

Milwaukee



THE INSTITUTE OF
BEAUTY AND WELLNESS

Madison

Consumer Information General

**The Institute of Beauty and Wellness Milwaukee
The Institute of Beauty and Wellness Madison
Updated March 2021**

Milwaukee



THE INSTITUTE OF
BEAUTY AND WELLNESS

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Academic Programs

The Institute of Beauty and Wellness Milwaukee currently offers the following programs:

Cosmetology – 1600 Clock Hours
Barbering – 1000 Clock Hours
Esthiology – 600 Clock Hours
Massage Therapy 750 Clock Hours
Manicuring – 300 Clock Hours
Ayurveda Esthetic – 1000 Clock Hours
Instructor – 150 Clock Hours

The Institute of Beauty and Wellness Madison currently offers the following programs:

Cosmetology – 1600 Clock Hours
Barbering – 1000 Clock Hours
Esthiology – 600 Clock Hours
Massage Therapy - 750 Clock Hours
Ayurveda Esthetic – 1000 Clock Hours
Manicuring – 300 Clock Hours

2021 Tuition Rates – as of March 2021

Cosmetology

Kit price (including applicable tax) \$2,300.00
Tuition \$20,100.00
Total \$22,400.00

Barbering

Kit price (including applicable tax) \$2,400.00
Tuition \$12,800.00
Total \$15,200.00

Esthiology

Kit price (including applicable tax) \$1,800.00
Tuition \$8,000.00
Total \$9,800.00

Massage Therapy

Kit price (including applicable tax) \$1,200.00
Tuition \$11,200.00
Total \$12,400.00

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Manicuring

Kit price (including applicable tax) \$1,300.00

Tuition \$2,750.00

Total \$4,050.00

Ayurveda Esthetic

Kit Price (including applicable tax) \$1,500.00

Tuition \$12,500.00

Total \$14,000.00

Instructor

Kit price (including applicable tax) \$500.00

Tuition \$1,400.00

Total \$1,900.00

Cost of Attendance

The Institute of Beauty and Wellness Milwaukee

Room and Board, Transportation, and Personal Cost Estimates for Above Programs for 2020-21

* Room and Board – \$274 a month if living with parents; \$1,198 a month for all others

* Transportation – \$271 a month if living with parents; \$228 a month for all others

* Personal Cost – \$123 a month if living with parents; \$233 a month for all others

The Institute of Beauty and Wellness Madison

Room and Board, Transportation, and Personal Cost Estimates for Above Programs for 2020-21

* Room and Board – \$274 a month if living with parents; \$1,198 a month for all others

* Transportation – \$271 a month if living with parents; \$228 a month for all others

* Personal Cost – \$123 a month if living with parents; \$233 a month for all others

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison arrive at average costs for our students by using periodic surveys of our student populations.

NACCAS Outcome Rates

On an annual basis, due November 30 of each year, The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison determine and make available the following statistical information regarding graduation, licensure and placement rates.

Applicable outcome rates for the 2019 Annual Report due November 30, 2020 are as follows:

- a. Graduation Rate 78.82%
- b. Licensure exam pass rate 89.75%
- c. Placement rate of graduates 62.67%

The above outcome rates combine data from a main campus, The Institute of Beauty and Wellness Milwaukee, and its additional location, The Institute of Beauty and Wellness Madison. The above outcome rates are higher than the NAACAS requirement. Per accreditation guidelines, the institution is responsible for the achievement of the below expected and acceptable outcomes, regardless of mode of educational delivery:

- a. Graduation Rate 50%
- b. Licensure exam pass rate 70%
- c. Placement Rate of graduates 60%

Cosmetology

The Cosmetology course is 1600 clock hours in length, 47 weeks for a Full-Time student and 54 weeks for a Three-Day student. For the 2019 annual report, 100 students were enrolled as of January 1, 2019, with another 123 starting training in 2019. 114 students were scheduled to graduate in 2019, 80 students (70.18%) actually graduated at submission of annual report. There were 0 students who were exempted from the graduation rate calculation because they withdrew within 30 calendar days of starting their program. 68 students sat for all parts of their required state/national licensure exam prior to November 30, 2020. 62 of these students (91.18%) passed all portions of licensing exam. Of the 80 students eligible for employment, 58 students (72.50%) are employed in a field for which training prepared them.

Esthiology

The Esthiology course is 600 clock hours in length, 18 weeks for a Full-Time student and 30 weeks for an Evening student. For the 2019 annual report, 58 students were enrolled as of January 1, 2019 with another 218 students starting training in 2019. 147 students were scheduled to graduate in 2019, 126 students (85.71%) actually graduated at submission of annual report. There was 7 students who were exempted from the graduation rate calculation because he/she withdrew within 15 calendar days of starting their program. 110 students sat for all parts of their required state/national licensure exam prior to November 30, 2020. 93 of these students (84.55%) passed all portions of licensing exam. Of the 125 students eligible for employment, 74 students (59.20%) are employed in a field for which training prepared them.

Massage Therapy

The Massage Therapy course is 750 clock hours in length, 22 weeks for a Full-Time student, 38 weeks for an Evening student, and 36 weeks for a Three-Day student. For the 2019 annual report, 31 students were enrolled as of January 1, 2019, with 46 starting training in 2019. 38 students were scheduled to graduate, 31 students (81.58%) graduated. There was one student who was exempted from the graduation rate calculation because he/she withdrew within 15 calendar days of starting their program. 31 students sat for all parts of their required state/national licensure exam prior to November 30, 2020. 31 of these students (100.00%) passed all portions of licensing exam. Of the 31 students eligible for employment, 22 students (70.97%) are employed in a field for which training prepared them.

Barbering

The Barbering course is 1000 clock hours in length, 49 weeks for a Part-Time Day student and 50 weeks for an Evening Student. For the 2019 annual report, 12 students were enrolled as of January 1, 2019, with 24 starting training in 2019. 14 students were scheduled to graduate, 9 students (64.29%) graduated. There were two students exempted from the graduation rate calculation because they withdrew within 30 calendar days of starting their program. 4 students sat for all parts of their required state/national licensure exam prior to November 30, 2020. 2 of these students (50.00%) passed all portions of licensing exam. Of the 9 students eligible for employment, 7 students (77.78%) are employed in a field for which training prepared them.

Manicuring

The Manicuring course is 300 clock hours in length, 9 weeks for a Full-Time Student, 15 weeks for an Evening student, and 11 weeks for a Part-Time Day student. For the 2019 annual report, 9 students were enrolled as of January 1, 2019, with 34 starting training in 2019. 35 students were scheduled to graduate, 30 students (85.71%) graduated. There were no students exempted from the graduation rate calculation. 24 students sat for all parts of their required state/national licensure exam prior to November 30, 2020. 24 of these students (100.00%) passed all portions of licensing exam. Of the 29 students eligible for employment, 10 students (34.48%) are employed in a field for which training prepared them.

