



ARTIST HANDBOOK & CATALOG

MISSION STATEMENT:

- **Mission Statement:** To offer an advanced, hands-on education that simulates real world experience and provides our artists with the technical and professional skills needed for licensure and career placement in today's modern salons and day spas.

LICENSING & ACCREDITATION:

- **Licensing:** We are licensed by the Ohio State Board of Cosmetology, 1929 Gateway Circle, Grove City, Ohio 43123-9309, and (614) 466-3834.
- **Accreditation:** Our college is nationally accredited by NACCAS (National Accrediting Commission of Career Arts & Sciences), 3015 Colvin Street, Alexandria, VA 22314, (703) 600-7600. The locations that are nationally accredited by NACCAS are:
 - **VANDALIA:** 7535 Poe Avenue, Dayton, OH 45414
 - Tel: (937) 454-1200 * Fax: (937) 415-3658
 - **CENTERVILLE:** 568 Miamisburg-Centerville Road, Dayton, OH 45459
 - Tel: (937) 433-1944 * Fax: (937) 433-2044

WEBSITE: WWW.CREATIVEIMAGES.EDU

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- **ORGANIZATIONAL HIERARCHY:**
 Organizational Hierarchy (Faculty): See Attachment A-1
 Corporate Name: Creative Images College of Beauty, Inc.

- dba Creative Images Institute of Cosmetology (CIIC)
- Chief Executive Officer/ Owner: Charles Gross
- WHO DO YOU TURN TO FOR HELP?
Your Educator → Campus Manager → Director of Education → Chief Executive Officer
Most Concerns: Always turn to your Educator(s) first as the majority of the time your Educator can help you with your concern(s).
Financial Aid Concerns: See the Financial Planner at your location.
Educator Concerns: If you are having a problem with your Educator please see the Campus Manager.
Questions Regarding Your Hours: If your Educator cannot assist you please see the Education Coordinator or Campus Manager.
SCHEDULE AN APPOINTMENT: To ensure availability and good service to all artists, please make an appointment to meet with administrative staff.

FACILITIES & EQUIPMENT:

Vandalia Location: Located near the intersection of I-75 and I-70 in Vandalia, Ohio. The accessible facility is roughly 12,700 square feet; including the Artist's Studio open to the public containing 37 styling stations and 9 nail tables, and a day spa with 7 facial/massage rooms, Vichy shower, 10 pedi thrones and 3 natural nail tables; generously sized state-of-the-art classrooms, a senior practical room that is also a professional development room, two dispensaries, storage, conference room, and 6 offices. Over 50 restaurants, retail stores and hotels are located within 1.5 miles of the college. The facility is approved for occupancy of 400 people at one time. Teacher to artist ratios do not exceed 1 to 25.

Centerville Location: Located in the Home Center on Miamisburg-Centerville Road, which is State Route 725. The Dayton Mall is located about three miles West on 725 and surrounding our location is a multitude of shopping centers, restaurants and retailers. The facility is accessible and is approximately 8,000 square feet. The facility is approved for occupancy of 200 people at one time. Teacher to artist ratios do not exceed 1 to 25.

Lockers: The lockers are the property of the college. You will be assigned a temporary locker for you to store your personal items. This locker may be shared by up to one other artist. You are to keep your locker clean, sanitary and free of permanent personal fixtures, including stickers. If you damage the locker in any way, you will be responsible for the cost to repair the damage, which may include replacement. Our college and the State Board are authorized to conduct unannounced locker searches at any time. You are responsible for providing your own combination lock (key locks are not acceptable and will be cut off by management without warning). You must give your Educator the combination to your lock, which will be held in confidence. If you do not provide the combination and the college cuts your lock off for any reason, you will be responsible for replacing the lock at your expense. Thirty days after you graduate or discontinue or receive a notice from the college to remove your personal items, if you do not have all contents from your locker removed, the remaining items will become the property of the college and will be disposed of, used or sold. It is also important to point out State Board classifies your locker and your bag (carrying case) as a dry sanitizer. This means you must keep your equipment contained within them clean and free of hair and debris. This also means only sanitized implements are allowed in them. Books, pens, food, and other non-sanitary items can be in the locker or bag, but they must be in a separate container or compartment. Additionally, since your bag is a dry sanitizer, the State Board and our college both have the right to conduct unannounced searches of your bag. Bags must also be stored out of traffic areas to prevent clients and other persons from tripping over them.

REASONABLE ACCOMMODATION

CIIC admits as artists individuals in need of reasonable accommodation. Due to the nature of the training, individuals requesting significant accommodations must schedule an appointment with the Campus Manager of their chosen campus. The Campus Manager will review, as artists, those individuals whose need for reasonable accommodation: 1) would not create a safety hazard to themselves or their training; 2) would not interfere with their ability to benefit from the training offered through their classroom performance capabilities; and 3) have a reasonable career employment potential following graduation.

- **ADMISSION REQUIREMENTS:**

Non-Discrimination Policy: It is the expressed policy of this institution in its admissions, instruction and graduation practices not to discriminate on the basis of age, race, color, creed, sex, religion, financial status, disability, ethnic origin or country or area of origin.
Age: All artists must be the compulsory age of the State (16) by their scheduled date of graduation.

Citizenship or Permanent Residency: All applicants must be a US citizen or a permanent resident of the United States.

Prior Education: High school diploma or its equivalent (i.e. GED, diploma for an Associate or Bachelor of Science Degree or transcripts from a degree-granting, nationally accredited college or university). Otherwise, you will need to take an Ability To Benefit Test (ATB) for the Nail Technician Program (only). This test is called Wonderlic and it is administered by an independent test administrator (Kimberly Imwalle). It is administered in accordance with the Wonderlic ATB Policy guidelines. If a student takes and fails test form #1, they can take test form #2 same day even, no specific wait time for that. Then if they fail form #2 they then have to wait 60 days to retake and they would go back to form #1. If they then fail form #1 again they are able to test one more time on form #2. The student gets 4 chances total within one calendar year to test until they are deemed ineligible. Sequence should be: Form #1, Form #2, wait 60 days, back to form #1, then if failed back to form #2. If not passed at that point they are deemed ineligible and this all has to happen in 1 calendar year.

For further information, ask your Admissions Representative.

High School Artists: High school artists must pass the ATB test and provide a letter from their high school approving their ability to attend CIIC during the artist's senior year of high school attendance.

Transfer Artists: In order to provide our artists with the knowledge and skills to reflect the excellence we profess, we have an exceptional educational relationship with Pivot Point International (in both cutting and coloring) as well as L'Oréal (the largest supplier of beauty color products in the world). As a result we may accept a maximum of the following;

- Three hundred (300) hours of an artist's prior Cosmetology hours of education and training may be applied to our Cosmetology/Advanced Cosmetology.
- Three hundred (300) hours may be applied to Advanced Esthetics.
- Three hundred (300) hours may be applied to Advanced Esthetics and Nail Technician.
- One hundred (100) hours may be applied to Advanced Nail Technician.

A transfer artist will provide approved documentation from their prior school(s) of enrollment indicating the artist's prior levels of training, both academic and hours of attendance. Additionally, the artist is required to complete our Proficiency Examination to determine their skill competencies. We reserve the right to accept or deny all transfer of education and hours and, once evaluated and defined, the artist's adjusted hours for enrollment will be determined. This adjustment may not be revised following enrollment in their scheduled class starting date.

- A transfer artist will provide their requested transfer hours to the Ohio State Board of Cosmetology through the use of the Board's DT-1 form. This form may be obtained directly from the Ohio State Board of Cosmetology or from our Admissions Department. The DT-1 Form and required documentation will be transmitted by the artist to the Ohio State Board of Cosmetology.
- The Ohio State Board of Cosmetology will provide CIIC with the potential artist's recognized education levels and hours prior to CIIC's review.

The transfer artist may apply for CIIC Admission as follows;

1. Prior to evaluation of prior education and hours an artist will make application for their full program of study and a financial plan will be determined. Once the evaluation process of their prior hours and education is completed, their academic schedule may be adjusted and a Contract/Contract Addendum will be generated to reflect any possible changes as well as a new financial plan. No changes will be made following the artist's enrollment.
2. An artist with prior hours of education and training must meet all Admission requirements prior to enrollment on their scheduled class starting date.

Re-Entry Artists: If you previously attended our college and your enrollment was interrupted and now you want to return, as long as you can graduate within five years from the date you originally started your training at our college, your original hours will be accepted and may apply 100% against the same program you are returning for, if you are approved for re-enrollment. If you are returning for a different program other than the one you originally attended, this is a case-by-case situation so you will contact our Education Coordinator for specifics. We will contact The Ohio State Board of Cosmetology to determine when your hours might expire. All hours will be charged at the current tuition per hour. If your hours are accepted, you will return in the same Satisfactory Academic Progress (SAP) standing you were in prior to your interruption. You will need to sign a new Enrollment Contract/Addendum and you will need to satisfy any outstanding balances owed to the college prior to you being allowed to return.

• **PROGRAM OFFERINGS & DESCRIPTIONS:**

Program	Number of Hours	Program Length (Full-Time)	Program Length (Part-Time)
Cosmetology	1500 Hours	Approximately 46 weeks	Approximately 84 weeks
Advanced Cosmetology	1800 Hours	Approximately 55 weeks	Approximately 101 weeks
Advanced Esthetics*	900 Hours	Approximately 33 weeks	Approximately 42 weeks
Nail Technician	200 hours	7 Weeks	12 Weeks
Advanced Nail Technician	300 hours	10 Weeks	17 Weeks
Advanced Esthetics and Nail Technician*	1200 Hours	Approximately 44 weeks	Approximately 67 weeks

*Please note that the Advanced Esthetics Programs are exclusively offered at our Vandalia campus

Scheduled Hours: Full-time represents a minimum of thirty-five hours per week and part-time represents a minimum of 19 hours per week. You are required to attend the full scheduled hours per your Enrollment Contract/Addendum to ensure you receive the entire education and graduate on time.

Theory & Artist Salon: You start your training in the classroom, which is classified as theory. Once you complete your theory training, you advance to the Artist Salon and are considered a senior artist. Theory time represents the initial training that prepares you for the State Board licensing exam and for advanced techniques you will need to know in order to sufficiently render services to paying clients in the Artist Salon. The college keeps the revenue from the services, but you keep all tips clients provide to you.

