

American Institute of Beauty, Inc. Disclosures

Institutional and Financial Assistance Information for Students

American Institute of Beauty, Inc. is a Title IV approved school, offering Pell grants and William D. Ford Federal Direct Loans. All students interested in applying for Title IV funding must complete the Free Application for Federal Student Aid (FAFSA), this application will allow the financial aid officer to see what the student is eligible to receive through Title IV funding.

Pell Grants: Pell Grants are awarded from the FAFSA, it is need based money that does not have to be repaid. The award amount is calculated using the Cost of Attendance and the Expected Family Contribution. Students must meet the school's Satisfactory Academic Progress requirements to maintain Title IV eligibility.

William D. Ford Federal Direct Loans: The Direct Loan program consists of three different loans that are applicable at the school: Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. Under the William D. Ford Federal Direct Loan program the U.S. Department of Education is your lender. All Direct Loans are money that is borrowed and must be paid back with interest.

- **Direct Subsidized Loan:** “loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school.” Direct Subsidized Loans are need base loans, eligibility is determined using the Cost of Attendance and the Expected Family Contribution.
- **Direct Unsubsidized Loan:** “loans made to eligible undergraduate, graduate, and professional students, but in this case, the student does not have to demonstrate financial need to be eligible for the loan.” Direct Unsubsidized Loans are not need based loans, the Cost of Attendance and Expected Family Contribution do not impact the eligibility of the student to receive this loan.
- **Direct PLUS Loan:** “loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.” PLUS loans are awarded after a credit check on the parent to determine eligibility. PLUS loans are not need based and may be used to cover all education not covered by other aid.

The interest rate for federal student loans varies depending on the type of loan and original disbursement date. All loans will have a fixed rate for the life of the loan. Any loans originally disbursed on or after July 1st, 2016 would have the below interest rates applied:

- Direct Subsidized Loan: 3.76%
- Direct Unsubsidized Loan: 3.76%
- Direct PLUS Loan: 6.31%

The basic eligibility criteria for federal student aid are:

- demonstrate financial need (applicable for the need based program);
- be a U.S. citizen or an eligible noncitizen;
- have a valid social security number;
- be registered with the Selective Service (applicable to male candidates only)
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- be enrolled at least half time;
- maintain Satisfactory Academic Progress in college or career school;
- sign the certification statement on the FAFSA stating that:
 - you are not in default on a federal student loan and do not owe money on a federal student grant and
 - you will use the federal student aid only for educational purposes; and
- show you are qualified to obtain a college or career school education by:
 - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate;
 - completing a high school education in a homeschool setting approved under state law; or
 - enrolling in an eligible career pathway program meeting one of the “ability to benefit” alternatives.

The criteria for determining the amount of aid a student is awarded is dependent on the Expected Family Contribution, the year in school, enrollment status, and the cost of attendance at the school.

academic year of 900 hours and 26 weeks. Student will receive an Award Letter which states, in writing, how much the disbursement will be and an estimated disbursement date.

Student Loan Repayment

All students that borrow student loans to further their education are responsible for repaying these loans. The Department of Education has several repayment options available to student borrowers: Standard Repayment Plan, Graduated Repayment Plan, Extended Repayment Plan, Income Based Repayment Plan, Income Contingent Repayment Plan, and Income Sensitive Repayment Plan. Each of these repayment plans are eligible for Federal Subsidized and Unsubsidized loans. The payment amounts and repayment time frame vary with each repayment plan option. The following is a brief explanation for the different payment plans available:

- Standard Repayment Plan: payments are a fixed amount of at least \$50.00 per month, time frame for repayment is up to ten years
- Graduated Repayment Plan: payments are lower at first and then increase, usually every two years; time frame for repayment is up to ten years
- Extended Repayment Plan: payments may be fixed or graduated, time frame for repayment is up to 25 years
- Income Based Repayment Plan: the maximum monthly payments will be 15% of discretionary income (the difference between the adjusted gross income and 150% of the poverty guideline for the family size), the payments will change as the income changes; time frame for repayment is up to 25 years
- Income Contingent Repayment Plan: payments are calculated each year and are based on the adjusted gross income, family size, and the total amount of student loans, payments will change as income changes; time frame for repayment is up to 25 years
- Income Sensitive Repayment Plan: monthly payment is based on annual income, payments will change and the income changes; time frame for repayment is up to ten years

Understanding Default

Default means you failed to make your payments on your student loan as scheduled according to the terms of your promissory note. The loan will become delinquent the first day after you miss a payment, delinquency will continue until all payments are made to bring the account current or until 270 days after the first missed payment.

