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Summit Salon Academy
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ACRONYMS

EFC.....Expected Family Contribution
MPN.....Master Promissory Note
PLUS.....Parent Loan for Undergraduate Students (dependent)
FSA.....Federal Student Aid
NSLDS.....National Student Loan Data System
SAP.....Satisfactory Academic Progress
ISIR.....Institutional Student Information Report
SUB LOAN.....Interest deferred
UNSUB LOAN.....Interest accrued
FFEL.....Federal Family Educational Loan
FERPA.....Family Educational Rights and Privacy Act

Summit Salon Academy offers quality education at a surprisingly affordable cost, however many qualified students will need financial assistance in the form of Federal Aid in order to attend school. To meet this need, Federal Financial Aid is offered to qualified students who deserve a post-secondary education but do not have adequate financial means to do so.

Summit Salon Academy administers Title IV programs in accordance with the Higher Education Act (HEA). The Academy FAO stays abreast of DOE regulations through the IFAP website, communications from the Third Party Servicer, and by attending yearly financial aid training seminars.

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

Students wishing to enroll in Summit Salon Academy should fill out an application for Federal Financial Aid using the Free Application for Federal Student Aid (FAFSA) on the web at <https://fafsa.ed.gov/>. You should use FAFSA4caster to learn more about the financial aid process and get an early estimate of your eligibility for federal student aid. You can access the FAFSA4caster at:

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

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

Summit Academy offers the following Financial Aid Programs to help you finance your education and training:

- **PELL GRANTS**
- **FEDERAL DIRECT SUBSIDIZED AND UNSUBSIDIZED LOANS**
- **PLUS LOANS**
- **VA BENEFITS**

What is a Federal Pell Grant?

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded only to undergraduate students who have not earned a bachelors or professional degree. A professional degree would include a degree in a field such as pharmacy or dentistry.

A distinguished feature of the Pell Grant program is its control concept “entitlement” which guarantees that a student who demonstrates a need will receive a grant. This gift grant is based on need and the cost of education at the school he/she chooses to attend. The most a student can receive in an award year, if eligible, is **\$5,920**.

For many students, Pell Grants are usually a foundation of financial aid, to which aid from other federal and non-federal sources might be added.

What are Federal Direct Loans?

Federal Direct Loans are educational loans designed to help students meet educational expenses. They are low interest loans that must be repaid. Interest rates are variable and payments will begin 6 months after graduation or if the student withdraws from the program they will begin immediately.

FEDERAL DIRECT SUBSIDIZED LOAN:

The subsidized loan program is based on need. As an undergraduate, he/she may borrow up to **\$3,500** for the first year and **\$4,500** for the second year. However, a student cannot borrow more than the cost of attendance at his/her school less any other financial aid he/she may receive. Interest rates are variable and will not begin until the students go into repayment. Payments will begin 6 months after graduation or the date the student withdraws.

FEDERAL DIRECT UNSUBSIDIZED LOAN:

The unsubsidized loan program is not based on need. Independent undergraduates may borrow up to **\$6,000 per academic year** and dependent students may borrow up to **\$2,000 per academic year**. Interest rates are variable and will begin on the first day of the student's first disbursement. Students may or may not pay the interest while attending school but the principle is not due until 6 months after graduation or the date of withdrawal.

FEDERAL PLUS LOAN:

The Plus Loan is designed for dependent students. Parents of dependent students may borrow up to the total cost of education per academic year for a child enrolled at least half-time. The interest rate is variable and can change once per year. If parents are denied a Plus Loan, the student may **borrow up to an additional \$4,000 on their unsubsidized loan**. Payments begin within 60 days of final disbursement or upon the student's withdrawal from the Academy.

How do I Qualify?

To determine if you're eligible financially, the U.S. Department of Education uses a standard formula, established by Congress, to evaluate the information you report when you apply. The formula produces an Expected Family Contribution (EFC) number. The Academy will receive the ISIR which will determine the student's eligibility.

GENERAL ELIGIBILITY REQUIREMENTS

To be eligible for financial aid, a student must:

- Be admitted as a regular student
- Be enrolled or accepted for enrollment in an eligible program (at least half-time basis)
- Be a U.S. citizen or an eligible non-citizen
- Demonstrate that you have need. (Need is the difference between the cost of education and the amount you or your family can afford to pay). Need is determined by the information that is supplied on the Free Application for Federal Student Aid

- Maintain satisfactory academic progress (as defined by the school's policy) towards completing your course of studies
- Not be in default of a Federal Perkins loan or Federal Stafford Loan according to NSLDS
- Have a High School Diploma or General Education Development (GED) certificate
- Do not owe a refund on a Pell Grant or SEOG at any school
- Be registered for selective service (if a male born on or after January 1, 1961)
- Must have a signed statement of educational purpose
- Must have a signed statement of updated information
- Must use any Federal student aid received solely for educational purposes

APPLYING FOR AID

PELL GRANTS:

The student must complete the Free Application for Federal Student Aid (FAFSA).

<https://fafsa.ed.gov/>

FEDERAL DIRECT SUBSIDIZED AND UNSUBSIDIZED LOANS:

The students must complete the entrance counseling and fill out the Master Promissory Note (MPN). www.studentloans.gov

PLUS LOANS:

The student's parents must fill out the Plus MPN at www.studentloans.gov

VA BENEFITS:

Student or at least one of the parents of the student must be a Veteran of the United States Armed Services. Student can apply at the Financial Aid Office at the Academy.

ENTRANCE LOAN COUNSELING

All students applying for Title IV Aid must complete an Entrance Loan Counseling prior to the first disbursement of any federal funds. Entrance Loan Counseling for Direct Loans can be found at www.studentloans.gov. The Entrance Loan Counseling documentation must be printed and turned into the Admissions office for the students financial aid file.

