program will include theory and introduction to skills

Hour Requirement
Students will complete at least 300 hours. No student can complete the program until approved by an Apex Academy Administrator.

Class Size - Minimum - 2 Students / Maximum -8 Students

Student / Instructor Ratio - Apex Academy 25:1 / OSBC 25:1

Skill Requirements
All students must perform the required number of services in each subject area in order to graduate. The Ohio State Cosmetology and Barber Board outlines the necessary amount of practice needed for each subject area, which are how the skill requirements at Apex Academy are determined.

These services must be performed on clients. Students are responsible to fulfill skill requirements. ALL services must be approved by an instructor before and after. (Exceptions may apply)
Minimum Skill Requirements:

- 20 Pedicures
- 20 Gel Manicures
- 10 Basic Manicures
- 5 Nail Extenders / Acrylics

The instructional program at Apex Academy meets or exceeds the Ohio State Cosmetology and Barber Board of Cosmetology requirements.

Subject Area: 200/Manicure	Core Hours 200	Clinic Minimum 50%	Theory Minimum 25%
General Sciences Infection Control Principles/Practices Universal Precautions General Anatomy Nail Structure & Growth Nail Diseases & Disorders Electricity Basics Chemistry Basics	**40**	20	10
Nail Care Client Protection Client Consultation Basic Manicure Basic Pedicure Massage Tools & Equipment Color Theory Polish	**70**	35	20
Nail Enhancements Application/procedures/Maintenance/Repair Wraps Tips Monomer and polymer nail enhancements UV Gel Electric Filing Product Chemistry Embellishments	**70**	35	20
Salon Operations & Communication Skills Salon Operation & Management Career Development/Professional Image Communication/Life Skills Ohio Administrative Code & Ohio Revised Code Inspection/Enforcement/Policies/Procedures Continuing Education Human Trafficking – One (1) Hour Required	**20**	10	5
Clinic Hours	100		
Theory Hours	55		
Flexible Learning Hours	45		
Curriculum Total Hours	(Must Equal 200) 200		

Advanced Manicuring 100 Hours	CORE 100 HOURS	Clinic 50%	Theory 25%
1. Cosmetology Laws & Rules • Ohio Revised Code Statues, Ohio Administrative Rules, License and Permit Policy & Procedures, Continuing Education Policies & Procedures, Inspection and Enforcement Policy & Procedures	10	0	10
2. Public Health and Safety • Sanitation Practices & Procedures, Sterilization Practices & Procedures • Dispensary Operations & Procedures, Bacteriology, Contagious & Communicable Disease Control, Salon Operations & Procedures, Consumer & Product Safety	40	20	10
3. Advanced Techniques • Advanced Anatomy of Nail & Skin, Advanced Muscles & Massage Techniques, Advanced Pedicure Care & Service, Salon Supervision & Management, Specialized Equipment Use & Control, Product & Service Sales Training, Communication Skills	50	25	12.5
	100	**45**	**32.5**
4. Flexible Learning Hours Used to create an Individualized Learning Plan		**22.5**	
Updated: 12/02/2021 **Total Accumulated Hours:**		**300**	

GRADING CRITERIA

All programs offered at Apex Academy follow the below grading Criteria. The programs are "weighted" and the grading scale is set to be in line with the Ohio State Cosmetology and Barber Board.

THEORY 50%	**CLINIC 50%**
Theory Tests - 15%	Task Sheets - 30%
Business Project - 5%	Graded Skills - 15%
Portfolio - 10%	Tracking Journal- 5%
Mock State Board - 10%	
Projects /Assignments - 10%	

Numerical grades are considered according to the following scale in both programs offered by the institution:

93 - 100 Excellent
85 - 92 Above Average
75 - 84 Average
74 or below – Unsatisfactory

COMPLETION OF PROGRAM

Graduation Requirements

In order to receive a Certificate of Completion and graduate, the following graduation requirements apply for all programs offered at Apex Academy:

- Complete the Business Project
- Complete the Skill Requirements
- Complete the Hours Requirement
- Complete Test Prep Assignment
- Complete the Portfolio Project
- Complete Mock State Board, both practical and theoretical.

Processing Graduation Paperwork and State Board Paperwork Policy

Paperwork for Graduation and for the State Board Exam will be processed within five scheduled school days after completion of graduation requirements have been met. Please note that completion of the program includes all of the graduation requirements listed above and NOT just completion of the clock hours in the program. In addition, the student MUST have ALL financial obligations paid in full before paperwork will be processed/completed. All extra Instructional charges must be paid in cash or a cashier's check; no personal checks will be accepted and Title IV HEA funds cannot be applied to Extra Instructional charges.

COSTS

COSMETOLOGY PROGRAM COST

Registration Fee is required to be paid out of pocket, prior to enrollment. The charge will be included as part of the Cost of Attendance (COA).	$ 100.00

Kit is required to be paid out of pocket, prior to enrollment. The charge will be included as part of the Cost of Attendance (COA) per 34 CFR 668.168 (c), (c) (s) & (m) and a credit balance may be applicable to Title IV HEA students.	$ 1,200.00
Tuition	$15,300.00
Total	**$16,600.00**

COSMETOLOGY COST OF ATTENDANCE (COA) & RELATED COSTS

The Net Price Calculator can be found on Apex Academy website: www.apexacademy2013.com

Tuition	$15,300.00
Tuition Total	**$15,300.00**

Living with Contributors

Tuition and Fees	**$15,400**
Books/Supplies	**$1,200**
Room & Board	**$2,736**
Personal and Misc.	**$4,560**
Transportation	**$3,804**
Total	**$25,600**

Off Campus (Dependent & Independent)

Tuition and Fees	**$15,400**
Books/Supplies	**$1,200**
Room & Board	**$10,296**
Personal and Misc.	**$4,560**
Transportation	**$3,804**
Total	**$33,160**

ADVANCED MANICURING PROGRAM COST

Registration Fee is required to be paid prior to enrollment.	$ 100.00

Kit is required to be paid prior to enrollment.	$500.00
Tuition	$2,600.00
Total	**$3,200.00**

PAYMENT INFORMATION

In House
Apex Academy accepts payment in the form of cash, personal check, card, money order, cashiers or bank check. Students may also set up payments through their school portal. Students have the option to pay in full prior to start date or to pay in installments. In house options are with a 0% interest rate. Self-payments will be invoiced at the scheduled hour benchmark or after. All payments and obligations to the school must be up to date prior to processing paperwork upon graduation.

Scholarships
Apex Academy does not offer academic scholarships. However, Apex Academy will accept money from a Scholarship recipient of any outside agency. Apex Academy does offer an in-house Maternity Scholarship. It allows an enrolled student to have specific time off without being charged Extra Instructional Charges.

Kit Fees
Students are required to purchase a Kit prior to enrollment. All kit contents must be ordered through Apex Academy. The kit includes items that the students will need throughout the program and for the Ohio State Cosmetology and Barber Board Examination. The Kit will include but is not limited to: School Uniform Tops, Case/Tote, Milady Resources and Implements/Tools/Items to use throughout the program.

Additional Costs
School Supplies: black uniform scrub pants, black shoes, notebook paper, pens, pencils, black permanent marker, index cards, flip flops, trapper/binder, locker lock, headphones and laptop.

