

MISSION STATEMENT

PHILOSOPHY AND EDUCATION OBJECTIVES

Ms. Roberts Academy of Cosmetology was founded in 1960 in Villa Park. The school's main objective is to serve the student in achieving the best training possible. Our objective is to produce salon ready graduates and to provide students with a solid foundation of knowledge on which to build a lifelong career.

MISSION STATEMENT

The mission of Ms. Roberts Academy of Beauty Culture is to provide excellence in cosmetology education. *"Your Education is our Priority"* The educational atmosphere is provided by a combination of well-trained staff and well equipped facilities. Provide each student with a strong foundation in all areas of cosmetology, have them graduate, become licensed and employed in the cosmetology field.

OUR STAFF

At Ms. Roberts Academy we employ instructors that have worked in/or currently working in our field of study. It is our opinion that if one is not or was not successful in the field they will have a difficult time teaching students the skills necessary to be successful

WHAT SHOULD YOU EXPECT

Upon completion of our 1500 hour state approved course in cosmetology or 750 hour state approved course in Esthetic (Villa Park location only), each student will be able to demonstrate job entry skills in all required subjects, take and pass a final school examination in both theoretical and practical skills. Completion will qualify you sit for examination to obtain an Illinois Beauty Culture license.

1500 hours of instruction are required to qualify for examination for and Illinois Beauty Culture License. The length of time required to complete depends on course schedule selected.

Upon completion of this course you will be qualified to perform a number of services. These include Stylist, Color Technician, Perm Specialist Tail Technician and Make up Artist.

750 hours of instruction are required to qualify for examination for and Illinois Esthetic License. The length of time required to complete depends on course schedule selected.

Students completing the esthetics program will be qualified to perform a number of services. These include Skin Scare and Analysis, Aroma therapy, Reflexology, Hair removal and Facial Makeup.

Physical Demands-It is important that prospective students be aware of the physical demands that will be put on them in our profession.

Long hours on your feet, back strain performing such skills as shampooing, pedicures and helping elderly people from their chairs. Cosmetology will require extensive arm, wrist and hand movement. Respiratory problems may arise from inhaling chemical fumes from perms and hair color. Skin rashes can occur from contact with chemicals used in our industry. Dry and chapped hands can result from shampooing clients over a period of time

Safety requirements-Cosmetologists' work with many chemicals and should work in well ventilated area. Some services may necessitate the wearing of a mask and or protective gloves. Cosmetologist may come in contact with harsh chemicals and exposure to body fluids is likely.

Compensation: Cosmetology is a career with many highs and lows within the profession. The 2007 Job Demand Survey results as reported by NACCAS indicate that salons in Illinois average annual salary for a salon professional in Illinois are \$38,646.00. This amount does not include tips and gratuities. The national average is \$35,973. 70% of salons in the state are employer-owned, 13 % are booth rent and 17 % are a combination of both.

ADMISSION REQUIREMENTS

Fair Practice Code -This institution in its admission, instruction and graduation policies, practices no discrimination on basis of sex, color, ethnic origin, race, creed, age, religion, financial status or country or area of origin or residence. Ms. Roberts Academy does not recruit students already attending or admitted to another school offering a similar program of study

Access to records policy-The student and/or parent/guardian of a dependent minor will have the right to gain access to his/her files by qualified personnel. The institution will not release information about an individual student without the student's and/or parent/guardian of dependent minors' written permission.

Admission Requirements

1. Complete Financial Aid
2. Schedule Enrollment Appointment
 - **Submit copy of high school diploma from approved high School or G.E.D
 - **Submit copy of stated issued Drivers License or State ID
 - **Complete an admissions enrollment application
 - **Submit \$100.00 enrollment fee
3. Sign a completed enrollment contract provided by the admissions representative
4. If no high school diploma the student must pass the Wonderlic Ability to Benefit Test.
 - a. Cost \$50.00 per exam. Attendee must pre-schedule test date with advance payment.