Ayurveda Esthetic

The Ayurveda Esthetic course is 1000 clock hours in length, 39 weeks for a Part-Time Day student. For the 2019 annual report, 9 students were enrolled as of January 1, 2019, with 10 starting training in 2019. 10 students were scheduled to graduate, 8 students (80.00%) graduated. There was one student exempt from the graduation rate calculation. 7 students sat for all parts of their required state/national licensure exam prior to November 30, 2020. 7 of these students (100.00%) of these students passed all portions of licensing exam. Of the 8 students eligible for employment, 5 students (62.50%) are employed in a field for which training prepared them.



Instructor

The Instructor course is 150 clock hours in length, 17 weeks for a Part-Time student. For the 2019 annual report, 0 students were enrolled as of January 1, 2019, with 15 starting training in 2019. 15 students were scheduled to graduate, 10 students (66.67%) graduated. There were no students exempted from the graduation rate calculation. There is no required state/national licensure exam for this program. Of the 10 students eligible for employment, 7 students (70.00 %) are employed in a field for which training prepared them.

Placement Rates and Methodology

Placement rates are calculated on students scheduled to graduate in 2019 based on their contract date. Students are considered placed if they are or have been employed in a field for which their training prepared them (i.e., in a position within the beauty and wellness industry that directly related to their field of training) after graduation and prior to November 30, 2020.

A graduate from the graduation cohort is considered eligible for placement unless they meet one of the five exemptions detailed below:

- a. The graduate is deceased
- b. The graduate had a permanent or indefinite disability
- c. The graduate was deployed for military service/duty
- d. The graduate studied under a student visa and is ineligible for employment in the U.S.
- e. The graduate continued his/her education at an institution under the same ownership

Graduates who obtain temporary positions (i.e., positions where there is an expectation prior to the graduate's hire that the employment relationship between the employer and graduate will not last more than one month) are not considered placed.

Please note that being unlicensed is not a valid exclusion/exemption for employment.

The placement rates below combine data from a main campus, The Institute of Beauty and Wellness Milwaukee, and its additional location, The Institute of Beauty and Wellness Madison

Placement Rates as reported in 2019 NACCAS Annual Report in November 2020:

Cosmetology	72.50%
Esthiology	59.20%
Massage Therapy	70.97%
Barbering	77.78%
Manicuring	34.48%
Ayurveda Esthetic	62.50%
Instructor	70.00%
Overall	62.67%



The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison are required by NACCAS to retain acceptable backup documentation for the placement rate.

Student Right-to-Know and Federal Retention Rate Disclosure

Pursuant to the federal Student Right-to-Know Act, on an annual basis, our school determines and makes available an overall graduation rate of certificate or degree-seeking, first-time, full-time, undergraduate students. In addition, our school also provides the Student-Right-to-Know graduation rate disaggregated by various sub-categories, as determined and defined by the U.S. Department of Education.

The Student Right-to-Know graduation rate is based on a "cohort study," meaning that a group or "cohort" of students is identified and then monitored over a period of time. The current rates, set out below, are based on the group of students who enrolled for the first-time, as full-time students, between September 1, 2017 and August 31, 2018. The rate represents the number of those students who earned their diploma within 150% of the normal time required to complete their program. The rate does not include students who left school to serve in the armed forces, on official church missions, or in the foreign service of the federal government. Students who died or were totally and permanently disabled also are excluded.

It's important to note that the Student Right-to-Know graduation rate is calculated at the school level. In other words, there is one rate for the entire school, not a rate for each specific program. Certain institutions also are required to calculate and distribute graduation or completion rates for students receiving athletically related student aid, as well as transfer-out rates. These requirements, however, are not applicable to The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison. The most recent, disaggregated Student-Right-to-Know graduation rate for The Institute of Beauty and Wellness Milwaukee is set out in the following chart:

Student Category	Number of Students	Number Graduating Within 150%	Graduation Rate
Men	-	-	-
Women	85	70	82%
Nonresident Alien	-	-	-
Hispanic/Latino	9	10	90%



American Indian/Alaska Native	-	-	-
Asian	-	-	-
Black or African American	17	14	82%
Native Hawaiian or Other Pacific Islander	-	-	-
White	56	47	84%
Two or More Races	-	-	-
Race and Ethnicity Unknown	-	-	-
Received Pell Grant			
Received Pell Grant	50	43	86%
Received Subsidized Stafford Loan but No Pell Grant			
Received Subsidized Stafford Loan but No Pell Grant	21	19	90%
Received No Subsidized Stafford Loan or Pell Grant			
Received No Subsidized Stafford Loan or Pell Grant	19	13	68%
OVERALL	90	75	83%

-indicates that there were no students in this category, or that the student population for this category is too small to be disclosed with confidence or confidentiality (i.e. 10 or fewer students)

The most recent, disaggregated Student-Right-to-Know graduation rate for The Institute of Beauty and Wellness Madison is set out in the following chart:

Student Category	Number of Students	Number Graduating Within 150%	Graduation Rate
Men	-	-	-
Women	39	33	85%
Nonresident Alien			
Nonresident Alien	-	-	-
Hispanic/Latino			
Hispanic/Latino	-	-	-
American Indian/Alaska Native			
American Indian/Alaska Native	-	-	-
Asian			
Asian	-	-	-



Black or African American	-	-	-
Native Hawaiian or Other Pacific Islander	-	-	-
White	32	28	88%
Two or More Races	-	-	-
Race and Ethnicity Unknown	-	-	-
Received Pell Grant	10	8	80%
Received Subsidized Stafford Loan but No Pell Grant	14	12	86%
Received No Subsidized Stafford Loan or Pell Grant	16	14	88%
OVERALL	40	34	85%

-indicates that there were no students in this category, or that the student population for this category is too small to be disclosed with confidence or confidentiality (i.e. 10 or fewer students)

Our school also makes available each year a federal retention rate, which is the percentage of first-time, full-time students from the previous fall who are still enrolled, or successfully completed their program, the following year. Like the Student-Right-to-Know graduation rate, this retention rate is based on a cohort study and calculated at the school level (i.e., there is one rate for the entire school, not a rate for each specific program). The most recent federal retention rate for The Institute of Beauty and Wellness Milwaukee is set out in the following chart:

Number of students in Fall 2019	47
Number Still Enrolled or Completed as of Fall 2020	36
Retention Rate	77%

The most recent federal retention rate for The Institute of Beauty and Wellness Madison is set out in the following chart:

Number of students in Fall 2019	16
Number Still Enrolled or Completed as of Fall 2020	14
Retention Rate	88%

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The Student-Right-to-Know graduation rate for our school is based on data reported by the school in connection with the National Center for Educational Statistics (NCES) Integrated Postsecondary Education Data System (IPEDS) 2020-2021 Graduation Rate Survey. The federal retention rate is based on data reported by the school in connection with the NCES, IPEDS 2020-2021 Fall Enrollment Survey.