TITLE IV PROCESSING

Pell Award – A student will receive a total of one PELL during the first 900 hour award year if the student is Pell eligible. Each Pell is awarded according to the students EFC.

Pell Disbursement – Each student if eligible will receive ½ of their Pell disbursement at the beginning of the program and again at the halfway point of the academic year. Disbursements are disbursed on actual hours only as long as the student is maintaining satisfactory progress. If the student received 2 disbursements in one academic year, the student must cross over into another award year (July 1st) to apply for additional funding. The student must complete the new award year FAFSA to establish eligibility.

Student Loan Disbursement – Loans are disbursed on two separate occasions. The first half of the loan will be disbursed approximately 30 days after the first day of class and the other half at midpoint of the loan period.

No Pell or Loan disbursements can be made unless the student is making satisfactory progress in his/her attendance and academic studies.

TERMINATION OF STUDENT FINANCIAL AID

A student will lose all financial aid eligibility for the following reasons:

- Not making satisfactory progress in his/her attendance and academic studies.
- Being absent from school for a total of 14 days.
- Not returning from an official leave of absence.

RE-INSTATEMENT OF FINANCIAL AID

A student may be reinstated for aid after:

- Student achieves satisfactory progress.
- Re-entering after being dropped or withdrawn from the school within 180 days.
- Student prevails upon an appeal for an adverse satisfactory progress.

VERIFICATION

FEDERAL PROCESS TO AFFECT FINANCIAL AID FOR STUDENTS

The federal government, through legislation, has created an application review process called “**verification.**” This process will be applied to all federal and some state program funds including Stafford Loans and Pell Grants. The following questions and answers are designed to assist you in understanding the process and its possible effect on your Financial Aid for the academic year.

WHAT IS VERIFICATION?

The review process called “Verification” is to ensure that all data provided on the federal application upon which you applied for financial aid is correct and complete. Students and their families may be asked to provide additional documentation or to update their data by the school. Documentation will be requested, if necessary, in order to complete the verification process. Federal law requires us to complete this procedure before we can process your Federal Direct Loan Application or disburse/credit your student account with any funds. An outline of the policies and procedures that govern the verification process is provided in this material. Your responsibilities and the deadlines you must meet are also provided. If you do not submit this information, you will not receive your aid. If you have any questions regarding the verification process, please contact the school.

WHY WAS I SELECTED?

The selection of an application for verification review could happen because of one of the following conditions:

- The school elects to verify the applicant’s information on the application.

- The Pell Grant program, through its own editing process, will randomly select a number of applicants for verification (this does not mean that your information is incorrect).
- The Pell Grant program, through its own editing process, due to inconsistent data being used by the applicant, will flag that particular application for verification.

IF I APPLY FOR A LOAN, WILL VERIFICATION AFFECT ME?

Yes, a loan is a federally subsidized program. Consequently, not only must your application be verified (if selected), but each student's loan application must first be certified by the Academy's third party servicer before payment can be requested.

HOW DO I PASS VERIFICATION?

All students applying for just a loan must complete an application for Federal Student Aid. The data will then be reviewed through an approval process to determine if it will be selected for verification.

If selected for verification:

- You must complete a **"Verification Worksheet"** which will be given to you by the school. This form collects income and asset information from both the student and/or parents. In addition, students may have to submit all of their own tax forms as well as those of their parents.
- If the information is verified, the school's third party servicer will certify the loan and process for payment.
- If there is conflicting data, the school will contact the student for further clarification before the loan can be certified and processed for payment.

Borrower's Rights

- You have the right to receive a copy of your promissory note either before or at the time your loan is made.
- You are entitled to receive a disclosure statement before your loan repayment begins which includes information about interest rates, fees, loan balance, monthly payment amount, and the number of payments.
- If you qualify, you have the right to request a deferment of your loan payments for a specified period of time.
- If you qualify, you have the right to request a forbearance if you are unable to make payments and don't qualify for a deferment.
- You have the right to a grace period before your loan repayment period begins. However, your parents do not receive a grace period for a PLUS Loan. Your grace period begins when you graduate from school.
- You have the right to prepay all or any part of your loan(s) at any time without penalty.
- You must be notified in writing if your loan is sold to another lender or secondary market or transferred to another financial company for servicing. You must be informed regarding the identity of the new lender or loan holder, the address to which you must make payments and the telephone numbers of both the purchasing and selling lenders and servicers.
- You have a right to receive documentation that your loan(s) is/are paid in full.

Borrower's Responsibilities

- You must repay your student loan(s) including accrued interest and fees even if you do not complete your education, are not satisfied with your education, or are not able to find employment.
- You must make your payments on time, even if you do not receive any notices from your lender or servicer.
- You must immediately notify the lender or servicer if you are unable to make a scheduled payment.
- If you apply for a deferment or forbearance, you must continue making loan payments until you are notified that your request has been granted.
- You must notify the lender regarding any reasons that might change your eligibility for a deferment.
- You must participate in exit counseling before you leave school.
- You must notify the lender in writing within 10 days if any of the following personal information changes:
 - **Name**
 - **Less than half-time enrollment**
 - **Withdrawal from school**
 - **Transfer to another school**
 - **Graduation date**
 - **Telephone number**
 - **Social Security number**
 - **Reference**

GENERAL INFORMATION - The Financial Aid Officer is available during regular school hours to help students with any questions they might have pertaining to financial aid. You may make an appointment if you have further questions.