There are many consequences of default:

- Lost eligibility for deferment, forbearance and repayment plans;
- Lost eligibility for additional federal student aid;
- Loan account is assigned to a collection agency;
- Loan will be reported to credit bureaus, damaging your credit rating;
- Federal and state taxes may be withheld through a tax offset; meaning the Internal Revenue Service can take your federal and state tax refund to collect any of the defaulted loan debt;
- Employer (at the request of the federal government) can withhold money from paychecks and send the money to the government, called wage garnishment;
- Loan holder can take legal action against the borrower

How to avoid default

If you are having trouble making payments on a student loan immediately contact the loan servicer. Under certain circumstances you can be granted a deferment or forbearance, this will allow you to temporarily postpone or reduce your monthly payments. Postponing or reducing the monthly payment will help avoid default. There are several options available:

- Enrolled in a college or career school at least half-time;
- Unemployment or inability to find full-time employment;
- A period of economic hardship;
- A period of active duty military service during a war, military operation, or national emergency; or
- Forbearance is when you do not qualify for a deferment, may be able to stop making payment or reduce your monthly payment for up to 12 months (interest will continue to accrue during forbearance).

((Loan information from studentaid.ed.gov))

Entrance and Exit Counseling

All student borrowers are required to complete Entrance and Exit Counseling at www.studentloans.gov. Entrance counseling is required by the Department of Education for anyone that has not previously received student loans; it will ensure complete understanding of the responsibilities and obligations of the student loans. Exit counseling is required if a student drops below half time enrollment, graduates, or leaves the school. Exit counseling is also a requirement of the Department of Education and provides important information to help prepare for repayment of the student loans.

All student borrowers and PLUS borrowers must complete a Master Promissory Note at www.studentloans.gov prior to any student loans being disbursed. The Master Promissory Note is a binding legal document in which the borrower promises to repay the loan(s) and any interest and fees that may accrue to the U.S. Department of Education. The Master Promissory Note will also explain the terms and conditions of the loan(s) being borrowed.

Cost of Attendance

The following is a chart showing the costs for each program, including the registration fee, kit cost, tuition, and total cost.

Program	Skin Care
Registration	\$100.00
Kit Cost	\$600.00
Lab Fees	\$225.00
Tuition	\$4,975.00
Total Cost	\$5,900.00

Additional costs that will be incurred are licensure application fees and the fee for the Pearson Vue Testing Center. All students have to submit their application to the Florida Department of Business and Professional Relation, each application has a fee that must be submitted with the application.

Program	Skin Care
Fee	\$75.00

Refund and Cancellation Policy

Should the student be terminated or cancel for any reason, all refunds will be made according to the following schedule:

- An applicant rejected by the school shall be entitled to a refund of all monies paid. A student may cancel this agreement at no penalty by notifying the school Administrator in person, by electronic mail or in writing by certified mail within three (3) business days after midnight on the day on which the agreement was signed, whether or not the student actually started classes. This cancellation date will be determined by the postmark, or the date it is actually received if delivered by means other than US Mail.
- If a student cancels the agreement after the three (3) business day period, but prior to entering classes, the student is entitled to a refund of all monies paid, with the exception of the registration fee of \$100.00.
- For the purposes of calculating the cancellation and refund policy this institution charges tuition by the term for each program, which is less than the duration of their entire program; PLUS the amount for a uniform T-shirt, apron, and/or jacket which the student is required to purchase from the institution, PLUS the amount for textbooks, kit, supply/product fees, and educational materials which the student elects to purchase from the institution, PLUS the registration fee, and PLUS a withdrawal (covering administrative costs of closing the student's matriculation and files) of \$150.00. See program term sheet for specific hours.
- Drop/Add Period: is defined as one week (5 days) in a program. If a student withdraws from the program during the drop/add period they will be entitled to a refund of all monies paid, with the exception of the registration fee of \$100.00
- Enrollment Period: is defined as the total scheduled time elapsed between the actual starting date and the student's last day of physical attendance in the school or the day on which the student's written postmarked notification is received.
- Cancellation: is defined to include any notice of cancellation or withdrawal given by the student or any termination of the student's enrollment by the institution for any reason. Cancellation after attendance has begun will result in a Pro Rata refund as follows:
 - Cancellation after attendance has begun but before the end of the established drop/add period, the student will be refunded all tuition and fees paid to the institution, as well as any funds paid for textbooks, kit, supply/product fees, uniform items, and educational materials which can be and are returned to the institution (ie: credit given for unused supplies, books, or equipment only), with the exception of the \$100 Registration Fee which shall be retained by the institution.
 - Cancellation after the drop/add period, but prior to 20% completion of the program term, will result in the Institution retaining a percentage of the term period tuition equal to the