Brief Descriptions & Educational Objectives:

Cosmetology: Cosmetologists are qualified to perform hair, nail and skin care services. Although salons lead as the largest employer of graduates, Cosmetologists can choose from a variety of careers; such as teaching, sales (i.e. for product companies like Matrix), writing (i.e. beauty industry related magazines and publications), platform design, or they can even specialize in the salon (i.e. shampoo tech, chemical specialist, etc.). For a more detailed list, refer to the occupations handout given to you by the Admissions Representative and SOC (Standard Occupational Classification) code: 39-5012.00. The Cosmetology Program is designed to provide you with the technical skills, soft skills, marketing skills and managerial skills you need to successfully pass the State Board licensing examination and to gain and enjoy a career as a Cosmetologist in the beauty industry. The Program includes the following subjects and approximate hours: Shampooing & Wet Hairstyling 70 hours; Perms & Ethnic Hair 105 hours; People Skills 70 hours; Hair Coloring/Lightening 175 hours; Anatomy & Facials 70 hours; Nails 70 hours; Haircutting 175 hours; and Client Services 765 hours.

Advanced Esthetics: Estheticians are qualified to perform a variety of skin care services. Estheticians not only get employed by salons, but also by Dermatologists and Plastic Surgeons to perform routine skin care services and post-surgery skin treatments. Refer to the occupations handout given to you by the Admissions Rep and SOC (Standard Occupational Classification) code: 39-5094.00. The Advanced Esthetics Program is designed to provide you with the technical skills, soft skills, marketing skills and managerial skills needed to successfully pass the State Board licensing examination and to gain employment as an Esthetician in the Beauty Industry. The Program includes the following subjects and approximate hours taught: Sanitation & Cosmetic History 26 hours; Elements of the Skin & Male Grooming 26 hours; Electricity & Facials with/without Machines 52 hours; Hair Removal & Make-Up 52 hours; Chemistry, Nutrition & Advanced esthetics 52 weeks; Aromatherapy, Salon Business & Selling 26 hours; Managers 52 hours; People Skills 26 hours; Professional Image, Consultation & Draping 26 hours; Cleansing, Massage & Masks 78 hours; Anatomy 26 hours; and Client Services 458 hours.

Nail Technician: Nail Techs are qualified to render nail services. Although salons are the largest employers, Nail Techs also work out of tanning centers, and for various other employers (i.e. product reps and educators, Educators, etc.). For a more detailed list, refer to the occupations handout given to you by the Admissions Rep and SOC (Standard Occupational Classification) code: 39-0592.00. The Nail Tech Program is designed to provide you with the skills you need to successfully pass the State Board licensing

examination and to gain and enjoy a career as a Nail Tech in the Beauty Industry. The Program includes the following subjects and approximate hours taught: Water/Hot Oil Manicures & State Board Nails 8 hours; Anatomy, Bacteriology, Diseases, Disorders, & Sanitation 16 hours; Professional Image & People Skills 8 hours; Pedicures 8 hours; Tips with Overlay & Acrylic, Sculptured Fiberglass & Gel Systems 48 hours; Nail Art 4 hours; Salon Business & Selling in the Salon 8 hours; and Client Services 100 hours. Advanced Esthetics and Nail Technician: This Program combines the training of both the Advanced Esthetics and Advanced Nail Technician Programs, so review the individual sections for each of these courses for a complete description of this Program. Note Regarding Advanced: Each hour you spend in Advanced training is recorded as training in Advanced per the State Board. In the event you decide to transfer from a program that includes Advanced to one without Advanced, hours earned in Advanced training are nontransferable. The benefits Advanced Programs offer you for your career include the ability to work independently, booth rental, salon management, and generally more job opportunities. However, if you are not sure if Advanced is right for you, start in the program that does not include Advanced and then add Advanced later if you desire. Transferring from one program to another ("dropping Advanced") involves being discontinued, additional fees apply, tuition increases apply and some negative impact could occur for your financial planning to pay for your education.

PROGRAM STARTING DATES: (SEE ATTACHMENT A)

PROGRAM COSTS: (SEE ATTACHMENT A)

HOLIDAYS & EMERGENCY CLOSING POLICY:

Emergency School Closing Information: When extreme conditions arise which force the college to close (i.e. bad weather), artists and staff are notified through our OneCallNow notification system; and WHIO-TV Channel 7 television station.

Closed Holidays: New Year's Day, Martin Luther King Jr. Day, Washington's Birthday/Presidents Day, Memorial Day Saturday & Monday, Independence Day (July 4th), Labor Day Saturday & Monday, Thanksgiving Thursday, Friday & Saturday, and for Christmas Break the college closes roughly 5 days around Christmas Day and New Year's Day (changes year to year, so check with your Educator for specific dates for this year).

GRADUATION REQUIREMENTS:

Upon graduation, you will receive a diploma from our college identifying the program you graduated from and the year you graduated.

Your program is measured in clock hours. You will be required to complete the total number of hours required by the State Board for program completion (transfer artists need to deduct accepted hours to determine the total hours required for program completion).

Cumulative Grade Point Average (CGPA): For all programs, you must pass with an overall cumulative GPA of seventy-five percent (75%) or higher. You must pass each subject in theory and studio training with this same minimum score.

NOTE FOR FUTURE REFERENCE: It is the intention of the college to institute grading criteria in the future that would include an artist being evaluated on Top 20 items, including but not limited to: professionalism- as it relates to appearance, attitude, preparedness and communication, artist's participation in community and/or charitable events, customer service, studio services, retail, up-selling, pre-booking, client referrals and client retention. Employers are very concerned about these areas so it's our intention to create a system that trains and grades you on all these areas to best prepare you for your successful career.

GRADING POLICY:

AREAS GRADED: In order to graduate, to receive the college diploma and to be eligible to take the State Board licensing examination, you must pass your Program with a minimum cumulative grade point average (CGPA) of seventy-five percent (75%), and you must pass each individual graded area (these areas are illustrated below) with the same minimum passing score of 75% (this means you cannot fail any subject; you must get a passing score in each individual subject even if your CGPA is higher than 75%).

PROGRAM	QUIZZES, HOMEWORK, STUDIO SERVICES	WRITTEN/TEST-OUTS	HANDS-ON TEST-OUTS
Cosmetology/ Advanced Cosmetology	10% of CGPA	50% of CGPA	40% of CGPA

PROGRAM	QUIZZES & HOMEWORK	MID/FINALS/TEST-OUTS	HANDS-ON TEST-OUTS
Advanced Esthetics	40% of CGPA	50% of CGPA	10% of CGPA
Advanced Esthetics and Nail Technician	40% of CGPA	50% of CGPA	10% of CGPA

PROGRAM	QUIZZES, HOMEWORK, PRACTICALS	FINALS/TEST OUTS	HANDS-ON TEST-OUTS
Nail Technician and Advanced Nail Technician	10% of CGPA	50% of CGPA	40% of CGPA

INCOMPLETES: For any cycle/subject you receive an Incomplete, you are required to make up the lost material or your Incomplete could result in you not graduating or it will bring down your cumulative grade point average (CGPA) since an Incomplete represents a zero. Your educator will give you more specific information about how make-up work applies to your situation specifically. Artists may return to the classroom for subjects missed. Post graduate non-credit remedial courses do not apply, so they do not have any effect on satisfactory progress standards.

GRADING SYSTEM: A letter grade system might be used. You will receive a report card each month. The range of A through D is regarded as passing. An F is regarded as failing. The grading scale is 95 to 100 = A; 88 to 94 = B; 81 to 87 = C; 75 to 80 = D (considered satisfactory); and 0 to 74 = F (considered unsatisfactory or failing). There are incidences where giving a specific grade is not feasible, so a pass/fail grading system is used whereas passing represents a 100% and a fail represents a 0% (i.e. some practicals are pass/fail). You are graded both in Theory (classroom) and in Artist Salon (all practicals). The grading system remains the same for both Theory and Artist Salon, so you need to pass both areas. The college reserves the right to change its grading policy at its sole discretion.

- **RE-TAKE POLICY:** See the Additional Artist Information & Guidelines for details.

RECORDING YOUR CLOCK HOURS:

YOU ARE RESPONSIBLE FOR YOUR TIME: You are responsible for clocking in and out EVERY TIME you enter and exit the facility; so if you forget, it is NOT the responsibility of the college. Failure to clock in or out could result in your hours not being recorded correctly. Our commitment is to make it as easy and accurate as possible to ensure you receive every minute you deserve, so carefully read these instructions and follow them to ensure you do.

Keep Your Own Time Journal: We have forms for you to use – Weekly/Monthly Report of Hours & Subject Matter - to track your hours and where you spent them. You are responsible for updating these daily.

How Your Hours Are Recorded: Our college follows the Ohio State Board of Cosmetology policy for how schools in Ohio are to record and report hours each month: (1) The exact time you clock in and out each time will be used to total your hours each month – for example: if you clock in at 8:33am, your time starts at 8:33am; and (2) At the end of each month, the total number of minutes you accumulated in the month will be rounded to the nearest fifteen minute increment, where 7 minutes is the cutoff, so 1 to 6 minutes would round down and 7 to 14 minutes would round up. Examples: For a month, if you have a total of 9003 minutes, the hours would be rounded down to 9000 minutes. If you have a monthly total of 9008 minutes, the hours would be rounded up to 9015 minutes. In all examples, the total minutes would end with a zero (9000), fifteen minutes (9015), thirty minutes (9030), or forty five minutes (9045).

Be Early: Because your hours are recorded minute by minute, it is EXTREMELY IMPORTANT THAT YOU COME IN EARLY. If you arrive at the last minute, such as at 8:28am or 5:28pm, there could be a line at the time clock, so you may not be able to clock in until after your shift begins, which means you are late. By coming in early you have a much better chance of ensuring you are on time. As always, think of your career. You will need to arrive 5 to 15 minutes early to work each day to ensure you start your day on time. The same concept applies with CIIC.

Clock In & Out On Time: Again, because your hours are recorded minute by minute, that means whatever time you clock in or out is the exact time that will be recorded; so be sure you clock in and out on time each time you punch the clock (such as for lunch and at the end of your schedule) or it could cost you hours and/or place you under your satisfactory progress requirements for attendance. Every minute counts in your career goals!

How To Scan Your Hand: We use a biometric hand scanner, so you will literally scan your hand and our system will automatically record your time in our computer.

- Place your hand in the scanner in the correct position and wait until it makes one distinctive beep and reads “Handprint Accepted” and “Clock in/out successful”. If you do not hear a beep, notify your Educator IMMEDIATELY.
- If the time clock is down, you will need to record all your clock ins and outs on a provided sign-in sheet. Your time will be entered into the computer.
- All artists clocking 6 or more hours in a day must scan out for a ½ hour lunch, and then scan back in once the ½ hour lunch period is up. If you do not clock out for your ½ hour break, it will be taken out for you.

