EINE Electrology/Esthetics Institute of NE

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Tewksbury, MA 01876
www.electrologyinstitute.com
www.skin-care-schools.com

School Catalog 2023-2025

"I certify this catalog is true and correct in content and in policy"

Dedicated to Excellence
In the field of
Electrology/Esthetics
And to the Science of Results

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History

Mary L. Evangelista is the Director/Owner of EINE Electrology/Esthetics Institute of NE. She has such a great love and passion for Electrology and Skin Care. She is committed and strives to make a positive change in the lives of her students. Mrs. Evangelista has been a Registered Electrologist in the Commonwealth of Massachusetts since 1965. She is also a licensed instructor in Massachusetts, a former examiner/member of Massachusetts Board of Registration of Electrologists, and is both an International and National Lecturer.

EINE Electrology/Esthetics Institute of NE's Electrology Institute was established in 1986, and enrolled its first class in 1987. Since that time, the Institute has dedicated itself to the training of excellence in the field of permanent hair removal. Our graduates go on to open successful business throughout the United States. They are a constant source of referrals for our school, for which we are very proud and grateful.

EINE Electrology/Esthetics Institute of NE's Esthetics Institute was established in 2004. We adhere to the same values in training for Skin Care, which has distinguished us as a leader in the field of permanent electro-epilation.

EINE Electrology/Esthetics Institute of NE is nationally accredited and is recognized by all states where license is required.

- Outcome statistics for the two major testing companies Prometric and Pearson Vue past ten years for which we have documentation, 95% passing scores for written exams 92% passing score for practical exams.
- Scholarships available through both Massachusetts and New Hampshire Electrology Associations.
- Financial aid for those who qualify in the form of Pell Grants, Federal Student Loans and Parent Loans.
- State and Federal programs include Massachusetts, Vermont, Rhode Island grants as well as section 30, TAA, VA, SEVP and Americorps.

Mission Statement

EINE Electrology/Esthetics Institute of NE is a nationally accredited career oriented education institution dedicated to excellence in the teaching of Permanent Electro-Epilation and Skin Care – the Science of Results. Our goal is to provide high standard classroom and hands-on clinical training, which will enable graduates to easily pass their state licensure examination and become gainfully employed in the fields of Electrology and Esthetics.

School Description

The school sits in a professional plaza on Main Street, in Tewksbury, MA. There is approximately 4,500 square footage of space, occupying three floors. The main floor includes the admissions and reception area, esthetics classroom, clinic, locker room, IPL/Laser room and four restrooms. All stations are equipped with steamers, magnification lamps, and utility carts. Sterilizing area includes dry heat sterilizer, ultrasonic cleaner. Back bar area includes esthetic products from Bioelements, Visual Changes and Gala. Double sinks are found in the back-bar areas. Equipment includes: hot towel cabinet, Lucas sprayer, galvanic unit, high frequency units, paraffin waxers, hot wax and makeup area. Additional equipment: L.E.D panel lights, and L.E.D. facial units, ultrasound facial units, micro current units, microdermabrasion units and IPL units.

The top level includes the electrology clinic and classroom, which is equipped with 9 stations, each station to include: state of the art epilators, treatment table, magnification lamp and stool. There are also four restrooms available for clients and students. The supply and sterilization area is outfitted with double sinks, hot and cold running water, ultrasonic cleaner, sterilizing equipment and other supplies and instruments.

The lower level of the school houses the locker room and lunchroom areas. Lockers and break room are located in basement level.

Staff

<u>Person</u>	<u>Role</u>	<u>Description</u>
Mary Evangelista	Owner/Director	ADMINISTRATIVE STAFF Orchestrates the daily operations of the Institute
Kristal Markiewicz	Financial Aid Administrator	Oversees financial aid and administers Title IV funding.
Robert Digilio	Accountant	CPA, deals with all bookkeeping and accounting
Laurie Zdrojewski	Administrative Assistant	Maintains student files, hours, daily student needs, tracking distance education and graduation
Pauline Cullen	Admin Assistant to Director	Assists the Director with all administrative needs
		INSTRUCTIONAL STAFF
Susan Jillett	Lead Electrology Instructor	Oversees Electrology learning process for clinic and distance
		education theory from start to finish
	Esthetics Instructor	Oversees Esthetics learning process
Marie O'Connell	Electrology Instructor	Registered Nurse and a Registered Electrologist. Oversees universal precautions throughout our facility
Jean Doyle	Lead Esthetics Instructor	Oversees Esthetics learning process for clinic and distance
Jean Boyle	Dead Estreties Histractor	education theory from start to finish
	Electrology Instructor	Oversees Electrology learning process
Kristal Markiewicz	Esthetics Instructor	Distance education theory & alternate clinic instructor
Mary Evangelista	Electrology Instructor	Oversees Electrology learning process for clinic and distance education theory from start to finish
Margaret Quinn	Electrology Instructor	Alternate Instructor
- G	Esthetics Instructor	Alternate Instructor
	All instructors and lecturers have are state approved, and h	, ,

Admission Requirements

The school does not discriminate in its employment, admission, instruction, or graduation policies on the basis of sex, age, race, color, religion, or ethnic origin nor does it recruit students already attending or admitted to another school offering similar programs of study. The school requires that each student enrolling in the Electrology or Esthetics programs must:

- Must be 18 years of age or older
- Complete an application for enrollment
- Provide proof of secondary education such as a high school diploma, a GED certificate, an official transcript showing secondary school completion, or a state certification of home-school completion.
- Copy of birth certificate or passport
- Physical exam
 - o Doctor's statement required
- Non-refundable application fee of \$50 and enrollment fee of \$150 Should an enrolling student provide a foreign high school diploma, the student must obtain an English translation of the document along with confirmation that the education received is equivalent to a US high school diploma. This documentation must come from an outside agency.

Re-enter/Re-enroll

The Director reserves the right to re-enter/re-enroll students. A student who temporarily withdraws from the school will return at the same status at which he/she departed; this status will last until the next scheduled evaluation. The student's graduation date will be extended with a signed Addendum to the Enrollment Agreement Form.

Transfer Student Hours

Transfer credit from a similar accredited institution will be reviewed and applied if applicable to a student's program. The Institute does accept the transfer hours of former students of EINE Electrology/Esthetics Institute of NE, who have had to withdraw and who were students in good standing at the time of withdrawal. Reenter tests will be given. Candidate must pass re-enter tests with satisfactory grade of 75% or higher in order to have transfer hours apply.

Credit Hours

EINE Electrology/Esthetics Institute of NE does NOT offer credit hours.

Educational Programs

Electrology - 1100 Clock Hour Program

Course Description:

The States of Massachusetts and New Hampshire require 1100 hours of training, which takes approximately 46 weeks to complete. All work is monitored by licensed instructors. The skills learned throughout the program will prepare students to take the State Board Exam and to obtain an Electrology License. The modalities include; Galvanic, Thermolysis, Blend and IPL/Laser Technologies.

Electrology – 600 Clock Hour Program

Course Description:

Many other states require 600 hours of training, which takes approximately 25 weeks to complete. All work is monitored by licensed instructors. The skills learned throughout the program will prepare students to take the State Board Exam and to obtain an Electrology License. The modalities include; Galvanic, Thermolysis and Blend. Added hours are available to individuals who require additional hours to fulfill their state's requirements. Students who are eligible may do a portion of the course on-line, 42% of the theory work. This course is accredited. Not all states qualify for this program. Please see administration for details.

Esthetics – 600 Clock Hour Program

Course Description:

The State of Massachusetts requires 600 hours of training, which takes approximately 25 weeks to complete. All work is monitored by licensed instructors. The skills learned throughout the program will prepare students to take the State Board Exam and to obtain an Esthetics License. We have not made a determination for other states, so if you plan on moving, please check with the state you are moving to for their state requirements.

Esthetics – 900 Clock Hour Program after July 2024, this course will no longer be available. Course Description:

The 900 Hour Esthetics Program includes all the curriculum from the 600 hour program, as well as: facials, massage, and hair removal using state of the art mechanical equipment. For example; IPL units for hair removal, facials and massage accomplished with ultrasound, microdermabrasion, micro current and LED light units. This course takes approximately 38 weeks to complete. All work is monitored by a licensed instructor. The skills learned throughout the program will prepare students to take the State Board Exam and to obtain an Esthetics License. We have not made a determination for other states, so if you plan on moving, please check with the state you are moving to for their state requirements.

This 900 clock hour program was developed due to the feedback received by industry leaders, employers and our advisory board. Employers look for hiring candidates that can offer these advanced skills.

EINE Electrology/Esthetics Institute of NE Course Costs:

Electrology - 1100 Clock Hour Program

Application Fee \$50.00

Enrollment Fee: \$150.00

Lab Fee: \$275.00

Books/Kit: \$515.00

Tuition: \$16,000.00

Total Cost: \$16,990.00

Electrology – 600 Clock Hour Program

Application Fee \$50.00
Enrollment Fee: \$150.00
Lab Fee: \$275.00
Books/Kit: \$415.00
Tuition: \$10,000.00
Total Cost: \$10,890.00

Esthetics – 600 Clock Hour Program

Application Fee \$50.00

Enrollment Fee: \$150.00

Lab Fee: \$550.00

Books/Kit: \$700.00

Tuition: \$10,000.00

Total Cost: \$11,450.00

Esthetics – 900 Clock Hour Program

after July 2024, this course will no longer be available.

Application Fee \$50.00
Enrollment Fee: \$150.00
Lab Fee: \$650.00
Books/Kit: \$950.00
Tuition: \$12,750.00
Total Cost: \$14,550.00

Methods of Payments Accepted for Tuition

The Institute will honor the payment schedule established by either federal, state or loan agency per their agreement with the Institute and student/parent. All balances not covered by said agencies are the responsibility of the student and are payable to Institute by said payment schedule. Methods of payment accepted:

Personal Checks

Credit Cards: Visa, Mastercard, Discover

No cash payments accepted!

EINE Electrology/Esthetics Institute of NE does not allow students to complete any program earlier than the estimated timeframe in their student enrollment agreement. Should the student complete the program earlier than the estimated timeframe in their contract, the student's financial aid package may be recalculated and that may result in liabilities owed by the student and/or institution, if applicable.

Payment Schedule

Your payments will be due the 1st of every month. Your monthly payments will be determined by the balance that's owed and the months in order to complete the course. A ten day grace period is allowed in which the student must pay or make payment arrangements with the administrator. EINE Electrology/Esthetics Institute of NE reserves the right to dismiss a student for failure to make a payment after 45 days. Students exact payment schedule is outlined on their acceptance letter.

Scholarships

Scholarships from outside agencies are accepted for full-time and part-time students in the 1100 Electrology, 600 Electrology, 600 Esthetics and 900 Esthetics Programs.

Overtime Hours/Additional Charges

Students have a two-week grace period from their Contract End Date on their signed enrollment agreement to complete the program. Students are charged \$20/hour for any hours that exceed the grace period. Attendance is very important for your success. For 37 years EINE Electrology/Esthetics Institute of NE has never applied overtime charges to students. We are sad to say that beginning January 2024 we will begin charging students.

Refund Policy

- 1. You may terminate this agreement at any time
- 2. If you terminate this agreement within five days you will receive a refund of all monies paid, provided that you have not commenced the program.
- 3. If you subsequently terminate this agreement prior to the commencement of the program, you will receive a refund of all monies paid, less the actual reasonable administrative costs described in paragraph 7.
- 4. If you terminate this agreement during the first quarter of the program, you will receive a refund of at least seventy-five percent of the tuition, less the actual reasonable administrative costs described in paragraph 7.
- 5. If you terminate this agreement during the second quarter of the program, you will receive a refund of at least fifty percent of the tuition, less the actual reasonable administrative costs described in paragraph 7.
- 6. If you terminate this agreement during the third quarter of the program, you will receive a refund of at least twenty-five percent of the tuition, less the actual reasonable administrative costs described in paragraph 7.
- 7. If you terminate this agreement after the initial five day period, you will be responsible for actual reasonable administrative costs incurred by the school to enroll you and to process your application, which administrative costs shall not exceed fifty dollars of five percent of the contract price, whichever is less.

- 8. If you wish to terminate this agreement, you must inform the school in writing of your termination, which will become effective on the day, such writing is mailed.
- 9. The school is not obligated to provide any refund if you terminate this agreement during the fourth quarter of the program.

For students who enroll in and begin classes, the following schedule of tuition adjustments/refunds is authorized and will be based on scheduled hours.

% of time attended	% to be refunded to student
5 days	100%
25%	75%
50%	50%
75%	25%

- 10. Enrollment time is defined as the time elapsed between the actual starting date and the date of the Student's last day of physical attendance in the school and if a refund is due, a refund calculation will be performed on the 30th day and it is based on the student's scheduled hours. Any monies due the applicant or student shall be refunded within 45 days of formal cancellation by the student as defined in agreement, or expelled by the school, which shall occur not more than 30 days from the last day of physical attendance in the school, or in the case of a leave of absence, 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.
- 11. If a student is on a Leave of Absence and in case of illness or disabling accident, death in the immediate family, or other circumstances beyond the control of the student, the school attempts to make a settlement, which is reasonable and fair to both.
- 12. If a course is cancelled subsequent to a student's enrollment, the school shall, at its option: provide a full refund of all monies paid; or provide for completion of the course.