Each year prior to July 1, The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison must annually make available to prospective and enrolled students the Student Right-to-Know and Federal Retention Rates.

Transfer-out Rates

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison do not provide substantial preparation for students to enroll in another Title IV, HEA-eligible institution.

Licensure, Accreditation, and Title IV Approval

Licensure

State of Wisconsin Department of Safety and Professional Services

(for Cosmetology, Barbering, Esthiology, Manicuring, and Instructor)

4822 Madison Yards Way

Madison, WI 53705

(608) 266-2112

<https://dsps.wi.gov/pages/Home.aspx>

Wisconsin Educational Approval Program - Department of Safety and Professional Services

(for Massage Therapy and Ayurveda Esthetic)

2017 Wisconsin Act 59 transferred the duties of the Educational Approval Program (EAP) to DSPS. Any related questions may be sent to DSPSEAP@wi.gov.

4822 Madison Yards Way

Madison, WI 53705

(608) 266-2112

<https://dsps.wi.gov/pages/programs/educationalapproval/default.aspx>

Accreditation

National Accrediting Commission of Career Arts and Sciences (NACCAS)

3015 Colvin Street

Alexandria, VA 22314

(703) 600-7600

<http://www.naccas.org/>

The Institute of Beauty and Wellness Milwaukee 327 East St. Paul Avenue, Milwaukee, WI 53202
The Institute of Beauty and Wellness Madison 353 East Campus Mall, Madison, WI 53715

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Title IV (Federal Financial Aid)

U.S. Department of Education
400 Maryland Avenue, SW
Washington, D.C. 20202
(800)-872-5327
<https://www.ed.gov/>

Upon request, the institution will make available to any enrolled or prospective student a copy of the documents describing the institution’s accreditation, approval, or licensing.

Institutional Refund Policy

The refund policy is as follows:

A student will receive a full refund of all money collected by the school if the student:

1. Cancels enrollment within three business days of executing the enrollment contract under SPS 406.03
2. Was accepted for enrollment but was unqualified for entrance and the school did not secure a disclaimer under SPS 409.04
3. Enrollment was procured as the result of any misrepresentation in the written materials used by the school or in oral representations made by or on behalf of the school

A student will receive a full refund of all money collected by the school if a course is cancelled prior to a students’ enrollment.

A student is also entitled to a pro rata refund of all money collected by the school if the school is permanently closed and no longer is offering instruction after a student has enrolled.

All refunds will be made within 10 business days of cancellation and the school will arrange for a termination of the student’s obligation to pay any sum.

A student who withdraws or is terminated after attending at least one class, but before completing 60% of the instruction in the current enrollment period, is entitled to a pro rata refund under SPS 408.05 as follows:

At Least	But Less Than	Refund of Tuition
1 class	10%	90%
10%	20%	80%
20%	30%	70%
30%	40%	60%
40%	50%	50%

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50%	60%	40%
60%		No Refund

Note: Completion means the number of scheduled class clock hours elapsed from the start of the student’s enrollment until the student’s last date of attendance divided by the total number of class clock hours required to complete the course of instruction. Consequently, our refund policy is calculated based upon scheduled class clock hours rather than actual class clock hours. The school encourages but does not require students who want to withdraw to provide the school a written notice of withdrawal. The school determines a student’s constructive notice of withdrawal by monitoring clock hour attendance at least every thirty (30) calendar days and a determination is made to withdraw a student who has been absent without notice or explanation for 14 or more consecutive calendar days. The date of the institution’s determination that a student withdrew is the date that written notification of withdrawal was received or would revert back to 14 calendar days after the student’s last date of attendance.

The school shall acknowledge in writing a student’s withdrawal within 10 business days of the withdrawal determination date. Any refund of money due to the student shall be refunded within 40 business days of the withdrawal determination date. The school does not require students to ask the school to issue a refund of money collected by the school.

All miscellaneous costs which have not yet become due will be void. In case of a leave of absence, the school shall refund any money due the student within 40 business days of the earlier of the last day of the student’s leave of absence if the student fails to return or the date the student notifies the school that the student will not be returning. The school shall reimburse the cost of the unused equipment or supplies that a student was required to purchase as a condition of enrollment or continued participation in the course of instruction to a student who, for any reasons, withdraws or is dismissed by the school and who, within 40 business days of the withdrawal or dismissal, tenders for reimbursement the equipment and supplies in their original condition. The school may elect a more generous refund policy to accommodate mitigating circumstances. A student’s account may be sent to collections for nonpayment.

Return of Title IV Funds (Federal Financial Aid) Policy

If a student who received or was eligible to receive Federal Financial Aid withdraws or is terminated when the clock hours scheduled to have been completed is 60% or less of a payment period, the school will determine the amount of that Title IV Aid the student earned according to the Return of Title IV Funds Calculation mandated by the U.S. Department of Education. If a student withdraws or is terminated when the clock hours scheduled to have been completed is more than 60% of a payment period, the student is considered to have earned all awarded aid for that payment period.

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The school is required to perform this calculation and return a portion of Federal funds to the Federal Title IV programs within 45 days of determining when the student withdrew. The student will be notified by the school if he/she is also required to return funds based on the calculation.

The school's Refund Policy and Return of Title IV Funds Policy are independent of one another. A student who withdraws or is terminated may have to return unearned Federal Financial Aid and still owe the school for his/her program.

When the amount of Title IV Aid that must be returned has been determined, the school will return the funds in the following order:

1. Federal Direct Unsubsidized Loans
2. Federal Direct Subsidized Loans
3. Federal Direct PLUS Loans
4. Federal Pell Grants

Satisfactory Academic Progress Policy

Satisfactory progress in academic work and attendance is a requirement for all students during all terms for which they are enrolled at The Institute of Beauty and Wellness or The Institute of Beauty and Wellness Madison, including summer, whether, the student receives Title IV Funds (Federal Financial Aid) during those terms.

This policy is intended to comply with all applicable rules and regulations established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the United States Department of Education.

The school's satisfactory academic progress policy is provided to applicants prior to enrollment in the course catalog as well as enrollment contract.

Academic

Students must meet a minimum of **80% in their academic grades**

When enrolling in our programs, a student accepts the responsibility to perform at the prescribed standards and achieve results in order to graduate. The objective is to recognize, in an equitable and uniform manner, the performance of individual students. Attendance, level of cooperation, attitude and professionalism, as well as, completing the necessary homework, projects and tests, is an absolute necessity.