Time Corrections (effective August 1, 2016): We understand time corrections, due to time clock functioning, may require adjustments. These rare instances to adjust your time require educational verification through the use of CIIC’s form “Documentation Required Making a Time Change” which must be signed by an educational representative. Proof consists of a visual/mechanical demonstration that the time clock malfunctioned. Failure to verify the malfunction and/or the required documentation your time can no longer be adjusted and will be recorded as is. Additionally, you have a maximum of one (1) business days (based upon the artist’s scheduled days) to identify and correct a problem. No time will be adjusted after this correction period. Please work with us to ensure your time is recorded accurately. The last thing we want is for your time to be recorded incorrectly and remember it’s your responsibility as it would be in your employment so TAKE CHARGE of YOURSELF!

Example Situations:

- All artists who scan in at the start of the day, but do not have any other scans for the day, will be clocked out at the same time of their clock in.

- o All artists who scan in for the morning and out at lunch with no other scans for the day will receive only the hours clocked.
- o For artists who do not scan out, their last clock in for the day will be considered their time out.

Disputing Your Monthly Recorded Hours: You will receive a monthly report card that shows the total hours you accumulated for the month. Compare your Weekly/Monthly form to your monthly report card. If you think there's a discrepancy, you have one week to dispute this. Your dispute must be in writing and it must contain the same type of proof, or supporting documentation, for adjusting your time. If you do not make your dispute within one week, if your dispute is not in writing, or if you do not provide the required proof, you forfeit your right to dispute your time and your time will stay as posted on your report card. We want our artists' time to be kept accurately. That's why we invested in a nationally recognized, computerized time recording system. Let's work together to ensure your time is as accurate as possible.

Disciplinary Actions: Abuse of the time system is considered a serious matter which may lead to withdrawal. If abuse is suspected, a review will be conducted; including, but not limited to, the use of surveillance equipment which will allow us to determine your last time in/out of the school.

ATTENDANCE POLICIES:

General Policy: Our college attendance rate requirement is 85%. Artists are required to follow their contracted schedule. Any unauthorized deviation from your schedule could result in losing part(s) of your training, graduating late, loss of financial aid and/or owing tuition overage. Deviations include absences, tardiness, and leaving early; and all such deviations count against your satisfactory progress and delay your graduation. You must graduate by your required date of graduation. There are allowable absences built in for you to take off for sickness, vacation, etc. (this is the difference in days between your estimated date of graduation and your required date of graduation). As such, you may have allowable misses supported and documented (i.e. doctor's notes and appointment documents confirmed by management and they will still count against your academic progress. If in any given month, the artist falls below an Attendance Rate of seventy-five percent (75%), the artist may be withdrawn. If you do not graduate by your contracted date of graduation, you may be offered an extension not to exceed 150% of the contracted enrollment period as represented by the Expulsion Date on page one of your Enrollment Contract. The Expulsion Date is defined as the last date a student can attend before getting permanently withdrawn. The purpose of an extension is to provide you with an opportunity to complete all requirements of graduation within the extension period, thus allowing you to graduate. There is an increase in tuition because of this extension, determined by the remaining program hours not yet clocked at the time of the extension, as you are re-contracting for a new time period in which to complete your program.

WITHDRAWAL: If you are not in attendance for 14 consecutive days, and you are not on Leave of Absence (LOA), you may be discontinued. This does not include extreme weather conditions and holiday closings. If you decide to return, you will need to re-enroll by signing another Enrollment Contract/Addendum, and you will be subject to any tuition increases along with a Termination Fee, Registration Fee and Re-enrollment Fee. For refund purposes, your enrollment period is used to determine your financial responsibility. The date used to establish your formal withdrawal date is the date the college receives your official written notification of withdrawal. In the event you are withdrawn, the college will determine your official withdrawal date as the last date of your physical attendance or, in the event of not returning from a LOA, as the date your LOA expired.

SATISFACTORY ACADEMIC PROGRESS (SAP) Policy

Satisfactory progress in attendance and academic work is a requirement for all artists enrolled in this school. Federal regulations require all schools participating in state and federal financial aid programs to monitor SAP. These standards are applicable to all artists attending the Institution.

SAP Standards:

This institution requires its artists to maintain Satisfactory Academic Progress (SAP) as established by this institution, in order to graduate successfully and to continue to be eligible to participate in the federal government's Title IV financial aid programs. These standards apply to all artists, regardless of the source of the artist's funding, and to all artists, regardless of their status (full-time or part-time). All artists must comply with the following standards:

- All artists must maintain a cumulative attendance and academic average of 75% or better.
- All artists must complete the program within one and one-half (1½) times the normal length of time required to complete the program as defined in the enrollment agreement. This time frame will be measured in terms of clock hours attempted.

In addition to attendance standards relating to Satisfactory Academic Progress (SAP), artists are also required to adhere to certain other general institutional policies relating to attendance and tardiness. These policies are outlined in the School Catalog.

Title IV, HEA Quantitative (150%) Requirement:

All artists must complete their educational program in no longer than 150% of the published length of the program. A leave of absence will extend the artist's contract period, and maximum time frame, by the same number of days in the leave of absence. All clock hours at the Institution and transfer hours must be counted toward the 150% eligibility whether a artist received Title IV, HEA federal artist aid or not in order to graduate within the maximum time frame.

Artists must also meet the attendance requirements as outlined in the school catalog.

Academic Year Definition:

Creative Images Institute of Cosmetology's academic year is defined as 900 clock hours and 26 weeks for Title IV, HEA purposes. For Title IV, HEA payments, the artist must meet both clock hours and weeks of instruction as well as complying with all standards for Satisfactory Academic Progress before they can receive further Title IV, HEA payments.

Evaluation Periods: Artist compliance with the policy for Satisfactory Academic Progress is divided into evaluation periods and is assessed at each of the following times:

- 1500 Cosmetology: Evaluations occur at 450 hours, 900 hours, and 1200 hours*.
- 1800 Advanced Cosmetology: Evaluations occur at 450 hours, 900 hours, and 1350 hours*.
- 900 Advanced Esthetics: Evaluation occurs at 450 hours*.
- 1200 Advanced Esthetics and Nail Technician: Evaluations occur at 450 hours and 900 hours*.

- Advanced Nail Technician: Evaluation occurs at 150 hours.
- Nail Technician: Evaluation occurs at 100 hours.

EVALUATION PERIODS ARE BASED UPON ACTUAL HOURS COMPLETED BY THE ARTIST.

*NOTE: SAP will be assessed as of the day when the artist obtained the hours where an evaluation is due. Additionally, the college will perform a SAP consultation with the artist within three weeks of the date the artist obtained the hours where an evaluation is due.

Formal Evaluations: You will be given a formal evaluation for each scheduled evaluation. This evaluation will consist of a report card that YOU MUST SIGN.

Disputing Your Evaluation: If you do not agree with your evaluation, you may dispute it. Your dispute must be in writing and submitted within one week of receiving your formal evaluation. Your dispute must contain material evidence. Disputes submitted without material evidence will be denied. For disputing your GPA, material evidence consists of graded papers, tests and/or practicals and client services that demonstrate a grade contrary to the one entered into the computer, or the lack thereof. Our college is committed to ensuring accurate evaluations, so we have invested in a school management computer program that is nationally recognized.

WARNING / APPEAL / PROBATION

Artists who fail to meet minimum requirements (75% cumulative attendance and 75% GPA) for attendance and academic progress at the end of a payment period will be placed on a Financial Aid Warning. A artist on Financial Aid Warning may continue to receive assistance under the Title IV HEA programs for one payment period. At the end of the payment period if the artist has met the minimum grade and attendance requirement the artist is considered to be meeting Satisfactory Academic Progress.

If the artist is not meeting Satisfactory Academic Progress at the end of the Financial Aid Warning Period, the artist will lose Title IV eligibility and be required to meet specific criteria of an improvement plan to assist them in regaining SAP and Title IV eligibility. During this period the artist will not be eligible to receive Title IV, HEA funds but he/she may continue on a cash pay basis with an approved payment plan.

If an artist is making SAP at the end of the Financial Aid Warning, they shall be returned to normal SAP status with no loss of Title IV, HEA eligibility.

Appeal Process:

An artist who loses their financial aid eligibility due to not making SAP at the end of a financial aid warning has the right to file an appeal regarding their Satisfactory Academic Progress Evaluations.

An artist who wishes to appeal their loss of Title IV, HEA eligibility, must submit a written request to the Director of Financial Planning within five (5) business days of being notified that they are in a non-satisfactory progress status.

The artist must describe any unusual circumstance(s) that the artist believes deserve special consideration. The basis on which an artist may file an appeal: death of a relative, an injury, or illness of the artist or other special circumstance. The artist must provide information as to why they did not make SAP and what has changed that will allow them to make SAP by the next evaluation point. Once the Director of Financial Planning receives the appeal, they will evaluate the appeal, gather information from the artist's educator, and coordinate a meeting with the artist, the artist's educator, and the Campus Manager, to discuss artist's status, circumstances, and SAP ability; then provide a decision within five (5) business days of that meeting. The Director of Financial Planning will notify the artist in writing of the decision and all decisions are final.

If the artist is granted an appeal they will then be placed on Financial Aid Probation, which is a status assigned by the institution to an artist who fails to make SAP. Note the appeal has been granted for one payment period only.

Financial Aid Probation Status:

An artist placed on Financial Aid Probation may receive Title IV, HEA programs funds for one payment period. Any artist that prevails upon the appeal process shall be placed on financial aid probation and will be eligible to receive Title IV, HEA funding during this period. The artist may also be placed on an individual development plan to assist the artist in regaining SAP at the end of this payment period. Those who are not making SAP at the end of the Financial Aid probation period will be ineligible to receive Title IV, HEA funds for the following payment periods. A artist must meet SAP prior to having eligibility reinstated.

If the artist is not granted a Probation they will remain on Academic Warning with a loss of Title IV, HEA funding for at least one payment period, at which time they must be making SAP in order to regain Title IV, HEA funding for the next payment period.

Reinstatement of Aid:

This process is limited to the period under evaluation. Artists making SAP by the conclusion of the probation period will be removed from the probation status and will regain eligibility for Title IV, HEA aid.