- 13. If the school should cancel a course and/or program and ceases to offer instruction after the student has enrolled and instruction has begun, the school shall provide a pro-rata refund for all students transferring to another school based on the hours accepted by the receiving school or provide completion of the course and/or programs or participate in a teach out agreement or provide a full refund of all monies paid.
- 14. If the school should permanently close and ceases to offer instruction after the student has enrolled and instruction has begun, the school must make arrangements for the students which the school shall provide a pro-rata refund for all students or participate in a teach out agreement.
- 15. We pride ourselves on making sure we are professional in handling in refunds and we want to make sure that all parties are satisfied. Our Accrediting Agency has no part of any refund policies. We will make sure all banks, lawyers or any other third parties clearly acknowledges the existence of the withdrawal and settlement policy for any refunds if applicable. If a student has exceeded their time, a refund will not be applicable and the tuition adjustment guidelines will not be needed.
- 16. In addition, any students receiving funds from Title IV programs are subject to the U.S. Department of Education's Federal Return to Title IV (R2T4) policy. The return of your funds to Title IV is separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. The school may also charge you for any Title IV program funds that the school was required to return.

Class Calendar

Prior to the pandemic, EINE Electrology/Esthetics Institute of NE had an open enrollment policy where new students began the first Monday of each month when new subjects were introduced.

Now we begin a new class every season for all programs offered. We limit the enrollment to monitor class sizes. New class starts are determined by contract end dates of current students. Below are the estimated starts for new programs from 2023-2025:

2023 Class Starts the first Monday of:

Winter (Jan or Feb) Spring (April or May)

Summer (July or Aug) Fall (October or November)

2024 Class Starts the first Monday of:

Winter (Jan or Feb) Spring (April or May)

Summer (July or Aug) Fall (October or November)

2025 Class Starts the first Monday of:

Winter (Jan or Feb) Spring (April or May)

Summer (July or Aug) Fall (October or November)

School Holidays and Closures

School Holidays/Vacations

- We are closed two weeks between Christmas and New Years
- We are closed for Thanksgiving weekend
- We are closed for Memorial Day
- We are closed for Independence Day
- We are closed for Labor Day

School Cancellations

During inclement weather, changes the school schedule will be posted on www.whdh.com, as well as our Facebook page. This procedure works best because of the large number of out-of-state students enrolled.

Hours Required

1100-Hour Electrology Program

Ful	ll-Time Student	3/4 Ti	ime Student	Part-Time Student
Weeks to Complete	46	62	69	92
Hours Per Week	24	18	16	12
600-Hour Electrology	Program			
Fui	ll-Time Student	3/4 Ti	ime Student	Part-Time Student
Weeks to Complete	25	34	38	50

Hours Per Week	24	18	16	12
900-Hour Esthetics Progra	m after July 2024,	this course will	no longer b	e available.
Full-Tim	ie Student	¾ Time	Student	Part-Time Student
Weeks to Complete	38	50	57	76
Hours Per Week	24	18	16	12
600-Hour Esthetics Progra	m			
Full-Tim	ie Student	¾ Time	Student	Part-Time Student
Weeks to Complete	25	34	38	50
Hours Per Week	24	18	16	12

School Schedule

Full-time, three-quarter time and half-time schedules are available. Flexible hours are available for all students. Schedule must be worked out with administration. A minimum of twelve (12) hours a week is required for each program.

School Hours Electrology

Monday through Thursday 9:00AM – 5:00PM Make-up hours are scheduled by request through admissions and could include Friday.

Eshtetics

Monday through Thursday 9:00AM – 5:00PM Make-up hours are scheduled by request through admissions and could include Friday.

Students must choose between a schedule containing:

- 12 hours per week
- 16 hours per week
- 18 hours per week
- 24 hours per week

Attendance Policy

- EINE Electrology/Esthetics Institute of NE records attendance in clock hours and applies appropriate attendance credit for all hours attended (not scheduled).
- The school does not add or deduct attendance hours as a penalty.
- Attendance is calculated using a time clock; hours are not "rounded".
- No hours will be awarded outside scheduled class time without approved documentation.
- To ensure proper credit for clock hours;
 - Students are required to clock in/out 2 times a day: when they arrive at school, and when they leave at the end of the day.
 - Lunch is scheduled from 12:30PM-1PM for esthetics students, 1PM 1:30PM for electrology students and is automatically deducted.
 - o Time cards are calculated weekly
- School begins at 9:30AM
- All courses require continuous attendance.
- The attendance schedule must be maintained each week.
- It is mandatory that students be on time, tardiness inhibits the learning process and disrupts the class schedule. With prior notification, EINE Electrology/Esthetics Institute of NE allows a 60-minute window, students can clock in up to 10:30AM. After that, a student may not enter the classroom until clinic hours.
 - Students are never excused from mandatory theory class to work in the clinic
- Please note that if a student misses more than 14 consecutive calendar days, the student may be terminated from the program and withdrawal process will be initiated.
- Students who are late or cannot attend school, and have not made a prior notification, must contact the school by either; leaving a voice mail message, or email us at info@electrologyinstitute.com, no later than 30 minutes prior to beginning of class.
- To request time off from school, the student must fill out a student request form located at the lock box in the second floor classroom.

- Students are required to be in attendance a minimum of 12 hours per week for part time schedule and a maximum of 24 hours per week for full time schedule.
- EINE Electrology/Esthetics Institute of NE's set holidays each year is included in the school's calendar and within the students contracted start and end dates.
- The student is not allowed to acquire more hours in their week than scheduled unless they have written permission with documentation as to why they had to stay overtime and that this is filed with their attendance records.
- Students may not leave the school premises during regular hours without an instructor's permission.
- Students must maintain a 67% attendance rate.
- Clients are scheduled for student practice, so it is important that students advise administration regarding tardiness and absenteeism as soon as possible.
- Make up classes are to be arranged with the Instructor and Administration.
- The school does not have an excused/unexcused absence policy. You are expected to be here pursuant to your contract. Consider good attendance an investment in your future.

Clocking Procedures

- All students are expected to clock in no later than 9:30AM
- Hours will be calculated and posted weekly
- Students are required to punch in or out at the time clock located in the locker room
- If a student fails to clock in or out, they must have the time initialed by an instructor
- A student caught filling in their own hours or clocking in or out for another student will face disciplinary action
- Students are not required to clock out or back in for lunch. Administration automatically takes out 30 minutes for lunch each day.

Tardy/Call-In Policy

- Students who are late for theory class may not enter the classroom until clinic hours. With prior notification, EINE Electrology/Esthetics Institute of NE allows a 60-minute window, students can clock in up to 10:30AM. After that, a student may not enter the classroom until clinic hours.
- If habitual tardiness occurs, students will be subjected to advising with the Director.
- A courtesy call to our business office is required by a student who is prevented from clocking in on time due to unforeseen circumstances.

Attendance Evaluation

All students are required to maintain a 67% cumulative attendance, and 75% academic average. These evaluations are when the student reaches:

450hrs & 900hrs for the 1100 hour Electrology Program

300 hours for the 600 hour Electrology Program

450 hours for the 900 hour Esthetics Program

300 hours for the 600 hour Esthetics Program

Students failing to meet this standard will be advised and will be given a written warning. Failure to meet the minimum standards after the warning may result in probation then termination from the program. Any student who is absent of a period of 14 days without clearance from the office is considered unexcused and will be dropped from their program.

Hybrid Distance Education Program Policy

At EINE Electrology/Esthetics Institute of NE, on-line hours will not be utilized as a method of delivery of clinical instruction in which the student is to perform practical applications on a live model and/or client.

To validate interaction with the instructor by regular measurable participation in the academic programs, EINE Electrology/Esthetics Institute of NE holds two, 1 hour virtual classes through Zoom, daily, Monday through Thursday. All students attend during their scheduled on-line learning days. Students are not required to attend both Zoom calls. These daily virtual meetings keep students on track with their on-line hours and answer any questions the student has pertaining to the online class they are enrolled in. Attendance is taken at each daily zoom meeting to document the participation of student activity and record a regular and substantive interaction between student(s) and instructor(s).

When enrolled in our Hybrid Program, EINE Electrology/Esthetics Institute of NE **ALWAYS** evaluates the student's qualitative academic performance for the distance education modules actually completed within the program, **IN PERSON** by a qualified instructor.

Upon completion of all curriculum requirements, the student must pass a comprehensive academic and practical final evaluation to include any applicable competencies required by the State licensure agency prior to graduation from the program. All online courses have same completions tests as onsite tests. All practical exams must be done in person.

All transcripts or documents (official or unofficial), listing academic attainment received identify 'Hybrid Learning'.

Distance education hours may not be accepted for reciprocity or eligible for licensure in other states. This disclosure is listed on the student(s) Enrollment Agreement. A signed and dated copy of this disclosure can be found in their student file.

EINE Electrology/Esthetics Institute of NE does not enroll any out-of-state students prior to obtaining approval from their residing state agency.

ESTHETICS 600 HOUR HYBRID PROGRAM

The Esthetics Hybrid 600 Clock Hour Program allows you to complete 37% of the program online, 225 hours. The remaining 375 hours MUST be completed on-site at EINE Electrology/Esthetics Institute of NE.

Full-Time students completing 24 hours a week are expected to be on-site for 15 hours/week and on-line for 9 hours/week. It takes full-time students 25 weeks to complete the program.

Part-Time students completing 12 hours a week are expected to be on-site for 7.5 hours/week and on-line for 4.5 hours/week. It takes part-time students 50 weeks to complete the program.

ESTHETICS 900 HOUR HYBRID PROGRAM

AFTER JULY 2024, THIS COURSE WILL NO LONGER BE AVAILABLE.

The Esthetics Hybrid 900 Clock Hour Program allows you to complete 48% of the program online, 430 hours. The remaining 470 hours MUST be completed on-site at EINE Electrology/Esthetics Institute of NE.

Full-Time students completing 24 hours a week are expected to be on-site for 12 hours/week and on-line for 12 hours/week. It takes full-time students 38 weeks to complete the program.

Part-Time students completing 12 hours a week are expected to be on-site for 6 hours/week and on-line for 6 hours/week. It takes part-time students 76 weeks to complete the program.

ELECTROLOGY 1100 HOUR HYBRID PROGRAM

The Electrology Hybrid 1100 Clock Hour Program allows you to complete 37% of the program online, 410 hours. The remaining 690 hours MUST be completed onsite at EINE Electrology/Esthetics Institute of NE.

Full-Time students completing 24 hours a week are expected to be on-site for 15 hours/week and on-line for 9 hours/week. It takes full-time students 46 weeks to complete the program.

Part-Time students completing 12 hours a week are expected to be on-site for 7.5 hours/week and on-line for 4.5 hours/week. It takes part-time students 92 weeks to complete the program.

ELECTROLOGY 600 HOUR HYBRID PROGRAM (NACCAS APPROVED SINCE 2012)

The Electrology Hybrid 600 Clock Hour Program allows you to complete 37% of the program online, 225 hours. The remaining 63% of the program, 375 hours MUST be completed on-site at EINE Electrology/Esthetics Institute of NE.

Full-Time students completing 24 hours a week are expected to be on-site for 15 hours/week and on-line for 9 hours/week. It takes full-time students 25 weeks to complete the program.

Part-Time students completing 12 hours a week are expected to be on-site for 7.5 hours/week and on-line for 4.5 hours/week. It takes part-time students 50 weeks to complete the program.

FOR ALL HYBRID PROGRAMS AT EINE ELECTROLOGY/ESTHETICS INSTITUTE OF NE:

- Each online module requires a minimum amount of study hours to complete. Absorb, our online institute, tracks the minutes attended in each module. These are treated like time cards. You only get attendance for the hours completed in the module. Also, a test grade of 75% or higher is required to have successfully completed the module.
- Administration tracks online hours weekly.
- The online modules contain the SAME presentations as the on-site, classroom program. In addition to the presentations, the students have access to videos that were produced during live classes at EINE Electrology/Esthetics Institute of NE
- All online students must attend a daily zoom class. Attendance is taken and students have the option to attend either in the morning, or in the evening on days they are scheduled to be on-line.
- All assessments/evaluations are done in person, during the hours the student is present on-site.
- All tests are archived by both Absorb (server provider) and EINE Electrology/Esthetics Institute of NE

EINE Electrology/Esthetics Institute of NE's delivery method complies with the requirement to be synchronous versus asynchronous, as noted in the NACCAS Handbook. Synchronous: We hold daily Zoom meetings to connect with our students in a synchronous manner. Students obtain 1.5 hours of classroom theory on their onsite days.

<u>Asynchronous:</u> Lessons and Modules through our on-line institute, Absorb. Students must always complete the module they are registered in and test out before they can be registered for a new module.

Electrology Course Program Outline

DESCRIPTION: The Electrology Course is designed to train the students in the basic principles of Electrolysis, safety judgments, proper work habits, business skills, and desirable attitudes necessary to prepare a student to meet all the requirements to pass the state licensure examination and obtain gainful employment and competency in the field of electro-epilation.