Academic progress is measured by the following:

The Institute of Beauty and Wellness Milwaukee 327 East St. Paul Avenue, Milwaukee, WI 53202
The Institute of Beauty and Wellness Madison 353 East Campus Mall, Madison, WI 53715



Chapter Tests	25%
Student Projects	25%
Mock State Board Practical & Written Exam	25%
Technical Evaluations	25%
	<hr/> 100%

If a student is not in attendance or misses an examination not including the mock written or practical, the student will be required to take the exam upon the first day returning back to school at the beginning of class.

Grading Scale

96-100	Honor Roll
90-95	Very Good
85-89	Good
80 -84	Satisfactory
79-Below	Unsatisfactory

Attendance

Students must maintain a minimum of **90% attendance record**. The maximum time a student has to complete is 111% of the course length.

Maximum time frames to complete the individual courses are as follows:

Cosmetology Full-Time 52 weeks 1776 scheduled hours
 Cosmetology 3-Day 60 weeks 1776 scheduled hours
 Barbering 3-Day 54 weeks 1110 scheduled hours
 Barbering Evening 56 weeks 1110 hours
 Esthiology Full-Time 20 weeks 666 scheduled hours
 Esthiology Evening 33 weeks 666 scheduled hours
 Massage Therapy Full-Time 24 weeks 833 scheduled hours
 Massage Therapy Evening 43 weeks 833 scheduled hours
 Massage Therapy 3-Day 40 weeks 833 scheduled hours
 Manicuring Evening 17 weeks 333 scheduled hours
 Manicuring Part-Time Day 13 weeks 333 scheduled hours
 Ayurveda Esthetic 43 weeks 1110 scheduled hours
 Instructor Program 22 weeks 166 scheduled hours

Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis or be terminated at the discretion of the Administrative Team.

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Determination of Progress

To determine Satisfactory Academic Progress, all students' quantitative (attendance) and qualitative (academic performance) elements are evaluated on a cumulative basis at designated evaluation periods throughout their program. All Cosmetology students are evaluated at 450, 900, 1250, and 1600 completed (actual) hours. Esthiology students are evaluated at 300 and 600 completed (actual) hours. Massage Therapy students are evaluated at 375 and 750 completed (actual) hours. Manicuring students are evaluated at 150 and 300 completed (actual) hours. Ayurveda Esthetic students are evaluated at 450, 900, and 1000 completed (actual) hours. Barbering students are evaluated at 450, 900 and 1000 completed (actual) hours. Instructor students are evaluated at 75 and 150 completed (actual) hours. Students who do not achieve Satisfactory Progress may no longer be eligible for Title IV, HEA program funds, if applicable, unless the student is on warning or has prevailed upon appeal of the determination that has resulted in the status of probation. Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students have access to a hard-copy of their Satisfactory Progress Determination at the time of each of the evaluations.

Progress Evaluation

The school periodically monitors student progress with our Satisfactory Academic Progress Policy.

Warning and Probation Status

Students who do not achieve satisfactory academic progress are placed on warning status until the next scheduled evaluation and must meet with their Department's Team Leader and/or the Administrative Director of the school. At this meeting, the student and Administrative Team will devise a study plan, set academic goals, discuss extra credit, and decide on any other course of action that needs to be taken. The student is still eligible for Title IV Aid while on warning. The school's financial aid administrator will notify a student on warning how their status impacts their eligibility for Federal Financial Aid. If at the end of the warning, the student has achieved the school's academic work and attendance requirements, and then the student has re-established that he/she meets the school's satisfactory academic progress and is taken off warning.

If at the end of the warning, the student has not demonstrated satisfactory academic progress, then the school may allow for the status of probation for a student if: the student prevails upon appeal of a negative progress determination prior to being placed on probation; and the school determines that satisfactory academic progress can be met by the end of the subsequent

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evaluation period; or the school develops an academic plan for the student that, if followed, will ensure that the student is able to meet the school's satisfactory academic progress requirements by a specific point within the maximum timeframe established for the individual student.

If at the end of the probation, the student has achieved the school's academic work and attendance requirements, then the student has re-established that he/she meets the school's satisfactory academic progress and is taken off probation. If at the end of the probation, the student has not demonstrated satisfactory academic progress, then the student may be terminated from the school at the discretion of the Administrative Team. Future enrollment consideration will be individually reviewed.

Appeal of Warning and Probation

Students may appeal a failed satisfactory academic progress determination by filing a written appeal to the Administrative Director. Students must provide documentation regarding why he/she failed to make satisfactory academic progress. Valid reasons for submitting an appeal include, but are not limited to: illness or injuries, children's illness or injuries, death of a relative or friend, family emergencies, pregnancies, maternity/paternity leave, disabilities, or legal matters. Students must also explain what has changed in his/her situation that will allow the achievement of satisfactory academic progress at the next evaluation. The appeal of a failed satisfactory academic progress determination is reviewed by the Administrative Director. If the appeal is approved, the student will have prevailed upon appeal resulting in a status of probation. The results of the appeal are documented in the student's file.

Withdrawals – Passing/Failing

If a student withdraws from a course and was passing, it would be included in their academic grades, and if he/she was also achieving the minimum attendance requirement, the student would be considered to have been making satisfactory academic progress at the time of their last evaluation. The clock hours for the course are counted as both attempted and achieved. Students who withdraw from a course and were failing would have it impact their GPA. The clock hours are counted as both attempted and achieved.

Withdrawals – Reentry

If a student withdraws and later re-enters school, he/she will re-enter in the same progress status as at the time of withdrawal.

Transfer Students

Transfer hours from another school that are accepted toward a student's program are counted as both attempted and completed hours for the purpose of determining when the allowable maximum time-frame has been exhausted. Satisfactory Academic Progress evaluations are

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based on actual contracted hours at The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison.

Course Incompletes, Repetition, & Remedial Courses

Course incompletes or repetitions have no effect on the satisfactory academic progress policy. This school does not offer remedial courses.

Changes in Course of Study

If a student enrolls in a second course, their satisfactory academic progress is reviewed only for the course that the student is currently enrolled for. Academic grades and attendance records from a prior course will not be included in the current satisfactory academic progress determination. If a student is concurrently enrolled in two courses, their satisfactory academic progress will be reviewed for each course independently.

Leave of Absence Policy

A leave of absence is a temporary interruption in a student's program of study. It is offered to students when situations are encountered that require an extended amount of time to be missed from school for a medical condition in which a physician requires the student to be out of school. A leave of absence must be a minimum of 30 calendar days. In order to return from a medical leave, we will need a doctor's written notice of readiness to return back to school and any limitations that might be required. For any other concerns, if a student feels they need to take a leave of absence, the authorization of the leave will be based upon administrative discretion.