Upon graduation, the student should purchase from Apex Academy the pre-assembled State Board Kit - $50 Cosmetology / $30 Advanced Manicuring. There is also a State Board Exam Fee- payable to Ohio State Cosmetology and Barber Board Examination. *Check website for most up to date pricing.

Extra Instructional Charges
Apex Academy will charge a flat rate of $75.00 per scheduled school day starting the day after the contract end date. Charges will occur until the student completes all 'Graduation Requirements' or Withdrawals (officially or unofficially). If the student withdrawals, the Extra Instructional charges will be calculated through the student's last day of attendance.

Students may make self-pay payments beginning the day after the contract end date for Extra Instructional charges. All Extra Instructional charges can be paid by cash, card or a cashier's check; no personal checks will be accepted and Title IV money cannot be applied to pay these debts.

For students who end up with a True Credit Balance on their account, the credit will first go to pay off tuition, secondly obligations and lastly Extra Instructional charges. If there remains "extra" credit on the student account after; (Tuition, Obligations & Extra Instructional have been paid off) the funds will be refunded back to the student.

Beyond Contract End Date
Students are given an ample amount of time to complete the program within a contracted period of time. Students who do not complete within the contract will be charged an Extra Instructional Fee (read above). Students should also be aware that their enrollment can be terminated at any point after their contract end date has passed. Students who are still enrolled beyond their contract end date will not be scheduled for classes on Saturday passed their CED. Some exceptions may apply and students will be advised in advance. They will not be charged a Saturday absence fee if they are not scheduled to have class.

CLOCK HOUR (AS DEFINED IN THE FEDERAL REGISTER)

A 50 to 60 minutes class, lecture or recitation of theory; or
A 50 to 60 minutes faculty supervised laboratory, practical training, or internship training.

STUDENT AID INDEX (SAI)

Your Student Aid Index (SAI) is a formula-based index number ranging from –1500 to 999999. Where your SAI falls within the SAI range helps your school determine how much financial support you may need. This number results from the information that you provide in your FAFSA form.
Most of the tax information used to calculate the SAI is transferred directly from the IRS into the FAFSA form.

FINANCIAL NEED

A negative SAI indicates you have a higher financial need. For example, if you have an SAI of –1500, you'll qualify for a maximum Pell Grant award assuming you have not exhausted your lifetime amounts and meet all student eligibility requirements.

DETERMINING FINANCIAL NEED

Your eligibility depends on your Student Aid Index (SAI), your year in school, your enrollment status, and the cost of attendance at the school you will be attending.
This is how they do it:

- The financial aid staff starts by determining your cost of attendance (COA) at that school.
- They then review your SAI.
- They subtract your SAI from your COA to determine the amount of your financial need and how much need-based aid you can get.
- To determine how much non-need-based aid you can get, the school takes your cost of attendance and subtracts any financial aid you've already been awarded.

NET PRICE CALCULATOR POLICY

Apex Academy set up a Net Price Calculator template, so the institution can use to comply with one of the new requirements that was created in the Higher Education Opportunity Act of 2008. Title IV institutions are required to post a net price calculator on Apex Academy Website. Apex Academy now has a Net Price Calculator that uses institutional data to provide estimated net price information to current and prospective students. The school's website is https://www.apexacademy2013.com/ The estimates that are generated by the calculator do not represent a final determination or award financial assistance or final price by the school. Rather, they are only estimated based on the cost of attendance and financial aid provided to students in any given year. HEOA states, "The calculator shall be developed in a manner that enables prospective students, families and consumers to determine an estimate of a prospective student's individual net price at a particular institution."

TEXTBOOKS

Textbook/kit and fees are calculated in as part of the cost of attendance. Students are required to make an out of pocket purchase BEFORE enrollment. Textbook/kit will be prorated across the payment periods as part of the Cost of Attendance (COA) per 34 CFR 668.168 (c), (s) & (m) and a credit balance may be applicable to Title IV, HEA students.
Student books and kit must be purchased from the School, prior to enrollment. Students provide their own stationary school supplies. Students will be advised on a uniform for their program and must adhere to the guidelines.

Program	Book	ISBN#	Cost
Cosmetology Milady Standard Cosmetology	CIMA bundle seat with physical textbook	ISBN: 9780357921883	$344.95+
Manicuring Milady Standard Nail Technology	CIMA seat	ISBN: 9780357812570	List Price $299.94+

TYPES OF TITLE IV, HEA AVAILABLE

Need-Based Aid

Need-based aid is financial aid you can receive if you have financial need and meet other eligibility criteria. You can't receive more need-based aid than the amount of your financial need.
Your college or career school first determines whether you have financial need by using a simple formula:
Calculation of Your Financial Need
Cost of Attendance (COA) – Student Aid Index (SAI) = Financial Need
The following are the need-based federal student aid programs:

- Federal Pell Grant
- Direct Subsidized Loan

Non-Need-Based Aid

Your school determines how much non-need-based aid you can get by using this formula: Calculating Your Non-Need-Based Aid: Cost of Attendance (COA) – Financial Aid Awarded So Far* = Eligibility for Non-need-based Aid. Non-need-based aid is financial aid that is not based on your SAI. What matters is your COA and how much other assistance you've been awarded so far. The following are the non-need-based federal student aid programs:

- Direct Unsubsidized Loan
- Direct PLUS Loan

For updates and more information on federal financing, go to www.studentaid.ed.gov to learn more. Federal student loan records of students and contributors will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions to determine to be authorized users of the data system. Students and contributors may view their loan record history by visiting the website: www.nslds.ed.gov

STUDENT LOAN INFORMATION PUBLISHED BY THE DEPARTMENT OF EDUCATION

http://www.direct.ed.gov/

ENTRANCE COUNSELING FOR STUDENT LOAN BORROWERS (DIRECT SUBSIDIZED AND UNSUBSIDIZED LOANS 34 CFR685.304(A) (6)
The Department of Education requires that any student receiving a Federal Direct Loan be notified concerning their loans. Student must complete entrance counseling and an electronic loan promissory note prior to the loan being disbursed and consequences for default. Students are counseled regarding loan indebtedness and to make sure the student understands the amount borrowed and their rights and responsibilities regarding repayment of the loan and interest rates. A document or email is given to students regarding Entrance Counseling and MPN.

EXIT COUNSELING FOR STUDENT LOAN BORROWERS (43 CFR 685.304 (B)(4)
The student is required to complete Exit Counseling before they graduate or if they decide to withdraw from the program, a tool to ensure the student understands their rights and responsibilities as a student loan borrower and provides useful tips and information to help manage their loans by visiting the website: www.studentloans.gov. A document or email is given to students regarding Exit Counseling.

PRIVATE EDUCATION LOAN DISCLOSURES (INCLUDING SELF-CERTIFICATION FORMS)
Apex Academy does not participate in Privately Funded Loans Programs; therefore, we have no Lender list. The student is responsible for seeking out their own private lender. **Note:** The institution does not have access to any Self-Certification Forms for private education loans.

PREFERRED LENDER LISTS
Apex Academy does not participate in Privately Funded Loans; therefore, we have no Lender list.