OBJECTIVES: Upon completion of the course requirements, the graduate will:

- Project a positive attitude and a sense of personal integrity and self-confidence
- Project professionalism, visual poise, and proper grooming
- Communicate effectively and interact appropriately with colleagues and clients
- Provide knowledge of science and skills to perform electrolysis treatments
- Understand job related skills necessary to succeed

To ensure continued career success, the graduate will continue to learn new and current information related to skills, trends, and methods for career development in Electrology and related fields.

REFERENCES: A comprehensive library of references, books, videos and web-based materials are available to support Electrology and supplement the program of study. Students should avail themselves of the opportunity to use these extensive materials.

TEXTBOOKS: CPE Compendium & Milady's Esthetics Advanced Textbook

DE TECHNOLOGIES: If enrolled in a Hybrid Program, a student must have access to:

- High speed internet
- A computer with camera and microphone
- Laptop or Desktop no mobile devices to be used
- Zoom account
- Office desk setting as a workstation

INSTRUCTIONAL METHODS: The clock hour education is provided through a sequential set of learning steps which address specific tasks necessary for state board preparation, graduation, and job entry level skills. Clinic equipment, epilators, lamps, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of Electrolysis. Instruction will be presented in the form of lectures, computer lab demonstrations, visual aids, textbook, and practice on clinic clients.

GRADING PROCEDURES: Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

90 – 100%	=	A: Excellent
85 – 89%	=	B: Good
75 - 84%	=	C: Average
74% - below	=	F: Unsatisfactory

00 Hour Electrology Program ontents of Units of Instruction		Hybrid Program
	Hours	On-Line
1. Skin & Hair Structure	75	48
Physiology of Hair		
Physiology of Skin		
Hair & Skin		
Modalities*		
2. Bacteriology/Sterilization/Hygiene	75	48
Bacteriology & Sterilization		
Infection Control – Universal Standards		
 Positioning 		
Modalities*		
3. Electricity	75	64
Basic Electricity and		
• Laser		
Blend Theory		
Modalities*		
4. Dermatology	75	56
Basic Dermatology		
Diseases and Disorders of the Skin		
Nutrition		
Modalities*		
5. Physiology/Endocrinology	100	72
Endocrine system		
Anatomy & Physiology		
Endocrinology		
Modalities*		
6. Equipment	50	32
Use of equipment		
 Lasers/IPL Units 		
o Epilators		
 Various classifications of lasers and epilators 		
Modalities*		
7. Professional Conduct & Office Management	50	32
Business Procedures		
Eyebrow Shaping		
Modalities*		
8. Laser Electrolysis		
Laser Physics		16
Total Theory Hours	500	
Total Clinic Hours	600	
Total On-Line Hours		368

600 Hour Electrology Program Contents of Units of Instruction		Hybrid Program
	Hours	On-Line
1. Skin & Hair Structure	50	50
Physiology of Hair		
Physiology of Skin		
Modalities *		
2. Bacteriology/Sterilization/Hygiene	40	40
Bacteriology & Sterilization		
Modalities *		
3. Electricity	10	10
Basic Electricity		
4. Dermatology	40	40
Common Skin Diseases		
Modalities *		
5. Physiology/Endocrinology	40	40
Endocrine system		
Anatomy & Physiology		
6. Equipment	10	10
Modalities *		
7. Professional Conduct & Office Management	10	10
Business Procedures		
Total Clinic Hours	400	
Total Theory Hours	200	
Total On-Line Hours		200
*Modalities module covers segments of information required in ea	ch item liste	d.

Esthetics Course Program Outline

DESCRIPTION: The Esthetics Course is designed to train the students in the basic principles of Esthetics, safety judgments, proper work habits, business skills, and desirable attitudes necessary to prepare a student to meet all the requirements to pass the state licensure examination and obtain gainful employment and competency in the field of skin care.

OBJECTIVES: Upon completion of the course requirements, the graduate will:

- Project a positive attitude and a sense of personal integrity and self-confidence
- Project professionalism, visual poise, and proper grooming
- Communicate effectively and interact appropriately with colleagues and clients
- Provide knowledge of science and skills to perform skin care treatments
- Understand job related skills necessary to succeed

To ensure continued career success, the graduate will continue to learn new and current information related to skills, trends, and methods for career development in skin care and related fields.

REFERENCES: A comprehensive library of references, books, videos and web-based materials are available to support Esthetics and supplement the program of study. Students should avail themselves of the opportunity to use these extensive materials.

TEXTBOOKS: Milady's Standard Esthetics Fundaments & Milady's Advanced Textbook

DE TECHNOLOGIES: If enrolled in a Hybrid Program, a student must have access to:

- High speed internet
- A computer with camera and microphone
- Laptop or Desktop no mobile devices to be used
- Zoom account
- Office desk setting as a workstation

INSTRUCTIONAL METHODS: The clock hour education is provided through a sequential set of learning steps which address specific tasks necessary for state board preparation, graduation, and job entry level skills. Clinic equipment, machines, lamps, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of Esthetics. Instruction will be presented in the form of lectures, computer lab demonstrations, visual aids, textbook, and practice on clinic clients.

GRADING PROCEDURES: Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

90 – 100%	=	A: Excellent
85 – 89%	=	B: Good
75 - 84%	=	C: Average
74% - below	=	F: Unsatisfactory

600 Hour Esthetics Program Contents of Units of Instruction			Hybrid
	THEORY HOURS	Total	Program On-Line
	THEORI HOURS	Hours	Hours
1	Human biology, anatomy, and physiology	30	24
2	Histology, diseases, and disorders of the skin	30	16
3	Nutrition	10	8
4	Cosmetic chemistry, ingredients, and product knowledge	30	24
5	Cleaning, disinfection, and bacteriology	40	16
6	Business management, sales, law, communication, and ethics	30	16
7	Massage and Facial Treatments	40	16
8	Application of makeup, product knowledge and sales	60	24
9	Electricity and esthetics equipment	50	32
10	Depilation and waxing, eyelash extensions, tinting and perming	60	24
	CLINICAL HOURS		
11	Clinical practice and treatment procedures	220	_
	TOTAL HOURS	600	200

900	Hour Esthetics Program Contents of Units of Instruction		Hybrid Program
	THEORY HOURS	Total	On-Line
		Hours	Hours
1	Human biology, anatomy, and physiology	30	24
2	Histology, diseases, and disorders of the skin	30	24
3	Nutrition	10	10
4	Cosmetic chemistry, ingredients, and product knowledge	30	24
5	Cleaning, disinfection, and bacteriology	40	24
6	Business management, sales, law, communication, and ethics	30	30
7	Massage	40	24
8	Application of makeup, product knowledge and sales	60	24
9	Electricity and esthetics equipment	50	48
10	Depilation and waxing, eyelash extensions, tinting and perming	60	48
11	Intense pulse light, IPL on both hair removal and photo facials	30	30
12	Histology of the skin	24	24
13	Histology of the hair	24	24
14	Advanced Dermatology	24	24
15	Endocrinology	24	24
16	Phoresis +/- & product penetration	24	24
	CLINICAL HOURS		
18	Clinical practice and treatment procedures	220	
19	Advanced clinical practice and treatment procedures, <i>broken down into</i> :	150	
	Intense pulse light, IPL on both hair removal and photo facials		
	Chemical peels		
	Microdermabrasion		
	Ultrasound treatments		
	Photo rejuvenation light/light emitting diode		
	Microcurrent treatment		
	Lymphatic drainage and advanced hair removal		
	TOTAL HOURS	900	430

Satisfactory Academic Progress Policy (SAP)

Satisfactory Academic Progress is the <u>qualitative</u> (academic performance) and <u>quantitative</u> (attendance) measure of a student's progress toward completing a program of study.

Students enrolled in all programs must meet formal standards that measure their satisfactory progress toward graduation as well as proceed through the course at a pace leading to completion in the specified time frame. The policy is consistently applied to all students and complies with the guidelines established by the National Accrediting Commission of Career Arts & Sciences (NACCAS) and the federal regulations established by the United States Department of Education. The policy is contained in EINE Electrology/Esthetics Institute of NE's School Catalogs, which are available on our website, and distributed to our students at orientation.

QUANTITATIVE AND QUALITATIVE FACTORS

Both academic and attendance performance are evaluated on a cumulative basis. Factors for measuring the student's progress toward satisfactory completion of the program include maintaining the following:

- 1. Minimum Theory grade average of 75%
- 2. Minimum cumulative academic level of 75% on practical worksheet completion
- 3. Minimum cumulative attendance level of 67% of the contracted hours
- 4. Grade average of 75% is required for graduation as well as attaining satisfactory progress

A student who has not achieved the minimum cumulative GPA of 75% or who has not successfully completed at least a cumulative rate of attendance of 67% is <u>not</u> meeting satisfactory progress. In order to determine the rate of attendance, divide the cumulative number of actual hours completed by the scheduled hours to date.

COMPLETION OF COURSE WITHIN DESIGNATED PERIOD OF TIME

Our school is open:

Monday – Thursday 9:30AM-4:00PM Friday 9:30AM-4:00PM

Full-time and part-time schedules are available to students. Students have the option of choosing a schedule consisting of:

• 12 hours/week

- 16 hours/week
- 18 hours/week
- 24 hours/week

A set schedule <u>must</u> be worked out with administration. Once a student sets a schedule, <u>the student must adhere to it</u>. A student must submit a request to administration for a change in his/her schedule. The request must be made in writing and state the reason for the schedule change. The schedule change is not approved until after review by administration and upon the student's receipt of a formal schedule and contract adjustment form.

Students whose transfer hours are accepted by the school are applied to the total number of hours necessary to complete the program and are considered both attempted and completed hours for the purpose of determining when the allowable maximum time-frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

MAXIMUM TIME FRAME

Students must complete the educational program within the maximum time frame, which is based on attending at least 67% of the scheduled hours.

A leave of absence (LOA) will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence (LOA). A student becomes ineligible to receive aid when they cannot complete the program within the maximum timeframe. At this time, a student may appeal (see appeal procedure)

1100 Hour Electrology Program

Schedule	Minimum Timeframe		Maximum Timeframe (150%)	
Hours/Week	Hours	Weeks	Hours	Weeks
24	1100	45.8	1650	68.7
18	1100	61.1	1650	91.7
16	1100	68.8	1650	103.1
12	1100	91.7	1650	137.5

600 Hour Electrology Program

Schedule	Minimum 7	Minimum Timeframe		Maximum Timeframe (150%)	
Hours/Week	Hours	Weeks	Hours	Weeks	
24	600	25	900	37.5	
18	600	33.3	900	50	

16	600	37.5	900	56.3
12	600	50	900	75

900 Hour Esthetics Program after July 2024, this course will no longer be available.

Schedule	Minimum Timeframe		Maximum Timeframe (150%)	
Hours/Week	Hours	Weeks	Hours	Weeks
24	900	37.5	1350	56.3
18	900	50	1350	75
16	900	56.3	1350	84.4
12	900	75	1350	112.5

600 Hour Esthetics Program

Schedule	Minimum Timeframe		Maximum Timeframe (150%)	
Hours/Week	Hours	Weeks	Hours	Weeks
24	600	25	900	37.5
18	600	33.3	900	50
16	600	37.5	900	56.3
12	600	50	900	<i>7</i> 5

EVALUATION PROCEDURES AND REQUIRED LEVEL OF ACHIEVEMENT

Informal Satisfactory Academic Progress (SAP) Evaluations occur monthly, while formal Satisfactory Academic Progress Evaluations in both attendance and academics occur when the student completes the following **ACTUAL** hours:

- 1100 Hour Electrology Program
 - o 1st Evaluation Period: **450 clock hours**
 - o 2nd Evaluation Period: 900 clock hours
 - o 3rd Evaluation Period: **1100 clock hours**
- 600 Hour Electrology Program
 - o 1st Evaluation Period: 300 clock hours
 - o 2nd Evaluation Period: **600 clock hours**
- 900 Hour Esthetics Program
 - o 1st Evaluation Period: **450 clock hours**
 - o 2nd Evaluation Period: 900 clock hours
- 600 Hour Esthetics Program
 - o 1st Evaluation Period: 300 clock hours
 - 2nd Evaluation Period: **600 clock hours**

The monthly SAP Reports are issued to each student in order for him/her to be aware of the progress towards meeting satisfactory progress. Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the course.

Examinations are given in all subjects and hard copy and computer records are kept of grades as well as attendance. The following system/numeric grading scale is used for the evaluation of a student's academic ability and theory progress:

Theory, Practical, Clinic Grading

Section

90-100% = A: Excellent

85 - 89% = B: Good

75 - 84% = C: Average

74% - below = F: Unsatisfactory

At this time, the institution does not offer non-credit, remedial programs.

Practical skills are evaluated according to test procedures and set forth in practical skill evaluations adapted by the school. Students must make up and pass any failed or missed tests and incomplete assignments before the next SAP evaluation period, or the missed grade will receive a final grade of zero/F unless the student is on an approved LOA. In the case of an approved LOA, the student will receive an academic plan allowing him/her time to complete the missed assignments. Practical and clinical work is graded and signed by the instructor on all student worksheets, exams, projects, or client history cards. A signature from an instructor represents a grade of higher than 75%. No signature indicates a score of less than 75%, and the student did not meet minimum satisfactory standards on the practical application. The student is required to continue the practical application until he/she receives a signature from an instructor.