To apply for a leave of absence, a student's request must be submitted in writing on an Institute Leave of Absence form, must be signed, and must be dated. The student must include the reason for the leave of absence. There must be a reasonable expectation that the student will return from the leave of absence. The school may grant a leave of absence to a student who did not provide the request prior to the leave of absence due to unforeseen circumstances. A student granted a Leave of Absence is not considered to have withdrawn, and no refund calculation is required at that time. The Leave of Absence together with any additional leaves of absence must not exceed a total of 180 days (calendar days) in any-12 month period. When calculating the maximum time-frame for a student's approved LOA, the school must ensure that it accounts for all periods of nonattendance (including weekends and scheduled breaks). Thus, since an approved LOA may not be more than 180 days, a school might have to reduce the length of a student's LOA if the 180th day is scheduled to fall on a day the school will be closed. The leave of absence extends the student's contract period and maximum time frame by the same number of days taken in the leave of absence. Changes to the contract period on the enrollment must be initialed by all parties or an addendum must be signed and dated by all parties. The student returning from a leave of absence will return to school under the same progress status as when they left. The institution may not assess the student any additional instructional charges as a result of the leave of absence. If a student's

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leave of absence extends beyond the maximum time frame (the date of return) for a leave of absence, the student will be considered a withdrawal. The withdrawal date for the purpose of calculating a refund is always the student's last day of attendance.

Facilities

Client Service Areas

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison provide all students the opportunity to perform services on a diverse clientele. We provide a quality salon and spa setting where students can perform hair, skin, nail and body services under supervision of licensed instructors.

Aveda Experience Center

Both schools house a retail center for Aveda hair, skin, flower and plant Pure-Fume™ and body care, makeup and lifestyle products. Product knowledge and retail success are two ways that you can increase your value in the salon industry. The store gives you the opportunity to practice your client services and business skills with guests.

Student Classrooms

Classrooms of all sizes have been designed to provide the proper environment for different types of learning and activities. The classrooms are equipped with the latest technologies in audio-visual equipment including; televisions, DVD players, internet connection and an on-site video drive.

Library and Administrative Resources

A resource library has books on styling, motivation, health and wellness for your reference. Team leaders and admissions personnel are also available to respond to your questions and concerns.

Equipment

At The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison, there are a variety of equipment available for student use including: manicuring stations, hydraulic chairs, massage and esthetic tables and fully equipped skin care stations with dermascopes and steamers at each station.

Facilities and Services for Students with Disabilities

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison will work with students or applicants in need of reasonable accommodations to

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determine whether reasonable accommodations can be effective or are available. Students requesting reasonable accommodations in accordance with the Americans with Disabilities Act should follow the procedures outlined in the Student Handbook. The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison will make every effort to accommodate students with special needs. All school facilities are handicap accessible.

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison provide academic counseling to all students. We will help you with tutoring should you experience challenges in meeting the minimum performances standards and course requirements as set by The Institute of Beauty and Wellness Milwaukee, The Institute of Beauty and Wellness Madison and the State of Wisconsin Department of Safety and Professional Services.

Faculty

The Institute of Beauty and Wellness Milwaukee

Administration

Kari Kennedy Institute Director

Caitlin Stublaski Assistant Director

Supervisory Administration

Susan Haise Owner

Admissions

Deanna Koch Admission Team Lead

Tanner MacArthur Admissions and Financial Aid Coordinator

Gregory Mathews Financial Aid Administrator

Cosmetology / Barbering

Gaya Glassen Team Lead

Shari Andrews Educator

Amy Lile Educator

Tammy Robinson Educator

Catherine Sendek Educator

Michelle Mikula Educator

Claire Otto Educator

Eric Chapman Educator

Alyse Heston Educator

Amelia Brandolino Educator

Esthiology

Nicki Purnell Educator

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Stacey Edmundson Educator
Kate Magana Educator
Ashley Dunn Educator
Gwen Janda Educator
Alesha Jackson Educator

Massage Therapy

Dr. Teresa Tetting Educator
Jacob Thomas Educator
Lisa Ciriacks Educator

Manicuring

Carletta Bass Educator
Kathi Rodgers Educator

Ayurveda Esthetic

Rima Shah Team Lead
Kate Magana Educator

Instructor

Caitlin Stublanski Educator
Gaya Glassen Educator
Claire Otto Educator
Tammy Robinson Educator

The Institute of Beauty and Wellness Madison

Administration

Kari Kennedy Institute Director
Ariana Oldenberg Assistant Director

Supervisory Administration

Susan Haise Owner

Admissions

Deanna Koch Admission Team Lead
Halie Struck Admissions Coordinator
Gregory Mathews Financial Aid Administrator

Cosmetology/Barbering

Samantha Hensler Team Lead
Jenna Colvin Educator

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Teisha Brown Educator
Heather Peterson Educator
Mallory Rankin Educator
Hallie Struck Educator
Danielle Tyler Educator
Jaclyn Wolter Educator

Esthiology

Suzanne O'Connell Educator
Desiree Rhodes Educator

Massage Therapy

Connie Clemens Educator
Megan Wellington Educator

Ayurveda Esthetics

Padma Jordan Educator
Suzanne O'Connell Educator

For the most recent list of educators, or to learn more visit ibw.edu or aimadison.com

Career and Placement Services

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison are primarily institutions of learning and do not guarantee job placement. However, the schools do assist students in finding employment. The qualities that employers look for and those that the school monitors are:

Attitude
Professionalism
Grooming
Grade average
Overall attendance
Saturday attendance
Technical skills
Retail skills

The school routinely receives inquiries from prospective employers and these are posted on the schools' websites and schools' Facebook page. Additionally, The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison have the ability to assist students in out-of-state placement subject to licensing transfer. The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison hold career fairs

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several times in a year and invite prospective employers to come in to the school to meet with students.

Student Counseling and Assistance

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison encourage students to contact the professional resources for counseling located in the student handbook.

The school is not responsible to advise a student in areas other than issues that pertain to their studies. Students have access to advising from members of the school's staff including referral to professional assistance if necessary. The school maintains records of student referrals. If a student has a crisis, we suggest the student contact the following local help lines:

Milwaukee

Crisis help line: (262) 257-7222

Parent help line: (414) 671-7222

First call for help: (262) 547-3388

Rogers Memorial Hospital: (414) 327-3000 treatment for alcohol and drug addiction, depression, anxiety, and eating disorders

Allied counseling services: (920) 674-9582

ARO counseling: (262) 641-9050

Counseling center of Milwaukee: (414) 271-2565

Homeless resource: The Joy House (414) 344-2211

The Women's Center: (262) 547-4600 Business, (262) 542-3828 Crisis Line, (888) 542-3828 Toll Free Crisis Line

Madison

Crisis help line: (608) 280-2600

Parent help line: (608) 241-2221

UW Health Gateway Recovery Clinic: (608) 278-8200 treatment for alcohol and drug addiction, depression, anxiety, and eating disorders.