Transfer Students- will be admitted with previous training on a case by case basis. Students admitted with previous training will automatically be credited for up to 500 hours provided that they have not been out of school more than 2 years and can provide a transcript of hours from and accredited institution. All transfer students will be required to pass each test in our Curriculum with a 80 or better, pass our final 400 question multiple choose with and 80% or better, and our Final Practical with and 80% or better

For returning students- students must re enroll within 6 months of their termination to receive full credit for previous hours completed at Ms Roberts Academy. Any student returning after the 6 months may be required to complete up to 200hrs of basics in addition to the hours needed to complete.

COSMETOLOGY LENGTH OF COURSE AND SCHEDULES

To qualify for examination for an Illinois Beauty Culture License 1500 Hours of instruction are required. Length of time required to complete depends on course schedule selected:

VILLA PARK LOCATION

50 week course: Attendance is 35 hours per week, 7 hours per day and not less than 21 total hours in any one week. 1500 hours are to be completed 50 weeks from date classes begin.

62 ½ week course: Attendance is 27 hours per week, not less than 5 consecutive hours per day. A minimum 16 hours of attendance in any one week is required, 1500 hours to complete 62 1/22 weeks from date classes began.

119 week course: Attendance is 13 ½ hours per week, not less than 3 consecutive hours per day, as scheduled, day or evening. Student will attend not less than a total of 12 hours in any one week. 1500 hours are to be completed 119 weeks from date classes began.

HILLSIDE LOCATION

47 week course: Attendance is 37 ½ hours per week, 7.5 hours per day and not less than 21 total hours in any one week. 1500 hours are to be completed 47 weeks from date classes began.

61 ½ week course: Attendance is 27 1/2 hours per week, not less than 5 consecutive hours per day. A min 16 hours of attendance in any one week is required,, 1500 hours are to be completed 61 ½ weeks from date classes began.

108 week course: Attendance is 16 ½ hours per week, not less than 3 consecutive hours per day, as scheduled, day or evening. Student will attend not less than a total of 12 hours in any one week. 1500 hours are to be completed 108 weeks from date classes began.

COURSE OF STUDY COSMETOLOGY

The curriculum shall consist of 1500 hours of coordinated theory and practical experience broken down approximately as follows:

Basic Training -150 hours of classroom instruction in general theory and practical application shall be provided which shall include a minimum of the following subject areas: Tools & their use, Shampoo, Understanding Chemical & their uses, types of hair, Sanitation, Hygiene, Skin diseases and condition. Anatomy & physiology, Electricity, Ethics, Nail technology, Esthetic.

Practical Chemical Application/Hair Treatment- 500 Hours of instruction, which shall be a combination of classroom instruction and hands on experience, shall be provided in the following subject areas: Chemical safety, Permanent Waving, Hair coloring, tinting & bleaching, Hair relaxing, Hair & scalp conditioning, shampooing, toning and rinsing.

Hair Styling/hair dressing – 475 hours of instruction in hair styling, which shall be a combination of class instruction and hands on experience, shall be provided in the following subject areas: Cutting, thinning, shaping, Trimming, Application of electrical/mechanical equipment, curling, hair treatment, marcelling, weaving, braiding

Shop management sanitation and interpersonal relation – 200 hours of classroom instruction shall be provided in the following subject areas: Labor law, Workers compensation, Client relations Bookkeeping, Marketing & merchandising, Emergency first air, Right to know laws, Pertinent state & local laws & rules, Business ethics, Sanitation, Electrical devices, Personal grooming & hygiene.