STUDENT BUDGET

Below is a sample of a 12 month budget to help you determine your financial responsibilities to attend school:

• Tuition	\$ 14,500.00
• Fees.....	\$ 100.00
• Book/Kits.....	\$ 2,300.00
• Personal Expenses.....	\$ 4,130.00
• Transportation Expenses.....	\$ 3,300.00
• Room and Board.....	<u>\$ 10,930.00</u>
TOTAL.....	\$ 35,260.00

WITHDRAWING OR DROPPING FROM SCHOOL

The date of withdrawal determination shall be the earlier of the scheduled date of return from the leave of absence or the date the student notifies the institution that the student will not be returning. For a student who is a no call/no show after 14 consecutive days, the determination date will be on the 14th day of absence. Students who withdraw or are terminated from the Academy are subject to a return of Title IV funds for unearned tuition.

Return of Unearned Title IV Funds

The school will determine the amount of Title IV Aid to be returned in accordance with the Department of Education Guidelines. Eligible Title IV Aid recipients who fail to complete over **60%** of a payment period is considered to have not earned all the Federal Aid that may have been previously awarded. A required calculation will be performed to determine the portion of the unearned Federal Student Aid that must be returned to the U.S. Department of Education. In many cases, the Return of Unearned Title IV Funds calculation will result in the student owing tuition and fees to the Academy that would otherwise have been paid with Federal Aid funds. This policy may also result in the student owing a refund to the Department of Education.

Example: Student completes **135 scheduled hours of the first 450 hour payment period** and received a Pell and student loan disbursement. The disbursements are credited to the student's tuition ledger. The student withdraws and the unearned financial aid is calculated. The student has only earned 30% of the financial aid that was disbursed therefore 70% of the aid is returned to the Federal Department of Education. The student's ledger is adjusted to show the money returned and the tuition balance is the responsibility of the student.

RETURN OF AID DISTRIBUTION

After the school has determined the amount to be returned, the school will return all sums according to the following distribution: **Federal Family Education Loan Program, Federal Pell Grants, FSEOG, and then Student.**

Below are examples of the Return of unearned aid (R2T4) calculation form, and also the Academy Refund worksheet to demonstrate the results of withdrawing from the Academy whether voluntary or terminated by the Academy

R2T4 Calculation Example

John Doe enrolled into the Academy on 8/3/2015

Withdrew on 9/26/2015

Actual hours completed 105

Scheduled hours completed 135

135 divided by 450 payment period hours = 30% completed

Title IV disbursed \$4,500.00

30% X \$4,500.00 = \$1,350.00 earned by student

\$3,150.00 is returned to the Federal Aid Programs

Academy refund worksheet example

Scheduled hours divided by total Course Hours (1500) equals % of attendance: 9.00%

Tuition: \$14,500.00

Reg. Fee	100.00
Kit & Book Fee	<u>2,300.00</u>
Total:	\$16,900.00

Tuition X % of Scheduled Hours Completed:	\$1,305.00
Registration	\$ 100.00
Kit and Book	<u>+2,300.00</u>
TOTAL COST	<u>\$3,705.00</u>

Amount Paid by Student:	\$4,500.00
Amount Returned to Title IV	<u>-3,150.00</u>
Total Retained	<u>\$1,350.00</u>

AMOUNT OWED	<u>\$2,355.00</u>
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Refunds will be made within 45 days of termination or receipt of cancellation notice. For non-Title IV students, refunds will be made within 30 days of termination or receipt of cancellation notice.

Exit Counseling

All students who are graduating or withdrawing from school must receive exit counseling. The school will ensure that students receive exit counseling before they leave school. Counseling may be provided in person (individually or in groups), or using audiovisual materials. As with entrance counseling, exit counseling is offered online by the Department of Education. Student borrowers should be advised to complete online exit counseling or come to the counseling session at the school shortly before graduating, or ceasing at least half-time enrollment. Financial Aid Staff are reasonably available to answer questions from student borrowers. The borrower is obligated to participate in an exit counseling session.

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

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

The regulations require that exit counseling describes the likely consequences of default, including adverse credit reports, and litigation. Students will be informed of the charges that might be imposed for delinquency or default, such as lenders or guarantor's collection expenses (including attorney's fees). Defaulters often find that repayment schedules for loans that have

been accelerated are more stringent than the original repayment schedule. A defaulter is no longer eligible for any deferment provisions, even if he or she would otherwise qualify. The defaulter's federal and state tax refunds may be seized and wages garnished, and the borrower loses eligibility or any further funding from the FSA programs.

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

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

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

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

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

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

DRUG AND ALCOHOL ABUSE PREVENTION PROGRAM

Drug Offenses Related to TITLE IV Aid

	Possession of illegal drugs	Sale of illegal drugs
1 st Offense	1 year from date of conviction	2 years from date of conviction
2 nd Offense	2 years from date of conviction	Indefinite period
3 rd Offense	Indefinite period	

The student can gain eligibility the day after the period of ineligibility ends or when the student has successfully completed a drug rehabilitation program. If the student has further drug convictions, the student will become ineligible again. Students who have been denied ineligibility for an indefinite period of time can regain eligibility only after successfully completing a rehabilitation program or if the conviction was reversed, set aside, or removed from the student's record so that fewer than two convictions for the sale of illegal drugs or three convictions for possession remain on the student's record. The nature and dates of the remaining convictions will determine when the student can regain eligibility. The student is responsible to self-certify successful completion of a drug rehabilitation program. If The Academy receives conflicting documentation, The Academy will confirm reported information.

When the student regains eligibility, the student may be awarded Pell for the payment period of the award year the student is currently enrolled in. The student will be eligible for Stafford loans for the period of enrollment.