PREFERRED LENDER ARRANGEMENTS
Apex Academy does not participate in Privately Funded Loans; therefore, we have no Lender arrangements.

NATIONAL STUDENT LOAN DATA SYSTEM
After submitting the FAFSA, the Department of Education (DE) attempts to match the information provided with what is on the National Student Loan Data System (NSLDS). This is to ensure that the student is not in default on any previously borrowed student loans, is not close to over aggregate Federal Direct Loan limits, and a refund on a grant payment received is not due. Department of Education uses the student's name, social security number, and date of birth to determine the above and list financial aid history on the FAFSA Submission Summary and ISIR. If the information provided on the FAFSA does not match what is on NSLDs, the record will be flagged.

For files that are flagged, the Financial Aid Office personnel must determine why the data mismatch is occurring, try to resolve it if possible, and then locate the student's financial aid history on the NSLDS to ensure there are no other issues.

When a partial match on the information with NSLDS is reported on the FAFSA SUBMISSION SUMMARY/ISIR, Financial Aid Office personnel must resolve the issue before proceeding. If there was a mistake made entering the student's data on the FAFSA, a correction should be made. Students may be asked to provide document to help resolve the issue. This may be but is not limited to paperwork showing a legal name change, a copy of the social security card, or a birth certificate, passport, naturalization papers, etc. Financial Aid personnel will contact the student in writing should any supplementary documentation be needed.

The Financial Aid administrator will look at NSLDS history for each student flagged who is awarded Financial Aid. As ISIRs are received, NSLDS history is printed. Then if the data indicated that a student has attended other schools, the Financial Aid personnel will check to see if transcripts from any or all previous schools attended have been received. If transcripts are missing, then admissions trace the missing transcripts. During the award process, Financial Aid personnel will look in and check NSLDS for any potential problems that may need resolving before student is awarded Financial Aid. www.nslds.gov.

PRINCIPLES OF FINANCIAL AID

1. The institution will with schools, community groups, and other educational institutions in support of the national goal of equality of educational opportunities.
2. Expected Family Contribution toward the student's cost of education is highly encouraged. This school expects contributors to contribute financially, according to their means, taking into account their incomes, assets, number of dependents, and other relevant information. Students are expected to contribute from their own earnings and assets, including borrowing against future earnings.
3. Financial aid will be offered after determining whether the family's resources are insufficient enough to meet the student's educational expenses. The amount of aid offered will not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources.
4. In awarding funds to eligible students, the amount and the type of self-help will be related to the circumstances of the individual and the largest amount of grant assistance will be offered to students with the least ability to pay.

DEPENDENT STUDENT

An individual that does not meet the Independent Student criteria is a dependent student. This student is required to submit with his/her application student, spouse (if applicable) and contributors' income and assets data.

CONTRIBUTOR(S)

For purposes of the Financial Aid Program, "contributor" is mother and/or father or adoptive parent; not foster contributors.

INDEPENDENT STUDENT

An individual who meets one of the following criteria:

1. An individual at least 24 years old by December 31 of the award year.
2. At any time since the student was 13, were both parents deceased, was the student in foster care or was the student a dependent or ward of the court.
3. A veteran of the armed forces of the United States.
4. An individual with legal dependent other than a spouse.
5. A graduate or professional student who will not be claimed as an income tax exemption by his/her contributors for the first calendar year of the award year.
6. A married person.
7. A student who is currently serving on active duty in the United States Armed Forces for purposes other than training.
8. A person who has children, whom they will provide more than ½ the children's support.
9. The student is an emancipated minor.
10. The student is in legal guardianship.
11. The student is an unaccompanied youth who was homeless.
12. The student was a homeless youth at risk of being homeless.
13. A person whom has been determined by the Financial Aid Administrator to be independent because of unusual circumstances.

PROFESSIONAL JUDGEMENT

Financial Aid Administrator has the authority to make case-by-case adjustments of the data items used to calculate a student's SAI, based on adequate documentation to address current circumstances not reflected on a student's FAFSA. The thoughtful use of professional judgment may be critical to a student's ability to

begin or continue with postsecondary education. When making a professional judgement adjustment to student or family income, it is appropriate for the Financial Aid Administrator to consider if the use of prior-prior year income is the best predictor of income for the upcoming award year. A professional judgement adjustment may be warranted if a family member experienced a significant change of income, either upward or downward. Alternatively, the Financial Aid Administrator may choose to use more recent income that the FAA believes more accurately reflects the family's current financial circumstances, i.e., the student or contributor moved from part-time employment to full-time employment.

ACADEMIC YEAR DEFINITION POLICY

For purposes of defining an academic year, a week is a consecutive seven-day period; a week of instructional time is any week in which at least one day of regularly scheduled instruction or examinations occurs or, after the last scheduled day of classes for a term or payment period, at least one day of study for final examinations occurs; and instructional time does not include any vacation periods, homework, or periods of orientation or counseling. The definition of the Academic Year for this institution is 900 clock hours in 26 weeks.

Apex Academy offers Cosmetology that measures program length in 1500 clock hours, four days a week (Full time, 26, hrs./wk.) a minimum of 55 weeks of instructional time.

AWARD YEAR

The period of time is between July 1 and June 30th.

VBTA POLICY

Apex Academy in accordance with the Veterans Benefits and Transition Act of 2018 will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries or other institutional facilities, or the requirement that a Chapter 31 or Chapter 33 recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment by the U.S. Department of Veteran Affairs. This policy is limited to tuition funds paid by the U.S. Department of Veteran Affair.

ATTENDANCE POLICY

Students must attend a minimum of 75% of the cumulative scheduled hours to maintain SAP and complete the course within the maximum allowed period. The attendance percentage is determined by dividing the total hours by the total number of hours scheduled. Students are expected to attend classes as per their enrollment agreement. Student attendance is monitored every 30 days.

When applicable, Distance Learning attendance will be tracked by assignment completion and submission. Student submits assignments via email, post, web tracked or directly in person to an instructor to receive hours for completion. It is the student's responsibility to turn in the assignment on the due date to receive hours.

Students are responsible to clock in and out appropriately to document their hours; the only documentation accepted for student hours is the time clock system or completion of assignments if done via distance learning or on a field trip. If a student fails to clock in or out, they may not receive hours. If a student forgets if they clocked in or out, they must provide written documentation to an Administrator and it will be reviewed. Students may not clock in or out for another student. Notify school administration before 9:00 a.m. depending on the day of absenteeism or tardiness. Notify an Administrator to leave the facility for any reason other than at closing. If a student chooses to leave campus during the day, they will not be permitted to return for the remainder of the day (exceptions may apply). Students may not clock in or out for another student.

Students who persist in repeating patterns of absenteeism will be advised and will be subject to appropriate disciplinary actions or termination. Re-enrollment is at the discretion of the school. Students who miss 14 consecutive calendar days may be terminated on the 15 the consecutive calendar day as an unofficial withdrawal.