<u>DETERMINATION OF PROGRESS STATUS</u>

Students meeting the minimum requirements for academics and attendance at the evaluation points are considered to be making satisfactory academic progress until the next scheduled evaluation. Students receive a hard copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Progress at the formal evaluation points may

have their Title IV Funding interrupted, unless the student in on **Warning** or has prevailed upon appeal resulting in a status of **Probation**. Once a student is given a Satisfactory Academic Progress Evaluation, he or she will meet with the Instructor to review the Evaluation Progress Report. Both student and instructor sign the evaluation

WARNING, PROBATION AND RE-ESTABLISHMENT OF SATISFACTORY PROGRESS

Students failing to meet minimum requirements for attendance or academic progress at the formal evaluation points will be placed on Financial Aid Warning for the next evaluation period. Students not receiving Financial Aid will be placed on a Warning for the next evaluation period. The student will be counseled regarding actions required to attain satisfactory requirements by the next formal evaluation point. During the Financial Aid Warning period, students are eligible, if applicable, to receive financial aid funds. If at the end of the Financial Aid Warning period, the student has still not met both the attendance and academic progress requirements, he/she will be determined as not making satisfactory progress and will be ineligible for Title IV assistance.

A student may appeal the decision if he/she has a reason as to why he/she did not make satisfactory progress and if he/she can document that the circumstances, which caused the unsatisfactory progress determination, have in some way changed. The student must document what has changed in his/her situation that will allow the achievement of satisfactory academic progress at the next evaluation. The basis for filing an appeal, such as death of a relative, injury or illness of the student, or other special circumstances must be documented in the student's file. The school must determine that Satisfactory Academic Progress standards can be met by the end of the subsequent evaluation period in order for appeal to be approved. If the school grants the appeal, they may impose conditions for the student's continued eligibility to receive Title IV, such as changing schedules. If such an appeal is granted, the student is placed on Financial Aid Probation for one evaluation period. If at the end of the Financial Aid Probation, the student has not met both the academic and attendance requirements, all Federal aid will be suspended.

Students may re-establish satisfactory progress and Title IV aid (as applicable) by meeting minimum attendance and academic requirements at the next evaluation period. If the student has not met academic and attendance requirements for two

<u>consecutive evaluation periods</u>, the student will be determined as not making satisfactory progress and aid will be terminated.

APPEAL PROCEDURE

If a student is determined as not making satisfactory progress or is terminated for not making satisfactory progress, the student may appeal the negative determination.

The student must submit a written appeal to the school administration within five (5) business days of not making satisfactory progress or termination. The student must include any supporting documentation of reasons why the determination should be reversed. If the student fails to appeal this decision, the decision will stand. If a student is terminated for gross misconduct, which includes but is not limited to reporting to school under the influence of alcohol or illegal drugs, cheating, stealing, insubordination, and threats and/or bullying, such termination is final and may not be appealed.

An appeal hearing will take place within fifteen (15) business days of receipt of the written appeal. This hearing will be attended by the student, parent/guardian (if the student is dependent minor), the student's instructor, and the Director of Education. A decision on the student's appeal will be presented within three (3) business days by the Director of Education and will be communicated to the student in writing. This decision will be final.

Should a student prevail on his/her appeal, the student will be automatically reentered in the course, and financial aid funds will be reinstated to eligible students.

Leave of Absence Policy

The student must apply in advance for a LOA unless unforeseen circumstances prevent the student from doing so. EINE Electrology/Esthetics Institute of NE will grant a LOA to a student who did not provide the request prior to the LOA due to unforeseen circumstances, if we can document the reason for this decision. The student must collect all documentation from the student at a later date. The beginning date of the approved LOA would be determined by the institution to be the first date the student was unable to attend the institution due to their unforeseen circumstance.

If enrollment is temporarily interrupted for an approved Leave of Absence (LOA), the student will return to school in the same progress status as prior to the LOA. Hours elapsed during a LOA will not be included in the student's cumulative

attendance calculation. The student's contracted end date will be extended by the exact number of school days that the student was on the approved LOA.

- A leave of absence (LOA) is a temporary interruption in a student's program
 of study and refers to a specific time period when a student is not in
 attendance.
- Multiple LOA's may be granted in any 12 month period.
- LOA has no effect on the "Satisfactory Academic Progress Standard".
- If student was deemed maintaining Satisfactory Academic Progress prior to LOA or withdrawal of training, upon his/her return, the student is deemed in good standing and may continue the program of study from the point of interruption.
- LOA timeframe does not involve any additional charges from EINE Electrology/Esthetics Institute of NE
- Total number of days allowed for a LOA may not exceed 180 days in a 12-month period.
- There must be reasonable expectation that the student will return from the LOA
- A student granted a LOA that meets these criteria is not considered to have withdrawn, and no refund calculation is required at that time.
- The institution must extend the student's contract period by the same number of days taken in the LOA. Changes to the contract period on the enrollment agreement must be initialed by all parties, or an addendum must be signed and dated by all parties.
- Students on approved LOA need to be aware that said LOA may affect financial aid, therefore, before final consideration is given to grant the requested LOA a Financial Aid Advisor will meet with the student and provide information regarding the following:
 - Loan obligations
 - o Possible revisions in his/her aid package
 - Deferment options
 - Notification to lending institutions
 - o Deferments may be cancelled
 - If a veteran benefits may be affected
 - Grace periods exhausted
 - Consequences of not returning to EINE Electrology/Esthetics Institute of NE at the expiration of the LOA
- A student will be withdrawn if the student takes an unapproved LOA or does not return by the expiration of an approved LOA. In said case, the

- student should be informed that the last day of attendance is used for the purpose of calculating the Return of Title IV funds.
- Should withdrawal result; a student's grace period for a Title IV program loan might be exhausted.
- A LOA will be granted if the request meets the following:
 - Submitted to the School in advance unless prevented by unforeseen circumstances.
 - Submitted in writing, signed and dated with specific reasons for request explained in full.
 - o Request must be approved by school official.
 - To request full one hundred eighty (180) day LOA, complete documentation and certain conditions will be needed to support said request, i.e.: jury duty, military reasons including National Guard requirements, circumstances meeting criteria covered under FMLA (Family & Medical Leave Act of 1993).

RE-ADMISSION POLICY

Students may reapply to be re-admitted to the institution after being dismissed after waiting a period of 3 months (90 days). Such students will be enrolled on a probationary status. Students who re-enter will re-enter under the same Satisfactory Academic Progress status as in place at the time the individual left.

Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

NON-CREDIT & REMEDIAL COURSES

Course incompletes, repetitions and non-credit remedial courses do not apply to this institution; therefore, has no effect upon the school's Satisfactory Academic Progress standards.

Grading and Student Progress Reports

Evaluation reports are prepared at set evaluation points throughout the course of instructions (see satisfactory progress policy). Students are evaluated on theory and practical work as well as on attendance. The report card totals student's cumulative hours to date and identifies whether or not the student is making satisfactory progress. Theory and practical work is graded as it is completed. The following grading system is used for all tests, practical work and projects assigned.

Theory, Practical & Clinic Grading Section

90 – 100% = A: Excellent 85 – 89% = B: Good 75 – 84% = C: Average 74% - below = F: Unsatisfactory

Make-Up Test/Retesting

Make-up testing is conducted weekly. You must inquire with your instructor.

Graduation Requirements

Requirement for graduation is 1100 clock hours for the 1100 Electrology Program, 600 clock hours for the 600 Electrology Program, 900 clock hours for the 900 Esthetics Program, and 600 clock hours for the 600 Esthetics Program. The Institute agrees to grant a certificate of diploma of completion, to the student, upon his or her successful completion of the courses offered by the institute. The Institute's grading system is based on 100%. Students must receive a passing grade of 75% or higher in all subjects and 67% or higher in attendance. Students must complete all practical and theory requirements. She/he must also complete all hours within 150% of the contract time frame. All tuition and fees must be paid in full.

Placement Service

Information is provided to students regarding work opportunities; however, we cannot and will not guarantee employment. Individual professionals (i.e., Registered Electrologists, Spa & Salon owners) contact the school for employment assistance and we match up the information to a student in a particular location who may be interested in pursuing the lead. Most graduates prefer starting a small business of their own. No apprenticeship required after licensing.

Career Opportunities

Electrology Career Opportunities

The field of electrology has changed and grown immensely in recent years. Many women today have greater amounts of money at their disposal than ever before. This enables them to seek self-improvement and increase self-confidence.

Once you are licensed there is **no apprenticeship** requirement. You may immediately practice Electrolysis in any of the following areas:

- Open a professional office for yourself, advertise and hire help. The monetary rewards are excellent, depending on your creativity and how hard you work.
- Open a home-based office and work either on a full or part-time basis. This can be extremely profitable because the expenses are low.
- Elect to work for someone else who is already established. This is a fine way
 to gain experience without making a monetary investment.
- Work in a Day Spa or a Med Spa as an independent contractor.

Esthetics Career Opportunities

The field of Esthetics has changed and grown immensely in recent years. Many women today have greater amounts of money at their disposal than ever before. This enables them to seek self-improvement and increase self-confidence. In Massachusetts, Class I Estheticians must work as an apprentice under a Class 6 Esthetician for two years. After this two-year apprenticeship, one may:

- Open a professional office, advertise and hire help. The monetary rewards are excellent, depending on your creativity and how hard you work.
- Open in a day spa and work either on a full or part-time basis. This can be extremely profitable because expenses are low due to co-operative sharing and expenses.

- Conduct workshops or give lectures to fellow estheticians.
- Pursue a career in teaching esthetics.
- Work as a representative for a cosmetic company.

Graduation, Licensure & Job Placement/ Retention Rates

EINE Electrology/Esthetics Institute of NE is committed to providing the highest quality Electrologist and Esthetician education and training available. Our curriculum includes an extensive State Board Review designed specifically to prepare you for success with your State Board licensing exam. Our highly trained educational team and administrative support staff are dedicated to providing you with the skills necessary to be successful in the classroom and as you begin your career. Each year, the Institute reports to its accrediting agency, the National Accrediting Commission of Career Arts and Sciences. Completion, Licensure, and Job Placement rates are updated yearly on our website.

Student Housing

Housing facilities are available for out-of-state students in the local area with private parties. Payments for housing are made directly to the homeowner. The Institute makes no monetary gain on housing. These individuals have associated themselves with EINE Electrology/Esthetics Institute of NE for over 15 years. Students surveys are available upon request.

Non-Discrimination

The school does not discriminate against prospective students due to sex, age, race, color, religion, or ethnic origin.

Student Body Diversity

Demographic data is provided by EINE Electrology/Esthetics Institute of NE between July $1^{\rm st}$ and June $31^{\rm st}$ of each year, and are available to all students through the IPEDS website.

Students with Disabilities at EINE ELECTROLOGY/ESTHETICS INSTITUTE OF NE

We want to ensure all students are given the opportunity to be successful at EINE Electrology/Esthetics Institute of NE and we strive to make our programs accessible to all individuals, in compliance with Section 504 of the Rehabilitation Act of 1973, Title III of the Americans with Disabilities Act of 1990, and all applicable state laws. The Institute Administrator is the designated official at EINE Electrology/Esthetics Institute of NE who acts as a resource/advocate for students with disabilities. The Institute Administrator verifies and files documentation, certifies eligibility for services, and established reasonable accommodations. Any student who has a need for accommodation should contact:

Administrator
EINE ELECTROLOGY/ESTHETICS INSTITUTE OF NE
1501 Main Street, Suite 50
Tewksbury, MA 01876
978-851-4444

Disclosure of a disability is not required unless the student would like an accommodation for a disability. It is the responsibility of the student to request an accommodation, as provided below.

Reasonable Accommodation

A reasonable accommodation is a modification or adjustment to a course, program, service, activity, or facility, or the provision of an auxiliary aid or service, which enables a qualified student with a disability to have an equal opportunity-an equal opportunity to attain the same level of performance or to enjoy equal benefits and privileges as are available to a similarly situated student without a disability. To determine reasonable accommodations EINE Electrology/Esthetics Institute of NE may seek information from appropriate institute personnel regarding essential standards for courses, programs, services, activities, and facilities. Reasonable accommodations are determined by examining:

- The barriers resulting from the interaction between the documented disability and the Institute's environment and requirements
- The possible accommodations that might remove barriers
- Whether or not the student has access to the course, program, service, activity, or facility without accommodations

• Whether or not essential elements of the course, program, service, activity or facility are compromised by the accommodations.

Examples of Reasonable Accommodations include, but are not limited to:

- Books on tape
- Study materials provided early
- Extra study time or extra time for completing exams
- Class schedules in advance
- Note takers or interpreters
- Adapted classroom equipment
- Modification of academic requirements that do not fundamentally alter the nature of the class or program

Non-Recruitment

The school does not recruit students already attending or admitted to another school offering a similar program of study.