Esthetics – 85 hours of classroom instruction shall be provided in the following subject areas: history of skin: personal hygiene and public introduction to skin analysis Facials, Make up, eyelash extension & tabbing

Nail Technology – 55 hours of classroom instruction shall be provided in the following subject areas Manicuring, Pedicuring, artificial nails

ESTHETICS COURSE OF STUDY

The curriculum shall consist of 750 hours of course instruction as follow:

Basic Training- 75 hours of classroom instruction in general theory and practical application shall be provided and divided in the following subject areas: history of skin: personal hygiene and public health: professional ethics: sterilization and sanitation and introduction to skin analysis and skin care and facial treatment

Scientific Concepts-150 hours of classroom instruction shall be provided in the following subject areas: cells, metabolism and body systems: bacteriology and histology of the skin: human anatomy; chemistry – understanding chemicals and their use: and disorders of the skin and special esthetics procedures

Practices and Procedures – 500 of instruction, which shall be a combination of classroom instruction and clinical application shall be provided in the following subject areas non therapeutic massage, excluding the scalp nutrition and health of skin: mask therapy and facial treatments facial treatment without the aid of machine, and apparatus: facial treatments with the aid of machines: hair removal-including tweezers method, depilators waxing and their use: Professional makeup techniques: and product knowledge as it relates to esthetics.

Business practices – 25 hours of classroom instruction shall be provided in the following subject areas: Illinois Barber,, Cosmetology, Esthetics and Nail Technology Act and Rules management and OSHA standards relating to chemical use.

GRADING AND GRADUATION REQUIREMENTS

following areas:

1. Quality of work
2. Quantity of work
3. Co-operation and dependability
4. Work manner and personal appearance
5. Related theory

Theory will be graded according to the following scale:

100-95	=	A	=	Excellent
94-90	=	B	=	Good
89-80	=	C	=	Satisfactory
79-75	=	D	=	Unsatisfactory
74-below	=	F	=	Failing

Related theory: A minimum standard of 80% accuracy is required in each subject. Students may take any test twice to improve a grade point average

Numerical grades are given for related theory.

Practical and laboratory work will be graded as follow

5	=	A	=	Excellent
4	=	B	=	Good
3	=	C	=	Satisfactory
2	=	D	=	Unsatisfactory
1	=	F	=	Failing

Incomplete or absences are entered as a 0 in the grade book. Students are required to make up theory assignments, examination or practical assignment if missed/or failed. These assignments can be made up during school. Test can not be taken less than 7 days apart. All work should be made up as soon as possible.

GRADUATION REQUIREMENTS AND DIPLOMA

A diploma is issued to each student who has met the following requirements:

1. Completed 1500 hours of Cosmetology training or 750 hours of Esthetics Training
2. Maintained not less than 80% average on all required written examinations.
3. Completed all practical goals (including sanitation).
4. Taken and pass all written and practical finals
5. Retired all financial obligations to the school

Students have a grace period of 1 week after the contract end date to complete all Practical and Written requirement. An additional fee of \$10.00 per hour will be charged for all Practical and Written requirements. An additional fee of \$10.00 per hour will be charged for all Practical and Written requirement taken after the 1 week period. There will also be a 50.00 fee to take the Final Practical Exam after the 1 week grace period.

Ms. Roberts' Academy will process the paper work to register each student for the state board once they have completed the above requirements for an additional fee of \$50.00

In addition, to take their state board exam they will need a copy of current driver's licenses. The cost of the state exam is the student responsibility. Current cost 197.00.

Ms Roberts does aid students in seeking employment. Students desiring assistance with job placement need to notify the school office that such assistance is needed. **The school can not, and does not guarantee job placement** but will make every effort to ensure that each student is successful in the career they have chosen.

FACILITY DESCRIPTION

Ms. Roberts academy of Beauty Culture offers large, well equipped classrooms, locker facilities, student lounge and large spacious clinic area for practical experience.

HILLSIDE LOCATION

Ms. Roberts' Hillside is a well equipped location with three clinic floors, 3 spacious classroom areas. We have recently updated our facility to include a senior clinic. This clinic provides each senior the experience they need to transition to a work environment. Our facility is conveniently located near public transportation, I290 & I294 express exits.

VILLA PARK LOCATION

Ms. Roberts Villa Park is a well equipped location with 3 large class areas. Newly remodeled and conveniently located in the heart of Villa Park

Both location meets/exceeds all specification and requirements as set forth by the Department of Registration and Education of the State of Illinois.