The following national assistance services are also available:

National Alcoholism and Substance Abuse Information Center: (800) 784-6776

National Sexual Assault Hotline: (800) 656-4673

National Domestic Violence Hotline: (800) 799-7233

Textbook Information

The following textbooks are required by curriculum. These textbooks are included in the kit cost.

Cosmetology

Pivot Point Cosmetology Salon Fundamentals

Barbering

Milady Barbering Textbook

Milady Barbering Exam Prep

Milady Barbering Study Guide

Esthiology

Pivot Point Salon Fundamentals Digital Bundle

Massage Therapy

Essentials of Human Anatomy & Physiology by Elaine Marieb

Tappan's Handbook of Massage Therapy Techniques by Patricia J. Benjamin

Deep Tissue Massage: A Visual Guide to Techniques by Art Riggs

Trail Guide to the Body Textbook by Andrew Biel

Trail Guide to the Body Student Handbook

A Massage Therapist's Guide to Pathology– Ruth Werner

Complete Exam Review Guide for State Boards by Barron Reynolds

Manicuring

Pivot Point Nail

Ayurveda Esthetic

Textbook of Ayurveda, Volume 1 by Dr. Vasant Lad

Textbook of Ayurveda, Volume 2 by Dr. Vasant Lad

Textbook of Ayurveda, Volume 3 by Dr. Vasant Lad

Drug and Alcohol Abuse Prevention Program

The institution will annually distribute in writing to each student and employee and will biennially review the Drug and Alcohol Abuse Prevention Program, which will include:

- Standards of conduct that clearly prohibit, at a minimum, the unlawful possession, use or distribution of illicit drugs and alcohol by students and employees on Aveda Institute's property or as part of any of its activities.

- A description of the applicable legal sanctions under Local, State or Federal Law for the unlawful possession or distribution of illicit drugs and alcohol.

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- A description of the health risks associated with the use of illicit drugs and the abuse of alcohol.
- A description of any drug or alcohol counseling, treatment, or rehabilitation or re-entry programs that are available to employees or students.
- A clear statement that the institution will impose disciplinary sanction against students and employees (consistent, with Local, State, and Federal Law), and a description of those sanctions, up to and including, expulsion or termination of employment and referral for prosecution, for violations of the standards of conduct. A disciplinary sanction may include the completion of an appropriate rehabilitation program.

Campus Security Policies, Crime Statistics, and Crime Log

Each year prior to October 1, The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison prepare annual security reports to comply with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act. This report must be made available to all current students and staff, as well as, all prospective students and staff.

The report will be e-mailed to current students and employees.

The schools also provide a notice to prospective students and employees that include a statement of the report's availability, the exact electronic address, a description of its contents, and an opportunity to request a copy.

Find the reports online: <https://ibw.edu/admissions/financial-aid/>

For a printed report call (414) 319-7576 or (608) 319-7591; or email to admissions@ibw.edu

Fire Safety Policies

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison do not have on-campus student housing facilities.

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison have fire alarms located throughout the facilities. If you report a fire, notify staff immediately and 911 will be called.

In all cases when the fire alarm sounds, students and staff must:

- Evacuate the building immediately
- Instruct all guests to evacuate the building

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- Assist the guests who need help evacuating
- Request assistance for disabled guests to evacuate
- At The Institute of Beauty and Wellness Milwaukee, walk to the far end of the parking lot to the south of the building
- At The Institute of Beauty and Wellness Madison, walk across East Campus Mall and meet your class.
- Re-enter the building only when clearance has been given by the fire department or administration

At The Institute of Beauty and Wellness Milwaukee, emergency evacuation signs are posted outside of all elevator doors. All individuals in the building should use the east or west stairwell in case of an emergency evacuation. The elevator should not be used.

At The Institute of Beauty and Wellness Milwaukee there is a safety gate on east and west side-entrance to the basement to prevent someone during an emergency evacuation to accidentally go into the basement instead of outside per City of Milwaukee Building Code.

At The Institute of Beauty and Wellness Milwaukee, fire extinguishers are located on the east and west side of each floor.

In case of a fire, please remove the fire extinguisher and follow the directions attached to it.

At The Institute of Beauty and Wellness Madison, emergency evacuation signs are posted upstairs in the hallway near the breakrooms and downstairs near the esthiology clinic floor.

At The Institute of Beauty and Wellness Madison, fire extinguishers are located on the second floor in the hallway near the breakrooms and on the first floor in the hallway near the esthiology clinic floor.

In case of a fire, please remove the fire extinguisher and follow the directions attached to it.

Vaccination Policy

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison do not have a vaccination policy. The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison do not require vaccinations for admission into our programs. Anyone interested in getting more information about vaccinations should contact their local public health department or consult with their health care provider.

For additional information on vaccinations, please refer to The National Vaccine Information Center: <https://www.nvic.org/Vaccine-Laws/state-vaccine-requirements/wisconsin.aspx>

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Constitution Day

Constitution Day and Citizenship Day is an American federal observance recognizing the adoption of the United States Constitution and those who have become U.S. citizens by birth or naturalization. It is normally observed on September 17, the day the U.S. Constitutional Convention signed the Constitution in 1787 in Philadelphia.

Under the statutory requirement, any postsecondary institution receiving federal funds must hold an educational program pertaining to the U.S. Constitution on September 17 of each year.

The U.S. Department of Education (ED) does not dictate the content of Constitution Day and Citizenship Day programming.

When September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or following week.

For additional information on Constitution Day, please refer to: <https://constitutionday.com/>

Voter Registration

State of Wisconsin voter registration information is available at: <https://elections.wi.gov/forms>

Transfer of Credit Policies and Articulation Agreements

Transfer students are welcome to apply, and are required to submit a \$100 transfer application fee before evaluation of transfer credit hours.

Applicants for transfer into The Institute of Beauty and Wellness Milwaukee or The Institute of Beauty and Wellness Madison are considered on an individual basis. The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison may, at their discretion, refuse transfers if admission requirements, including tuition, cannot be met. The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison may accept transfer hours at their discretion. Program testing may be necessary.

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison do not have an articulation agreement with any schools.

Incentive Compensation Policy

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison may not provide any commission, bonus, or other incentive payment based directly or indirectly on success in securing enrollments or financial aid to any individual or entity engaged in recruiting or admission activities or in making decisions about awarding FSA program funds.

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The incentive compensation prohibition applies to all individuals with responsibility for recruitment or admission of students or making decisions about awarding FSA funds.