percentage of term period elapsed by the time of cancellation, PLUS the amount for textbooks, kit, supply/product fees, and educational materials purchased by the student from the institution, PLUS the registration fee, and PLUS a withdrawal fee of \$150.00.

- Cancellation after 20% completion of the term will result in no refund of tuition and fees and the student owing the school 100% of their program term, PLUS the amount for textbooks, kit, supply/product fees, and educational materials issued and accepted by the student, PLUS the registration fee, and PLUS a withdrawal fee of \$150.00.
- If a student wishes to terminate or cancel training, the student must notify the school Administrator in writing and deliver it in person, by electronic mail, or by certified mail. The date of postmarked receipt of the notification, or the date said information is delivered in person to the school Administrator, will become the student's "withdrawal date."
- In the case of termination by the school, the last physical day of attendance, shall become the "withdrawal date," but the date the school determines the student is not returning will become the "date of institution's determination of withdrawal." This is the same in the case of a student not returning from an approved leave of absence.
- The school will refund to the student all monies due under the foregoing policy within 30 days of the 1] "date of institution's determination of withdrawal date" in cases of student's terminating, or 2] "scheduled date of return," for students not returning from a leave of absence, or 3] "withdrawal date" in cases of termination by school.
- Any monies due to an applicant who does not begin attendance in classes shall be refunded within 30 days after cancellation or termination. Refunds to the student's financial aid will be made within 45 days following termination or receipt of cancellation notice.
- In the case of illness or disabling accident, death in the immediate family, or other extenuating circumstances beyond the control of the student, the school will make a settlement, which is reasonable and fair to all concerned parties.
- If the school is permanently closed and no longer offering instruction after a student has enrolled; the school will provide a pro-rata refund to the student. If a program is canceled subsequent to a student's enrollment, the school shall provide a full refund of all monies paid.

If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of Title IV funds will be completed and any 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 Title IV 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.

Kit Cost

Any item used in the kit and opened by the student is non-refundable after three business days. A refund of kit cost will be calculated at the time the student withdraws for those items returned.

Name Tag

If a student's name tag is lost at any time during enrollment or not returned after completion of the program or withdrawal, a \$10.00 replacement fee will be assessed.

Withdrawal Fee

Students who withdrawal or terminate prior to course completion will be charged an administrative fee of \$150.00.

Academic Programs

American Institute of Beauty, Inc. offers several programs that lead to a certificate of completion upon successfully passing the final. The following programs require passing state board examination:

- Cosmetology
- Barbering/Hair Design
- Restricted Barber

The following programs are eligible for licensure upon successful completion of program requirements including final exam:

- Clinical Skin Care
- Full Specialist
- Nail Technology
- Skin Care

A complete breakdown of each program, the curriculum, information on the facility, as well as a complete list of the educational personnel is available in the School Catalog found on-line at www.aibschool.edu.

Text Books

All programs will use the Milady's text books listed below:

Skin Care		
Milady Standard Esthetics: Fundamentals, 11 th Edition	ISBN 9781111306892	\$113.96
Milady Student Workbook	ISBN 9781111306915	\$62.96
Milady Skin Care and Cosmetic Ingredient Dictionary	ISBN 9781285060798	\$41.21

Clinical Skin Care students will receive the books for Clinical Skin Care as well as Skin Care. Full Specialist students will receive the books for Skin Care and Nail Technology. Not all books will be issued on the student's first day. Cosmetology, Barbering/Hair Design and Restricted Barber will receive their Exam Review Book once 900 clock hours are completed. Full Specialist students will receive the books for the program they are entering first, once they complete 300 hours and enter their second program they will receive the second set of books. Clinical Skin Care student will receive the Skin Care books once they start and the Clinical Skin Care books once they complete the first 300 hours in Fundamental Skin Care.