Standards for Qualified Drug Rehabilitation Program

Must include two unannounced drug tests and must satisfy one of the following:

- Be qualified to receive funds from federal, state, or local government programs
- Be qualified to receive funds from a federal or state licensed insurance company
- The program must be administered or recognized by a federal, state, or local government agency, licensed hospital, health clinic or medical doctor

All students who will need to enter a drug rehabilitation program will be counseled by The Academy of the above requirements. If the Academy has any doubt that the drug rehabilitation program does not meet these requirements, The Academy will confirm qualifications of the program prior to disbursing Title IV

Summit Salon Academy Drug and Alcohol Policy

Based on the Drug Free Schools and Communities Act Amendments of 1989 (Public Law 101-226), and to express this Institute's commitment to prevent drugs and alcohol abuse in the school environment, the Academy has adopted the following Drug and Alcohol Abuse Prevention Policy, which applies to all students and employees.

It is the policy of Summit Salon Academy to prohibit the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance in or on any property owned or controlled by the Academy. We are committed to providing a campus environment free of alcohol abuse and illegal use of alcohol and drugs. To strengthen that commitment, the Academy has adopted and implanted a program that seeks to prevent the abuse of alcohol and drugs, which includes its employees and students.

The policy contains the following sections: Standards of Conduct; Institutional Sanctions; Applicable Legal Sanctions; Health Risks Associated with the Use of Illicit Drugs and the Abuse of Alcohol; Available Drugs and Alcohol Counseling, Treatment, and Rehabilitation; Federal Drug Workplace Act Requirements; and Review.

I. Standards of Conduct

The unlawful manufacture, dispensation, possession or use of a controlled substance (drugs) and the unlawful possession, use, or both, of alcohol, are prohibited in and on property owned or controlled by this Institution.

No employee or student is to report to work, attend class, or participate in any Academy activity while under the influence of one or more illegal drug or alcohol.

The possession and use of alcoholic beverages by employees, students, and guest of the Academy are at all times subject to applicable state alcoholic beverage laws, as well as city ordinances within our service area, and the Academy's policy.

II. Institutional Sanctions

Violation of the policy and laws referenced above by an employee or student will be grounds for disciplinary action up to and including termination or expulsion in accordance with applicable Academy's policies. Violators may be consistent with local, state, and federal criminal laws. Disciplinary action taken against a student or employee of this institute does not preclude the possibility of criminal charges being filed against that individual. The filing of criminal charges similarly does not preclude disciplinary action by the Academy. Students or employees who believe disciplinary action was taken in error should follow the grievance procedures outlined in the student or employee handbook as appropriate.

FEDERAL DRUG-FREE WORKPLACE ACT REQUIREMENTS

The following are required of the Academy and its employees and students:

1. An employee or student shall notify his or her supervisor or other appropriate management representative of any criminal drug statute conviction for a violation occurring in the work place no later than five days after such conviction.
2. The Academy shall notify any federal contracting agency within ten days of having received notice that an employee or student, who was engaged in the performance of such a contract or grant, has had a criminal drug statute conviction for a violation occurring in the work place.

3. The Academy will take appropriate personnel action against any employee or student who is convicted for a violation occurring in the work place and will require the employee's or student's satisfactory participation in a drug abuse assistance or rehabilitation program.

III. Applicable legal Sanctions

A. Federal Law

Federal law prohibits the illegal possession, manufacture, or distribution of controlled substance. The following information, although not complete, provides an overview of federal penalties for first convictions.

- 1. Denial of Federal Benefits (21 U.S.C. #862)**

A federal drug conviction may result in the loss of federal benefits, including school loans, grants, scholarships, contracts, and licenses.

Federal drug possession convictions may result in denial of federal benefits for up to one year for a first conviction and up to five years for subsequent convictions.
Federal drug trafficking convictions may result in denial of federal benefits for up to five years for a first conviction.

- 2. Forfeiture of Personal Property and Real Estate (21 U.S.C. #853)**

Any person convicted of a federal drug offense punishable by imprisonment for more than one year shall forfeit to the United States any property constituting or derived from any proceeds obtained as a result of such violation or any property used to commit or facilitate such violation.

- 3. Federal Drug Possession Penalties (21 U.S.C. #844)**

Federal sanctions for possession of control substances range from minimum fines of \$1,000.00 to \$5,000.00, and /or imprisonment from up to one year to three years, depending on the number of offenses.

- 4. Federal Drug Trafficking Penalties (21 U.S.C.#841)**

Federal drug trafficking penalties vary and are outlined in the charts below, which are also posted on the Drug Enforcement Administration's website at <http://www.dea.gov/druginfo/ftp3.shtml>.

Chart one

Schedule	Substance/Quantity	Penalty	Substance/Quantity	Penalty
II	Cocaine 500-4999 grams mixture	<p>First Offense: Not less than 5 yrs. And not more than 40 yrs. If death or serious bodily injury, not less than 20yrs. Or more than life. Fine of not more than \$5 million if an individual, 25 million if not an individual.</p> <p>Second Offense: Not less than 10 yrs. and not more than life. If death or serious bodily injury, life imprisonment. Fine of not more than \$8 Million if an individual, \$50 million if not an individual.</p>	Cocaine 5 kilograms or more mixture	<p>First Offense: Not less than 10 yrs. and not more than life. If death or serious bodily injury, not less than 20yrs. or more than \$10 million if not an individual, \$50 m million if not an individual</p> <p>Second Offense: Not less than 20 yrs, and not more than life. If death or serious bodily injury, life imprisonment. Fine of not more than \$20 million if an individual, \$75 million if not an individual.</p> <p>2 or More Prior Offenses: Life imprisonment. Fine of not more than \$20 million if an individual \$75 million if not individual</p>
II	Cocaine Base 28-279 grams mixture		Cocaine Base 280 grams or more mixture	
IV	Fentanyl 40-399 grams mixture		Fentanyl 400 gram or more mixture	
I	Fentanyl Analogue 10-99 grams mixture		Fentanyl Analogue 100 gram or more mixture	
I	Heroin 100-999 grams mixture		Heroin 1 kilogram or more mixture	
I	LSD 1-9 gram mixture	LSD 10grams or more mixture		
II	Methamphetamine 5-49 gram pure or 50-499 gram mixture		Methamphetamine 50 gram or more pure or 500 grams or more mixture	