Vaccinations & Immunization Policy

EINE Electrology/Esthetics Institute of NE does recommend that the Hepatitis B series and Tuberculosis vaccinations for admission. For more information regarding vaccinations please contact the Commonwealth of MA Department of Public Health by visiting http://www.mass.gov/eohhs/gov/departments/dph/

Students Right to Privacy (FERPA)

Each student (or parent/guardian of a dependent minor student) has the right to inspect his or her records under supervision of the Director or an Instructor. EINE Electrology/Esthetics Institute of NE protects each student's right to privacy. The Family Educational Rights and Privacy Act is a Federal law that protects the privacy of student education records. Any information pertaining to a student may not be released without a written release statement from the student or from the parents/guardian of a dependent minor student each time. Directory type information will not be published without the written consent of the student (or parent/guardian of a dependent minor) each time. This type of information would include student name, address, phone number, date and place of birth, major field of study, dates of attendance, degrees and awards received, date of graduation,

previous school attended and/or date of graduation. Exemptions to the written release would be matters related to accreditation, authorized administrative and instructional staff, subpoenaed information, and any other agency that has regulatory authority over the school. We keep the students files for 5 years.

Release Of Information From Student Records To Third Parties

- 1. Information from student records will only be released if the student (and parent/guardian of a dependent minor student) has provided written authorization for such release(s).
- 2. A copy of the release form must be kept in the student's records, and it must be dated and signed by the student (and parent/guardian of a dependent minor student), and must indicate the party (ies) authorized to receive the information.
- 3. The school will retain a copy of any information sent to a third party.
- 4. Certain third parties are entitled by law to have access to student records with or without the student's (or guardian's) permission, such parties include:
 - a. Authorized representatives of the U.S. Department of Education
 - b. Authorized representatives of the school's accrediting agency
 - c. Authorized representatives of the State of Massachusetts Department of Financial and Professional Regulation
- 5. In such cases, a notice shall be placed in the student's file recording the date and party reviewing the information.

Policy for Safeguarding Student Information

Definitions: Customers are students who apply to attend EINE Electrology/Esthetics Institute of NE and apply for grants or loans under Title IV of the Higher Education Act of 1965, as amended, to finance their education. Nonpublic personal information is information, which is not publicly available.

- Your name, address, and social security number
- Name of your financial institution, account number
- Information provided on your application to enroll in EINE Electrology/Esthetics Institute of NE
- Information provided on a consumer report obtained from a website

EINE Electrology/Esthetics Institute of NE is committed to implementing a comprehensive information security program, consonant with the size and complexity of this institution and the nature of its educational activities, to maintain and safeguard your nonpublic personal information against damage or loss. The policy covers all student records in whatever format (hard copy, electronic).

EINE Electrology/Esthetics Institute of NE shall be responsible to coordinate the school's information security program. The coordinator shall, at least once every three years, assess foreseeable internal and external risks to the security, confidentiality, and integrity of customer information that could result in the unauthorized disclosure, misuse, alteration, destruction or other compromise of the information. The risk assessment shall cover every relevant area of school operations, including:

- Employee training and management
- Network and software design, information processing, storage, transmission, and disposal
- Ways to detect, prevent, and respond to attacks, intrusions, or other system failures

The coordinator shall design and implement safeguards to control identified risks and shall monitor the effectiveness of them, recommending changes when warranted. Records of students shall be maintained in 21 accordance with Family Educational Rights and Privacy Act, other federal and state law, and accreditation requirements.

Maintenance of Records

All students' records shall be permanently maintained by the school

Advising

The administration and instructors are available to advise students in all areas that pertain to their training in the classroom and clinic, attendance, appearance, and developing a professional attitude. Personal advising by Administration and instructors is available to all students during their training.

GLBA Policy (Gramm-Leach-Bliley Act)

Per the DOE GLBA Cybersecurity Requirements, EINE Electrology/Esthetics Institute of NE is to;

- Ensure the security and confidentiality of student information.
- Protect against any anticipated threats or hazards to the security or integrity of such information.
- Protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any student.
- We shall periodically perform additional risk assessments that reexamine
 the reasonably foreseeable internal and external risks to the security,
 confidentiality, and integrity of customer information that could result in the
 unauthorized disclosure, misuse, alteration, destruction, or other
 compromise of such information, and reassess the sufficiency of any
 safeguards in place to control these risks.
- 2. We authenticate and permit access only to authorized users to protect against the unauthorized acquisition of customer information.
- 3. We limit authorized users' access only to customer information that they need to perform their duties and functions, or, in the case of customers, to access their own information.
- 4. We identify and manage the data, personnel, devices, systems, and facilities that enable you to achieve business purposes in accordance with their relative importance to business objectives and your risk strategy.
- 5. We protect by encryption all customer information held or transmitted by us in transit over external networks and at rest. To the extent we determine that encryption of customer information, either in transit over external networks or at rest, is infeasible, we may instead secure such customer information using effective alternative compensating controls reviewed and approved by cybersecurity coordinator.
- 6. We adopted secure development practices for in-house developed applications utilized by us for transmitting, accessing, or storing customer information and procedures for evaluating, assessing, or testing the security of externally developed applications we utilize to transmit, access, or store customer information.
- 7. We implement multi-factor authentication for any individual accessing any information system.

Standards of Conduct/Grounds for Dismissal

The Institute reserves the right to suspend or dismiss the student if in the sole discretion of the Institute the student:

- Is consecutively absent for 14 calendar days withdrawal process will begin
- Fails to complete or adequately perform lesson assignments to the reasonable satisfaction of the Institute. A grade point average of 75% must be maintained in both theory and clinical portions of the program.
- Demonstrates misconduct and violation of school policies as described in school catalog and clinic client safety policies.

All students are expected to conduct themselves in a dignified and professional manner. Failure to abide by the policies of EINE Electrology/Esthetics Institute of NE, the use of drugs or alcohol on the premises, the use of profanity, vandalism, theft from classmates or the Institute are all grounds for disciplinary action or dismissal from the Institute. No verbal or physical attacks, threats or intimidation toward fellow students, clients or staff will be tolerated. There will be ONE written warning; the next offense will result in a suspension. Expulsion from the program is permanent. We urge ALL students to treat EINE Electrology/Esthetics Institute of NE, clients, staff and each other in the manner they would want to be treated.

Campus Security

Awareness is the first defense against crime therefore, please be aware of your surroundings, who belongs (students and clients) and keeping track of your personal belongings will go a long way to preventing theft. Lock your car; put your purse in your locker and lock your locker. Security cameras are positioned in four areas; entrance, product stations, money desks & classrooms. No cameras are in areas that would violate privacy issues. Report any suspicious activity to the staff. The school takes no responsibility for lost or stolen items.

Drug & Alcohol Abuse Prevention Policy (DAPP)

This is to inform Staff and Students of the requirements of the Drug-Free Schools and Communities Act Amendments of 1989, Public Law 101-226 and what EINE Electrology/Esthetics Institute of NE, Inc. requires of its Staff and Students.

All Staff and Students are prohibited from the unlawful manufacture and distribution, possession, or use of illicit drugs or alcohol. This prohibition applies

while on the property of the school or participating in any institutional activity. This prohibition also applies to any student or employee who has a state issued medical marijuana card. Students or employees who violate this policy will be subject to disciplinary action up to and including expulsion from institute or termination from employment.

EINE Electrology/Esthetics Institute of NE instructors and students train to operate FDA registered medical devices ranging from Class II to Class IV. These devices require a focused clear mind for safe operation.

The State has various laws regarding misuse of controlled substances (prescription drugs), alcohol, and also the use of illegal drugs. In addition to local and state authorities, the federal government has four agencies employing approximately 52,500 personnel engaged in fighting illicit drugs. These agencies are: The Drug Enforcement Agency, U.S. Customs Service, Federal Bureau of Investigation, and the U.S. Coast Guard. Here are few legal facts that you should be aware. It is a crime to hold someone else's dope. It is a crime to sell fake dope. You can be arrested if you are in a house (or a school) where people are using drugs, even though you are not.

There are classic danger signals that could indicate the first sign of drug use. The primary ones that could call attention to one's use of drugs are:

- Abrupt changes in mood or attitude
- Continuing slump at work and/or school
- Continuing resistance to discipline at home or school
- Cannot get along with family and friends
- Unusual temper flare-ups
- Increased borrowing of money
- Heightened secrecy
- A complete new set of friends

We recommend that any person observing any of the above changes in either staff or students, immediately notify the school administrator or director. Caution must be observed not to wrongly accuse a person suspected of taking drugs as an improper accusation could lead to embarrassment both to the individual and the school.

Once it has been determined by administration that assistance to overcome a drug problem is necessary, the individual and his/her family will be counseled on where they can obtain professional assistance. Records will be maintained of any

counseling provided the individual, but will remain confidential. There are clinics in the school's vicinity, which can render assistance. Treatment must be an expense borne by the student/patient. The school can only offer advice in a limited manner. If the individual is in immediate danger of harming him/herself or others, local law authorities will be immediately contacted. Staff and students who violate these standards of conduct subject themselves to disciplinary action. Students are reminded that as a pre-condition to accepting a Pell Grant, that they sign a certificate stating they would not engage in the unlawful manufacture, distribution, dispensation, possession or use of a controlled substance during the period covered by a Pell Grant. A Pell Grant recipient convicted of a criminal drug offense resulting from a violation occurring during the period of enrollment covered by the Pell Grant, must report the conviction, in writing, within 10 calendar days of the conviction, to the Director, Grants and Contracts Service, U.S. Department of Education, 400 Maryland Ave, S.W., Room 3073, FOB-6, Washington, D.C. 20202-4571. Failure to report the conviction could lead to loss, suspension and/or termination from the institute.

There are drug or alcohol counseling, treatment, and rehabilitation facilities available in our area where you can seek advice and treatment.

Resources:

Massachusetts Substance Abuse Helpline; Information and Education 800-327-5050

http://helpline-online.com

http://www.mass.gov/eohhs/gov/departments/dph/programs/substance-abuse/stop-pill-abuse/resources/massachusetts-helplines.html

National Alcohol Abuse Hotline Open 24 hours 800-234-0420 or 800-252-6465

Federal Student Financial Aid Penalties for Drug Law Violations

A federal or state drug conviction can disqualify a student for FSA funds.

Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid-they do not count if the offense was not during such a period. Also, a conviction that was reversed, set aside, or removed from the student's record does not count, nor does one received when the student was a juvenile, unless the student was tried as an adult.

The school will provide a timely notice to each student who has lost eligibility for any grant, loan, or work-study assistance as a result of drug law violations.

The chart below illustrates the period of ineligibility for Federal Student Aid funds, depending on whether the conviction was for sale or possession and whether the student had previous offenses. (A conviction for sale of drugs includes convictions for conspiring to sell drugs.)

If convicted of an offense involving:

The possession of a controlled substance ineligibility period is

First offense 1 year
Second offense 2 years
Third offense Indefinite

The sale of a controlled substance ineligibility period is

First offense 2 years
Second offense Indefinite

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

A student regains eligibility the day after the period of ineligibility ends or when the student successfully completes a qualified drug rehabilitation program. Further drug convictions will make the student ineligible again. Students denied eligibility for an indefinite period can regain it only after successfully completing a rehabilitation program as described below or if a conviction is reversed, set aside, or removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record. In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. It is the student's responsibility to certify that they have successfully completed the rehabilitation program.

When a student regains eligibility during the award year, the school may award Pell, ACG, SMART, TEACH, and campus based aid for the current payment period and direct loans for the period of enrollment.

A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:

Be qualified to receive funds directly or indirectly from a federal, state, or

- local government program.
- Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company.
- Be administered or recognized by a federal, state, or local government agency or court.
- Be administered or recognized by a federally or state-licensed hospital, health clinic, or medical doctor

Medical Emergencies

In case of a medical emergency, inform the nearest staff member and dial 911. Do not attempt to move anyone who has fallen. Follow the universal precautions against blood spills.

Lockers

Students are assigned lockers that are located in the designated area. Students must supply their own lock – either a combination or keypad lock is permitted. A spare key or other combination must be supplied to the Institute and will be kept in your folder. Only one locker per person will be allowed. Please do not keep food or drinks in your locker. Random locker inspections can be expected. All purses and bags are to be stored in your locker.

Kit Policy

Your kit contains all the equipment you will need during your training period. Each student is responsible for the care and upkeep of their kit. The supply kit/text books become the property of the student and are non-refundable. Additional items that are profession in nature may be added to the kit at the student's expense. Book fees can be waived if a student attains a book outside of the school (i.e. from a former student). Kit fee cannot be waived.

1100 HOUR ELECTROLOGY & 600 HOUR ELECTROLOGY PROGRAMS BOTH RECEIVE:	
INCLUDED IN ESTHETICS KIT \$115:	INCLUDED IN ESTHETICS BOOKS \$200:
5 Pairs of OC Tweezers CPE Textbook	

Aloe	Laser and Light Theory -Pamela Hill
10 Caps	(1100 only)
IPL & Laser Glasses (1100 only)	

600 HOUR ESTHETICS PROGRAM RECEIVES:	
INCLUDED IN ESTHETICS KIT \$450:	INCLUDED IN ESTHETICS BOOKS \$250:
Cleanser	Milady's Standard Fundamental
Exfoliant	Milady's Esthetics Exam Review Book
Mask	
Toner	
Massage Cream	
Moisturizer	
Gel	
900 HOUR ESTHETICS PROGRAM RECEIVE ALL OF THE 600 HOUR ITEMS LISTED ABOVE AS WELL AS:	
INCLUDED IN ESTHETICS KIT \$100:	INCLUDED IN ESTHETICS BOOKS \$150:
Manual Microdermabrasion	Milady's Advanced Textbook
Sunscreen	
IPL & Laser Glasses	

Random kit inspections can be expected. Failure to have the required items in the school can result in being sent home for the day. Students are asked to purchase a small pouch or plastic lid container to store your kit. If necessary, the student shall be responsible to purchase, at his or her own expense, customized magnification glasses independently through an eye care professional. The Institute provides standard 3-diopter magnification lens/lamps, which are more than adequate for 90% of all students.