Financial Appeal Granted:

Should the artist prevail upon their appeal they will be placed on a Financial Probation for that payment period. The artist will then be eligible for Title IV, HEA funds for that payment period. While on Financial Aid Probation, the artist must meet the institutions Satisfactory Academic Progress standards and complete the requirements of the Academic Improvement Plan, which was developed by the institution to assist the artist in regaining their Title IV, HEA eligibility. A artist on Financial Aid Probation because of a successful appeal is eligible for Title IV, HEA funds for ONE payment period.

Requirements for the Academic Improvement Plan:

- Maintain an attendance percentage that will ensure the artist will meet Satisfactory Academic Progress by the next payment period.
- Maintain a 75% or higher grade point average.
- The academic improvement plan will be monitored by the Education Coordinator.
- The school will notify the artist each month on their academic improvement status during the monthly progress report/advising session. Status of the artists report will be written on the progress report form for the artist to sign.
- Artists choosing to remain in school while requesting an appeal will be responsible for charges accrued whether or not the appeal is granted.

Returning artist from a Leave of Absence or a Withdrawal

All artists, who have withdrawn or taken a leave of absence and choose to re-enter into a course, will be placed under the same satisfactory or unsatisfactory progress status prevailing at the time of the prior withdrawal or leave.

Re-Establishment of Satisfactory Academic Progress

Artists may re-establish satisfactory academic progress by meeting minimum attendance and academic requirements at the next evaluation point.

Reinstatement of Financial Aid

Title IV, HEA funds will be reinstated to qualified artists who have received a financial aid probation as a result of a successful appeal or who have re-established satisfactory academic progress by meeting the minimum cumulative attendance and academic requirements at the end of a payment period and are able to complete their program within the maximum time frame.

Noncredit and Remedial Courses

Noncredit and remedial courses do not apply to this institution. Therefore, these items have no effect upon the school's satisfactory progress standards.

Schedule Change: This will affect your SAP, so these must be approved per CIIC's schedule change practice.

Veteran Artists: Our attendance policy is applicable to all artists, including Veteran artists. For SAP, the same provisions apply to you as illustrated above in this section. Any leave of absence or change in schedule must be reported to the U.S. Department of Veterans Affairs. These adjustments could affect your Veteran educational benefits.

Payment Options: Losing your financial aid does not mean you are withdrawn from our college. However, any aid that you lose will become your personal liability to the college, so you will need to make payment arrangements with the Financial Planning Office before you will be allowed to continue your training once your aid has been lost.

Leave of Absence (LOA):

LOAs are for emergency situations, such as medical, legal and/or military conditions, deaths in the immediate family, natural disasters or mitigating circumstances. CIIC reserves the sole and absolute right to deny any LOAs. In the event an artist shall request a LOA, which is defined as any period of time beyond the posted holidays that artist takes off but remains enrolled in CIIC, then the artist must complete a LOA request form and this form must be approved by a CIIC official. LOAs extend the estimated, required and expulsion dates in direct proportion to the duration of the leave, and the leave duration is not factored into SAP calculations; however, an artist returns from the leave in the same SAP status as when the leave began. The total duration shall not exceed 180 days in a 12-month period. A LOA will extend the artist's contract period and maximum time frame by the same number of days in the LOA. If the artist does not return on the specified return date, the artist will be withdrawn from CIIC.

Leaves of Absences & Withdrawals: If you take a LOA or withdraw for any reason, your assistance will be interrupted during your absence. Your SAP status at your last scheduled evaluation will be documented in your file so that when you return, you will return in the same SAP you were in at the time of your departure. In regard to re-entry, if you withdraw from our college and then re-enroll, you will re-enter in the same SAP status in which you left.

Transfer Artists: For any artist who enrolls in our college with approved transfer hours, those transfer hours are considered by us to be attempted and completed hours.

NOTE: At whatever SAP attendance rate an artist is contracted, he/she will be held to that rate, even if the rate is later increased. If the SAP attendance rate is decreased, the artist will be held to the lesser of the contracted rate or decreased rate.

CAREER ASSISTANCE:

Employment assistance begins before you even start our college. We have many salons and spas that look to our college for graduates to fulfill openings. Our college works hard to maintain high visibility in the industry and a sound reputation so employers know when they hire from our college they are getting a well-trained individual. We invite employers in to give in-house interviews and presentations to enhance your learning experience. We send college representatives into the field to meet with employers to continue our strong working relationships. We allow our artists the opportunity to interview with and visit employers as a part of our standard training. We also encourage our artists and salons to participate in our intern program. Job openings sent to our college are posted on social media pages (i.e. Facebook), our college's website, and job boards located in both campuses. As a graduate, you are always welcome to use our employment assistance in the future. We cannot ever guarantee employment placement, but we do make numerous attempts to assist you before and after you graduate.

ARTIST'S ACCESS TO FILES & PRIVACY STATEMENT:

Access to Your Records: The college maintains a file in a fire-proof cabinet containing your records; including attendance, hours, grades, etc. You (or parents/legal guardian in the case of a dependent minor artist) can have supervised access to your file and records during normal college administrative hours by asking a college administrator or Educator. You are not allowed to write on or take any documents in your file. Your records are kept in the college for ten (10) years.

There is a file printing/copying fee of \$0.15 per page.

Release of Information: You (or parents/legal guardian in the case of a dependent minor artist) will be asked to sign The Family Educational Rights & Privacy Act of 1974 (FERPA). This is designed to protect your records from being randomly distributed. It states our college does not release your records to anyone without written consent from you, except to specific agencies that are listed on the form. FERPA regulations prevent us from giving out artist information to prospective clients.

SCHOLARSHIP & FEE POLICIES (waiver):

Scholarships: Our college cooperates with salons and other organizations who offer scholarships and we are open to working with other scholarship organizations. Scholarships currently available include the following:

Military Scholarship – As a "Thank You" to our armed forces and their dependents, eligible recipients will receive 10% off the cost of tuition for any program offered at our college. Recipients must meet CIIC's Admission requirements and be an active duty or retired military member or the dependent of an active duty or retired military member and produce Government issued identification information. Upon acceptance of this scholarship, recipient agrees to graduate from their chosen program. Scholarship monies represent the last monies paid toward financial obligations to CIIC by the recipient. Failure to graduate and/or to maintain the required attendance and GPA rates could result in losing the scholarship in whole. Scholarship award amounts are not redeemable for cash and are not valid for artists currently enrolled at CIIC. See our Admissions Department for further details.

Veterans Scholarship – As an appreciation to our military veterans, eligible recipients will receive 10% off the cost of tuition for any program offered at CIIC. Recipients must meet CIIC's entrance requirements, be a military veteran with an Honorable Discharge or be a member of our armed forces on active duty (or direct relative). A potential scholarship participant must provide a government

issued identification card/DD-214. Upon acceptance of this scholarship, recipient agrees to graduate from the chosen program. Scholarship monies represent the last monies paid toward financial obligations to CIIC by the recipient. Failure to graduate and/or to maintain the required attendance and GPA rates could result in losing the scholarship in whole. Scholarship award amounts are not redeemable for cash and are not valid for students currently enrolled at CIIC. See our Admissions Representative for further details.

Salon Referral Scholarship – Recipient must meet CIIC's Admission requirements and write an essay describing: (A) Why you want a career in the beauty industry; (B) Why you feel you should receive this scholarship; (C) Why you want to attend Creative Images; (D) Why you want to work for the salon granting this scholarship; and (E) What type of charitable works or community-focused actions you have performed. Upon acceptance of this scholarship, recipient agrees to graduate from the chosen program and pursue a career with the salon granting this scholarship. In the event any one or more of the criteria above are not met, the applicant could lose the scholarship amount in whole. Scholarship monies represent the last monies paid toward financial obligations to Creative Images by the recipient, are not redeemable for cash, and are not valid for students currently enrolled at Creative Images. See our Admissions Department for further details.

Scholarships for Graduating High School Seniors – These scholarships range from \$500 to \$2,500 for the program of your choice. Eligible recipients must be a current year high school graduate, complete a Contract for Educational Services and meet college entrance requirements, provide a copy of your high school transcript, complete a scholarship application available from our Admissions Department, and submit an essay describing: (A) Why you want to work in this industry; (B) Why you feel you should receive this scholarship; (C) Why you want to attend Creative Images; (D) What your goals are for the future; and (E) What type of charitable works or community-focused actions you have performed. Applications must be received by March 10th, for committee review. Scholarships are awarded by May 15th. Recipients must start their program within the current year, subject to availability. Scholarship monies represent the last monies paid toward financial obligations to Creative Images by the recipient. Scholarship award amounts are not redeemable for cash. See our Admissions Representative for further details.

Beauty Industry Scholarships - Recipient must meet CIIC's entrance requirements. Scholarship monies represent the last monies paid toward financial obligations to CIIC by the recipient and are not redeemable for cash. See our Admissions Department for further details on these scholarship opportunities.

Scholarship Conditions- Recipient must begin classes on their scheduled class starting date (certain mitigating circumstances may be considered which may include (and not limited to); natural disasters, direct military deployment (artist or direct relative as spouse-Mother-Father), documented medical and/or legal circumstances of significant nature. The artist is to graduate with an Attendance Rate and an academic GPA of no less than 85% or the scholarship will be revoked in full.

- **Revoked Scholarships-**if a loss of scholarship occurs in which CIIC does not to receive scheduled funding, the artist will become liable for the scholarship amount to the college, per the artist's Contract for Educational Services with CIIC.

PAYMENTS & FEES:

For payment of fees and tuition, the college accepts cash, check, money orders, and major credit cards except American Express. Additional fees may include Change of Program Fee (\$50) and Campus Transfer Fee (\$50), as applicable.

Fee Policy (waiver): Artists who have mitigating circumstances, the college may, at its discretion, opt to waive certain fees.

ADVISING SERVICES:

Career Advising: When you originally visited our college you were given information about the industry. If at any time during your program of study should you want any additional career consultations to explore career interests, ask an Admissions Representative.

Attendance & Academic Advising: During your enrollment period you are given the opportunity to meet privately with your educator(s) to discuss your progress and/or problem areas.