SCHEDULE

Calendar

Apex Academy is closed every Sunday and Monday and every second, third, fourth and fifth Saturday. Observed school closures include Easter Saturday, Independence Day, Summer Break (two weeks in August), Spring Break (1 week in April), Thanksgiving weekend, Winter Break (two weeks for Christmas and New Year's). Please note that the actual dates vary based on which day of the week the actual holiday occurs. Students will be notified by email, school portal, google classroom, or text for unexpected closures.

School Schedule

All students will attend full time 26 scheduled hours per week: Tuesday, Wednesday, Thursday, Friday – 9:00am- 3:30pm and Saturday- 9:00am- 3:30pm (first Saturday of the month)

*Cosmetology and Advanced Manicuring programs will start two times a year in the Spring and Fall

Cosmetology: April 28, 2026 and September 29, 2026

Advanced Manicuring: April 21, 2026 and September 1, 2026

SATURDAY ATTENDANCE POLICY

All students must be present by 9:00am and stay the duration of the day. If students do not have approval for the Saturday absence/tardiness (arriving after 9:00am), students may be charged a $50.00 absence fee. If the student provides documentation uploaded to the school portal, the following may be considered "excused absences" medical, funeral, car accident, or wedding; and students won't be charged the absence fee. Students should notify Administration of absenteeism as soon as possible to be considered for pre-approval.

LEAVE OF ABSENCE POLICY

An authorized leave of absence (LOA) is a temporary interruption in a student's program of study. LOA refers to the specific time period during a program when a student is not in attendance. Apex Academy does not offer a Leave of Absence.

SATISFACTORY ACADEMIC PROGRESS POLICY

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at Apex Academy. It is printed in the catalog to ensure that all students are provided a copy prior to Enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

EVALUATION PERIODS based on an Academic Year of 900 Hours and 26 weeks. Students are evaluated for Satisfactory Academic Progress when they actually clock the hours listed below and are expected to complete in the listed amount of academic weeks also listed below:
Cosmetology : 450 Hours (13 weeks), 900 Hours (26 weeks) and 1200 Hours (43.5 weeks)
Advanced Manicuring: 150 Hours (5.5 weeks).

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have ample opportunity to meet both the

attendance and academic progress requirements of at least one evaluation by midpoint in the program or academic year, whichever occurs sooner. Apex Academy is not term based and therefore does not have a Summer term.

TRANSFER STUDENTS

Apex Academy accepts licensed transfers into the Cosmetology or Advanced Manicuring programs. Students need to be aware that all hours attempted count toward the 133% eligibility requirements for Title IV, HEA funding. SAP evaluation periods for transfer students are based on actual contracted hours at the institution. Students who transfer a license in will transfer in with the same previous academic status. Licensed clock hours that are accepted from another institution toward the student's educational program will be counted as both attempted and completed hours.

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 75% of the hours possible based on the applicable attendance schedule in order to be considered maintaining Satisfactory Academic Progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 75% cumulative attendance since the beginning of the program which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

MAXIMUM TIME FRAME

The maximum time (which does not exceed 133% of the program length) allowed for students to complete each program at satisfactory academic progress is stated below:

PROGRAM	MAXIMUM TIME ALLOWED	
	SCHEDULED WEEKS	SCHEDULED HOURS
Cosmetology - 1500 Hours (61 Weeks)	83 Weeks	1995
Advanced Manicuring - 300 Hours (11 Weeks)	15 Weeks	399

The maximum time allowed for students who need less than the full program requirements will be determined based on 75% of the scheduled hours. Students who have not completed the course within the maximum timeframe may continue as a student at the institution on an out of pocket basis.

Periods when a student doesn't receive Title IV aid will be counted toward maximum time frame.

ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward program completion only when rated as satisfactory or better. If the performance does not meet satisfactory requirements, it is not counted, and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the program of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 75% and take Mock State Board written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

93 - 100 Excellent
85 - 92 Above Average
75 - 84 Average
74 or below – Unsatisfactory

DETERMINATION OF PROGRESS STATUS

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

WARNING (ACCREDITOR)

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she will be determined as NOT making satisfactory academic progress, will be deemed ineligible to receive Title IV, HEA funds and VA Education Benefits, as applicable, and will have the right to appeal. The VA and correct parties will be notified to terminate benefits.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements at the next scheduled evaluation. Program changes and second program do not change the progress; students will remain in the same academic progress.

COURSE INCOMPLETES, REPETITIONS AND NON-CREDIT REMEDIAL COURSES

Course incompletes, repetitions and non-credit remedial courses have no effect on the institution's SAP.

RE-ENROLL STUDENTS/INTERRUPTIONS

Students who have been terminated or withdrew from school may re-enroll (if determined eligible) within 180 days and will not incur additional Payment Period charges. Students are required to pay any obligations, fees and Extra Instructional if applicable PRIOR to re-enrollment. Students will be responsible to pay any remaining balance from the previous enrollment that cannot be covered with reinstated federal funds.

Students who have been terminated or withdrew from school and re-enroll (if determined eligible), after more than 180 days will pay a $100 Registration fee and will be charged for contracted hours at the current tuition rate. All re-enrolling students will be provided the school's re-enrollment policy and will be evaluated by the school Administrator for placement in the curriculum and kit needs. Re-enrolling students may be required to purchase the current school kit. Students applying for re-entry will be required, as a condition of enrollment, to bring delinquent prior student loans to a current status.

A determination of SAP will be made and documented at the time of withdrawal. Students re-entering after exiting the school will not be evaluated as new students and consideration will be given to the student's progress status at the time of previous withdrawal. Re-enrollment is at the discretion of the school administration.

Title IV, HEA Transfer Hours

Students who transfer a license in will transfer in with the same previous academic status. Licensed clock hours that are accepted from another institution toward the student's educational program will be counted as both attempted and completed hours.

WARNING POLICY, TITLE IV, HEA (SAP)

Students who fail to meet minimum requirements (75% cumulative attendance and a 75% GPA) for attendance and academic progress at the end of a payment period will be placed on a Title IV, HEA ***Warning the first time***. Students will be notified that they have failed SAP and are on a WARNING in one of the following ways; receiving an email, school portal notification, or documented during a face to face meeting. Any student on Title IV, HEA Warning may continue to receive assistance under the Title IV, HEA programs for one payment period only.

At the end of that payment period if the student has met the minimum grade and attendance requirement the student is considered to be meeting SAP.

If the student is not meeting SAP at the end of the Title IV, HEA Warning Period; there will be a loss of Title IV, HEA eligibility; with the right to appeal. The student will be placed on **Suspension**, with a ***loss*** of Title IV, HEA funding and will be able to complete an Appeal to assist them in regaining SAP and Title IV, HEA eligibility. If the Student chooses not to appeal, he or she may continue on a cash pay basis or may be withdrawn from the program.

APPEAL POLICY, TITLE IV HEA (SAP)

A student who losses their Title IV, HEA eligibility due to not making SAP at the end of a Title IV, HEA Warning has the right to file an appeal regarding their status. Mitigating circumstances that would be evaluated during the appeal would be, medical emergencies, severe health issues, severe personal or family problems, financial or personal catastrophe, Divorce or separation of student or student's contributors.

Appeals may be made in writing using the appeal form. Students may obtain the Appeal Form by contacting Apex Academy. The appeal form will include why they failed to make SAP and what has changed in the student's situation that will allow them to meet SAP requirements at the next evaluation. The Administrator will set up a meeting with the student in reference to his or her request to appeal. The Administrator's decision on all appeals is final.