TUITION COST

COSMETOLOGY 1500 HOUR PROGRAM CPI CODE 12,0401

Registration Fee.....	\$ 100.00
Tuition,Kit,Books, Uniform.....	\$ 14,800.00
Total Program cost.....	\$ 14,900.00

Program length

Hillside:

Intended time to complete the cosmetology program attending full time is 47 weeks, part time days, 61 ½ weeks, part time evening 108 weeks.

Villa Park:

Intended time to complete the cosmetology program attending full time is 50 weeks, part time days 62 ½ weeks, and part time evenings 119 weeks.

COMPLETION RATES

69% of cosmetology graduates completed their program between July 1, 2009 and June 30 2010 as compared to the total number of graduates'

ONTIME COMPLETION RATES

34 % of cosmetology graduates' completed their program according to the time frame on the contract between July 1, 2009 and June 30 2010 as compared to the total number of graduates'

EMPLOYMENT

OCCUPATIONAL INFORMATION NETWORK-O'Net is the nation's primary source for occupational information and a tool to search potential career options and obtain valuable information about numerous occupation. You may visit O'Net at <http://www.onetonline.org/crosswalk/> enter the CIP (Classification of Instructional Programs) code listed above under education for more information related to the program. CIP # 120401

STANDARD OCCUPATIONAL CLASSIFICATIONS-A Standard occupational Classification or SOC code is a number that represents an occupational classification which links a particular area of study or educational program to a list of occupations, The following SOC codes are related to cosmetology:

SOC code	Occupation
39 – 5012.00	Cosmetology

PLACEMENT RATES-Per our reporting requirements with the National Accrediting Commission of Career Arts & Sciences (NACCAS) Agency for the annual report period of 2009 our rates are **73%**

LICENSURE RATE: Per our reporting requirement with the National Accrediting Commission of Career Arts & Sciences (NACCAS) Agency for the annual report period of 2009 our rates are **88%**

The placement rate represents students who completed the cosmetology program between January 1, 2009 and December 31, 2009 and were employed by November 20 2010

MEDIAN LOAN DEBT

Federal Direct Loans	\$5580.00
Private & Institutional Loans	0%

ETHETICS 750 HOUR PROGRAM CPI CODE 12.0409

Registration Fee.....	\$ 100.00
Tuition, Kit,Books, Uniform.....	\$ 9200..00
Total Program cost.....	\$ 9300.00

Program length:

Villa Park Only

Intended time to complete the cosmetology program attending full time is 33 weeks, part time days 47 weeks,

ONTIME COMPLETION RATES

0 % of cosmetology graduates' completed their program according to the time frame on the contract between July 1, 2009 and June 30 2010 as compared to the total number of graduates'

EMPLOYMENT

OCCUPATIONAL INFORMATION NETWORK- O'Net is the nation's primary source for occupational information and a tool to search potential career options and obtain valuable information about numerous occupation. You may visit O'Net at <http://www.onetonline.org/crosswalk/> enter the CIP (Classification of Instructional Programs) code listed above under education for more information related to the program.

STANDARD OCCUPATIONAL CLASSIFICATIONS-A Standard occupational Classification or SOC code is a number that represents an occupational classification which links a particular area of study or educational program to a list of occupations, The following SOC codes are related to cosmetology:

SOC code	Occupation
_39-5094.00	Skin Care Specialist

PLACEMENT RATES-Per our reporting requirement with the National Accrediting Commission of Career Arts & Sciences (NACCAS) Agency for the annual report period of 2009 our rates are __100.%

The placement rate represents student who completed the esthetics program between January 1, 2009 and December 31, 2009 and were employed by November 20 2010

MEDIAN LOAN DEBT

Federal Direct Loans	\$5580.00
Private & Institutional Loans	0

FINANCIAL AID

Financial Aid is approved by the United States Department of Education offer the following federal financial assistance programs whereby an eligible student is awarded an outright grant or loan of post secondary education. To be eligible to receive financial aid the student must be enrolled as a regular student on a least a half time basis.