COMPLAINT PROCEDURE:

As a general rule, our college has an Open Door Policy, meaning we are open to your ideas, suggestions and opinions (refer to the Who Do You Turn To For Help). We appreciate hearing from our artists as it is our intention to provide you with a quality education and educational environment. A good time to bring up ideas is during your evaluations. If something is bothering you, please speak with your educator first. If the problem is still not resolved, see the Campus Manager. If, however, you do need to register a formal complaint, this must be done in writing via a dated letter addressed to the General Manager, containing the full nature of the complaint, what resolution you are seeking, your name, program of study and the date you submitted your letter. Be sure to sign your letter and either hand-deliver it to the Campus Manager, or mail it to the attention of the Campus Manager, via certified mail. All formal complaints will be responded to within ten days of the receipt of the formal complaint. If you are not satisfied with the result you receive regarding your complaint after you have followed our college's internal complaint procedure, you will then need to contact either the State Board or NACCAS; both of these organizations' contact information can be found in this Artist Handbook & Catalog.

WITHDRAWAL AND SETTLEMENT POLICY:

Enrollment Termination: If CIIC classifies the artist as unofficially withdrawn after the artist is absent for a period exceeding fourteen (14) consecutive days, CIIC will classify the artist's official termination date as the artist's last day of physical attendance; which shall be used for computing the artist's financial liability. Unofficial withdrawals for clock hour artists are determined by CIIC through monitoring clock hour attendance at least every two weeks. The refund is calculated based on scheduled hours from artist's start date through artist's last date of attendance. The artist shall be responsible for a \$150.00 Termination Fee in any termination under this article. If the artist and/or artist's legal guardian (in the event the artist is a dependent minor) terminates his/her enrollment at CIIC or CIIC terminates the artist's enrollment, such termination must be done so in writing. Notice shall be delivered personally upon the opposite party or by U.S. Mail, postage pre-paid. If the artist delivers notice in person, it must be delivered exclusively to a campus administrator. Notice shall be effective according to the postmark on said notice or upon the date of personal delivery. Any refunds due the artist by CIIC under this article shall be made to the artist within forty-five (45) days of a determination that the artist has withdrawn, whether officially or unofficially, which shall occur on the earlier of the dates that: (1) The artist is not accepted by CIIC and is entitled to a refund of all monies paid except the \$100.00 non-refundable Application

Fee (may be refundable by senior management approval); (2) The artist or legal guardian cancels this Contract and demands his/her money back in writing within three business days of signing this Contract regardless of whether the artist has actually started training, all monies collected by CIIC are refunded except the \$100.00 non-refundable Application Fee (may be refundable by senior management approval); (3) The artist or legal guardian cancels this Contract after three business days of signing this Contract but prior to entering classes, the artist is entitled to a refund of all monies paid to CIIC less the \$100.00 non-refundable Application Fee (may be refundable by senior management approval) and the \$250.00 Registration Fee; (4) The artist or legal guardian notifies CIIC of the artist's withdrawal; (5) If the artist is on an approved LOA and the artist does not return from the leave by the final specified date of return, and/or the artist notifies CIIC in writing of the artist's intent to terminate, the artist shall be terminated and the date of withdrawal shall be the earlier of the date of expiration of the LOA or the official date of the notification; or (6) The artist is discontinued by CIIC. If the artist/legal guardian cancels the artist's Contract or the artist is discontinued by CIIC after three business days of the signing of this Contract and after the artist has started classes, the artist shall be liable for the per item charge of all materials issued to the artist by that time (the artist keeps issued materials), for the \$100.00 Application Fee, the \$250.00 Registration Fee, the \$150.00 Termination Fee and for tuition according to the Tuition Adjustment Schedule:

TUITION ADJUSTMENT SCHEDULE:

Percentage Length Completed to Total Length of Program or Academic Year	% Of Tuition Owed To CIIC By Artist
0.01% to 4.99%	20%
5.00% to 9.99%	30%
10.00% to 14.99%	40%
15.00% to 24.99%	45%
25.00% to 49.99%	70%
50.00% and over	100%

The artist understands that if the artist is out of attendance (except during an approved LOA) that the artist is classified as enrolled and the artist is accruing instructional charges accordingly. Equipment charges and fees are always held separate from tuition charges. If the artist is forced into termination for reasons beyond the immediate control of the artist, such as dismemberment, natural disasters, etc., CIIC will make a settlement to the artist which is reasonable and fair to both parties. All monies owed to the U.S. Department of Education (USDOE) Title IV Programs, as calculated per our Return to Title IV Policy, shall be returned to the appropriate USDOE Title IV Programs within forty-five (45) days of determining the artist's withdrawal; not to exceed sixty (60) days for unofficial withdrawals.

Program Cancellation & School Closure: If CIIC closes and ceases to operate, CIIC shall use a pro-rata calculation to determine the artist's tuition obligation versus the percentages reflected in the tuition adjustment schedule, and a list of all the artists who were enrolled at the time of school closure including the amount of each pro-rata refund will be reported to NACCAS. If a program is cancelled subsequent to the artist's enrollment, and before the program has begun, CIIC shall at its option either provide a full refund of all monies paid by the artist or provide completion of the program for the artist. At its sole discretion, CIIC may cancel this Contract prior to the artist starting classes with a full refund of all monies paid to CIIC by the artist; including all monies paid towards tuition, kit, Application and Registration Fees.

Transfer Artists Who Transfer From Our College To Another Beauty College: The same refund guidelines apply for you as with any artist who is discontinued or who discontinues. Additionally, you will need to have all outstanding balances paid to our college in full prior to CIIC releasing your hours to another beauty college. Once all outstanding balances are paid in-full to our college, we will promptly transfer your hours (within a maximum time frame of thirty days). Your hours will be transferred to the Ohio State Board of Cosmetology on a DT-1 Form, and from there your hours will be transferred to the school of your choice.

Leave of Absence (LOA): If you are on an LOA and notify the college you will not be returning the date of withdrawal shall be your last day of physical attendance.

Theory Classroom as compared to Artist Salon: When you are on our Artist Salon, clients are paying for the services they receive and the college retains the revenue. This revenue may offset your tuition as the college is receiving an additional source of revenue. As such, the majority of the expense incurred by our college to train you is in the classroom experience. This is why we use the above percentage brackets to calculate tuition owed. If there was no studio classroom experience, your tuition would be higher accordingly. It is important for you to understand this while you are on the studio so you can know your activities on the studio are contributing towards ensuring your career success.

Refunds by Our College: In the event our college should ever owe you a refund, it would be sent no later than forty-five (45) days from the time we receive your official cancellation or withdrawal, this is to include refunds due as a result of you not returning from an LOA.

Returns to Title IV: Federal Financial aid, such as Pell Grants and Direct Student Loans, are considered Title IV aid distributed by the U.S. Department of Education. If you receive any of these Title IV funds while attending our institution and then discontinue, a Return to Title IV funds calculation will be made. This calculation determines whether any Title IV funds received were unearned by the student at time of discontinuance. The calculation is based upon the number of hours the student was scheduled for in his/her last payment period before discontinuing. If a student was not scheduled for more than 60% of the hours in that payment period at the time of discontinuance, a portion or all of the aid received during that payment period will have to be returned to the U.S.

Department of Education. This will increase the amount the student will owe to our institution. Please refer to our Return To Title IV Funds Policy for more details.

Collection Policy: Our collection procedures reflect good taste and sound, ethical business practices. Our accrediting commission is not used in name or elsewhere in any collection activities; collection correspondences regarding cancellation and settlement from the college itself, banks, collection agencies, lawyers or any other third parties representing the college clearly acknowledge the existence of the withdrawal and settlement policy of this college; and for use with third parties, a part of your enrollment contract authorizes our college to sell or discount to third party collection agencies who are required to collect in direct accordance with the withdrawal and settlement policy of this institution.

RETURN OF TITLE IV, HEA POLICY

When you apply for financial aid, you sign a statement that you will use the funds for educational purposes only. Therefore, if you withdraw before completing your program, a portion of the funds you received may have to be returned. Creative Images Institute of Cosmetology will calculate the amount of tuition to be returned to the Title IV, HEA Federal fund programs according to the policies listed below.

RETURN TO TITLE IV FUNDS POLICY

This policy applies to students' who withdraw official, unofficially or fail to return from a leave of absence or dismissed from enrollment at Creative Images Institute of Cosmetology. It is separate and distinct from the Creative Images Institute of Cosmetology refund policy. (Refer to institutional refund policy)

The calculated amount of the Return of Title IV, HEA (R2T4) funds that are required for the students affected by this policy, are determined according to the following definitions and procedures as prescribed by regulations.

The amount of Title IV, HEA aid earned is based on the amount of time a student spent in academic attendance, and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the order of return of unearned funds do not include funds from sources other than the Title IV, HEA programs.

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

The institution has 45 days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. The school is required to notify the student if they owe a repayment via written notice.

The school must advise the student or parent that they have 14 calendar days from the date that the school sent the notification to accept a post withdraw disbursement. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV, HEA programs.

"Official" Withdrawal from the School

A student is considered to be "Officially" withdrawn on the date the student notifies the Financial Planning office or Assistant Campus Manager in writing of their intent to withdraw. The date of the termination for return and refund purposes will be the earliest of the following for official withdrawal:

1. Date student provided official notification of intent to withdraw, in writing or orally.
 2. The date the student began the withdrawal from Creative Images Institute of Cosmetology, records.
- Upon receipt of the official withdrawal information, Creative Images Institute of Cosmetology, will complete the following:
1. Determine the student's last date of attendance as of the last recorded date of academic attendance on the school's attendance record;
 2. Two calculations are performed:
 - a. The student's ledger card and attendance record are reviewed to determine the calculation of Return of Title IV, HEA funds the student has earned, and if any, the amount of Title IV funds for which the school is responsible. Returns made to the Federal Funds Account are calculated using the Department's Return of Title IV, HEA Funds Worksheets, scheduled attendance and are based upon the payment period.
 - b. Calculate the school's refund requirement (see school refund calculation):
 3. The student's grade record will be updated to reflect his/her final grade.
 4. Creative Images Institute of Cosmetology will return the amount for any unearned portion of the Title IV funds for which the school is responsible within 45 days of the date the official notice was provided.
 5. The school will provide the student with a letter explaining the Title IV, HEA requirements:
 - a. The amount of Title IV assistance the student has earned. This amount is based upon the length of time the student was enrolled in the program based on scheduled attendance and the amount of funds the student received.
 - b. Any returns that will be made to the Title IV, HEA Federal program on the student's behalf as a result of exiting the program. If a student's scheduled attendance is more than 60% of the payment period, he/she is considered to have earned 100% of the Federal funds received for the payment period. In this case, no funds need to be returned to the Federal funds.
 - c. Advise the student of the amount of unearned Federal funds and tuition and fees that the student must return, if applicable.
 6. Supply the student with ledger card record noting outstanding balance due to the school and the available methods of payment. A copy of the completed worksheet and letter will be kept in the student's file.