Dress Code

Each student is responsible to purchase their own uniform and shoes. Women

Must wear all white: white professional top, white professional pants, white lab jacket, white socks, and white shoes.

Men

Must wear a white professional lab coat, khaki pants and thin-soled professional shoes.

- Wear your street shoes into the school and change into your clinic shoes prior to entering the classrooms.
- Clothes should be professional looking.
- Clothes not allowed: white jeans or stretch pants, tank tops and shorts.
- Must wear closed toe shoes. Recommended: Grasshoppers by Keds
- Shoes will be inspected by the Instructor
- No flip flops allowed in the building
- Stockings or socks are required at all times
- Keep your clinic shoes in the student locker room
- The Institute is kept at 70° during winter months and 72° during summer months. No tank tops or sweaters are necessary.

Personal Grooming

- Hair must be pulled back during clinic. No extreme hair styles or outrageous colors.
- No colored nail polish, keep hands and finger nails in good condition
- No dangling earrings or heavy jewelry
- Avoid body order by using deodorant
- No perfume
- Keep teeth and gums in good condition
- Avoid bad breath by rinsing the mouth with good antiseptic
- Shoes must be clean and well kept
- Wear a clean uniform each day
- Wash hands before and after servicing each client and after visiting the bathroom

Miscellaneous Policies

- Phone Calls
 - Personal phone calls need to be made during breaks.
 - Cell phones are permitted in the break room area or outside of the building. Cell phones must be turned off during class and while in clinic.
 - No personal calls will be received by students while in class or in the clinic on the school phone.
 - o Please do not answer the school phone unless you are asked to.

o Emergency phone calls must go through the front desk.

Lunch

- Due to time constraints it is recommended to bring only a bagged cold light lunch.
- Please keep refrigerators clean and do not leave anything overnight.
 Do not overcrowd. Put only perishables and small drinks.

Parking

- Please do not park right in front of our building. We like to keep those spaces open for clients. There is plenty of parking spaces that are not directly in the front row of the building
- Please lock your car. Keep your valuables out of sight.

Smoking

- There is no smoking within the school building. Smoking is permitted away from the building and only during breaks.
- Smokers are asked to smoke in their vehicles with disposal done in car waste receptacle.

Duties

Each student is expected to keep the school clean. Duties are assigned in the clinic and classroom. These duties are performed on a weekly basis. Students are not dismissed until all duties are completed. The duties are checked by the instructor in charge.

Student Services

- Students may receive services on designated days/times providing that all clinic assignments, clinic projects and classroom work are completed and with the approval of the clinic instructor
- Nametags must be worn during clinic hours
- No profanity

Complaints/Grievances Contact Information

Internal Complaint Policy

Any student, teacher or interested party wishing to register a complaint against EINE Electrology/Esthetics Institute of NE, Inc. may do so in writing to Mary L. Evangelista, Owner, and Director. The complaint must outline the allegation or nature of the complaint.

Within ten (10) days of receipt of such notification, the Institute's representative will meet with the complainant, evaluate, review and investigate the complaint and attempt to resolve the matter through discussion and if not able to do so the

complaint should be referred to the school's complaint committee. The school will document the meeting between the school representative and complainant in writing. The complainant will be provided a copy of this written record at the time of the meeting.

The school's complaint committee reviews all complaints. The committee is comprised of three individuals: school director and two instructors who will meet within twenty-one (21) calendar days of receipt of the complaint for review. In no more than fifteen (15) calendar days after such meeting the complainant will be notified as to the disposition of the complaint, the steps to be taken to correct and resolve the problem, or show that the allegation was not warranted or based on fact.

If the complainant wishes to pursue the matter further, s/he may contact either the State Board or complete a complaint form is available through the accrediting agency from which the school is seeking accreditation:

Licensing Board

Division of Registration Board of Cosmetology/Electrology 1000 Washington St. #710 Boston, MA 02118

P: 617-727-9940 F: 617-727-4095

Accreditation Board

NACCAS 3015 Colvin Street Alexandria, VA 22302

P: 703-600-7600 F: 703-379-2300

Estimated Cost of Attendance (COA)

Localized COA Budget – Award Year 2023-2024

Electrology 1100 Clock Hour Program AY1 ~ \$16,990			
Depe	endent	Independent	
Tuition	\$16,000	Tuition	\$16,000
Fees	\$200	Fees	\$200
Books/Supplies	\$790	Books/Supplies	\$990
Loan Fees	\$	Loan Fees	\$
Allowance:	·	Allowance:	'
Room and Board	\$	Room and Board	\$
Personal	\$	Personal	\$
Transportation	\$	Transportation	\$
Transportation	·	ck Hour Program AY2	Ψ
Depe	endent	Independent	
Tuition		Tuition	
Fees		Fees	
Books/Supplies		Books/Supplies	
Loan Fees		Loan Fees	
Allowance:		Allowance:	
Room and Board	\$152	Room and Board	\$3892
Personal	\$200	Personal	\$678
Transportation	\$538	Transportation	\$772
		our Program AY1 ~ \$10,890	Ψ <u>-</u>
	endent S	Independent	
Tuition	\$10,000	Tuition	\$10,000
Fees	\$200	Fees	\$200
Books/Supplies	\$690	Books/Supplies	\$690
Loan Fees	\$	Loan Fees	\$
Allowance:	·	Allowance:	'
Room and Board	\$	Room and Board	\$
Personal	\$	Personal	\$
Transportation	\$	Transportation	\$
	'	r Program AY1 ~ \$11,450	Ψ
	ndent	Independent	
Tuition	\$10,000	Tuition	\$10,000
Fees	\$200	Fees	\$200
Books/Supplies	\$1250	Books/Supplies	\$1250
Loan Fees	\$	Loan Fees	\$
Allowance:	*	Allowance:	*
Room and Board	\$	Room and Board	\$
Personal	\$	Personal	\$
Transportation	\$	Transportation	\$
	•		Ψ
Esthetics 900 Clock Hour Program AY1 ~ \$12,800 Dependent Independent			
Tuition	\$12,750	Tuition	\$12,750
Fees	\$200	Fees	\$200
Books/Supplies	\$1600	Books/Supplies	\$1600
Loan Fees	Ψ1000	Loan Fees	Ψ1000
Allowance:		Allowance:	
Room and Board	\$	Room and Board	\$
Personal	\$ \$	Personal	\$ \$
Transportation	\$ \$	Transportation	\$ \$
ransportation	Ф	ransportation	φ

Financial Aid is available to those who qualify. Financial Aid may be in the form of a Federal Pell Grant, Federal Student loans, or Parent Plus loans. For students who do not wish to take financial aid, an interest free payment plan is available for private pay students. The payment plan will be worked out through administration. All tuition must be paid in full 30 days prior to graduation. We may request that a student doesn't return to class until tuition is current. EINE Electrology/Esthetics Institute of NE reserves the right to dismiss a student for failure to make a payment after 45 days. EINE Electrology/Esthetics Institute of NE offers: Federal Pell Grants, Direct Loan Subsidized Direct Loan Unsubsidized and Parent Plus Loans. Your responsibility is the amount left over after subtracting the expected family contribution from your cost of attendance and all estimates of available funds from financial aid will be used to cover institutional charges.

Code of Conduct – Title IV

The Higher Education Opportunity Act (HEOA) requires educational institutions to develop and comply with a Code of Conduct. The code defines and prohibits conflicts of interest for financial aid personnel. All of our financial aid officers, who have responsibilities with respect to student educational loans, are bound by and must comply with this Code of Conduct. EINE Electrology/Esthetics Institute of NE endorses and adopts and hereby requires adherence by its financial aid officers to this Code of Conduct.

Our Financial Aid Code of Conduct:

The staff of EINE Electrology/Esthetics Institute of NE are committed to the highest standards of professional conduct and are expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner of student financial aid, regardless of whether such entities are involved in any manner of student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. Our staff will refrain from taking any action he or she believes is contrary to law, regulation, or the best interests of the students and parents that he or she serves. The financial aid staff's number one priority is to serve and act in the best interest of EINE Electrology/Esthetics Institute of NE's students. In pursuing this goal, employees must remain cognizant of all federal and state regulations and institutional policies and remain in compliance with such regulations and policies, without limitation.

The Code of Conduct also confirms that EINE Electrology/Esthetics Institute of NE does not have preferred lender arrangements of any kind or a preferred lender list.

Our Financial Aid Officers Will:

- 1. Not enter into any revenue sharing arrangements with any lender or agency.
- 2. Refrain from taking any action for his or her personal benefit. They shall not solicit, accept or receive any remuneration or gift from any lender, guarantor, servicer or agency.
- 3. Not serve in a consulting/contracting capacity for any lender, guarantor, servicer or agency that directly relates to student financial aid.
- 4. Be prohibited from assigning a first-time student-borrower's loan to a particular lender, guarantor, servicer or agency.
- 5. Be required to certify, without delay, any loan regardless of the lender, guarantor, servicer or agency whom a student-borrower selects.
- 6. Not request or accept any agreement or offer of funds for private loans
- 7. Not accept assistance with call center or financial aid office staffing from any lender, guarantor, servicer or agency.
- 8. Not serve on any advisory board for any lender, guarantor, servicer or agency that directly relates to student financial aid.

Based on a combination of approvals, authorizations and accreditation, our students are eligible to apply for and potentially receive tuition aid and financial assistance while attending school.

EINE Electrology/Esthetics Institute of NE Financial Aid Office is located within the 1501 Main Street building and appointments can be arranged with our Financial Aid Director by contacting (978) 851-4444

If you have a question about Title IV federal student aid or one of the services the Department of Education provides? Contact one of their Customer Service Centers or Federal Student Aid Offices. If you are not sure which Service Center to call, contact the Research and Customer Care Center at (800) 433-7327, or e-mail them at fsa.customer.support@ed.gov.

Awarding Financial Aid Financial Assistance at EINE Electrology/Esthetics Institute of NE is awarded on a first-come, first-serve basic.

- 1. The first step of the award process is to determine the student's budget using the ISIRs.
- 2. The second step of the award process is to determine the student's need for financial assistance by subtracting the EFC from the student's budget. After

the need has been established, we process in awarding eligible financial programs accordingly.

Financial Aid

Pell Grant

The Pell Grant is the foundation of a student's award package because the Federal Government determines eligibility. Therefore, we first determine if students have Pell Eligibility. We determine the amount by reviewing the Federal Pell Grant Payment & Disbursement Schedule. Also factored in determining the amount of the award is the student's enrollment status, and cost of attendance. After eligibility for the Pell Grant is determined, we subtract the Federal Pell Grant from the need to determine the student's remaining need for financial assistance.

Outside Resources

Students are encouraged to seek assistance from outside resources. It is required that all outside assistance be reported to the Financial Aid Office. Student aid including outside resources, may not exceed the student's cost of attendance. Therefore, if a student has been awarded by the aid office and receives an outside award, an adjustment to the original award letter may be necessary. If an adjustment is made, the outside aid will replace self-help aid if possible.

Award Letter and Acceptance of Awards

Students receive notice of financial aid via an Estimated Financial award letter.

Revision of Financial Aid Awards

Once an award letter is sent to the student, there may be instances, which warrant a change to the original notification. The Director may review a student's circumstances, make an adjustment to an award, and release a revised award letter. This revised award invalidates the original award notice.

Revisions Initiated by the Financial Aid Office

The Financial Aid Office will automatically consider a revision in a student's aid package when the following occurs:

- 1. There is conflicting information in the file
- 2. There are changes resulting from verification
- 3. There is a change in availability of funds
- 4. There is a Financial Aid Office staff member error

The information provided along with the award letter acknowledges right of the Financial Aid Office to make a change to any award. Students are sent a revised award letter as soon as possible. In the case of an office error, it is customary to contact the student personally or send a personalized letter.

Revisions Initiated by Request from Student

Students may decline any portion of their award. Lack of acceptance does not count as a revision. If a student wants to add an award, the request will be referred to the program manager. It is the student's responsibility to notify the Financial Aid Office of changes in a student's resources. If the student reveals a change in circumstances, which may affect the student's family contribution, the student must document the situation in writing including supportive documentation. If a change to the award is allowable, the program manager will make an adjustment and release a revised award letter.

Over awards

An over-award occurs any time a student's disbursed financial aid (federal and outside aid) and other resources exceeds the cost of attendance for the award period by more than an allowable tolerance.

Eliminating an Over award

Before reducing a student's aid package because of an over award, the Aid Administrator should always attempt to alleviate the situation by reducing or eliminating the over award. Some awards may be reduced or cancelled in order to alleviate an over award.