Organization and Affiliations

American Institute of Beauty, Inc. is licensed by the **Commission for Independent Education**

- License Number 2835 Largo Campus
- License Number 4688 St. Petersburg Campus

Florida Department of Education

325 W. Gaines Street, Suite 1414

Tallahassee, FL 32399

Additional information regarding the institution may be obtained by contacting the Commission for Independent Education at toll free: (888) 224-6684

American Institute of Beauty, Inc. is accredited by the **National Accrediting Commission of Career Arts & Sciences (NACCAS)**.

4401 Ford Avenue, Suite 1300

Alexandria, VA 22302

(703) 600-7600

The current certificates are hanging in the administrative hallway at each respective campus for anyone to view the current and active standing with the Commission for Independent Education and the National Accrediting Commission of Career Arts & Sciences.

Students with Disabilities

American Institute of Beauty, Inc. complies with all provisions of Section 504 of the Rehabilitation Act of 1973 in that no qualified handicapped person by reason of the handicap will be excluded from enrolling in the program of instruction. The school has handicapped parking, handicapped restrooms, and is located on the ground floor.

Section 504 of the Rehabilitation Act of 1973 is a national law that protects qualified individuals from discrimination based on their disability. Section 504 forbids excluding or denying individuals with disabilities an equal opportunity to receive program benefits and services. It defines the rights of individuals with disabilities to participate in, and have access to, program benefits and services.

Under this law, individuals with disabilities are defined as persons with physical or mental impairment which substantially limits one or more major life activities.

On Time Completion and Job Placement Rates

The following completion and graduation rates are from the most current year, 2015/2016.

Program	On Time Completion Rate	Job Placement Rate
Skin Care	N/A	N/A

The On Time Completion Rate is the number of students who successfully complete all requirements of their program in the designated number of weeks for completing the program. The Job Placement Rate is the number of students that successfully completed the program and began working at an industry related job upon their completion.

The Skin Care program is not a Title IV eligible program; therefore there is no calculation for the on time completion of this program

ANNUAL SECURITY REPORT

The federal Jeanne Clery Disclosure of Campus Security Policy and Campus Statistics Act (Clery Act) requires colleges and universities, both public and private, participating in federal student aid programs to disclose campus safety information, and imposes certain basic requirements for handling incidents of sexual violence and emergency situations.

Procedures for reporting crimes and other emergencies occurring on campus and the policies for the school's response to these reports:

All students and employees are advised to report any criminal activity or emergency immediately by calling 9-1-1 or the Pinellas County Sheriff's Office at 727-582-6200. The individual reporting the crime should also report the crime to the Director:

- Largo Campus: Stacy Thompson
- St. Petersburg Campus: Mike Halmon

Any student or staff member may report crimes on a voluntary, confidential basis to the Director. This information will be included in the annual disclosure of crime statistics.

It is important that any evidence of the crime being reported is preserved. An Incident Report will be completed by the witness(s) of the crime and American Institute of Beauty, Inc. will assist law enforcement in the investigation of any crimes reported on campus. If a student or staff member is convicted of a crime on campus it will be considered grounds for termination of enrollment or employment.

All crimes referenced under Crime Statistics below and committed on campus will be posted on the school bulletin board within one day of the crime. The school will provide appropriate professional counseling for students and staff should there be a crime on campus.

Security of and access to all campus facilities:

Employee and student access at both campuses is through the main entrance of the school. All other doors are for emergency use only and cannot be opened from the outside. There is a complete alarm system at both campuses with all doors alarmed. The alarm pad is equipped with a panic alarm button.

Campus law enforcement:

Neither campus is of size to require a campus law enforcement force. Students are advised to report all criminal activities immediately to a local law enforcement agency and the appropriate school official.

