

For Institutions Serving Service Members, Veterans, Spouses and Family Members

- Maximum amount of Title IV, HEA aid available to students is \$25,643.
- Borrower may qualify for Title IV, HEA loans.
- Terms and conditions of the Title IV, HEA loans may be more favorable than the provision of private education loans; and
- An explanation regarding the benefit programs offered by the Department of Veterans Affairs and Department of Defense is as follows:
 - <https://ifap.ed.gov/dpccletters/attachments/GEN1210PEO13607.pdf>
- Private student loans contrast from Title IV, HEA loans by:

Subsidized Loans are **loans** for **undergraduate students** with financial need, as determined by your cost of attendance minus expected family contribution and other financial aid (such as grants or scholarships).

Subsidized Loans do not accrue interest while you are in school at least half-time or during deferment periods.

The federal government pays the interest for Direct Subsidized Loans while the student is in college or while the **loan** is in deferment. Interest begins accruing for Direct **Unsubsidized** Loans as soon as the **loan** is taken out.

Parents of dependent undergraduate students borrow the Parent PLUS Loan to help their children pay for college or career school. The Parent PLUS Loan offers a fixed interest rate and flexible loan limits

Education Plans for all individuals using Federal military and veterans' educational benefits are detailed below:

- Total number of clock hours needed to graduate the program:
 - Cosmetology:1500 clock hours
 - Barbering: 1500 clock hours
 - Nail Technology:600 clock hours
 - Esthetics:600 clock hours
- Coursework to complete in accordance with institutional academic policies:
 - Cosmetology:

State Course	Theory Hours	Practical Hours
Management, Ethics, Interpersonal Skills & Salesmanship	15	10
Haircutting	50	150
Hair Color	50	150
Hairstyling	44	131
Shampooing, Rinsing & Conditioning	13	37
Manicures & Pedicures	43	132
Application of Artificial Nails	31	94

Facials & Skin Care	44	131
Chemical Texturizing	25	75
Facial Makeup	7	18
Hair Removal	18	57
Laws, Rules & Regulations	7	18
Disinfection, Sanitation & Safe Working Practice	37	113
Total Hours	384	1116

○ Esthetics:

State Course	Theory Hours	Practical Hours
Management, Ethics, Interpersonal Skills & Salesmanship	30	0
Facials and Skin Care	36	174
Facial Makeup	6	24
Hair Removal	12	78
Disinfection, Sanitation & Safe Working Practice	24	186
Laws, Rules & Regulations	12	18
Total Hours	120	480

○ Barbering:

State Course	Theory Hours	Practical Hours
Management, Ethics, Interpersonal Skills & Salesmanship	30	0
Haircutting	65	205
Hair color	45	195
Hairstyling	40	230
Treatment of Hair and Scalp	15	45
Shaving	15	75
Facial Massage and Treatments	20	70
Permanent Waving and Chemical Hair Relaxing	40	200

Laws, Rules & Regulations	12	18
Disinfection, Sanitation & Safe Working Practice	18	162
Total Hours	300	1200

○ **Nail Technology**

• State Course	Theory Hours	Practical Hours
Management, Ethics, Interpersonal Skills & Salesmanship	30	0
Manicures and Pedicures	36	174
Application of Artificial Nails	18	132
Disinfection, Sanitation & Safe Working Practice	24	156
Laws, Rules & Regulations	12	18
Total Hours	120	480

- Departmental or graduate academic requirements, such as grade point requirements, grading of tests and successful passing of licensure requirement for the state of Colorado are detailed below:

- **GRADES**

- The Academy utilizes a 100-point grading scale of which:
 - 100-95% is equivalent to an “A”
 - 94-90% is equivalent to a “B”
 - 89-85% is equivalent to a “C”
 - 84-0% is not passing.

Grades are given for classroom theory and practical work, projects, and student salon training area performance. A student must be at an 85% or higher GPA to graduate.

The following are required to graduate from all educational programs at The Academy, including the Educational Program: state required hours have been successfully completed; all assignments, including tests and projects have been completed; 85% attendance and 85% GPA; all tuition and other charges agreed upon have been paid in full or are being paid under an arrangement that is acceptable to The Academy; and all other contract fees, including incurred over contract fees have been paid in full. In order for students to obtain Colorado State Licensure, they must successfully pass a written and practical exam given by PSI Services LLC. Please refer to their website for the most updated information at www.psiexams.com

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○ <https://ifap.ed.gov/dpccletters/attachments/GEN1210PEO13607.pdf>

- The institution provides to service members, veterans and their family members who have previous coursework relating to the course from another accredited institution a copy of the Transfer of Credits Policy also found on the institutions website Financial Aid page.