Substance/Quantity	Penalty
Any Amount of other schedule I & II substances	<p>First Offense: Not more than 20 yrs. If death or serious bodily injury, not less than 20 yrs. or more than life. Fine \$1 million if an individual, \$5 million if not an individual.</p> <p>Second Offense: Not more than 30 yrs. If death or serious bodily injury, life imprisonment. Fine \$2 million if an individual, \$10 million if not an individual</p>
Any Drug product containing Gamma Hydroxybutyric Acid	
Flunitrazepam (schedule IV) 1 gram	

Any amount of other schedule III drugs	<p>First Offense: Not more than 10 yrs. If death or serious bodily injury, not more than 15 yrs. Fine not more than \$500,000 if an individual. \$2.5million if not an individual.</p> <p>Second Offense: Not more than 20 yrs. If death or serious injury, not more than 30 yrs. Fine not more than \$1 million if an individual, \$5 million if not an individual,</p>
Any amount of all other schedule IV drugs (other than one gram or more of Flunitazepam)	<p>First Offense: Not more than 5 yrs. Fine not more than \$250,000 if an individual, \$1 million if not an individual.</p> <p>Second Offense: Not more than 10 yrs. Fine not more than \$500,000 if an individual, \$2 million if other than an individual.</p>
Any amount of all schedule V Drugs	<p>First Offense: Not more than 1 yr. Fine not more than \$100,000 if an individual, \$250,000 if not an individual.</p> <p>Second Offense: Not more than 4 yrs. Fine not more than \$200,000 if an individual, \$500,000 if not an individual</p>

Chart Two

Federal Trafficking Penalties for Marijuana, Hashish and Hashish Oil, Schedule I Substances	
Marijuana 1,000 kilograms or more Marijuana mixture or 1,000 or more marijuana plants	<p>First Offense: Not less than 10 yrs. or more than life if death or serious bodily injury, not less than 20 yrs. or more than life. Fine not more than \$10 million if an individual, \$50 million if other than an individual.</p> <p>Second Offense: Not less than 20 yrs. or more than life. If death or serious bodily injury, life imprisonment. Fine not more than \$20 million if an individual, \$75 million other than an individual.</p>
Marijuana 100 to 999 kilograms marijuana mixture or 100 to 999 marijuana plants	<p>First Offense; Not less than 5 yrs. or more than 40 yrs. If death or serious bodily injury, not less than 20 yrs. or more than life. Fine not more than \$5 million if an individual, \$25 million if other than an individual</p> <p>Second Offense: Not less than 10yrs. or more than life. If death or bodily injury, life imprisonment. Fine not more than \$8 million if an individual, \$50 million if other than an individual</p>
Marijuana 50 to 99 kilograms marijuana mixture, 50 to 99 marijuana plants	<p>First Offense: Not more than 20 yrs. If death or serious bodily injury, not less than 20 yrs. or more than life. Fine \$1 million if an individual, \$5 million if other than an individual.</p>
Hashish More than 10 kilograms	<p>Second Offense: Not more than 30 yrs. if death or serious bodily injury, life imprisonment. Fine \$2 million if an individual, \$10 million if other than an individual.</p>
Hashish Oil More than 1 kilogram	

Marijuana Less than 50 kilograms marijuana (but does not include 50 or more marijuana plants regardless of weight)	First Offense: Not more than 5 yrs. Fine not more than \$250,000, if an individual, \$1 million if other than an individual. Second Offense: Not more than 10 yrs. Fine \$500,000 if an individual, \$2 million if other than an individual.
1 to 49 marijuana plants	
Hashish 10 kilograms or less	
Hashish Oil 1. kilogram or less	

Florida drug laws

Offense	Penalty	Incarceration	Max. Fine
Possession			
20 grams or less	misdemeanor	1 year	\$ 1,000
More than 20 grams	felony	5 years	\$ 5,000
Less than 25 plants	felony	5 years	\$ 5,000
25 plants	felony	15 years	\$ 10,000
Sale			
20 grams or less without remuneration	misdemeanor	1 year	\$ 10,000
25 lbs. or less	felony	5 years	\$ 5,000
25 - 2000 lbs. (or 300-2,000 plants)	felony	3* - 15 years	\$ 25,000
2000 - 10,000 lbs. (or 2000-10,000 plants)	felony	7* - 30 years	\$ 50,000
10,000 lbs. or more	felony	15* - 30 years	\$ 200,000
Within 1000 feet of a school, college, park, or other specified areas	felony	15 years	\$ 10,000
* Mandatory minimum sentence			
Hash & Concentrates			
Possession of hashish or concentrates	felony	5 years	\$ 5,000
Selling, manufacturing or delivering	felony	5 years	\$ 5,000
Paraphernalia			
Possession of paraphernalia	misdemeanor	1 year	\$ 1,000
Miscellaneous			

Conviction causes a driver's license suspension for a period of 2 years

Penalty Details

Possession

Possession of 20 grams or less is a misdemeanor punishable by a maximum sentence of 1 year imprisonment and a maximum fine of \$1,000.

Possession of more than 20 grams is a felony punishable by a maximum sentence of 5 years imprisonment and a maximum fine of \$5,000.

Possession of 25 or more plants is a felony punishable by a maximum sentence of 15 years in jail and a fine of \$10,000. Possession of less than 25 plants is a felony punishable by a maximum sentence of 5 years imprisonment and a maximum fine of \$5,000. Please see:

- Florida Criminal Code § 893.13 [Web Search](#)
- Florida Criminal Code § 893.03(c)(35) [Web Search](#)
- Florida Criminal Code § 893.13 [Web Search](#)
- Florida Criminal Code § 775.082(a) [Web Search](#)

Sale/Delivery

The delivery of 20 grams or less without remuneration is a misdemeanor punishable by a maximum sentence of 1 year imprisonment and a maximum fine of \$1,000.