Programs designed to inform students about campus security:

Students are informed during Orientation of the campus security policies and procedures. Staff and students are encouraged to park in well-lit areas of the parking lot and never be alone when entering or exiting the schools during non-daylight hours. Students are encouraged not to bring valuables to the school, however if necessary lockers are available for all students. Students are asked to be watchful for any suspicious behavior on campus and report it immediately to the appropriate staff member.

Crime prevention programs:

Various crime prevention and Crime Stopper brochures are available to all students and employees. Pinellas County Sheriff's Office also offers a Crime Prevention Program to the citizens.

Reporting of criminal activity by students at non-campus locations of student organizations officially recognized by the school:

American Institute of Beauty, Inc. does not have any non-campus sanctioned activities.

Dating violence, domestic violence, sexual assault and stalking policy:

American Institute of Beauty, Inc. makes educational and prevention material available to all students, as well as offer a list of resources to assist students that may be victims of these crimes. October is Domestic Violence Awareness Month and throughout this month we provide educational and prevention information to our students.

Any student or employee that is a victim of any of these crimes is encouraged to call the Pinellas County Sheriff's Office immediately. If the crime is committed on campus the student must notify the Director:

- Largo Campus: Stacy Thompson
- St. Petersburg Campus: Mike Halmon

Any student or staff member may report crimes on a voluntary, confidential basis to the Director. This information will be included in the annual disclosure of crime statistics. All personal information will remain confidential and not included in any reporting.

It is important that any evidence of the crime being reported is preserved. An Incident Report will be completed by the witness(s) of the crime and American Institute of Beauty, Inc. will assist law enforcement in the investigation of any crimes reported on campus. If a student or staff member is convicted of a crime on-campus it will be considered grounds for termination of enrollment or employment.

The school will maintain the student's confidentiality regarding any accommodations or protective measures provided to the victim. The school will be responsible for adhering to any orders of protection, no-contact orders, restraining orders, or similar lawful orders issued by a criminal, civil, or tribal court or by the school.

The school will provide written notification to students and employees about existing counseling, health, mental health, victim advocacy, legal assistance, visa and immigration assistance, student financial aid, and other services available for victims within the community. A written notification to victims regarding available assistance, requesting changes to academic situations, working situations, or protective measures is also made available upon request.

In the event a student or employee alleges a case of dating violence, domestic violence, sexual assault, or stalking the school officials will report this incident to the local authorities if it has not already been reported. The schools officials from the Grievance Committee will meet with the victim and the accused; each will have the option to have other students on the board. The accused and the accuser will both be notified of the outcome of the Grievance Committee meetings.

Sexual offender data location:

In compliance with the Adam Walsh Child Protection and Safety Act of 2006, the State of Florida provides a list of registered sexual offenders that is made available to the public. This information may be obtained at: <http://offender.fdle.state.fl.us/offender>

Missing student notification policy:

American Institute of Beauty, Inc. does not have on-campus residential student housing and therefore does not have a missing student notification policy.

Crime Statistics Reporting Table

Offense	Campus	Year: 2013	Year: 2014	Year: 2015
Criminal Homicide				
To include: Murder, non-negligent	Largo	0	0	0
Manslaughter, and Negligent manslaughter	St. Petersburg	0	0	0
	Public Property	0	0	0
Sex Offenses				
To include: Rape, Fondling, Incest, and	Largo	0	0	0
Statutory Rape	St. Petersburg	0	0	0
	Public Property	0	0	0
Robbery	Largo	0	0	0
	St. Petersburg	0	0	0
	Public Property	0	0	0
Aggravated Assault	Largo	0	0	0
	St. Petersburg	0	0	0
	Public Property	0	0	0
Burglary	Largo	0	0	0
	St. Petersburg	0	0	0
	Public Property	0	0	0
Motor Vehicle Theft	Largo	0	0	0
	St. Petersburg	0	0	0
	Public Property	0	0	0
Arson	Largo	0	0	0
	St. Petersburg	0	0	0
	Public Property	0	0	0

Arrests for liquor law violations,	Largo	0	0	0
illegal weapons possessions, or	St. Petersburg	0	0	0
drug law violations	Public Property	0	0	0
Hate Crimes	Largo	0	0	0
To include: Larceny-theft, Simple assault	St. Petersburg	0	0	0
Intimidation, Destruction/damage/	Public Property	0	0	0
Vandalism of property, Dating violence,				
Domestic violence, or stalking				