Unofficial Withdrawal from School

In the event that the school unofficially withdraws a student from school, the Financial Planning office must complete the Withdrawal Form using the last date of attendance as the drop date.

Any student that does not provide official notification of his or her intent to withdraw and is absent for 14 consecutive calendar days, will be subject to termination and considered to have unofficially withdrawn.

Within one week of the student's last date of academic attendance, the following procedures will take place:

1. The education office will make attempts to notify the student regarding his/her enrollment status;
2. Determine and record the student's last date of attendance as the last recorded date of academic attendance on the attendance record;
3. The student's withdrawal date is determined as the date of the 14th day of consecutive calendar days of absence;
4. Notify the student in writing of their failure to contact the school and attendance status resulting in the current termination of enrollment;
5. CREATIVE IMAGES INSTITUTE OF COSMETOLOGY calculates the amount of Federal funds the student has earned, and, if any, the amount of Federal funds for which the school is responsible.
6. Calculate the school's refund requirement (see school refund calculation);
7. CREATIVE IMAGES INSTITUTE OF COSMETOLOGY, Financial Planning office will return to the Federal fund programs any unearned portion of Title IV funds for which the school is responsible within 45 days of the date the withdrawal determination was made and note return on the student's ledger card.
8. If applicable, CREATIVE IMAGES INSTITUTE OF COSMETOLOGY will provide the student with a refund letter explaining Title IV requirements:
 - a) The amount of Title IV aid the student has earned based upon the length of time the student was enrolled and scheduled to attend in the program and the amount of aid the student received.
 - b) Advise the student in writing of the amount of unearned Title IV aid and tuition and fees that he/she must return, if applicable.
 - c) Supply the student with a final student ledger card showing outstanding balance due the school and the available methods of payment.
9. A copy of the completed worksheet and letter will be kept in the student's file.

Disbursement Restrictions – 30 Day, First time, First Year Undergraduate Students

There are some Title IV, HEA funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements.

For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled past the 30th day.

Earned AID:

Title IV, HEA aid is earned in a prorated manner on a per diem basis (calendar days or clock hours) up to the 60% point in the payment period. Title IV, HEA aid is viewed as 100% earned after that point in time. A copy of the worksheet used for this calculation can be requested from the Financial Planning Director.

Withdraw Before 60%

The institution must perform a R2T4 to determine the amount of earned aid through the 60% point in each payment period or period of enrollment. The institution will use the Department of Education's prorate schedule to determine the amount of the R2T4 funds the student has earned at the time of withdrawal.

Withdraw After 60%

After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV, HEA funds he or she was scheduled to receive during this period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

CREATIVE IMAGES INSTITUTE OF COSMETOLOGY measures progress in Clock Hours and uses the payment period for the period of calculation.

The Calculation Formula:

Determine the amount of Title IV, HEA aid that was disbursed plus Title IV, HEA aid that could have been disbursed.

Calculate the percentage of Title IV, HEA aid earned:

- a) Divide the number of clock hours scheduled to be completed in the payment period as of the last date of attendance in the payment period by the total clock hours in the payment period.

HOURS SCHEDULED TO COMPLETE

TOTAL HOURS IN PERIOD = % EARNED

- b) If this percentage is greater than 60%, the student earns 100%.
- c) If this percent is less than or equal to 60%, proceeds with calculation.

Percentage earned from (multiplied by) Total aid disbursed, or could have been disbursed = AMOUNT STUDENT EARNED.

Subtract the Title IV aid earned from the total disbursed = AMOUNT TO BE RETURNED.

100% minus percent earned = UNEARNED PERCENT

Unearned percent (multiplied by) total institutional charges for the period = AMOUNT DUE FROM THE SCHOOL.

If the percent of Title IV aid disbursed is greater than the percent unearned (multiplied by) institutional charges for the period, the amount disbursed will be used in place of the percent unearned.

If the percent unearned (multiplied by) institutional charges for the period are less than the amount due from the school, the student must return or repay one-half of the remaining unearned Federal Pell Grant.

Student is not required to return the overpayment if this amount is equal to or less than 50% of the total grant assistance that was disbursed /or could have been disbursed. The student is also not required to return an overpayment if the amount is \$50 or less.

CREATIVE IMAGES INSTITUTE OF COSMETOLOGY will issue a grant overpayment notice to student within 30 days from the date the school's determination that student withdrew, giving student 45 days to either:

1. Repay the overpayment in full to CREATIVE IMAGES INSTITUTE OF COSMETOLOGY or Sign a repayment agreement with the U.S. Department of Education.

Order of Return

CREATIVE IMAGES INSTITUTE OF COSMETOLOGY is authorized to return any excess funds after applying them to current outstanding Cost of Attendance (COA) charges. A copy of the Institutional R2T4 work sheet performed on your behalf is available through the office upon student request.

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 Funds" is allocated in the following order:

- Unsubsidized Direct Stafford loans (other than PLUS loans)
- Subsidized Direct Stafford loans
- Parent Plus loans – received on behalf of the student
- Federal Pell Grants for which a Return is required
- Iraq and Afghanistan Service Grant for which a Return is required
- Other Title IV, HEA assistance

Post-Withdrawal Disbursement

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school).

The school needs your permission to use the post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

Time frame for returning an unclaimed Title IV, HEA credit balance

If a school attempts to disburse the credit balance by check and the check is not cashed, the school must return the funds no later than 240 days after the date the school issued the check.

If a check is returned to a school or an EFT is rejected, the school may make additional attempts to disburse the funds, provided that those attempts are made not later than 45 days after the funds were returned or rejected. When a check is returned or EFT is rejected and the school does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period.

The school must cease all attempts to disburse the funds and return them no later than 240 days after the date it issued the first check.

Institution Responsibilities in regards to return of Title IV, HEA funds

CREATIVE IMAGES INSTITUTE OF COSMETOLOGY's responsibilities in regards to Title IV, HEA funds follow:

- Providing students information with information in this policy;
- Identifying students who are affected by this policy and completing the return of Title IV, HEA funds calculation for those students;
- Returning any Title IV, HEA funds due to the correct Title IV, HEA programs.

The institution is not always required to return all of the excess funds; there are situations once the R2T4 calculations have been completed in which the student must return the unearned aid.

Overpayment of Title IV, HEA Funds

Any amount of unearned grant funds that you must return is called overpayment. The amount of grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangement with Department of Education to return the amount of unearned grant funds.

Student Responsibilities in regards to return of Title IV, HEA funds

- Returning to the Title IV, HEA programs any funds that were disbursed to the student in which the student was determined to be ineligible for via the R2T4 calculation.
- Any notification of withdraw should be in writing and addressed to the appropriate institutional official.

Refund vs. Return to Title IV, HEA Funds

The requirements for the Title IV, HEA program funds when you withdraw are separate from any refund policy that CREATIVE IMAGES INSTITUTE OF COSMETOLOGY may have to return to you due to a cash credit balance. Therefore, you may still owe funds to the school to cover unpaid institutional charges. CREATIVE IMAGES INSTITUTE OF COSMETOLOGY may also charge you for any Title IV, HEA program funds that they were required to return on your behalf.

If you do not already know what CREATIVE IMAGES INSTITUTE OF COSMETOLOGY refund policy is, you may ask your School's Financial Planner for a copy.

Return to Title IV, HEA questions?

If you have questions regarding Title IV, HEA program funds after visiting with your Financial Planning Specialist, you may call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). TTY users may call 800-730-8913. Information is also available on student aid on the web www.studentaid.ed.gov.

*This policy is subject to change at any time, and without prior notice.

HOW TO VOTE:

1
4

It is your civil right to vote, so we encourage all artists to do so. All you need to do is to register at your local Driver's License Bureau, where you can also find out where it is you go to vote at the various election times. You can vote for local authorities in your city, for State Representatives, and for the President.

REQUIREMENTS NEEDED FOR YOUR STATE BOARD APPLICATION:

YOUR APPLICATION IS YOUR RESPONSIBILITY. It is our intention to get your State Board application processed within two business days of your graduation, but before we can submit your application, we will need the following information from you at your graduation appointment with our Education Coordinator:

- **Completed Forms:** Fill out the State Board application in advance. Although this form cannot be completely filled out until the day you graduate, you can fill out the majority of it now.
- **Proof of Education:** A copy of your proof of education submitted at time of enrollment.
- **Valid photo ID:** We are required to send in valid photo identification with your State Board paperwork, so if your photo ID copy that we have for you in your file has expired, you will need to turn in a current, valid photo ID for our records and your State Board paperwork.
- **Application Fee:** A money order or personal check made payable to Treasurer State of Ohio for \$31.50, for the regular exam and \$31.50 for the advanced exam (total of \$63.00). If you want a work permit, it is an additional \$7.50. Fees are set by the Ohio State Board of Cosmetology.
- **Certified Mail Fee:** If you want our college to send your application, we pay the postage, but you need to pay \$6.00, which covers the fee to send your application via certified mail (we only send applications for artists via certified mail so that we can prove they were mailed and received). If you do not pay the fee, we will not mail your application and you will need to take this responsibility yourself.
- **We have guides for taking the State Board licensing exam, so be sure to get one from your Educator.**
- **COSMETOLOGISTS & ESTHETICIANS:** We request you turn the required items in to the Education Coordinator one month in advance if possible, but one week at a minimum.
- **NAIL TECHNICIAN ARTISTS:** You need to make your graduation appointment once you transition from theory to studio.
- **ALL ARTISTS:** Any artist who does not turn in the required items in advance, is subject to not having the application ready within two business days of your graduation day.

SUMMARY STATEMENT:

Our college strives to provide you with an education that far exceeds the industry standards, but it is not possible for us to give you this education unless you apply yourself. Your cooperation is absolutely essential to your success in our college and in the industry after you graduate from here. All the principles we teach and require you to follow are designed to either get you your license or to give you a competitive edge in your career, so the harder you work here is the easier it will be for you in your career. Thanks again for choosing us and we look forward to adding you to our list of satisfied and successful graduates.