Causes of an Over award and/or Overpayment

There are several causes of an over award:

- 1. Change in the enrollment status the students withdraws or drops below ½ time enrollment
- 2. Reduction in cost of attendance the student changes budget categories
- 3. Additional resources the student has resources greater than those used to calculate the award
- 4. Administrative error the Aid Administrator inadvertently makes an error.
- 5. Fraud the student intentionally deceives or misrepresents information to obtain funds.

Treatment of an Over Award

If eliminating the over award is not possible the Aid Administrator must reduce the

over award using the following sequence:

- 1. An over award over \$300 based on surplus earnings must be counted as a resource for the next academic year.
- 2. An over award from an administrative error must first reduce or eliminate next semester's overpayment. The Aid Administrator must then bill the student for any remaining amount.
- 3. If an Over award occurs due to fraud, the Director must be notified and corrective action taken.

Title IV Credit Balance

Calculating FSA Credit Balance

A title IV credit balance occurs when the Title IV funds received for the payment period exceed the institutional costs of the payment period.



It is EINE Electrology/Esthetics Institute of NE's responsibility to;

- Notify student of disbursement of Title IV funds
- Calculate amount of student Title IV credit balance (if any).
- If we do not have a credit balance hold authorization on file, pay the Title IV credit balance to the student and/or parent within 14 calendar days of the disbursement date.
- If the authorization to hold is cancelled by the student and/or parent, pay the Title IV credit balance to the student as soon as possible, but within 14 calendar days of the cancellation.



Institutional Charges

When an institution charges upfront for the full program or charges an amount that is more than is associated with the payment period, the charges must be prorated

across the payment periods when determining credit balances. If the institution's students are required to purchase their books and supplies through the school, these charges must also be prorated across the payment periods.

How does the	Institutional Charges Calculation
school charge?	
By period	[full tuition] + [full fees] + [full books & supplies] x payment period hours
other than term	program total hours

Loans

Entrance Counseling for Student Borrowers

If you decide to take out a Federal Direct Loan as a part of your educational investment, managing the debt you incur is a major responsibility. To ensure that you understand this responsibility and the obligation you are assuming, the Federal Government requires you to participate in loan counseling, called "Entrance Counseling."

You will conduct your Entrance Counseling session online <u>www.studentloans.gov</u>. You must have a student FAFSA PIN to complete the process. Entrance Counseling is required before your loans can be disbursed.

Exit Counseling for Student Borrowers

All student loan borrowers are required to complete Exit Counseling regarding their student loans. A student must complete Exit Counseling when they graduate, drop below half-time enrollment, or withdraw from EINE Electrology/Esthetics Institute of NE The exit counseling provides information regarding the rights and responsibilities of the student. It is important that students who have borrowed student loans know what to do if there are problems with making payments and what will happen if payments are not made on the student loans. Elements that will be included in the Exit Counseling are as follows:

- The terms and conditions of the loan
- An example or actual monthly payments available repayment plans
- Deferment and forbearance options
- Loan forgiveness and cancellation provisions
- The ability to accelerate repayment without a prepayment penalty
- The pros and cons of consolidation, such as the impact on minimum monthly payments, loan terms and loan benefits (e.g., the loss of the grace

- period and forgiveness options)
- The consequences of default, including ruined credit, litigation, referral to collection agency, wage garnishment, offset of income tax refunds, the deduction of collection charges of up to 25% from payments, nonrenewal of professional licenses, and the loss of deferment and forbearance options
- Availability to tax benefits, such as the student loan interest deduction
- The following information will be collected during this time: Name, Address, Social Security Card, References, Driver's license or State ID, Permanent address, and Name and address of relative not living at same address.

Also, understanding the payment options, interest rates and other terms of the student loans will allow students to maintain their loans in good standing for future credit purposes. You can complete the exit counseling at www.studentloan.gov with the financial aid officer.

Direct Loans

The Direct Loan Program is designed to assist regular matriculating students' in meeting their financial obligations and offers a simpler way to borrow funds. Under this program, the funds for your loans are lent to you directly by U.S. Department of Education.

Federal Direct (Subsidized) Loans

Under this program, the federal government pays the interest on these loans while the students (dependent or independent) are in school and during deferments. A student must demonstrate financial need in order to receive this loan.

Federal Direct (Unsubsidized) Loans

Under this program, the federal government does not pay the interest while a student (dependent or independent) is in school or during deferments for this loan. A student can receive this loan regardless of financial need up to the established limits. Also, students whose parents are unable to borrow under the (PLUS) program are eligible to receive the program.

Direct (PLUS) Loans for Students

This program allows credit-worthy parents to borrow money for the student. The parent must submit to the Financial Aid Office a PLUS loan application request the amount they are seeking to borrow. If the Loan is approved, the parent is responsible for the repayment of this loan. The initial payment starts approximately sixty days after the loan has been fully disbursed to the student's

account.

Loan Limits

The loan amounts undergraduates and graduates students may be eligible to borrow under these programs are determined by the Department of Education published annual loan limits academic and progress.

Procedures:

Determine Borrower Eligibility and Loan Amounts

- All students applying for Federal Direct Loans must complete a Free Application for Federal Student Aid (FASFA)
- 2. The Central Processing System (CPS) will match required database information and calculate a student's expected family contribution (EFC) using the federal need analysis.
- 3. After receiving an electronic report from the CPS, the calculated EFC will be used to determine the student's award package for Federal Direct Loans.
- 4. The student will be notified of the estimated Federal Direct Loan award amount is his/her award letter package. Upon, acceptance, the student will return the signed award letter to the Financial Aid Office.

National Student Loan Data System (NSLDS)

NSLDS is the first national database of information relating to loans and other Title IV financial aid disbursed to students. The overall purpose of NSLDS is to support ED and the entire student aid community in a variety of operational research functions aimed at improving the administration and delivery of Title IV student aid programs. Beginning with the 2002-03 award years, the National Student Loan Data System may be used by postsecondary educational institutions to meet the regulatory requirements for obtaining Financial Aid Transcripts for most Title IV student aid applicants.

With the exception of mid-year transfer students, using the information from the NSLDS will allow schools to meet the regulatory requirements for obtaining Financial Aid Transcripts information for those Federal student aid applicants who have previously attended other eligible postsecondary institutions. Schools may obtain Financial Aid Transcripts information from the NSLDS through several methods including the Student Aid Report and the NSLDS History section of the EINE Electrology/Esthetics Institute of NE Student Information Record (ISIR). Once a school has obtained financial aid history information from the NSLDS, including using the NSLDS information on a student's SAR or in the ISIR, it will not be required to re-check the NSLDS prior to disbursing Title IV student assistance.

EINE Electrology/Esthetics Institute of NE is required to submit timely enrollment reporting information (ERR Reporting) and maintain transfer student information (Transfer Monitoring List – TML) in the National Student Loan Data System (NSLDS).

NSLDS Enrollment Reporting (ERR)

Our third-party processor, FAS receives EINE Electrology/Esthetics Institute of NE's ERR roster from NSLDS based on the school's reporting cycle. The school completes the roster and error correction cycle on FASLine.

NSLDS Transfer Monitoring List (TML)

EINE Electrology/Esthetics Institute of NE add the students to the school's transfer monitoring list on NSLDS.

General Information

If you wish to apply for financial aid or you have questions, contact the financial aid officer. Additional information regarding the student aid programs available may be found the "Free Application for Federal Student Aid" published by the U.S. Department of Education or visit the website www.federalstudentaid.ed.gov, or www.federalstudentaid.ed.gov, or www.federalstudentaid.ed.gov, or

Compliance Statement

The Federal Privacy Act of 1974 requires that students be notified that the disclosure of his/her social security number is mandatory. The social security number is used to verify student's identities to process the awarding funds, the collection of funds and the tracing of individuals who have borrowed funds from the federal, state or private programs.

Verification Policy

Federal regulations 34 C.F.R. Part 668, subpart E, dated March 14, 1986, April 29, 1994, November 29, 1994 – executing legislation 20 U.S.C. 1094 governing the title IV programs require schools to be sure of certain applicant reported data. These regulations require schools to develop written policies and procedures for verification. The school is required to make these policies available to all applicants for financial aid, as well as prospective students upon request. This procedure is

part of the Admissions and Counseling process. To follow the regulations and achieve consistency governing this process, the following verification policies apply to all applicants for Title IV programs. Under the regulations, the school will not disburse PELL or Campus-Based aid nor certify Federal Student/Plus loan applications until completion of verification process.

The policy of this school is to verify those students selected for by the need analysis ISIR system for verification. The school will notify the student immediately of the affect resulting from verification. The financial aid officer will discuss this matter with the student.

Once a student completes and submits the FAFSA to the Central Processing System (CPS), there is a possibility that the application will be selected for a process called "Verification." The Verification process is the way in which a school must confirm the information listed on the FAFSA is accurate and ensures that eligible students received all the federal financial aid to which they are entitled. If you are selected for Verification, you must complete the process in its entirety before you FAFSA is considered complete.

If you are selected for Verification by the Department of Education, there will be an asterisk next to your Expected Family Contribution (EFC) on your Student Aid Report (SAR). Additionally, EINE Electrology/Esthetics Institute of NE will notify each student via email. EINE Electrology/Esthetics Institute of NE will also provide to the student a Verification Worksheet along with instructions for submitting verification documents to the school. EINE Electrology/Esthetics Institute of NE reserves the right to institutionally select any student, even those not selected by the Department of Education, for Verification based on discrepant or incomplete information reported on the FAFSA.

In order to complete the Verification process, you must submit a completed Verification Worksheet along with all of the required documents that are listed on the worksheet, as well as additional forms provided (if applicable). Verification will be considered incomplete until all required documents have been submitted.

Required verification documents can include acceptable documentation (as defined below) determined by the verification tracking flag assigned by CPS. Applicants electing to use the IRS Data Retrieval Tool **and** who do NOT alter any information imported from their IRS tax return(s) are not required to submit tax documentation. Student/parent 2015 tax transcript(s) will be required if applicant elects not to use the IRS Data Retrieval Tool **or** who alter any information imported from their IRS tax returns.

Required Verification Items:	Acceptable documentation:

34 CFR 668.56	
Adjusted gross income (AGI)	IRS data retrieval or 2015 tax return transcript
U.S. income tax paid	IRS data retrieval or 2015 tax return transcript
Untaxed IRA distributions	IRS data retrieval or 2015 tax return transcript
Untaxed pensions	IRS data retrieval or 2015 tax return transcript
IRA deductions	IRS data retrieval or 2015 tax return transcript
Tax exempt interest	IRS data retrieval or 2015 tax return transcript
Education credits	IRS data retrieval or 2015 tax return transcript
Number of household members	Verification worksheet or signed certification statement
Number in college	Verification worksheet or signed certification statement
SNAP (food stamps) received	Verification worksheet or documentation from agency
Child support paid	Verification worksheet or signed certification statement
Income earned from work	Verification worksheet or signed certification statement

Other untaxed income, including but not limited to:

- Payments to tax-deferred pension and savings
- Child support received
- Housing, food and other living allowance received
- Veterans non-education benefits
- Money received or paid on the applicant's behalf
- Other untaxed income

High School Completion Status

High school diploma or high school transcript showing date diploma awarded or a state recognized equivalent (GED, state certificate, approved home-school credentials) or academic transcript showing completion of two-year program that is acceptable for full credit toward a bachelor's degree.

Identity/Statement of Educational Purpose

Appear in person to EINE Electrology/Esthetics Institute of NE Financial Aid Administrator present valid government-issued photo identification (driver's license, non-driver's license or passport) and a signed statement of educational purpose. If unable to appear in person student must provide valid government-issued photo identification (driver's license, non-driver's license or passport) and an original notarized statement of educational purpose signed by the student.

<u>Time period to submit verification documents:</u>

All Financial Aid applicants selected for Verification must complete the process by the deadline published in the Federal Register.

Students are notified, in a timely manner, of all required documents to submit to the school. The verification process cannot begin and/or be completed until all required documents are submitted. Generally, from the time we send the student the initial notice, students are given two weeks to submit required documents.

Consequences for failing to submit documents in time:

Documents not submitted timely could result in:

- 1) The student being responsible for paying his/her fees out of pocket.
- 2) The student cannot be processed for a Financial Aid award.
- 3) The student not being considered for a Financial Aid Deferment.
- 4) The program- year ending with the student having an outstanding balance with the school. This could result in late fees and the student's account being turned over to a collection agency.

Making corrections to the FAFSA data:

Once the student receives their SAR, they should review it for accuracy. If changes are needed, the student (and/or parents) should submit changes/corrections to the FAFSA online by using their PIN.

Once all verification documents are received by the Office of Student Financial Aid, the file will be reviewed for accuracy and completeness. Often times, corrections are required if the information indicated on the submitted documents does not match the FAFSA data. The Office of Student Financial Aid will submit corrections on the student's behalf. The corrections will be sent to the CPS via the Department of Education System. Generally, the corrected data is processed and received back in our office within 72 hours after corrected data is submitted.

An email is sent to the student informing him/her once the corrections have been returned. If no additional corrections are needed (pending the student have not also submitted corrections), and the student meets all necessary eligibility requirements, then an award will be processed.