Emergency Response/Evacuation Policy:

In the event of an emergency or dangerous situation involving an immediate threat to the health and/or safety of the students and employees the Emergency Notification System will be activated immediately. This system is the same for both campuses and will consist of immediate notification over the PA system of the emergency, using the Emergency Code System. In the announcement all students and employees will be given specific instructions to ensure their protection. Should the emergency require additional information to be provided to the students and employees the Director at the campus will direct the appropriate staff personnel to provide the additional information in a written document.

If the threat should result in closure of the school a notice will be posted on the campus door, a message will be placed on the campus school voicemail system, and a message will be placed on Facebook. The school voicemail system will be the primary method of notification of any threat resulting in the closing of the campus and for information regarding the re-opening of the school. The school Facebook page will be utilized in addition to the voicemail system for providing information on emergency procedures.

Emergency Code System:

The following Emergency Code System has been developed to assist in the orderly response to situations that may arise during the business hours of the school. The code will be called over the PA system. Students and employees should follow the appropriate response to the code announced.

All Codes announced will be followed with the specific location in the building.

Code Name	Code Meaning
Code Red	Medical emergency that requires notifying Emergency Medical Services
Code Yellow	Fire or smoke emergency that requires evacuation of the building
Code Blue	Fire Arm/Burglary emergency that requires evacuation or lock down in the current location
Code Green	Hazardous Weather emergency that requires the appropriate response determined by the weather hazard

In all situations resulting in a code being called the staff member responsible for calling the code must complete an incident report as well as obtain an incident report from any witness to the incident.

In the event of an emergency happening on campus the instructor/employee responsible for that area must call campus administration immediately. The campus administration will then report the emergency code over the PA system and all staff and students will respond accordingly.

Once an emergency code has been called all staff/students/clients/witnesses/etc. must complete an incident report as applicable once the code has been lifted. These incident reports will be submitted to the Campus Director.

Every October each campus will complete a test of the emergency response and evacuation procedures. This test will be monitored and recorded by the Campus Director and maintained with the Compliance Office.

Copyright Infringement

American Institute of Beauty, Inc. does not condone or tolerate the illegal duplication of software or any school information or data. The copyright holder is given certain exclusive rights, including the right to make and distribute copies. Title 17 of the U.S. Code states that “it is illegal to make or distribute copies of copyrighted material without authorization” (Section 106). The only exception is the users’ right to make a backup copy for archival purposes (Section 117).

The law protects the exclusive rights of the copyright holder and does not give users the right to copy software unless the manufacturer does not provide a backup copy. Unauthorized duplication of software is a federal crime. Penalties include fines up to and including \$250,000.00 and jail terms up to five years.

Even the users of unlawful copies suffer from their own illegal actions, they receive no documentation, no customer support and no information about product updates.

1. American Institute of Beauty, Inc. licenses the use of computer software from a variety of outside companies. It does not own this software or its related documentation and unless authorized by the software manufacturer, does not have the right to reproduce it.
2. American Institute of Beauty, Inc. employees and students may use the software on local area networks or on multiple machines only in accordance with the software publisher's license agreement.
3. Any employees or students learning of any misuse of software or related documents within the school must notify the President, Michael Halmon, immediately.
4. According to the U.S. Copyright Law, illegal reproductions of software can be subject to civil damages and criminal penalties, including fines and imprisonment. American Institute of Beauty, Inc. employees and students who make, acquire, or use unauthorized copies of computer software will be disciplined as appropriate under the circumstances, this may include termination of employment or enrollment.

Network Policy: The network is to be used as a tool to enhance the education of the students and is not available for unrestricted use for other purposes.

Copyright Law: Downloading or distributing copyrighted material without the express permission of the copyright owner is copyright infringement and is against the law. Unless you receive actual express permission from the copyright owner, assume you do not have permission to download or share the file.

If you illegally download or share copyrighted material such as music or movie files, you could face legal action from the owner of the copyright for the work, which could mean thousands of dollars in fines as well as college disciplinary action.