Federal PELL Grant

A federal Pell Grant, does not have to be repaid and is awarded to undergraduate students who have not received a bachelors or professional degree.

Federal Direct Loans

Subsidized Loan- are awarded based on need and must be repaid starting at 6 months from your last day of attendance. You are not charged any interest while in attendance as the government "subsidizes" the interest.

Unsubsidized Loan-are not based on need and you will be charged interest from the time the loan is disbursed.

The student financial aid programs at Ms. Roberts are designed to aid students who would find it difficult to attend without financial assistance

Ms. Roberts offers the following sources of financial aid

Grants

Loans

Eligibility Requirements:

Have financial need

Have high school diploma or general education diploma or take and pass the Ability to Benefit Test

Be enrolled or accepted for enrollment as a working toward a certificate in an eligible program

Be a US citizen or eligible non citizen

Have a valid Social Security Number

Make satisfactory academic progress

Register with Selective Service

The basis of determining a student's financial need will be an analysis of the financial status of the students and/or the parent's income. This analysis is accomplished by completing a free application for Federal Student Aid (FAFSA) distributed by the US Department of Education or completing the information on the <http://www.fafsa.ed.gov/index.htm#> web site. Financial need is based on Cost of Attendance, Expected Family Contribution Financial Need.

Students are encouraged to apply for one type or a combination of the types of financial aid available,

STUDENTS'S FINANCIAL AID RIGHTS AND RESPONSIBILITIES

STUDENTS RIGHTS INCLUDE:

- Knowledge of the cost of the program chosen at Ms. Roberts Academy
- Understanding what criteria Ms. Roberts Academy uses to award student financial aid
- Knowledge of the types of financial assistance that is available. Including information on all federal, private, and institutional financial aid programs
- Criteria for meeting satisfactory academic progress and maintaining financial eligibility
- The current interest rate of any loan accepted and repayment terms of the loan
- The total amount of student loans borrowed that will need to be repaid prior to attending

STUDENT RESPONSIBILITIES INCLUDED:

- Complete all financial aid forms accurately and on time
- Provided additional documentation requested by Ms. Roberts Academy in order to complete verification or resolve discrepancies
- Maintaining Satisfactory Academic Progress in attendance, theory and practical in order to remain eligible to received financial aid
- Repay all student loans and to complete exit counseling upon leaving Ms Roberts Academy
- Have a thorough understanding of all documents signed

Family educational rights and privacy act (FERPA) The Family Educational Rights and Privacy Act of 1974 (FERPA) (Title 37, USC, Section 406 and Title 5, USC, 5726) is a Federal law designed to protect the privacy of a students education records. The law applies to all school which receives funds under an applicable program from the US Department of Education.

The FERPA gives certain rights to parents regarding their children's education records. These rights transfer to the student or former student who has reached the age of 18 or is attending any school beyond the high school level. Students and former students to who the rights have been transferred are called eligible students.

Parents or eligible students have the right to inspect and review all of the student's education records maintained by the school. The Schools are not required to provide copies of materials in education records unless, for reasons such as great distance, it is impossible for parents or eligible students to inspect the records personally. The school may charge a fee for copies.

CANCELLATION AND REFUND POLICY

1. If a student (or in case of a student under legal age, his/her parent or guardian) cancels hi/her enrollment and demands his/her money back, in writing or in person, within 5 business days of the signing of an enrollment agreement or contract, and prior to entering classes, all monies collected by the school shall be refunded. The cancellation date will be determined by a postmark on written notification, or the date said information is delivered to the school administrator/owner in person. This policy applies regardless of whether or the student has actually started training,
2. If a student cancels his/her enrollment after 5 business days after signing but prior to entering class. He/she shall be entitled to a refund of all monies paid to the school less a registration fee of \$100.00
3. For students who enroll in and begin classes the following schedule of tuition adjustment is authorized:

% of enrollment	amount of total tuition school shall retain
0.01 % to 4.9	10%
5% to 9.9%	30%
10% to 14%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

Enrollment Time is defined as the time elapsed between the actual starting date and the date of the students last day of physical attendance in the school. Termination shall occur upon students last day of physical attendance in the school. Any monies due the applicant or students shall be refunded with 30days of formal cancellation my the student as defined in item 1, or formal termination by the school which shall occur no more than 30 days from the last day of physical attendance, or in the case of the a leave of absence the documented day of return

4. The cost of any extra items required by the students, such as instructional supplies, or equipment, service charges, student's activity fees, deposits, rentals, and other miscellaneous charges, are not considered in the Enrollment Agreement. The school catalog, or in other information furnished to the student/applicant before enrollment purchased at the school In full. By the student/applicant at the time of receipt of such supplies. There will be no refund for any of these items.
5. An applicant rejected by the institution shall be entitled to a refund of all monies paid.
6. If a school is permanently closed and no longer offering instruction after a student has enrolled the student shall be entitled to a prorated refund of tuition
7. If a course is cancelled subsequent to a student's enrollment, the school shall at its option to:
 - a. Provide a full refund of all monies paid or
 - b. Provided completion of the course

Cancellation or termination by student: A Student my cancel or terminated enrollment by notifying this school of this or her intentions in writing.

ATTENDANCE AND DRESS CODE

1. Punch in and out when arriving and leaving the building for any reason.
2. Students may not attend more than 40 hours per week. Except in hardship cases, and with permission
3. Student may attend a maximum of 8 hours by not less than 3 consecutive hours per day. Students attending 6 or more consecutive hours shall take a ½ hour lunch
4. Evening classes are for night students: day students may not attend except with special permission
5. Student absent, without notice, for a period of more than 14 a\day will be dropped without further notice;
6. Students are required to maintain total number of hours per month according to their enrollment agreement. Students not maintaining their schedule will be changed to another schedule or dropped depending on seriousness of situation
7. Students are expected to call when absent
8. Students in good standing who temporarily withdraw from the program will be allowed to return with loss of credit

DRESS CODE

1. Students are to wear professional uniforms
2. Socks or nylon hose
3. Makeup, hair and nails should be well groomed and manicured

DRUG FREE SCHOOL AND WORK PLACE INFORMATION

Alcoholic beverages are not allowed in any form at the School, and any student or employee that consumes alcoholic beverages immediately prior to coming to the school, will be suspended from training. The same rule applies to the use of marijuana and non prescription drugs. Ms. Roberts has a no tolerance policy in regards to Alcoholic Beverages and Non prescription Drugs.

All students receive a copy of our handbook on the first day of class and in effect acknowledge the awareness of our Drug and Alcohol Free environment.

Drug Free School and Workplace Statement

1. Ms Roberts Academy (hereinafter referred to as “this institution” has a policy of maintaining a Drug Free Workplace and School. All students and employees are hereby notified that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited in the institution’s workplace. The workplace for this institution is defined in paragraph 2
2. In compliance with the Drug Free Workplace act of 1988, this institutions workplace consists of the following locations:
 - a. The entire campus facility
 - b. Any location used as an off site school function ie competition, hair show etc.
 - c. Students and employees must comply with the policy while off site if they are in service of the institution in any capacity.
3. Non compliance with the terms in Paragraph 1 will result in the following action being taken by this institution.
 - a. Mandatory counseling, rehabilitation given by a Federal, State or Local Health, law enforcement, or other appropriate agency which is approved for purposes of chemical abuse counseling and rehabilitation or
 - b. Termination of enrollment, or employment, whichever is applicable, as well as referral for prosecution for violation of the standards of conduct.
4. All students and employees must read and understand the following statement
5. Students receiving Title IV Federal Financial Aid and not complying with paragraph 1 will loose funding until completing completion of counseling as described in #3 above. Once documentation of successful counseling or treatment is provided to the school, Title IV aid can be reinstated.

