

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

- Maximum amount of Title IV aid available to students is based on their Cost of Attendance.
- Borrower may qualify for Title IV loans.
- Terms and conditions of the Title IV loan may be more favorable than the provision of private education loans; and
- An explanation regarding the benefit programs offered by the Department of Veterans Affairs and Department of Defense is as follows:
 - <https://ifap.ed.gov/dpccletters/attachments/GEN1210PEO13607.pdf>
- Private student loans contrast from Title IV, HEA loans by:
The Academy does not participate in HEA loans.

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

- Total number of clock hours needed to graduate the program:
 - Cosmetology: 1500 hours
 - Esthetics: 700 hours
 - Manicuring: 450 hours
- Coursework to complete in accordance with institutional academic policies:
 - Cosmetology:
 - The Salon Professional Academy's objective for the Cosmetology program includes theory and practical teaching that prepares the student to perform hair, skin, and nail services on the general public. The Academy offers 1500 hour training program in the Cosmetology arts & sciences that meet Indiana State standards.
 - The Academy provides education in all phases of Cosmetology. The graduate will have knowledge in business skills of today's industry as well as the theory and practical skills by required by Indiana state laws. The graduate will have the background and skills to pass the state board licensing exam and to work as an entry-level cosmetologist and cosmetology manager in a salon.
 - Esthetics:
 - Esthetics training at The Academy includes theory, practical instruction, and business building skills which prepare the student to perform skin care, microdermabrasion, eyelash extension and make up services (esthetics) on the general public. The Academy offers a 700 hour training program that meets Indiana law standards.
 - The Academy provides education in all phases of esthetics. The graduate will have knowledge in the business skills of today's industry as well as the theory and practical skills required by Indiana State laws. The graduate will have the background and skills to pass the state board licensing exam and to work as an entry-level esthetician and esthetics manager.

- Manicuring:
 - The Salon Professional Academy's objective for the Manicuring program includes theory and practical teaching that prepares the student to perform basic preparation, nail tips, acrylic nail services, manicures and pedicures on the general public. The Academy offers 450 hours training program in the Nail Manicuring that meet Indiana State standards.
 - The Academy provides education in all phases of Nail Manicuring. The graduate will have knowledge in business skills of today's industry as well as the theory and practical skills by required by Indiana state laws. The graduate will have the background and skills to pass the state board licensing exam and to work as an entry-level manicurist and manicurist manager in a salon.

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

- The Academy utilizes a 100-point grading scale of which 100-95% is equivalent to an "A", 94-90% is equivalent to a "B", 89-85% is equivalent to a "C", and 84-0% is not passing. Grades are given for classroom theory and practical work, projects, and student salon training area performance. A student must be at an 85% or higher GPA to graduate The student salon training area grading scale is based on a 10 step process: 100%= 10 Completes in all 10 steps, 90%= 9 Completes, 80%= 8 Complete, 70%= 7 Complete, 60%= 6 Complete, 50% = 5 Complete, 40%= 4 Complete, 30%= 3 Complete, 20%= 2 Complete 10%= 1 Complete. 50% and less may warrant the student to be removed from the student salon training area and returned to theory. An Incomplete (I) will be given in each step for refusal of a guest or service.

- The following are required to graduate from all educational programs at The Academy, including the Educational Program: state required hours have been successfully completed; all assignments, including tests and projects have been completed; 85% attendance and 85% GPA; all tuition and other charges agreed upon have been paid in full or are being paid under an arrangement that is acceptable to The Academy; and all other contract fees, including incurred over contract fees have been paid in full.

- A diploma is awarded to graduates at the completion of their training, during the exit interview process.

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