Copyright infringement under federal law does not require intent, or even knowledge, on the part of the alleged infringer, therefore it does not matter that you didn't know you were sharing a file. Also, downloading music or a movie without permission, whether it is share or not, is illegal. If you share a file without permission, whether knowingly or intentional, you may be held liable for copyright infringement.

Transfer of Credits

The maximum hours accepted for transfer into the Cosmetology, Restricted Barber or Barbering/ Hair Design programs will be 900 hours. The maximum hours accepted for transfer into the Full Specialist or Clinical Skin Care Program will be 300 hours. The maximum hours accepted for transfer into the Nail Technology and Skin Care Program will be 60 hours.

Individuals wishing to transfer credits/clock hours earned in other schools will be tested by a member of the American Institute of Beauty, Inc. staff and may attend our Phase One class. Based on test results, if applicable, American Institute of Beauty, Inc. may recognize all, part or none of the applicant's previous training or work experience, providing said training is recognized by the Department of Business and Professional Regulations and the Commission of Independent Education.

The minimum test scores required for test results to be recognized by American Institute of Beauty, Inc. is 75%. Transfer students must comply with the class level assigned as a result of the scholastic evaluation. Transfer hours will only be accepted at the time of enrollment.

In addition, transfer students must meet all regular entrance and registration requirements. If approved for enrollment, tuition will be charged at the hourly rate for the course study at the time of enrollment plus the applicable registration fee. All students must purchase a kit that includes the applicable texts and uniform according to the standard policy for full course students. Contact the school administration office for applicable prices. Students electing to transfer from American Institute of Beauty, Inc. to another school must contact the other schools to determine if they will accept the hours earned at this school.

Net Price Calculator

The Net Price Calculator is located on the American Institute of Beauty, Inc. website at www.aibschool.edu. It is located on the front page at the bottom, under the Student Information.

Drug & Alcohol Policy

The Drug & Alcohol Policy is provided to all students during their Orientation. It is also included in the Campus Safety and Security Report that is provided in the disclosures, available on the website at www.aibschool.edu. All students have access to this information prior to enrolling through the website and will receive a hard copy of the policy at orientation to maintain for their records.

American Institute of Beauty, Inc. is a DRUG FREE workplace. It is our objective to ensure a safe environment for our students and employees. The following outlines our policy and provides information relative to the risks associated with drug and alcohol abuse and the penalties for their use.

- Unlawful use, possession or sale of drugs on the school's property or during school activities will result in termination of employment or enrollment at the school.

- The consumption or possession of alcohol on the school’s property will result in termination of employment or enrollment at the school.
- The unlawful possession, use or distribution of illicit drugs may result in federal or state prosecution. Conviction for possession or distribution of illicit drugs may result with incarceration in a federal or state prison.
 - Florida state law prohibits possession of alcoholic beverages by persons under 21 years – first offense could result in up to 60 days in jail and/or a \$500.00 fine
 - Florida state law prohibits any person possessing or distributing illicit drugs – the result can range from second degree misdemeanors to first degree felonies. The legal consequences can range from 60 days in jail and/or a \$500.00 fine to up to 30 years in prison and/or up to \$10,000.00 fine.
 - Trafficking substances is prohibited by Florida State Law and punishable with a minimum imprisonment of three to 30 years and fines ranging from \$25,000.00 to \$500,000.00
- Any student that loses their Title IV eligibility for drug related offenses as published in HEA 484(r)(1) will be notified immediately in writing. The policy states: a student who has been convicted of any offense under any Federal or State law involving the possession or sale of a controlled substance shall not be eligible to receive any grant, loan, or work assistance under Title IV during the period beginning on the date of such conviction and ending after the interval specified in the following table:

If convicted of an offense involving:

The possession of a controlled substance:	The sale of a controlled substance:
Ineligibility period is:	Ineligibility period is:
First Offense – 1 year	First Offense – 2 years
Second Offense – 2 years	Second Offense – Indefinite
Third Offense – Indefinite	

- The use of illicit drugs or alcohol has been proven to have many negative effects on individuals. This includes, but is not limited to: loss of productivity at work, injuries on the job, and various medical issues; just to name a few.