CAMPUS SECURITY REPORT:

As required by the Clery act, each university or college must publish and make available to student's interested students, staff, and the general public it annual crime report. Ms Roberts Academy has collected data filed its report for the year calendar year ending 12-31-2009. A full copy of the report is available in the school office.

TIMELY WARNINGS

In the event that a situation arises, either on or off campus, that, in the judgment of the school president or staff, constitutes an ongoing or continuing threat, a campus wide timely warning will be issued. The warning will be issued through the college bulletin boards by general announcement or by email. Anyone with information warranting a time warning should report the circumstances to the school office in person at the school in 17 East Park Blvd Villa Park Il and/ or 552 North Mannheim Road Hillside IL whichever is applicable.

INTERNAL COMPLAINT PROCEDURE

Students or staff having problems or complaints against the school should first put it in writing and then given to the school owner. School owner will meet with the complainant within 10 days of receipt of the written complaint. If after careful evaluation the problem cannot be resolved through discussion the complaint will be referred to the schools complaint committee. All meetings will document and give a copy to all parties. The committee will meet within 21 days of receipt of the complaint and review the allegations. If more information is needed from the complainant a letter will be written outlining the additional information. The committee will act on the allegations within 15 days stating the steps taken to correct the problem or show that the allegations were not warranted or based on fact. Every effort should be made by the complaint to resolve the problem through the school. If at this point the complaint is still not satisfied with the schools response they can pursue the matter further by contacting National Accrediting Commission of Cosmetology Arts & Science, 4401 Ford Avenue, Suite 1300 Alexandria VA 22302, phone 703 600-7600. A complaint form is available through the accrediting agency. The Illinois Department of Professional Regulation 320 W. Washington 3rd floor, Springfield IL 62786. Phone #217-782-8556.

Textbook Pricing

Federal Law requires all institutions that participate in the Title IV funding to post on their web site required textbooks, their ISBN# and cost

Ms. Roberts Academy uses Salon Fundamentals textbooks by Pivot Point. The textbooks are purchased as a package. The retail price for this package is 90.00 and is included in the cost of attendance.

Salon Fundamentals Course book (2010)ISBN987-1-964636-66

Salon Fundamental Study Guide (2010)ISBN 978-1-934636-75-6

Salon Fundamentals Exam Prep (2010) ISMB 978-1-934636-78-7

Financial Aid

Code of Conduct Policy

The Higher Education Opportunity Act (HEOA) requires educational institutions to develop and comply with a code of conduct that prohibits conflicts of interest for financial aid personnel (HEOA s487 (a)(25)).

1. Ms Roberts Academy financial services associates or employees are prohibited from entering into any revenue-sharing arrangements with a lender. A revenue-sharing arrangement means an arrangement between the school and a lender in which the lender provides or issues loans to students attending Ms. Roberts Academy or to their families.
2. Ms. Roberts Academy financial services Associates or employees will not recommend lenders or the loan products of the lender in exchange for benefits from the lender, including gifts, revenue or profit sharing to Ms. Roberts Academy
3. Ms. Roberts Academy shall not refuse to certify, or delay certification of any loan based on the borrower's selection of a particular lender or guaranty agency,
4. Ms. Roberts Academy shall not request or accept from any lender any offer or funds or be used for private education loans to students in exchange for the institution providing concessions or promises regarding providing the lender with; a) a specified number of private education loans (non-Title IV loans) or loans made, insured, or guaranteed under Title IV: b) a specified loan volume of such loans: or c) a preferred lender arrangement for such loans.
5. Ms. Roberts Academy shall not request or accept lender assistance with call center staffing or staffing the institutions financial aid office.
6. Any person who is employed in the financial aid office at Ms. Roberts Academy, or who otherwise has responsibilities with respect to education loans and/or student financial aid, shall be prohibited from receiving anything of value from the lender or guarantor. If an employee serves on an advisory board, commission, or group of lenders or guarantors, the employee may be reimbursed for reasonable expenses.