Misrepresentation

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison are prohibited under federal regulations from making any false, erroneous, or misleading statement directly or indirectly to a student, prospective student, member of the public, accrediting agency, state agency, or to the Department of Education. Misleading statement includes any statement that has the likelihood or tendency to deceive or confuse. A statement is any communication made in writing, visually, orally, or through other means. This includes student testimonials given under duress or because such testimonial was required to participate in a program. Federal regulations further provide that substantial misrepresentation is any misrepresentation on which the person to whom it was made could reasonably be expected to rely, or has reasonably relied, to that person's detriment. The regulations regarding misrepresentation describe misrepresentation with respect to:

- Nature of the education program
- Nature of financial charges
- Employability of graduates
- Relationship with the Department of Education.

As Title IV eligible schools, The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison may not describe its participation in a way that suggests approval or endorsement by the Department of Education of the quality of its educational programs.

Arbitration and Class Action Waiver Disclosure

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison requires each student to agree to a pre-dispute arbitration agreement and a class action waiver as a condition of enrollment ("Arbitration Agreement"). The Arbitration Agreement does not, in any way, limit, relinquish, or waive a student's ability to pursue filing a borrower defense claim, pursuant to 34 C.F.R. § 685.206(e) at any time. The Arbitration Agreement does not require that the student participate in arbitration or any internal dispute resolution process offered by the College prior to filing a borrower defense to repayment application with the U.S. Department of Education pursuant to 34 C.F.R. § 685.206(e). Any arbitration, required by the Arbitration Agreement, tolls (pauses) the limitations period for filing a borrower defense to repayment application pursuant to 34 C.F.R. § 685.206(e)(6)(ii) for the length of time that the arbitration proceeding is under way. Any questions about the Arbitration Agreement or a dispute relating to a student's Title IV Federal student loans or to the provision of educational services for which the loans were provided should be directed to the Financial Aid Department: 414.319.7581 or gregory@ibw.edu

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Private Loan Lenders and Preferred Lender List

A private education loan lender is defined as any company, agency, individual, school, etc., other than the U.S. Department of Education, that makes a loan to a student or parent for educational purposes. All private lenders must disclose to the borrower the loan terms and information required under Section 128(e) of the Truth in Lending Act (15 U.S.C. 1638(e)). Students and parents are not required to obtain a loan. However, if students and parents are interested in obtaining a loan, The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison strongly encourages them to apply for loans through the Federal Student Aid program before borrowing from a private lender. A student, if eligible, may borrow Direct Subsidized and Unsubsidized loans from the U.S. Department of Education. A parent, if eligible, may borrow a Direct PLUS loan from the U.S. Department of Education. Direct loans from the U.S. Department of Education generally have more favorable loan terms than private education loans.

A student who needs additional funding beyond that available from the Federal Student Aid program should contact the Financial Aid Department. The Financial Aid Administrator will explain to the student how to search for private education loan lenders and, to the extent that the school knows, inform the student as to whether that lender will make a loan to a student attending The Institute of Beauty and Wellness Milwaukee or The Institute of Beauty and Wellness Madison. Although The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison do not have a preferred lender arrangement with, and does not endorse, any private education loan lender, the following company has provided financial assistance to our students over the last three-year period: Sallie Mae Career Training Smart Option Student Loan.

As part of the private education loan process, students and/or parents will complete a Private Education Loan Self Certification form. The form can be obtained from the private education loan lender, or by contacting the Financial Aid Department.

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison do not have a preferred arrangement with any lender, including non-U.S. Department of Education lenders, public or private.

Privacy of Student Records – Family Education Rights and Privacy Act (FERPA)

NOTIFICATION OF RIGHTS UNDER FERPA

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An “eligible student” under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution.) These rights include:

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1. The right to inspect and review the student's education records within 45 days after the day The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison receives a request for access. A student should submit to their program department team leader and School Director a written request that identifies the record(s) the student wishes to inspect. A school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA. A student who wishes to ask the school to amend a record should submit a request in writing to their program department team leader and School Director, clearly identify the part of the record the student wants changed, and specify why it should be changed. If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
3. The right to provide written consent before The Institute discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without con-sent. The school discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison in an administrative, supervisory, academic, research, or support staff position; a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison. Upon request, the school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.
4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by The Institute of Beauty and Wellness Milwaukee or The Institute of Beauty and

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Wellness Madison to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202
(800)-872-5327

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, FERPA requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student:

To other school officials, including teachers, within The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison whom the school has determined to have legitimate educational interests. A "school official" includes Educators, administrators, staff, counselors, attorneys, clerical staff, advisory board members, members of committees and disciplinary boards, and contractors, volunteers or other parties to whom the school has outsourced institutional services or functions. A school official generally has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility.

To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer.

To authorized representatives of the U. S. Comptroller General, the U. S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf.

In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the

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amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid.

To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction.

To accrediting organizations to carry out their accrediting functions.

To parents of an eligible student if the student is a dependent for IRS tax purposes.

To comply with a judicial order or lawfully issued subpoena.

To appropriate officials in connection with a health or safety emergency.

Information the school has designated as "directory information." "Directory information" is defined as information contained in the education records of a student that would not generally be considered harmful or an invasion of privacy if disclosed. Directory information may include information such as the student's name, address, e-mail address, telephone listing, photograph, date and place of birth, major field of study, participation in officially recognized activities, dates of attendance, diplomas, certificates, and awards received, the most recent previous educational agency or institution attended, grade level or year (such as freshman or junior), and enrollment status (undergraduate or graduate; full-time or part-time). Eligible students have the right to restrict the disclosure of directory information. Those wishing to do so should inform the School within 14 days of enrollment that he or she does not want any or all of those types of information designated as directory information.

To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding.

To the general public, the final results of a disciplinary proceeding, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her.

To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21.

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More information about FERPA generally may be found on the U.S. Department of Education's website at: <https://www.ed.gov/>

Information Security Program

The Gramm-Leach-Bliley Act (Public Law 106-102) requires financial institutions to explain their information-sharing practices to their customers and to safeguard sensitive data (16 C.F.R. Part 314). The Federal Trade Commission considers most institutions that participate in the Department of Education's student financial assistance programs as "financial institutions" and subject to the Gramm-Leach-Bliley Act (16 C.F.R. § 313.3(k)(2)(vi)). Under an institution's Program Participation Agreement with the Department of Education and the Gramm-Leach-Bliley Act, institutions must protect student information, with particular attention to information provided to institutions by the Department of Education or otherwise obtained in support of the administration of the Department of Education's student financial assistance programs (16 C.F.R. § 314.3; HEA 483(a)(3)(E) and HEA 485B(d)(2)).