- In an effort to provide assistance to any employee or student experiencing drug or alcohol dependency issues we are providing the following agency information. The organization is equipped to make an assessment of your condition, provide treatment or refer you to an agency appropriate to the treatment you are in need of
- Operation PAR, Inc. (888) 727-6398 24 hour help line

Student Body Diversity

The Compliance Office at American Institute of Beauty, Inc. is responsible for updating the Integrated Postsecondary Education Data System (IPEDS) annually with enrollment information. This information includes the student body diversity, cost of attendance, completion information, and faculty information among other statistics. The information reported to IPEDS is then gathered and posted on the National Center for Education Statistics website for anyone access. All candidates and anyone interested in knowing the student body diversity is able to go to www.nces.ed.gov and receive the most current student body diversity statistics.

The following statistics are from the fall 2015 reporting:

Attendance:	46% Full Time	54% Part Time			
Gender:	46% Male	54% Female			
Race/ Ethnicity:	24% Black or African American	18% Hispanic/Latino	56% White	1% 2 or more race	1% Unknown
Student Age:	38% 24 and under	59% 25 and over	3% unknown		

Voter Registration

All students must attend Orientation prior to starting their program, as a part of the Orientation all students receive information on how to become a registered voter. This information includes the website: <http://election.dos.state.fl.us/pdf/webappform.pdf> where the application can be completed on line. It also informs students that they may register at the Department of Motor Vehicles. Any student needing more information regarding registration to vote can see the Business Office for any additional information.

Constitution Day

In compliance with Section 111 of Division J of the Consolidated Appropriations Act, 2005 the American Institute of Beauty, Inc. participates in Constitution Day each year on September 17th. If September 17th falls on a non-school day the school will hold Constitution Day the following week. Each instructor will teach a class on the U.S. Constitution, recognizing the enduring strength of our Constitution, and the importance of active citizenship.

Family Educational Rights and Privacy Act (FERPA)

In compliance with the Family Educational Rights and Privacy Act, American Institute of Beauty, Inc. guarantees each student (or parent/guardian if the student is a dependent minor) access to his/her educational records at a time convenient to the student and applicable school official. A school official must be present during review of student files. Students may request to amend inaccurate information contained in their records. If a request to amend inaccurate information is denied the student must submit a request for a hearing, in writing, to the President, Michael Halmon. The student may request a hearing to amend information on the grounds the information is inaccurate, misleading, or violates the rights of the student.

American Institute of Beauty, Inc. requires written consent from the student or parent/guardian prior to release of any records in response to third party requests unless otherwise required by law (such as subpoena of the court).

The school does not elect to publish directory information on students enrolled in the institution.

American Institute of Beauty, Inc. provides and permits access to student and other school records as required for any accreditation process initiated by the school or by the National Accrediting Commission of Career Arts and Sciences, or in response to a directive of the Commission as well as required by the Department of Education for Title IV audits or reviews.

All student records will be maintained permanently. All financial records are maintained in metal file cabinets in a secured facility.

Student academic transcripts will be withheld for failure to pay tuition or any outstanding financial obligations owed to the American Institute of Beauty, Inc.

Job Placement

The following job placement information is from 2015 graduates. Completing any program at the American Institute of Beauty, Inc. prepares students for an entry level position in the beauty industry. The job placement includes students that successfully completed the program and began working in an industry related place of employment. These jobs may include, but are not limited to: salon jobs, barber shop, spas, industry specific retail stores, booth rental, etc.

Program	Job Placement Percentage	Students Included
Skin Care	71%	7 students completed, 5 working

Job placement rates are calculated annually in compliance with the National Accrediting Commission of Career Arts and Services. The Restricted Barber program did not have any students enrolled in the year 2015.

On Time Completion

The following chart shows the number of weeks each student is expected to complete the program in and the percentage of students that completed the program within those expected number of weeks, this information is based on the 2015-2016 academic year:

Program	Expected Completion	Completion Rate
Skin Care	N/A	N/A

The Skin Care program is not a Title IV eligible program; therefore there is no calculation for the on time completion of this program

Median Loan Debt

The following chart will show the median loan debt for each program based on the 2015-2016 academic year:

Program	Median Loan Debt
Skin Care	N/A

The Skin Care program is not a Title IV eligible program; therefore there is no calculation for the on time completion of this program