ATTACHMENT A-1

ORGANIZATIONAL HIERARCHY

Updated 12-30-2016

EXECUTIVE PERSONNEL

Title	Name
Chief Executive Officer	Charles Gross
President	Nicholas Schindler
Vice-President	Cheryl Gross

Vice-President	Brandi Schindler
Director of Regulatory Compliance	Angie Copeland
Director of Education	Candace Miller
Director of Admissions	Jennifer Walker
Salon Liaison	Michele Roberts
Administrative Assistant	Deborah Thaler

Title	Vandalia Campus	Centerville Campus
Campus Manager	Renea Heitkamp	Chris Carper
Admissions Representative	Megan Jenner Samantha Sternad	Madison Galloway Melanie Manning
Financial Planning Specialist	Ashley Bolling	Amber Kirkpatrick
Guest Relations Coordinator	Cora VanDine	Heather McGuire
Education Coordinator	Ashly Miller-Jett	Hayden Schindler
Cosmetology Educator - Classroom, Days	Sh'ron Henderson	Ginny Neace
Cosmetology Educator - Classroom, Eves	Lindsay Johnson	Tyler Hensley
Esthetician Educator - Days	Hollie Pope/Nicole Crutcher	NA
Esthetician Educator - Eves	N'kenge Benson	NA
Nail Technician Educator - Days	Dawn Mauk	Latasha Jones
Nail Technician Educator - Eves		NA
Studio Educator - Days	Katie Kiraly Jessica Fasick	Stephanie Miranda
Studio Educator - Eves	Brittany Fowler	Kristen Skinner

ATTACHMENT A: PROGRAM START DATES & PROGRAM COSTS
(Effective April 2016)

Cosmetology Program Cost:

Tuition (\$10.63/hour)	\$15,945
Kit & Supplies	\$ 2,860
Registration Fee (non-refundable after 3 bus days)	\$ 250
Non-Refundable Application Fee	\$ 100
Total Cosmetology Program Cost	<u>\$19,155</u>

Advanced Cosmetology Program Cost

Tuition (\$9.36/hour)	\$16,848
Advanced Packet & Supplies	\$ 3,015
Registration Fee (non-refundable after 3 bus days)	\$ 250
Non-Refundable Application Fee	\$ 100
Total Advanced Cosmetology Program Cost	<u>\$20,213</u>

Cost

***Per State Board hour/curriculum requirements, no additional Saturdays, extended hours, nor Monday hours are allowed during the Advanced portion.**

***If adding Advanced portion of Cosmetology after completion of Cosmetology program, you will receive a Discount of \$1905; so the final cost will not be more than the total cost of the Adv. Cos. Program.**

Kit & Supplies:

- Kit: You receive one of the largest training kits in the nation, including higher quality items that enable you to render quality services. Although the College attempts to provide you with ample equipment to complete the program, you may be required to purchase additional items.
- Supplies: You will use professional line products to best prepare you for the types of products you will be using in your career. Classroom supplies are provided in quantities designed to allow you to practice the required number of techniques, while Studio supplies are provided on a per client basis.
- As our curriculum is updated, you may be required to purchase additional items (such as books); but, our College makes it a policy to offer these items at a reduced charge.

Note: Program costs are subject to change. Payment plans are due in full before you will be allowed to take the final exam or graduate. Extended financing available...ask for details

2016 Start Dates: Jan. 11, Feb. 16, Mar. 21, 28, Apr. 11, May 16, Jun. 6, 20, Jul. 11, Aug. 15, Sept. 19, 26, Oct. 10, Nov. 14, Dec. 5, 19

2017 Start Dates: Jan. 9, Feb. 13

Advanced Esthetics Program Cost:

Tuition (\$10.62/hour)	\$ 9,558
Kit & Supplies	\$ 2,370
Registration Fee (non-refundable after 3 bus days)	\$ 250
Non-Refundable Application Fee	\$ 100
Total Esthetics Program Cost	<u>\$12,278</u>

Advanced Esthetics & Nail Technician

Program Cost:

Tuition (\$9.81/hour)	\$11,772
Kit & Supplies	\$ 3,020
Registration Fee (non-refundable after 3 bus days)	\$ 250
Non-Refundable Application Fee	\$ 100
Total Program Cost	<u>\$15,142</u>

Kit & Supplies:

- Our goal is to provide for you the equipment and supplies you need to sufficiently practice the required techniques and to reach a graduate skill level. Your kit includes books, equipment and products and is designed to be used for both classroom and studio practical training.
- You will be using salon professional products to best prepare you

for the types of products you will be using in your career. We will provide you with supplies and products for client services.

- As our curriculum is updated, you may be required to purchase additional items (such as books); but, our College makes it a policy to offer these items at a reduced charge.

Note: Program costs are subject to change. Payment plans are due in full before you will be allowed to take the final exam or graduate. Extended financing available...ask for details.

2016 Start Dates: Jan. 19, Feb. 29, Apr. 11, May 23, Jul. 11, Aug. 22, Oct. 3, Nov. 14,

2017 Start Dates: Jan. 2, Feb. 13

Nail Technician Program Cost:

Tuition (\$8.75/hour)	\$ 1750
Kit & Supplies	\$ 650
Registration Fee (non-refundable after 3 bus days)	\$ 250
Non-Refundable Application Fee	\$ 100
Total Program Cost	<u>\$ 2,750</u>

Advanced Nail Technician Program Cost

Tuition (\$6.65/hour)	\$ 1995
Advanced Packet & Supplies	\$ 650
Registration Fee (non-refundable after 3 bus days)	\$ 250
Non-Refundable Application Fee	\$ 100
Total Program Cost	<u>\$ 2,995</u>

Payment Options:

- Cash Upfront: **SAVE \$350!**
 - Nail Tech: \$2400 with \$350 due at registration and \$2050 due on 1st day of class.
 - Advanced NT: \$2645 with \$350 due at registration and \$2295 due on 1st day of class.
- Paid by Graduation: **SAVE \$250!**

	Cost	Due at Registr ation	Due on 1 st day	Pmts	Amount	Term
Nail Tech	\$250 0	\$350	\$720	2	\$715	Every 3 weeks
Advanced NT	\$2745	\$350	715	3	\$560	Every 3 weeks

*Note: All payments must be received by graduation or discount(s) will be lost and interest will accrue.

3. 6 Months Same as Cash: 0% APR!

	Due at Registration	Due on 1 st Day	Pmts	Amount	Term
Nail Tech	\$350	\$420	5	\$396	Monthly
Advanced NT	\$350	\$445	5	\$440	Monthly

*Note: All payments must be made on time or interest will accrue.

4. Extended Financing:

	Due at Registration	Due on 1 st Day	Pmts	Amount	Term
Nail Tech	\$350	\$420	8	\$285	Monthly
Advanced NT	\$350	\$445	9	\$277.78	Monthly

*Note: Payments reflect a \$300 financing fee.

*You will receive supplies to perform the required classroom practicals and studio services for paying patrons.

*Program costs, kit contents and brands used are subject to change.

2016 Start Dates: Jan. 4, 19; Feb. 2, 22; Mar. 7, 8, 22; Apr. 11, 25, 26; May 10, 30; Jun. 13, 14, 28; Jul. 18; Aug. 1, 2, 16; Sept. 5, 19, 20; Oct. 4, 24; Nov. 7, 8, 22; Dec. 12, 27

2017 Start Dates: Jan. 3

ATTACHMENT B: SALON INTERNSHIP PROGRAM

STATE BOARD + COLLEGE RULES & PROCEDURES FOR THE SALON INTERNSHIP PROGRAM

IT IS IMPORTANT FOR ALL ARTISTS TO UNDERSTAND THAT THIS PROGRAM IS A BENEFIT TO YOUR CAREER PREPARATION. THIS IS ANOTHER EXAMPLE OF HOW OUR COLLEGE IS CONCERNED WITH GIVING OUR ARTISTS THE BEST EDUCATION POSSIBLE. YOU WILL BENEFIT FROM YOUR PARTICIPATION IN THIS PROGRAM.

1. Eligibility: In order to participate in the Salon Internship Program, artists must meet the following criteria:

- You must be in satisfactory progress for both attendance (85%) and academics (75%).
- You must have a minimum of:
 - i. 1050 hours if you are in the Cosmetology Program.
 - ii. 420 hours if you are in the Advanced Esthetics Program.
 - iii. 140 hours if you are in the Nail Technician Program.
- You must be attending your scheduled Saturdays per month for the clinic.
- Artist must complete internship program no later than two full business weeks prior to estimated graduation date to ensure the school is given proper time to review intern hours and assessments and calculate student's graduation date and time accurately.

2. Requirements for Hours:

- You are allowed to complete a maximum of:
 - i. 180 hours in a salon if you are in the Advanced Cosmetology Program.
 - ii. 150 hours in a salon if you are in the Cosmetology Program.
 - iii. 90 hours in a salon if you are in the 900 hour Advanced Esthetics Program.
 - iv. 20 hours in a salon if you are in the Nail Technician Program.
 - v. 30 hours in a salon if you are in the Advanced Nail Technician Program.
- You must be in attendance at the college while you are participating in this program. In other words, you cannot exclusively accumulate hours in a salon. You must be attending both the salon and the college in order to receive hours for your salon hours.
- For each week, you cannot complete more hours in the salon than in the college; but you can complete more hours in the college than in the salon.
- When you create your schedule with the salon, make sure you plan to either be in the salon on a given day or in the school, not both (in other words, we do not allow you to attend in the morning at the school and then go to the salon in the afternoon – you attend at the salon for a day and then the school a day).

3. Getting Started:

- Start the process 3 to 4 weeks before you plan on interning.
- READ the materials in this package (both produced by the school and the State Board).
- The Internship Agreement & Release, Orientation Checklist, and Salon Setup Form, in this packet must be completed and signed by you and the salon mentor and given to your CM or designated school official.

4. Process:

- Once you have completed your internship packet, this information is forwarded to the State Board for approval. This will take at least two weeks to get approval.
- Once approved, the Board will send the approval along with the student's ID badge to our school.

5. Reporting:

- Familiarize yourself with the following forms that need to be completed:
 - Record of Hours: This form is provided to you and is used to monitor your hours at the salon. This form is due monthly by the 7th of the month, reporting on the previous month. This is to be turned into the CM or designated school official.
 - Daily Journal: This form is also provided and is used to track what you do each day at the salon. The school is required to compare this journal against the training plan provided to ensure you are learning as you should. This form is due monthly by the 7th of the month, reporting on the previous month. This is to be turned into the CM or designated school official.
 - Hour Assessment Form: Your intern hours will be assessed by your salon mentor. This must be done each fifty hours interned for Cosmetology, each 30 hours interned for esthetics, and each 10 hours for nail technician.

*If an artist is released from our Internship Program by the salon for any reason, he/she can no longer participate in the Internship Program. Management reserves the right to make decisions based upon extenuating circumstances beyond the artist's control.