The sale of 25 lbs. or less is a felony punishable by a maximum sentence of 5 years imprisonment and a maximum fine of \$5,000.

The sale of 25 lbs.-2,000 lbs. (or 300-2,000 plants) is a felony punishable by a mandatory minimum sentence of 3 years imprisonment and a maximum sentence of 15 years imprisonment and a maximum fine of \$25,000.

The sale of 2,000 lbs.-10,000 lbs. (or 2,000-10,000 plants) is a felony punishable by a mandatory minimum sentence of 7 years and a maximum sentence of 30 years imprisonment as well as a maximum fine of \$50,000.

The sale of 10,000 lbs. or more is a felony punishable by a mandatory minimum sentence of 15 years imprisonment and a maximum sentence of 30 years imprisonment as well as a maximum fine of \$200,000.

Sale or delivery within 1,000 feet of a school, college, park, or other specified areas is a felony punishable by a maximum sentence of 15 years imprisonment and a maximum fine of \$10,000.

Hash & Concentrates

Hashish or concentrates are considered schedule I narcotics in Florida.

Possession of hashish or concentrates is a felony in the third degree. A felony of the third degree is punishable by a term of imprisonment no greater than 5 years and a fine no greater than \$5,000.

Possessing more than 3 grams of hash, selling, manufacturing, delivering, or possessing with intent to sell, manufacture or deliver, hashish or concentrates is a felony of the third degree. A felony of the third degree is punishable by a term of imprisonment no greater than 5 years and a fine no greater than \$5,000.

The offense is charged as a felony of the second degree if the offense occurred:

- within 1,000 feet of a child care facility between 6 A.M. and 12 midnight;
- within 1,000 feet of a park or community center;
- within 1,000 feet of a college, university or other postsecondary educational institute;
- within 1,000 feet of any church or place of worship that conducts religious activities;
- within 1,000 feet of any convenience business;
- within 1,000 feet of public housing;
- within 1,000 feet of an assisted living facility.

A felony of the second degree is punishable by a term of imprisonment no greater than 15 years and a fine no greater than \$10,000.

Florida defines any product, equipment, or device used to make hashish or concentrates as drug paraphernalia.

Paraphernalia

Possession of drug paraphernalia is a misdemeanor punishable by a maximum sentence of one year imprisonment and a maximum fine of \$1,000.

Miscellaneous

Conviction causes a driver's license suspension for a period of 2 years.

Mandatory Minimum Sentence

When someone is convicted of an offense punishable by a mandatory minimum sentence, the judge must sentence the defendant to the mandatory minimum sentence or to a higher sentence. The judge has no power to sentence the defendant to less time than the mandatory minimum. A prisoner serving an MMS for a federal offense and for most state offenses will not be eligible for parole. Even peaceful marijuana smokers sentenced to "life MMS" must serve a life sentence with no chance of parole.

CRIME ACTIVITY ON CAMPUS

Summit Salon Academy is committed to maintain a safe campus environment. The full benefit of academic freedom is only experienced by faculty and students when the Academy is free of violence or criminal activity.

In the event of criminal activity, the student body, faculty and administration are informed of the situation immediately.

All individuals are encouraged and requested to report immediately any known criminal offense or other emergency occurring on campus to the Director of the Academy. All individuals are also encouraged to promptly report all crimes to the appropriate police agencies. The Academy Director will report all known criminal offenses to local law enforcement authorities upon obtaining knowledge of any criminal offense.

The Academy must upon request, disclose to the alleged victim of any crime of violence, or a non-forcible sex offense, the results of any disciplinary proceeding conducted by the academy against a student who is alleged perpetrator of such crime or offense.

Campus Security Act Disclosure Statement

The Campus Security Act (Public Law 102-26) requires postsecondary institutions to disclose the number of instances in which certain specific types of crimes have occurred in any building or on any property owned or controlled by this academy which is used for activities related to the educational purpose of the institution. In compliance with that law, the following reflects this academy’s crime statistic for the period January 2014 – December 2016.

The following criminal offenses are also published each year and must be reported no later than October 1 of each year, including any crime statistics on campus during the previous three year period.

Report Distribution Date: 10/1/2017

Occurrences within the 2014-2016 calendar years

Crimes Report for	2014	2015	2016	Location: C=Campus N=Non campus P=Public Area	Hate Crime
Murder (Including non-negligent manslaughter)	0	0	0		0
Negligent Manslaughter	0	0	0		0
Rape	0	0	0		0
Fondling	0	0	0		0

Incest	0	0	0		0
Statutory Rape	0	0	0		0
Robbery	0	0	0		0
Aggravated assault	0	0	0		0
Burglary	0	0	0		0
Motor Vehicle Theft (on Campus)	0	0	0		0
Arson	0	0	0		0
Simple Assault	0	0	0		0
Larceny - theft	1	0	0	P	0
Intimidation	0	0	0		0
Destruction/damage/vandalism of property	0	0	0		0
Sexual Harassment	0	0	0		0
Domestic violence	0	0	0		0
Dating violence	0	0	0		0
Stalking	0	0	0		0

Hate Offenses:

The above crimes of murder, manslaughter, arson, forcible rape and aggravated assault that show evidence of prejudice based on race, religion, sexual orientation, ethnicity or disability as prescribed by the Hate Crimes Statistics Act (28 U.S.C 534) occurred.

SEX OFFENDERS, SEXUAL HARASSMENT AND ANTI-HAZING POLICY

Summit Salon Academy is committed to and ensuring an educational environment that is free of sexual harassment, sexual violence, or harassment based on sexual orientation.