A student, who wishes to appeal must submit an Appeal Form to the Financial Administrator within ten (10) business days of being notified that they are in Suspension.

Once the Financial Administrator receives the Appeal Form, they will evaluate the appeal and provide a decision within ten (10) business days. The Financial Administrator will notify the student in writing of the decision and all decisions are final. The results of the appeal will be documented in the student file which is saved on a secure student portal.

If the student wins the appeal they will then be placed on ***Title IV, HEA Probation***, which is a status assigned by the Federal regulations to a student who fails to make SAP, who has appealed and has had their Title IV, HEA eligibility for aid reinstated for one payment period only.

REQUIREMENTS FOR THE ACADEMIC IMPROVEMENT PLAN

- Maintain an attendance percentage that will ensure the student will meet Satisfactory Academic Progress by the next payment period.
- Maintain a 75% grade point average. (The higher-grade point is required to raise the standard to help the student make up for areas that may have been previous lacking.
- Attend theory class regularly
- Complete all required test and projects assigned (test and projects must be completed and turned in when requested).
- The academic improvement plan will be monitored by the School Administrator (or designate).
- The school will notify the student each month on their academic improvement status during the monthly progress report/advising session. Status of the student's report will be written on the progress report form for the student to sign.
- Students choosing to remain in school while requesting an appeal will be responsible for charges accrued whether the appeal is granted.

TITLE IV, HEA PROBATION POLICY (SAP)

Any student that prevails upon the appeal process shall be placed on Title IV, HEA Probation and will be eligible to receive Title IV, HEA during this period. A student placed on Title IV, HEA Probation may receive Title IV, HEA program funds for one payment period only. While on Title IV, HEA Probation, the student should complete the requirements of the Academic Improvement Plan, which was developed by the institution to assist the student in regaining their Title IV, HEA eligibility.

Those who are not making SAP at the end of the Title IV, HEA Probation Period will be ineligible to receive Title IV, HEA funds for the following payment periods unless they are approved for another appeal.

REINSTATEMENT OF TITLE IV, HEA

Title IV, HEA aid will be reinstated to students who have prevailed upon appeal regarding the status of SAP or who have reestablished SAP. Program changes and second program do not change the progress; students will remain in the same academic progress.

SAP Overview:

Make SAP
If not making SAP→ WARNING; Title IV, HEA eligible
If not making SAP again→ PROBABTION
PROBATION= No Title IV, HEA
When on Probation can→ APPEAL
APPEAL→ Complete Appeal Form
APPEAL is approved or denied by Administration
If APPROVED→ Title IV, HEA eligible
If DENIED→ No Title IV, HEA

OFFICIAL WITHDRAWAL POLICY

A student is considered to be "Officially" withdrawn on the date the student notifies Administration via email of their intent to withdraw. The date of the termination for return and refund purposes will be the earliest of the following for official withdrawal:

1. Date student provided official notification of intent to withdraw, via email or handwritten

2. The date the student began the withdrawal from Apex Academy, records. A student can rescind his notification in writing and continue the program. If the student subsequently drops, the student's withdrawal date is the original date of notification of intent to withdraw.

In the event a student decides to rescind his or her official notification to withdraw, the student must provide a signed and dated written statement that he/she is continuing his or her program of study and intends to complete the payment period. Title IV, HEA assistance will continue as originally planned. If the student subsequently fails to attend or ceases attendance without completing the payment period, the student's withdrawal date is the original date of notification of intent to withdraw.

UNOFFICIAL WITHDRAWAL POLICY

In the event that the school unofficially withdraws a student from school, the School Director and/or Business Administrator must complete the Withdrawal Form using the last date of attendance as the drop date.

Any student that does not provide official notification of his or her intent to withdraw and is absent for more than 14 consecutive calendar days, will be subject to termination and considered to have unofficially withdrawn. Clock hour attendance is monitored at least every thirty (30) calendar days.

RETURN TO TITLE IV, HEA FUNDS POLICY (R2T4)

When you apply for title IV, HEA, 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. Apex Academy will calculate the amount of tuition to be returned to the Title IV, HEA Federal fund programs according to the policies listed below.

This policy applies to students' who **withdraw official, unofficially or fail to return to school or are dismissed from enrollment** at Apex Academy. It is separate and distinct from the Apex Academy refund policy. (Refer to institutional refund policy)

The calculated amount of the Return of Title IV, HEA (R2T4) funds that are required for the students affected by this policy, are determined according to the following definitions and procedures as prescribed by regulations.

The amount of Title IV, HEA aid earned is based on the amount of time a student spent in academic attendance, and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the order of return of **unearned** funds do not include funds from sources other than the Title IV, HEA programs.

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

The institution has 45 days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. The school is required to notify the student if they owe a repayment via written notice.

The school must advise the student or contributor that they have 14 calendar days from the date that the school sent the notification to accept a post withdraw disbursement. If a response is not received from the

student or contributor within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV, HEA programs.

WITHDRAWL BEFORE 60%

The institution must perform a R2T4 to determine the amount of earned aid through the 60% point in each payment period or period of enrollment. The institution will use the Department of Education's prorate schedule to determine the amount of the R2T4 funds the student has earned at the time of withdraw.

WITHDRAWL AFTER 60%

After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV, HEA funds he or she was scheduled to receive during this period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

Apex Academy, measures progress in Clock Hours, and uses the payment period for the period of calculation.

CALCULATION FORMULA

Determine the amount of Title IV, HEA Aid that was disbursed plus Title IV, HEA Aid that could have been disbursed.

Calculate the percentage of Title IV, HEA aid earned:

a) Divide the number of clock hours scheduled to be completed in the payment period as of the last date of attendance in the payment period by the total clock hours in the payment period.

HOURS SCHEDULED TO COMPLETE
TOTAL HOURS IN PERIOD = % EARNED

b) If this percentage is greater than 60%, the student earns 100%.
c) If this percent is less than or equal to 60%, proceeds with calculation.
Percentage earned from (multiplied by) Total aid disbursed or could have been disbursed = AMOUNT STUDENT EARNED.
Subtract the Title IV aid earned from the total disbursed = AMOUNT TO BE RETURNED.
100% minus percent earned = UNEARNED PERCENT

Unearned percent (multiplied by) total institutional charges for the period = AMOUNT DUE FROM THE SCHOOL.

If the percent of Title IV aid disbursed is greater than the percent unearned (multiplied by) institutional charges for the period, the amount disbursed will be used in place of the percent unearned.

Apex Academy will issue a grant overpayment notice to student within 30 days from the date the school's determination that student withdrew, giving student 45 days to either:

1. Repay the overpayment in full to Apex Academy or Sign a repayment agreement with the U.S. Department of Education.

ORDER OF RETURN

Apex Academy is authorized to return any excess funds after applying them to current outstanding Cost of Attendance (COA) charges. A copy of the Institutional R2T4 work sheet performed on your behalf is available through the office upon student request. Furthermore, if

the R2T4 calculation results in a credit balance on the student's account, it will be disbursed as soon as possible and no later than 14 days after the calculation of R2T4.