ATTACHMENT C: DRUG PREVENTION POLICY & CAMPUS SECURITY POLICY

DRUG PREVENTION POLICY

STANDARDS OF CONDUCT AND ENFORCEMENT THEREOF

Creative Images college shall not permit on its premises, or at any activity which it sponsors, the possession, use, or distribution of any alcoholic beverage or any illicit drug by any student or employee. CIIC shall, within the scope of applicable federal and state due process requirements, take such administrative or disciplinary actions as appropriate.

For an artist, the disciplinary action may include, but shall not be limited to, probation, or withdrawal. Any client engaging in any act prohibited by this policy shall be called upon to immediately cease from such behavior. If any artist or visitor shall engage in any behavior prohibited by this policy which is also a violation of federal, state, or local law or ordinance, the artist or client shall be subject to referral to law enforcement officials for arrest and prosecution.

FEDERAL, STATE, AND LOCAL PENALTIES

Ohio law prohibits illicit selling, cultivating, manufacturing, or otherwise trafficking in controlled substances, including cocaine, heroin, amphetamines, and marijuana, knowingly or recklessly furnishing them to a minor, and administering them to any person by force, threat, or deception with the intent to cause serious harm. These offenses are felonies. The law also prohibits knowingly obtaining, possessing, or using a controlled substance and permitting drug abuse on one's premises or in one's vehicle. These offenses may be either felonies or misdemeanors. The law further prohibits obtaining, possessing, or using hypodermics for unlawful administration of drugs and the sale to juveniles of paraphernalia for use with marijuana. These offenses are misdemeanors.

Ohio law provides for mandatory fines, which must be at least \$500, and possible imprisonment of any person who sells or furnishes beer or intoxicating liquor to an underage person or who buys beer or liquor for an underage person in violation of the law. Persons found knowingly to allow underage persons to possess and/or consume alcoholic beverages on their premises are guilty of a misdemeanor.

A felony conviction may lead to imprisonment or both imprisonment and fine. The maximum prison term is 25 years. A misdemeanor conviction may lead to imprisonment for up to six months and/or a fine up to \$1,000. With regard to beer and intoxicating liquor, Ohio law provides that a person under 21 years of age, who orders, pays for, attempts to purchase, possesses, or consumes beer or liquor, or furnishes false information to affect a purchase, commits a misdemeanor. Ohio law prohibits the possession of beer or liquor which was not lawfully purchased, and a court may order that any place where beer or liquor is unlawfully sold not be occupied for one year, or that the owner or occupant of the premises be required to furnish a surety bond of \$1,000 to \$5,000. Ohio law requires the mandatory suspension of an individual's license from six months to five years for violation of the Controlled Substance Act.

Federal law forbids the illegal possession of and trafficking in controlled substances. A person convicted for the first time of possessing a controlled substance, other than crack cocaine, may be sentenced to up to one year in prison and fined between \$1,000 and \$100,000. A second conviction carries a prison term of up to two years and a fine of up to \$250,000. Subsequent convictions carry prison terms of up to three years and fines of up to \$250,000. Imprisonment for 5-20 years and fines of up to \$250,000 apply to persons possessing more than five grams of crack cocaine on the first conviction, three grams on the second, and one gram on subsequent convictions. In addition to the above sanctions, a person convicted of possessing a controlled substance may be punished for forfeiture of property used to possess or facilitate possession, if the offense is punishable by more than one year in prison, forfeiture of any conveyance used to transport or conceal a controlled

substance, denial of federal benefits, such as student loans, for up to five years, ineligibility to receive or purchase a firearm, and a civil penalty of up to \$10,000.

HEALTH RISKS

Illicit drugs can cause the following symptoms to occur in the user: hallucinations, confusion, loss of coordination, irrational behavior, lethargy, apathy, lowered resistance to other diseases such as hepatitis, exhaustion, depression, paranoia, psychosis, panic, tolerance, flashbacks, physical and psychological dependence, suicidal depression, heart problems, infections, malnutrition, damage to lungs, brain, liver and bone marrow, convulsions, respiratory paralysis, coma and death. In addition, withdrawal from drug use may be very painful. Smoking may cause destruction of nasal membranes and lung lesions. Depressants taken with alcohol are very dangerous. Illegal drugs can cause birth defects in a user's unborn child (ran).

Alcohol can cause health problems in the user such as cirrhosis of the liver, cancer of the oral cavity, stomach and esophagus damage, pancreatitis, nausea, digestive difficulty, heart disease, malnutrition, psychological disorders, gynecological and sex problems, poor vision, memory loss, brain damage, and loss of coordination and sensation. In addition, alcohol consumption by a pregnant woman can have an adverse effect on the fetus and cause birth defects such as physical and mental growth deficiencies, abnormalities of eyes and lips and behavioral problems.

AVAILABLE RESOURCES (most information was provided by The Emergency Housing Coalition and partner organizations in Montgomery county)

Center for Alcoholism and Drug Addiction Services
4100 West 3rd Street
VA Medical Center Building 410, 3rd Floor
Dayton, OH 45428
(937) 461-5223

Cincinnati Restoration Church
Men's Home & Women's Home
Church: 1101 Harrison Avenue, Cincinnati
Home: 2163 Colerain Avenue, Cincinnati
(513) 333-0212

Combined Health District Center for Alcoholism and Drug Addiction Services
600 Wayne Avenue
Oregon Plaza
Dayton, OH, 45410
(937) 461-5223

Crisis Care
601 Edwin C. Moses Blvd.
Elizabeth Place (Northwest, 1st floor)
Dayton, OH 45408
(937) 224-4646 (24 hours)

Crisis Counseling
Domestic Violence Crisis Hotline
(937) 222-7233 (24 hours)

First Lutheran Church (meal site)
138 W. First Street
Dayton, Ohio
Sat. 12:30pm-1:30pm & Sun. 6:30am-8:00am

Free HIV and Hep-C Testing & Counseling
Mt. Olive One-Stop Center
502 Pontiac St.
(937) 723-9341
Tues - Thurs, 10:30am-2:30pm

Gettysburg Gateway
For single men
1921 S. Gettysburg Avenue
(937) 222-7350 (24 hours)

Ginghamsburg Church
6759 S. County Road, 25A
Tipp City, OH 45371
(937) 667-1069

Goodwill Industries
1511 Kuntz Road
Dayton, Ohio
(937) 461-4800

Greene Hall Outpatient Services
1141 North Monroe Drive
Xenia, OH 45324
(937) 879-5770

Mercy Reach
1343 N. Fountain
Springfield, OH
(937) 390-5338

www.greene-memorial.org

Miami County Recovery Council
1059 N. Market Street
Troy, OH
(937) 335-4543

Montgomery County Job & Family Services (Job Center)
1111 S. Edwin C. Moses Blvd.
Dayton, Ohio
(937) 496-6720

Nova House Association Inc.
732 Beckman Street
Dayton, OH 45410
(937) 253-1680
www.novahouse.org

St. Paul United Methodist Church
(meal site)
101 Huffman Avenue
(937) 252-4467
Sat. 9:00am, Tues. 11:30am

St. Vincent De Paul Gateway
Emergency Shelter for single women and for families
120 West Apple Street
Dayton, Ohio
(937) 461-7837 (24 hours)

Teen Connection
141 West Third Street
(937) 228-8336
Walk-in hours, Mon-Fri: 2-5pm

Suicide Prevention Center
(937) 229-7777

United Way HelpLink
(937) 225-3000 or "211"
(24 hours; call collect, if necessary)

Wright Patterson Air Force Base Alcohol/Drug Abuse Prevention Program
74 MDOS/SGOHS
1811 Van Patton Drive Building 169
Dayton, OH, 45433
(937) 257-8560

YWCA Shelter & Housing Network
(937) 222-6333 (24 hours)

Hope House Mission (Homeless)
34 South Main Street
Middletown, OH 45044
(513) 424-4673

Clothes That Work
1133 S. Edwin C. Moses Blvd., Ste. 392
Dayton, OH 45417
(937) 222-3778
(Free interview/work appropriate clothing
With referral from partner listed on website -
www.clothesthatwork.org)

CAMPUS SECURITY POLICY

It is the policy of Creative Images that all persons who enter and utilize its facilities must comply with all federal, state, and local ordinances. Artists, faculty, and staff are also required to comply with the rules and regulations set forth in the Creative Images Artist Handbook and Catalog. Violations reported or otherwise detected will be completely investigated and submitted to proper authorities for prosecution or other deportation.

NOTIFICATION IN EMERGENCY SITUATIONS:

In case of an emergency response or evacuation, students and staff will be notified immediately by the emergency broadcast system or television news channel 7 (weather), an alarm or verbal notification (fire or tornado), and/or through a One Call Now system by phone or email.

Taking into account the safety of the community, Creative Images management will determine the content of the notification and initiate the notification system, unless the notification will, in management's professional judgment, compromise efforts to assist victims or to contain, respond to, or otherwise mitigate the emergency.

The process for confirming that there is a significant emergency will include conferring with local law enforcement and the owner of Creative Images. Once an emergency determination is made, all affected (those who would be attending school at the time of the emergency) staff members and students will be notified. The content of the notification will include specific details of the emergency, where to go to for safety, and/or if the school will be closed. Finally, the notification system will be initiated by the General Manager of Creative Images.

Persons responsible for carrying out this process include:

Creative Images owner and president
Creative Images General Manager
One Call Now Emergency Notification Service

The procedure for disseminating emergency information to the larger community includes notifying the local news station to display the message across the television screen.

Testing of the emergency notification and evacuation procedures are held twice per year, with procedures for tornado and fire drills detailed in the Creative Images Forms & Guidelines.

SECURITY MEASURES:

Campus buildings are locked after evening classes by the evening educators and opened prior to morning classes by morning educators. Buildings remain locked when school is not in session.

Security cameras and emergency lighting are in place at both campus locations.

REPORTING PROCEDURES:

Any and all crimes or offenses should be immediately reported to an educator and/or Campus Manager and the local law enforcement authorities in a timely manner. Once local authorities arrive on the scene, an investigation into the occurrence will be conducted. Please note that Creative Images does not maintain a separate campus security department.

LOCATING REGISTERED SEX OFFENDERS:

Students are encouraged to visit the following website to locate registered sex offenders in their area:

<http://www.city-data.com/so/Ohio.html>

ANNUAL REPORT DISTRIBUTION:

Statistics relating to incidents occurring on either of the Creative Images campuses, for the previous year, are available from the Admissions representative at either campus.

It is the policy of CIIC that our annual security report shall be distributed to each student and employee of CIIC by October 1 of each year.