If the Students EFC change and Student Aid Amounts Change:

- In the event your EFC changes on an initial SAR, prior to the student being awarded, the award will be based on the last valid SAR transaction.
- If the EFC changes after the student have been awarded the award must be cancelled.
 - The file will be re-evaluated, and additional documentation may be requested from the student. Once that process is completed and pending the student meets all eligibility criteria, the student will be re-awarded based on the last valid SAR transaction and EFC.
- If the EFC changes occurred which caused a change to the Financial Aid award, the student will receive a revised Award Notification
- If the student receives an overpayment based on inaccurate or conflicting
 information on any application and refuses to correct the information or
 repay the Federal funds after being counseled by the institution, the school
 will refer the case to ED for resolution. Unless required by ED, no Federal
 financial aid will be disbursed to the student.

Office of Inspector General (OIG):

Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities (Central Processing Servicer (CPS), Judicial Services, IRS <if applicable>, including the Office of Inspector General https://oig.hhs.gov/.

Verification Exclusion

- Death Applicant die during award year or before the deadline for completing verification
- Incarceration Applicant is incarcerated at the time the verification is to be performed
- Certain immigration status Applicant arrived in the US during calendar years 2007
- Certain spouse/parent status Spouse or parent information is not required
 to be verified if the spouse or the parent is deceased or physically
 incapacitated or residing in a country other than the United States and
 cannot be contacted by normal means or cannot be located because the
 address is unknown and cannot be obtained by the applicant.
- Completed verification If the student completed the verification at another institution prior to transferring to this school if all the following documents

are provided from that school.

- 1. Letter stating that the verification process was completed
- 2. Copy of the application data that was verified and signed
- 3. If the student was awarded PELL Grant a copy of the signed SAR/ISIR
- 4. A completed Financial Aid Transcript

No funds disbursed – The applicant will not receive federal aid funds.

- 1.
- 2. Untaxed payments to IRA or Keogh
- 3. Foreign income
- 4. Earned income credit
- 5. Interest on tax free bonds

Dependency Overrides and Professional Judgments

We will use a professional judgment on a case by case to change a student's dependency status.

Verification Tracking Groups

When a student is selected for verification, the Financial Aid Administrator will notify the student and send him/her the required verification worksheet. The student and/or parent must complete and return the customized verification worksheet before any financial aid disbursements will be made. In addition, students must submit any required documentation required for the customized verification (V1, V2, V3, V4, and V5). Please see items required for each relevant verification:

V1 (Standard Verification) –Complete this worksheet and provide IRS Tax Return Transcripts (or use IRS Data Retrieval tool within the FASFA application) from the previous year. Dependent students must submit both, their IRS Tax Return Transcripts (or use IRS Data Retrieval tool within the FASFA application) and their parent(s)' IRS Tax Return Transcripts or use IRS Data Retrieval tool within the FASFA application) from the previous year.

V2 (SNAP Verification) – Complete this worksheet to confirm if someone in the student's household whose information was reported on the FAFSA received benefits from the Supplemental Nutrition Assistance Program or SNAP sometimes known as the Food Stamp Program. SNAP may be known by another name in some states. For assistance in determining the name used in a state, please call 1-800-4FED-AID (1-800-433-3243).

V3 (Child Support Verification) – Complete this worksheet to confirm if you, your spouse (if married), or parents (if Dependent Student) paid child support in 2014. Information requested: Name of person the child support was paid to, name of the child the support was for and the amount paid for the year.

V4 (Custom Verification) – Complete this worksheet to confirm High School Completion (or equivalent), SNAP Benefits received in current year and Child Support paid in current year, along with completing an Identity and Statement of Educational Purpose form. This form must be signed in the presence of the Institute's Financial Aid Administrator/Director. If the student is unable to appear in person, they may complete the relevant form in the presence of a Notary. Student should bring current State/Federal picture ID for these meetings.

V5 (Aggregate Verification) – Complete this worksheet to confirm ALL Verification Requirements needed in V1-V4, along with completing an Identity and Statement of Educational Purpose form. This form must be signed in the presence of the Institute's Financial Aid Administrator/Director. If the student is unable to appear in person, they may complete the relevant form in the presence of a Notary. Student should bring current State/Federal picture ID for these meetings.

Prorating Title IV Funds

If credit hours are accepted, EINE Electrology/Esthetics Institute of NE will determine the amount of funds the student is awarded according to the hours accepted.

Payment Period

Title IV funds will be disbursed on a payment period basis. Please note that 1st disbursements of Direct Loans are delayed 30 days per federal regulation. You may be required to fill out a new FASFA along with the school code **038593** at www.fafsa.ed.gov for your next award year. Once a loan or Pell grant disbursement is awarded, the student will receive a copy of the ledger with the

amount posted. If your tuition account is paid in full and you have a credit balance, the school will issue you a check for the credit amount within 14 days.

Return of Title IV Funds

The law specifies how EINE Electrology/Esthetics Institute of NE must determine the amount of Title IV program assistance that has been earned if a student withdraws from school. The Financial Aid Office will perform a Return of Title IV Funds calculation when a federal student financial aid (Title IV) recipient withdraws from his/her program. This process ensures that the institution correctly calculates the amount of federal student financial aid earned by the student and returns any unearned funds back to the respective federal student financial aid program(s). In some cases, the student will be required to return unearned Title IV funds. In addition, the Return of Title IV process may result in the student owing the school for unpaid tuition and fees.

The requirements for Title IV program funds when you withdraw are separate from EINE Electrology/Esthetics Institute of NE institutional refund policy. Therefore, the student may still owe a balance to the school to cover unpaid institutional charges.

A student may withdraw from EINE Electrology/Esthetics Institute of NE at any time by notifying the administration office in writing of his/her decision to withdraw. EINE Electrology/Esthetics Institute of NE date of Determination that you are withdrawn will be determined as follows:

- 1. **Official Withdrawal** by the postmark on written notification, the date said notification is delivered to EINE Electrology/Esthetics Institute of NE in person, or the date of expulsion by EINE Electrology/Esthetics Institute of NE
- 2. **Unofficial Withdrawal** 14 days after the last day of attendance, or the expiration date of an approved Leave of Absence.

In all cases, the withdrawal date will be the student's last date of attendance. It is highly recommended that the student speaks to a Financial Aid Advisor prior to withdrawing.

The portion of Title IV funds a student is allowed to retain is calculated on a percentage basis by dividing the total number of clock hours scheduled to be completed as the withdrawal date in the period, by the total clock hours in the payment period.

For example, if the student withdrew at 228 scheduled clock hours of a payment period that has 450 clock hours, the student has completed 50% of the period and therefore has earned 50% of federal student financial aid that was disbursed or could have been disbursed. That means that 50% of the aid that was disbursed or could have been disbursed remains unearned and must be returned to the federal student financial aid program(s).

A student earns 100% of federal financial aid once he or she has completed more than 60% of the scheduled clock hours in the payment period.

If the amount of aid disbursed to the student is greater than the amount of aid earned by the student, the unearned portion must be returned to the federal student financial aid program(s). In returning unearned funds, EINE Electrology/Esthetics Institute of NE is responsible for returning the portion of the excess equal to the lesser of:

- 1. The institutional charges for the payment period multiplied by the unearned percentage of funds, or
- 2. The entire amount of excess funds

A student may be required to return excess unearned Title IV funds. However, if the excess unearned funds consist of Title IV loans, then the student repays the loan(s) in accordance with the terms and conditions of the promissory note. If the excess unearned funds consist of a Title IV grant, the student is required to repay only the portion which exceeds 50% of the amount of grant receiver over \$50.

If the amount of aid disbursed to the student is less than the amount of aid earned by the student, a post-withdrawal disbursement may be available to assist the payment of any outstanding tuition and fee charges on the student's account. The post-withdrawal disbursement will be made from Title IV grant funds before available Title IV loan funds. If part of the post-withdrawal disbursement is a grant, the institution may apply the grant funds to tuition and fees or disburse the grant funds directly to the student.

If a student is eligible to receive a post-withdrawal disbursement from Title IV loan funds, the student will be asked for his/her permission to either disburse the loan funds to the student's account to reduce the balance owed to the institution, or disburse the excess loans funds directly to the student. EINE Electrology/Esthetics Institute of NE has 30 days from the date of EINE Electrology/Esthetics Institute of NE's determination the student withdrew to offer the post-withdrawal disbursement of a loan to the student.

The student has 14 days from the date EINE Electrology/Esthetics Institute of NE sends the notification to accept the post-withdrawal disbursement in writing. If the student accepts the post-withdrawal disbursement, EINE Electrology/Esthetics Institute of NE will make payment as soon as possible, but no later than 180 days from the school-determined date of withdrawal. No portion of the post-withdrawal disbursement of loan funds will be disbursed if the student does not respond to EINE Electrology/Esthetics Institute of NE's notification.

Once the unearned portion of the return of funds has been calculated, the Financial Aid Office will return the aid to the appropriate federal student financial aid program(s) within 45 days of the date of determination that the student withdrew. The order of return is specified below. The unearned funds will be "charged back" to the student's tuition account, and this may result in unpaid tuition and fees. The students will then be billed for any unpaid institutional charges that result from the return of funds to the Title IV programs, and will be responsible for full payment. A student will not be allowed to re-enter, register, or receive an official academic transcript until the outstanding balance has been paid in full.

Unearned Title IV funds will be returned to the federal student aid programs in the following order:

- 1. Unsubsidized Direct Loan
- 2. Subsidized Direct Loan
- 3. Federal Pell Grant

VA Certification Facility Code: 25080021

THE VETERANS ACCESS, CHOICE AND ACCOUNTABILITY ACT OF 2014

For courses, semesters, or terms beginning after July 1, 2017, public institutions of higher education must charge qualifying veterans, dependents, and eligible individuals' tuition and fees at the rate for in-state residents. Any institution not meeting this requirement will be disapproved by the U.S. Department of Veterans Affairs (VA) for the Post-9/11 GI Bill ® and the Montgomery GI Bill ®.

For courses, semesters, or terms beginning after March 1, 2019, public institutions of higher education must charge individuals using education assistance under chapter 31, Vocational Rehabilitation and Employment (VR&E) the in-state residential rate.

VETERANS BENEFITS AND TRANSITION ACT OF 2018 S.2248 SECTION 103.1.(B)

- A Covered individual is any individual who is entitled to educational assistance under chapter 31, Vocational Rehabilitation and Employment, or chapter 33, Post-9/11 GI Bill ® benefits.
- EINE Electrology/Esthetics Institute of NE will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under chapter 31 or 33.
- EINE Electrology/Esthetics Institute of NE permits any covered individual to attend or participate in the course of education during the period beginning on the date on which the individual provides to the educational institution a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 a "certificate of eligibility" can also include a "Statement of Benefits" obtained from the Department of Affairs (VA)

website – eBenefits, or a V AF 28-1905 form for chapter 31 authorization purposes and ending on the earlier of the following dates: The date on which payment from VA is made to the institution.

- 90 Days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.
- A covered individual is any individual who is entitled to educational assistance under chapter 31, Vocational Rehabilitation and Employment, or chapter 33, Post-9/11 GI Bill ® benefits.

GI BILL® TRADEMARK POLICY

The GI bill ® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at http://www.benefits.va.gov/gibill

The GI bill ® trademark is not to be incorporated or included in company or product names, trademarks, logos or internet domain names.

The term "GI Bill ®" is to be used solely to promote official VA benefit programs and services and must include the proper trademark symbol.

Use of the trademark attribution notice, indicating that the mark and all associated services belong to VA, is required and shall be taken as evidence that use of the mark is in good faith.

No entity shall use the GI Bill ® trademark in any manner that directly or indirectly implies a relationship, affiliation, or association with VA that does not exist.

Disparagement or misrepresentations of VA services through use of the mark, or by the use of confusingly similar wording, are strictly prohibited.

STATEMENT OF ATTENDANCE

EINE Electrology/Esthetics Institute of NE, Institutes will certify a veteran's enrollment in an approved program to the United States Department of Veteran's Affairs (USDVA). This certification, in part requires EINE Electrology/Esthetics Institute of NE to report to the USDVA the amount of clock hours per week a veteran will be in attendance. If a veteran fails to attend the certified amount of hours per week and this failure results in a change of pursuit as defined by the USDVA to the veteran and possible overpayments from the USDVA to the veteran and EINE Electrology/Esthetics Institute of NE. EINE Electrology/Esthetics Institute of NE strongly advises veterans to pursue their training as specified in the Enrollment Contract.

Return of VA Funds

For all VA beneficiaries using GI Bill ® and Ch 31 benefits, or Non-VA Beneficiaries, i.e. Ch 35

All tuition is subject to the following pro-rata refund policy:

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Percentage of days in class	Amount of Total Tuition
completed at notice of Cancellation	Owed to the School
5% - 10%	15%
10% - 15%	20%
15% - 20%	25%
20% - 25%	30%
25% - 30%	35%
30% - 35%	40%
35% - 40%	45%
40% - 45%	50%
45% - 50%	55%
50% - 55%	60%
55% - 60%	65%
60% - 65%	70%
65% - 70%	75%
70% - 75%	80%
75% - 80%	85%
80% - 85%	90%
85% - 90%	95%
90% - 100%	100%