1. Definition of Sexual Harassment: Unwelcome sexual advances, requests for sexual favors and other verbal and/or physical conduct of a sexual nature may constitute sexual harassment when:
 - Submission to such conduct is made either explicitly or implicitly as a term or condition of an evaluation of a student’s academic performance, term or condition of participation in student activities or in other events or activities sanctioned by the Academy
 - Submission to or rejection of such conduct by an individual is used as the basis for academic decisions or other decisions about participation in student activities or other events/activities sanctioned by the Academy.
 - Such conduct has the purpose or effect of threatening an individual’s academic performance or creating an intimidating, hostile or offensive educational environment.
2. Sexual Harassment is a violation of Section 703 of Title VII of the Civil Rights Act of 1964 as amended in 1972, (42 U.S.C s2000e, et, Sequa). This is punishable under both federal and state laws.

3. Definition of Sexual Violence or Assault: Acts of sexual violence, such as rape, acquaintance rape or other forms of nonconsensual sexual activity or violence or harassment based on sexual orientation. These acts will not be tolerated at the Institute as such acts are inappropriate and create an environment contrary to the goals and mission of the Academy. Any such acts will be thoroughly investigated and will subject an individual to appropriate disciplinary sanctions and/or possible action by appropriate law enforcement agencies.
4. It is the responsibility of all persons within the Academy to work to ensure an educational environment free from sexually violent and/or harassing behavior. All members of the Academy (students and staff) are expected to report incidents of sexual harassment, sexual violence or assault, and harassment based on sexual orientation. The Title IX Coordinator is the designated Sexual Harassment Officer.
5. The Title IX Coordinator is responsible for investigating complaints of sexual harassment, sexual violence, harassment based on sexual orientation and alleged sexual harassment which has not resulted in a complaint.
6. Students who experience sexual harassment should be encouraged to make it clear to the alleged offender that such behavior is offensive. However, failure to comply with this provision does not defeat the investigation.
7. Efforts shall be made to protect the privacy of the complainants within the constraints of the law. Complainant shall be protected to the extent possible, from retaliation. Appropriate and immediate attention must be given to complaints.
8. Students may pursue redress of sexual harassment also through the Department of Human Rights, the Federal Equal Opportunity Commission or through the criminal justice system.
9. For all formal complaints of sexual harassment and/or sexual violence based on sexual orientation, the Academy Director shall determine the action and notify both parties of the action. A memorandum of such action will be sent to the CEO. Individuals found in violation of these policies will be subject to appropriate disciplinary sanctions, including possible expulsion from the Academy.
10. Students and Employees may get information on registered sex offenders at www.floridasexoffender.net

TITLE IX

Title IX of the Education Amendments of 1972 prohibits sexual discrimination in any form, to include sexual harassment and gender discrimination. In compliance with Title IX, Summit Salon Academy is committed to ensuring that all its students have equal opportunity to benefit from our program and activities, and that all its employees have equal employment opportunity, free from sexual harassment and gender discrimination.

Investigation of Complaints

In response to all complaints, the Title IX Coordinator will provide a prompt and impartial resolution through an investigation, including the opportunity for both parties to present

witnesses or other evidence. The time necessary to conduct an investigation can vary based on complexity but will generally be completed within sixty (60) days of the initial complaint.

Confidentiality will be maintained for all parties to the extent possible, but absolute confidentiality cannot be guaranteed. In cases where a student does not give consent for an investigation, the Title IX Coordinator will determine the student's request for confidentiality against the impact on Academy's safety to decide whether an investigation is necessary.

Complainants should be aware that in a formal investigation the process can generally require that the identity of the charging party and allegation be revealed to the person charged with the alleged harassment. Both parties will receive notice of the outcome of the complaint.

During the investigation, the Title IX Coordinator will take necessary measures, to protect the safety and well-being of students and/or employees involved. If determined that unlawful harassment or sexual violence has occurred, immediate appropriate corrective action will be taken. Any employee determined to be responsible for unlawful harassment or discrimination will be subject to appropriate disciplinary action, up to and including termination. Resolutions for student-related claims may include, but are not limited to, an order to stay away, suspension, or expulsion.

To initiate a criminal investigation, reports of sexual violence should be made to "911" or local law enforcement. The criminal process is separate from the Academy's disciplinary process.

Retaliation

The Academy strictly prohibits retaliation against any person for filing a complaint about harassment, for making a request that harassing conduct stop, or for assisting a person with a harassment complaint.

Title IX Coordinator

Kathy Acosta
Educator Office
813-908-8020 ext. 412

Title IX Deputy Coordinator

Kedar Gandhi
Financial Aid Office
813-908-8020 ext. 413

VIOLENCE AGAINST WOMEN ACT (VAWA)

In 1994 Congress passed the Violence Against Women Act (VAWA) in recognition of the severity of crimes associated with domestic violence, sexual assault, and stalking. This Act emerged from the efforts of a broad, grassroots coalition of advocates and survivors who informed the work of Congress. In the two decades prior to VAWA, a movement had grown within the United States to respond appropriately to violent crimes against women. Rape crisis centers and women's shelters were established in localities, and state and local laws had changed. However, the progress had been uneven around the country. VAWA was borne out of the need for a national solution. This Act enhances the investigation and prosecution of violent crimes against women.

Domestic violence can happen to anyone regardless of race, age, sexual orientation, religion, or gender. Domestic violence affects people of all socioeconomic backgrounds and education

levels. Domestic violence occurs in both opposite-sex and same-sex relationships and can happen to intimate partners who are married, living together, or dating.