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 Funds" is allocated in the following order:

- Unsubsidized Direct Loans (other than PLUS loans)
- Subsidized Direct Loans
- Contributor Plus Loans
- Federal Pell Grants for which a Return is required
- Iraq and Afghanistan Service Grant
- Other Title IV assistance
- State Tuition Assistance Grants (if applicable)
- Private and institutional aid
- The Student

EARNED AID

Title IV, HEA aid is earned in a prorated manner on a per diem basis (calendar days or clock hours) up to the 60% point in the period. Title IV, HEA aid is viewed as 100% earned after that point in time. A copy of the worksheet used for this calculation can be requested from the Financial Aid Administrator and/or Business Administrator's office.

Post Withdraw Disbursements Policy under Return to Title IV, HEA Funds (R2T4)

If the student did not receive all of the funds that were earned, the student may be due a post-withdraw disbursement. Apex Academy may use a portion or all of the post- withdraw disbursement for tuition and fees (as contracted with Apex Academy). The institution will offer any post-withdrawal disbursement of loan funds within 30 days of the date it determines the student withdrew.

The institution must disburse any Title IV, HEA grant funds a student is due as part of a post-withdrawal disbursement within 45 days of the date the school determined the student withdrew and disburse any loan funds a student accepts within 180 days of that date.

For all other school charges, Apex Academy needs the student's permission to use the post-withdraw disbursement. If you do not give permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school. The post-withdrawal disbursement must be applied to outstanding institutional charges before being paid directly to the student.

INSTITUTION RESPONSIBILITIES REGARDING RETURN OF TITLE IV, HEA FUNDS

Apex Academy 's responsibilities regarding Title IV, HEA funds follow:

- Providing students information with information in this policy;
- Identifying students who are affected by this policy and completing the return of Title IV, HEA funds calculation for those students;
- Returning any Title IV, HEA funds due to the correct Title IV, HEA programs.

The institution is not always required to return all the excess funds; there are situations once the R2T4 calculations have been completed in which the student must return the unearned aid.

STUDENT RESPONSIBILITIES REGARDING RETURN OF TITLE IV, HEA FUNDS

- Returning to the Title IV, HEA programs any funds that were dispersed to the student in which the student was determined to be ineligible for via the R2T4 calculation.
- Any notification of withdraw should be in writing and addressed to the appropriate institutional official.
- A student may rescind his or her notification of intent to withdraw. Submissions of intent to rescind a withdraw notice must be filed in writing.
- Either these notifications, to withdraw or rescind to withdraw must be made to the official records/registration personal at your school.

REFUND VS. RETURN TO TITLE IV, HEA FUNDS

The requirements for the Title IV, HEA program funds when you withdraw are separate from any refund policy that Apex Academy may have to return to you due to a cash credit balance. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Apex Academy may also charge you for any Title IV, HEA program funds that they were required to return on your behalf.

If you do not already know what Apex Academy refund policy is, you may ask your Schools Financial Administrator for a copy.

OVERPAYMENT OF TITLE IV, HEA FUNDS

Any amount of unearned grant funds that you must return is called overpayment. The amount of grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangement with Apex Academy or Department of Education to return the amount of unearned grant funds.

Return to Title IV, HEA questions?

If you have questions regarding Title IV, HEA program funds after visiting with your financial aid director, you may call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). TTY users may call 800-730-8913. Information is also available on student aid on the web www.studentaid.ed.gov.

INSTITUTIONAL 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.

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 in the case of a student under legal age, his/her contributor or 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 non-refundable Registration fee in the amount of $100.
4. A student notifies the institution of his/her withdrawal in writing.
5. A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance; absenteeism for 14 consecutive calendar days may lead to automatic withdrawal)

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

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

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

- All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 45 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.
- Students who withdraw or terminate prior to course completion are charged a cancellation or administrative 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, kits & books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in the enrollment agreement.
- If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of TIV funds will be completed and applicable returns by the school shall be paid, as applicable, first to unsubsidized Federal Direct Student Loan Program; second to subsidized Federal Direct Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by the school and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

APEX ACADEMY POLICIES / RULES / CODE OF CONDUCT

Apex Academy maintains a Zero Tolerance Policy

The institution maintains a Zero-Tolerance Policy to ensure a safe, respectful, and professional learning environment. All students are expected to follow institutional policies, rules, and the Student Code of Conduct at all times. Zero tolerance means that violations may result in disciplinary action; however, the level of discipline may differ depending on the severity, nature, and frequency of the misconduct. All disciplinary decisions will be made at the discretion of Apex Academy. The institution uses the following Levels of Violation:

Level 1 Violation – Warning *(Encouraging reminder of expectations, etc.)*

Examples:

- Minor classroom disruption
- First-time unprofessional behavior
- Basic policy, rule or code of conduct misunderstanding
- Low-level attendance or punctuality concerns
- Failure to follow a basic instruction

Level 2 Violation – Basic Discipline *(Meeting, loss of privileges, corrective actions, etc.)*

Examples:

- Repeated minor misconduct after a prior warning
- Continued instances that affect the learning or student salon environment
- Misuse of equipment, tools, or school spaces
- Failure to comply with previous guidance or expectations
- Behavior requiring temporary removal from class or loss of privileges

Level 3 Violation – Serious Discipline *(Suspension from school, field trips, internship etc.)*

Examples:

- Significant misconduct impacting safety, learning, or operations
- Ongoing non-compliance after Level 2 actions
- Behavior requiring immediate removal from class or activities
- Actions that jeopardize field trips, clinical work, or internship placement
- Any behavior threatening health, safety, or the integrity of the institution etc.
- Note: Suspension does not extend the contract end date

Level 4 Violation – Discontinuance *(Termination of Enrollment)*

Examples:

- Major violations that compromise health, safety, or the integrity of the institution
- Repeated violations after prior disciplinary measures
- Insubordinate, Slander, Defiant of Authority, Disobedient, etc.
- Any action that makes continued enrollment inappropriate

The institution reserves the authority to decide how something is handled, the appropriate Level of Violation and to take immediate action when necessary. Upon enrollment, students agree to follow institutional policies, rules, and the Student Code of Conduct at all times and accept the consequences of any violations.

Dress Code Policy

General Dress Code

We strongly encourage students to "look the part." Personal hygiene and personal grooming is expected to be top notch in the beauty industry. Solid black smocks or aprons are permitted be worn to protect clothing. Inappropriate graphics on clothing, personal items or jewelry are not permitted. If a student arrives with an offensive or disruptive odor, the school may require the student to take corrective action before participating in classroom or Student Salon activities. This could include being sent home, which will result in loss of hours. In order to receive clocked time, students must abide by the dress code. Students may not be in uniform when assigned as the Student Receptionist, Shop Manager, Saturday class and for predetermined Field Trips or occasions. Students must be compliant with the dress code by 9am. Students are not permitted to change clothing sooner than 3:20pm. If the student is out of dress code prior to 3:20pm, they should clock out and leave for the day.