All Title IV schools are required to have policies and systems in place to protect personally identifiable information (PII) that is in their possession. The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison have a legal responsibility to protect PII data.

Non-public personal information is information which is not publicly available on:

- 1) name, address, social security number,
- 2) name of your financial institution and account number,
- 3) information provided on your application to enroll
- 4) information provided on your application for a grant or loan,
- 5) information provided on a consumer report, or
- 6) information obtained from a website

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison are committed to implementing and maintaining a comprehensive information security program, to maintain and safeguard your nonpublic personal information against damage or loss. The policy covers all student records in whatever form (hard copy, electronic).

The schools' administration shall be responsible to coordinate the school's information security program. The schools' administration shall periodically 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 & management, network & software design, information processing, storage, transmission and disposal, and ways to detect, prevent and respond to attacks,

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intrusions, or other system failures. The schools' administration shall design and implement safeguards to control identified risks and shall monitor the effectiveness of them, recommending changes when warranted.

Records for prospective students who are not accepted or who do not enroll in the school or who withdraw their enrollment prior to attending school shall be held for 12 months then destroyed in a secure manner. Records of enrolled students who attend school shall be maintained in accordance with federal and state law and accreditation requirements. Students shall receive notice of this policy at the time they submit a signed application for enrollment. All currently enrolled students shall receive an annual notice of this policy.

The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison are entered into a service agreement with a third-party service provider who also maintains appropriate safeguards for customers' nonpublic personal information.

Copyright Infringement – Policies and Sanctions

Computer Use and File Sharing

Illegal downloading of copyrighted material or unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject students to civil and criminal liabilities.

Almost all of the music, movies, television shows, software, games and images found on the Internet are protected by federal copyright law. The owner of the copyright in these works has the right to control their distribution, modification, reproduction, public display, and public performance. It is therefore generally illegal to use file sharing networks to download and share copyrighted works without the copyright owner's permission unless "fair use" or another exemption under copyright law applies. Whether the use of copyrighted material without permission constitutes "fair use" or one of the other exceptions in the Act depends on a very detailed, case-by-case analysis of various factors. Students should be aware that sharing music, videos, software, and other copyrighted materials is very likely not to be considered a "fair use" and therefore may be a violation of the law.

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

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Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For more information, please see the Web site of the U.S. Copyright Office at <https://www.copyright.gov/help/faq/>

Institutional Policy on Copyright Infringement

Students who engage in unauthorized peer-to-peer file sharing, illegal downloading or unauthorized distribution of copyrighted materials using The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison's information technology system can result in termination of network access for the student and/or other appropriate disciplinary action, up to and including termination from the program.

Title IV Loan Code of Conduct

The following Title IV Loan Code of Conduct is developed in adherence with the requirements of the Higher Education Opportunity Act (HEOA) of 2008. HEOA requires all institutions participating in the Title IV Loan Programs to develop, publish, and administer specific bans and prohibitions on certain conducts as it relates to student lending. The following is created to ensure the integrity of the financial aid process and ethical conduct of the Financial Aid Department in regard to student loan practices. Accordingly, the following policies are in effect for all officers, employees, and agents of The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison.

1. All revenue-sharing arrangements with any lender are prohibited. The HEOA defines "revenue-sharing arrangement" as any arrangement between an institution and a lender that results in the lender paying a fee or other benefits, including a share of profits, to the school, its officer, employees, or agents, as a result of the school recommending the lender to its students or families of those students.
2. Employees of The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison are prohibited from receiving gifts of more than normal value from a lender, guaranty agency, or loan servicer. This prohibition will apply to lenders of both federal and alternative loans. A "gift" is defined by the HEOA as any gratuity, favor, discount,

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entertainment, hospitality, loan, or other item having monetary value of more than a nominal amount.

3. No officer or employee of The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison Financial Aid Department (or employee or agent who otherwise has responsibilities with respect to student loans) may accept from a lender, or an affiliate of any lender, any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans.

4. For any first-time borrower The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison will not assign, through award packaging or other methods, the student's loan to a particular lender. The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison does, however, maintain a list of recommended lenders which are meant to serve as potential options for students. The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison supports all students' rights to utilize the lender of their choice and we will not refuse to certify, or delay the certification, of any loan based on a student's selection of a particular lender or guaranty agency.

5. The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison will not accept from any lender any offer of funds for private loans, including funds for an opportunity pool loan, to students in exchange for providing concessions or promises to a lender for a specific number of loans, or inclusion on a preferred lender list. An "opportunity pool loan" is defined by the HEOA as private education loan made by a lender to a student (or the student's family) that involves a payment by the institution to the lender by extending credit to the student.

6. The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison will not request or accept from any lender any general staffing assistance with either a call center or general office staffing in the Financial Aid Department.

7. An employee of the Financial Aid Department (or employee who otherwise has responsibilities with respect to education loans or financial aid) who serves as an advisory board, commission, or group established by a lender or guarantor is prohibited from receiving anything of value from the lender, guarantor, or group in exchange for servicing in this capacity. Employees or agents may, however, as the single exception this rule, accept reimbursement for reasonable expenses incurred while serving in this capacity.

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College Navigator

College Navigator is a free consumer information tool designed to help students, parents, high school counselors, and others get information about postsecondary institutions in the United States.

<https://nces.ed.gov/collegenavigator/>

On the website, the following information is available about The Institute of Beauty and Wellness Milwaukee and The Institute of Beauty and Wellness Madison:

General Information

Tuition, Fees, and Estimated Student Expenses

Financial Aid

Net Price

Enrollment

Admissions

Retention and Graduation Rates

Outcome Measures

Programs/Majors

Service Members and Veterans

Varsity Athletic Teams

Accreditation

Campus Security

Cohort Default Rates

The Institute of Beauty and Wellness Milwaukee

<https://nces.ed.gov/collegenavigator/?q=The+Institute+of+Beauty+and+Wellnes&s=all&id=450650>

The Institute of Beauty and Wellness Madison

<https://nces.ed.gov/collegenavigator/?q=Aveda+Institute+Madison&s=all&id=487506>

The Institute of Beauty and Wellness Milwaukee 327 East St. Paul Avenue, Milwaukee, WI 53202
The Institute of Beauty and Wellness Madison 353 East Campus Mall, Madison, WI 53715

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O*NET OnLine

A web-based application that provides user-friendly access to occupational information contained in the O*NET database. O*NET OnLine offers users the opportunity to:

- find occupations to explore
- search for occupations that use their skills
- look at related occupations;
- view occupational summaries of the worker and requirements of the work;
- view details of occupations, such as skills, knowledge, interests, and activities;
- use crosswalks from other classification systems to find corresponding O*NET occupations
- connect to other on-line career information resources.

<https://www.onetonline.org/>