Domestic violence not only affects those who are abused, but also has a substantial effect on family members, friends, co-workers, other witnesses, and the community at large. Children, who grow up witnessing domestic violence, are among those seriously affected by this crime. Frequent exposure to violence in the home not only predisposes children to numerous social and physical problems, but also teaches them that violence is a normal way of life - therefore, increasing their risk of becoming society's next generation of victims and abusers.

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

1. "Domestic violence" means a "felony or misdemeanor crime of violence committed by
 - a current or former spouse or intimate partner of the victim
 - a person with whom the victim shares a child in common
 - a person who is cohabitating with or has cohabitated with the victims as a spouse or intimate partner
 - a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving grant monies (under VAWA), or
 - any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction."
2. "Dating violence: means "violence committed by a person
 - who is or has been in a social relationship of a romantic or intimate nature with the victim; and where the existence of such a relationship shall be determined based on a consideration of the following factors:
 - i. The length of the relationship
 - ii. The type of relationship; and
 - iii. The frequency of interaction between the persons involved in the relationship."
3. "Stalking" means "engaging in a course of conduct directed at a specific person that would cause a reasonable person to
 - fear for his or her safety or the safety of others; or
 - suffer substantial emotional distress.

The Title IX Coordinator and Deputy Coordinator have documented training for Violence Against Women Reauthorization Act of 2013 (VAWA).

IMPORTANT CONTACT INFORMATION

Drug and Treatment

Drug & Alcohol Treatment Association	1-866-684-6303
Council on Alcoholism & Drug dependence	1-855-886-5620
Sexual Assault Trauma Resource Center (National)	1-800-656-4673
National Domestic Violence Hotline	1-800-787-3224
Domestic Violence & Rape Crisis Hotline	1-800-323-4673

STUDENT RIGHT TO KNOW

Graduation, Licensure, and Placement Rates

NOTE: Statistics below are from the 2017 ACCSC Annual Report.

Cosmetology 11 Month Program

Graduation: 78% or 39 of the 50 students in the cosmetology program enrolled between 12/01/2014 to 11/30/2015 graduated. Of the remaining 11 students, 11 dropped to pursue another career.

Placement: 82% or 32 of the 39 graduates available for placement reported finding jobs in the cosmetology industry.

Licensure: Of the 39 graduates, 36 reported back with exam results. 97% or 35 of the 36 reporting graduates passed the state board exam.

Cosmetology 20 Month Program

Graduation: 74% or 14 of the 19 students in the cosmetology program enrolled between 10/01/2013 to 09/30/2014 graduated. Of the remaining 5 students, 5 dropped to pursue another career.

Placement: 71% or 10 of the 14 graduates reported finding jobs in the cosmetology industry.

Licensure: Of the 14 graduates, 12 reported back with exam results. 100 % or 12 of the 12 reporting graduates passed the state board exam.

Full Specialist 5 Month Program

Graduation: 88% or 7 of the 8 students in the full specialist program enrolled between 09/01/2015 to 08/30/2016 graduated. Of the remaining 1 student, 1 dropped to pursue another career.

Placement: 86% or 6 of the 7 graduates reported finding jobs in the full specialist industry.

Licensure: 100% of the graduates passed the academy's final exam.

Full Specialist 8 Month Program

Graduation: 100% or 8 of the 8 students in the full specialist program enrolled between 04/01/2015 to 03/31/2016 graduated.

Placement: 88% or 7 of the 8 graduates reported finding jobs in the full specialist industry.

Licensure: 100% of the graduates passed the academy's final exam.

Skin Care Specialist 3 Month Program

Graduation: 100% or 3 of the 3 students in the skin care specialist program enrolled between 12/01/2015 to 11/30/2016 graduated.

Placement: 100% or 3 of the 3 graduates available for employment reported finding jobs in the skin care industry.

Licensure: 100% of the graduates passed the academy's final exam.

Skin Care Specialist 4 Month Program

Graduation: 100% or 7 of the 7 students in the skin care specialist program enrolled between 10/01/2015 to 09/30/2016 graduated.

Placement: 71% or 5 of the 7 graduates available for employment reported finding jobs in the skin care industry.

Licensure: 100% of the graduates passed the academy's final exam.

Skin Care Specialist 6 Month Program

Graduation: 100% or 3 of the 3 students in the skin care specialist program enrolled between 07/01/2015 to 06/30/2016 graduated.

Placement: 100% or 3 of the 3 graduates available for employment reported finding jobs in the skin care industry.

Licensure: 100% of the graduates passed the academy's final exam.

Barber 11 Month Program

Graduation: 88% or 7 of the 8 students in the barber program enrolled between 12/01/2014 to 11/30/2015 graduated. Of the remaining 1 student, 1 dropped to pursue another career.

Placement: 86% or 6 of the 7 graduates available for placement reported finding jobs in the barber industry.

Licensure: Of the 7 graduates, 5 reported back with exam results. 80% or 4 of the 5 reporting graduates passed the state board exam.

Barber 20 Month Program

Graduation: 100% or 1 of the 1 student in the barber program enrolled between 10/01/2013 to 09/30/2014 graduated.

Placement: 100% or 1 of the 1 graduate available for placement reported finding jobs in the barber industry.

Licensure: Of the 1 graduate, 0 reported back with exam results.

NOTE: Graduation rates disaggregated by gender, major racial and ethnic subgroup, recipients of a Federal Pell Grant, recipients of a subsidized Stafford Loan who did not receive a Pell Grant and students who did not receive either a Pell Grant or subsidized Stafford Loan can be found at <http://nces.ed.gov/collegenavigator/>.

Constitution Day

Constitution Day will be held on September 17 of each year commemorating the September 17, 1787 signing of the Constitution. If the 17th falls on a weekend, Constitution Day will be held the Friday before or the Monday after the 17th of September. No federal funds will be used to commemorate this event.