Uniform Dress Code

All students are required to wear an official uniform top daily. Uniform tops are issued in the Student Kit; however, students have the option to purchase additional uniform tops. Students are required to wear black "scrub pants" which the student purchases separately from any retailer. Students in uniform, must also have clean, solid black shoes; no white or colored soles. Footwear may not contain openings other than the heal area. (Example: Slides and Crocs-with holes are not permitted; Slide on shoes are permitted). Hats, scarves, coats and sweatshirts (that are not an official uniform top) are not permitted to be worn when following the uniform dress code. Students are permitted to layer clothing if the Apex Academy uniform is the outermost garment.

Non-Uniform Dress Code

When not in your uniform, the following are NOT PERMITTED: exposing midriff (stomach region), plunging necklines (chest area), shorts, skorts, rompers, ball caps, stocking caps, dirty clothing or shoes. Distressed Pants, skirts and dresses must not expose upper thighs. Students must be able to completely bend over [to sweep the floor, and comfortably perform services] without overexposing. Leggings may be worn if the shirt covers the rear end completely. Open toed shoes are permitted.

Electronics Policy

To maintain a professional learning environment and ensure the safety and success of all students and guests, the following guidelines apply to the use of personal electronic devices:

Laptops and Tablets

- All students are required to have a functioning laptop (or tablet) at school during Level I of their training and every Tuesday thereafter.
- The device must create text documents and PowerPoint presentations
- Students who fail to have their laptop may not receive hours.

Cell Phones and Smart Devices

- Cell phones must remain on silent or vibrate mode during school hours.
- The use of cell phones is not permitted during lecture, theory, demonstrations, instruction, exams, or while performing client services.
- Phone use should not take place during any client service. This is an infection control issue and also disrespectful to the client. In emergency cases, please excuse yourself briefly and return to your client immediately or notify an instructor that you need to step away.
- The business phone may not be used for personal calls.

Earbuds, EarPods, and Headphones

- Earbuds, EarPods, and headphones are not permitted during lecture, demonstration, exams, or while performing client services.

Audio and Speaker Use

- Students are not permitted to play music, videos, FaceTime, video chats, or any sound aloud on their devices when it could disrupt others.
- Speaker volume must remain off in all classroom, clinical, and common areas.

Professional Conduct

- Electronic device use should never interfere with instruction, client services, infection control responsibilities, or the overall learning environment.
- Failure to follow the electronics policy may result in corrective action according to the school's disciplinary guidelines.

Social Networking Policy

Apex Academy allows students to use social media to promote their Cosmetology skills and the school. Students are personally responsible for the content they circulate on social networking sites. Students are expected to treat Apex Academy and each other with respect. Apex Academy does not permit personal insults, obscenity, intimidation or cyber bullying. Apex Academy reserves the right to request the removal of any posts and take disciplinary action as appropriate.

Substance Abuse and Smoking Policy

Students must remain free of drugs, alcohol, and any impairing substances while on school property or participating in school-related activities. Being under the influence of drugs or alcohol in any form while at school will result in disciplinary action (violation). If a student arrives with an offensive or disruptive odor, the school may require the student to take corrective action before participating in classroom or Student Salon activities. This could include being sent home, which will result in loss of hours. Smoking is permitted only during designated breaks and must take place outside behind the building or inside one's vehicle. This rule also applies to vapes and vaporizers (which are not permitted inside the building). All cigarette waste must be properly disposed of in designated receptacles. Students may request counseling for substance abuse and will be referred to community resources. Drug and Alcohol Policy is available at request and provided to all new students at orientation.

Concealed Carry & Weapons Policy

Students are not permitted to have weapons of any kind—including firearms, concealed weapons, knives (other than tools required for school-approved cosmetology services), tasers, and any dangerous device—are strictly prohibited on school property and at all school-related activities. Concealed weapons are not allowed under any circumstance, even for individuals with a permit. Weapons may not be carried, stored, or kept in bags or lockers. Any violation of this policy is considered a serious safety issue and may result in immediate removal from the premises, disciplinary action up to termination, and possible law enforcement involvement.

Kit Policy

Students are required to use Apex Academy's issued kit. The kit will be distributed to each student within the first two weeks of starting classes. Students will complete a kit check off list at the time it is issued to make sure all items are issued in new/excellent condition. Students need to have kits at school daily. Student's who fail to have their kit, may not receive hours. If items are lost, stolen or broken, it will be the student's responsibility to replace or repair that item in order to continue the program successfully. Please note- they must seek prior approval from Administration when repairing or replacing initial kit items. Routine Kit checks will take place
throughout the program.

Internship Policy

Apex Academy offers an Internship Program for students who qualify. An Internship Program allows students to receive a part of their education off sight from other licensed individuals. If the student knows in advance that the Salon/ Licensee will not be available, the Student has the option to stay at

Apex Academy to earn regular program hours. Students are not permitted to make up Internship hours from missed weeks. Services performed during Internship do not count towards Skill Requirements for graduation. Students will be assigned to one salon during their Internship. In rare cases, students may be permitted a second salon with prior approval. Students are responsible for finding a salon for their Internship. Students must maintain an 80% or higher attendance and GPA. Students who fall below will be terminated from their Internship, without the ability to start again. Apex Academy, the student or salon may terminate the Agreement at any time.

Make-Up Work / Exams
All assignments shall be turned in on time. Assignments turned in up to one week after the due date, will be accepted but deductions may apply. Students should make every effort to be in attendance on examination days. Rescheduling will be at the discretion of the instructor.

Breaks & Lunches
Apex Academy has a closed lunch and break policy, meaning no student is permitted to leave campus for lunch or breaks. Food is only permitted in the school's designated break / lunch area. Drinks are permitted in the classroom and the student salon. Students must refrain from leaving personal items on the lunchroom table. If a student chooses to leave campus during the day, they will not be permitted to return for the remainder of the day (exceptions may apply). Students may not clock in or out for another student.

Students who are ordering food need to be aware of delivery time. It is NOT someone else's responsibility to find the student who ordered. If the student is unable to be available, kindly ask a classmate to be waiting on the order. Please treat all delivery people and guests with respect as it is a direct reflection of Apex Academy.

Locker Room / Lunch Room
Each student is assigned a locker to use. Lock up all personal possessions. Apex Academy will not be responsible for any stolen property. Do not leave any items (food, purse, bags, etc) on the table when not on break. Please keep these items in your locker, shelves, hooks or in your vehicle to allow room for others.

Salon (Shop) Duties
All students are required to perform salon (shop) duties. This duty should be completed throughout the day and at the end of the day.

LEVEL I students are required to disinfect workstation/tabletop, turn off power strips, complete their weekly salon (shop) duty, clear off workstation, kits to appropriate area and put away any products/tools.

LEVEL II students are required to disinfect workstation, pump service chair down, turn off power strips, complete their weekly salon (shop) duty, sign for completion of duties, clear off workstation, kits to appropriate area and put away any products/tools.

Each student should be washing their own color bowls/brushes - washing & disinfecting their nail implements - cleaning the hair out of their brushes & disinfecting – emptying pedicure tubs - putting away color tubes – entering Client Records for chemical services, collecting their clean items.

Dispensary Student: should be putting away clean Apex items (bowls & brushes), restocking products, laundry, cleaning counters, assisting students that are behind by helping prep or clean up if asked to do so. They should also follow the task sheet prompts and to do list in dispensary.

Student Services
Students may receive student salon services once they have reached Level II. *All services must be paid in full before the service begins.* If any additional costs arise during the service, the student is responsible for paying the remaining balance immediately upon completion. Student services require instructor permission/approval at all times. Students must understand that client services take priority over any student/mannequin work and a student may be pulled from student/mannequin work in order to service a client. Student salon services are not permitted on Saturdays. Some exceptions may apply if administrator or instructor gives prior authorization.

Salon Products
Apex Academy supplies professional products for the Student Salon and practice products for mannequins. Students are permitted to utilize their own professional grade products on themselves with instructor consent and with a signed Product Waiver on file. Students must understand that they take full responsibility for mixing, application, reactions and outcomes of products they supply themselves. *Students are NOT permitted to use their own products on clients!* Apex clients are not permitted to bring in their own chemical products (haircolor, relaxer, perms, artificial nail products etc). Apex Academy scents, supply brands and inventory may change at its discretion. Apex Academy is not required to supply alternative products due to reactions, nor are they responsible for student or client reactions. Patch tests may be performed if requested. Apex Academy may approve alternative options with prior consent.

Student Salon Appointment Scheduling
Apex Academy oversees the student salon schedule. Appointments are scheduled based off of availability, requirements and student attendance. Students are not permitted to move scheduled appointments off their schedule to another student without instructor approval. *Students cannot refuse to do a service on a client. If students refuse to do a service, they need to clock out and leave for the day.* They will forfeit all other scheduled appointments for the day. Students must understand that client services take priority over any student/mannequin work and a student may be pulled from student/mannequin work in order to service a client. No extra guests are permitted to sit in the Student Salon area while servicing a client (caretakers that must be present are the only exception). Let your clients know this ahead of time, or ask their guests to stay in the reception area if a group comes together as this is a common salon courtesy and a safety precaution.

CODE OF CONDUCT

Apex Academy is committed to maintaining a professional, safe, and positive learning environment. The behaviors, habits, and professional standards developed during training directly impact each student's future success in the cosmetology and nail industry. All students are required to follow the Code of Conduct listed below.

PARKING & BUILDING CONDUCT
• Students must park only in designated student parking areas. Spaces directly in front of Apex Academy are reserved for clients.

ATTENDANCE & TIME MANAGEMENT
• Group text with Karli & Kelsey when corresponding about absenteeism or tardiness. Please notify before the class start of 9:00am on days of absenteeism or tardiness.
• Students must comply with scheduled breaks and return promptly.
• Students must be involved in curriculum-related activities whenever clocked in.
• Excessive time in the break room or library is not permitted.
• Students who are not clocked in may not linger in the facility or distract other students.

PROFESSIONALISM & BEHAVIOR

• Courtesy and professionalism must always be practiced with students, staff, clients, and visitors.
• Only ethical and professional conversations are permitted during school hours.
• Profanity or vulgarity is prohibited.
• Students must be fair, honest, and may not steal.
• Cheating, forging signatures, or falsifying documents is unacceptable and will result in disciplinary action.
• Willful destruction of property is strictly prohibited.
• Students are not permitted to have their child/children/significant other/sibling etc. stay at Apex unless they are getting serviced.
• Student to student conversations should not overshadow the client being serviced.
• Students may not linger around the reception or instructors desks, reception area, or offices.
• Students must refrain from any behavior that compromises safety, professionalism, or the learning environment.
• Students must respect school property, equipment, policies, staff instructions, and the integrity of the program.

SCHOOL PROPERTY, FACILITIES & PERSONAL BELONGINGS

• Personal items must not be kept on stations.
• Students must clean up after themselves in the lunch room, including microwave use.
• All items must be stored in student kits at the end of each day/week.
• The school is not responsible for lost or stolen items.
• Personal belongings left after graduation or withdrawal become school property after 30 days.

STATE LAWS, SAFETY & SANITATION

• Students must follow all state laws and regulations at all times.
• Students must adhere to sanitation, cleanliness, and proper care of equipment.
• Students must be knowledgeable about school pricing, service policies, and products—including purpose, benefits, procedures, and costs.
• Hair must be swept up immediately after each service, prior to instructor check or blow-drying.
• Students must maintain all required student and client service records accurately and promptly.
• Clients must sign a release form for every service and initial when satisfied with the results.
• Students must notify an instructor when additional products or materials are needed and ensure proper charges are applied to the client ticket.
•Disinfect counter & chair after each client (hair stations, nail stations, facial room etc.)
•Keep your kit completely closed while working at your station (it is your clean space)

SERVICE REQUIREMENTS & CLIENT CARE

• Students may not perform services on clients until they have completed the applicable class, passed certification tests, and demonstrated competency in required practical evaluations.
• Every client service must be checked and approved by an instructor.
• Make sure that the schedule system is updated before sending your client up to check out (ex: nail art, toner…)
• Keep items in your own space. Make sure it doesn't spread into your neighbor's space.
• No clients/child/children/significant other/parents etc. are permitted in the lunch/lock room, classroom, or library, as these break areas are reserved for students only.

STUDENT SALON PAPERWORK

• Students responsibility to maintain the weekly Task Sheet, get it signed by an instructor/staff member, count point totals, and turn it in before the end of the day Friday.

• Students responsibility to maintain and complete the weekly Tracking Journal, get it reviewed by an instructor/staff member and turn it in weekly.
• Students responsibility to complete the weekly Graded Skill, perform with an instructor/staff member, and complete it before 3pm on Friday.

OHIO ADMINISTRATIVE CODE & LAW REQUIREMENTS
• Students must follow all expectations related to sanitation, professionalism, and safety as required by State Board.
• Ohio Administrative Code 4713-05-02 (G): Programs must include at least 50% clinic work performed on patrons, other students, or mannequins. If patrons are unavailable, students must be actively engaged in clinic-related training to earn hours.
• Ohio Revised Code 4713.14 – Prohibited Acts: Violations can result in misdemeanor charges. Performing cosmetology or manicuring services on the public outside of school is prohibited. Students must review ORC 4713.14 for the full list of violations.
• Apex Academy prohibits illegal copyright infringement.
• For a complete list please visit **https://cos.ohio.gov/laws-and-rules**

ADDITIONAL INFORMATION

Career Services – Student Placement

With a network of many high-end salons and spas, Apex Academy assists students to begin their professional careers by posting job openings. The institution will help the student gain the employment knowledge necessary by offering career facts, salon visits, and self-promotional instruction. However, the institution does not guarantee or imply job placement directly or indirectly. There is no additional charge for job placement assistance.

Academic Advising & Career Counseling

Apex Academy provides academic and career advice to all students including professionalism, resumé development, interview preparation and job search skills. The staff is available by appointment or informally to meet with the students to discuss any obstacle that may be in the way of success. Additionally, student advising takes place during Satisfactory Academic Progress evaluations.

Housing & Professional Assistance Advising

Apex Academy can recommend suitable housing in the area. However, the institution does not own or operate housing facilities.
Students in need of professional advising may be referred to professional counseling in the community outside the school. A list of professional services, with contact information, is available through the administrative office and in the student restroom.