



## SCHOOL CATALOG



**Elaine Steven Beauty College** ®

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ST. LOUIS, MO 63136  
(314) 868-8196

[elainestevenbeautycollege.com](http://elainestevenbeautycollege.com)

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[esbc@esbc.edu](mailto:esbc@esbc.edu)

**Owner:** Gina Kinion

Established in 1962, Elaine Steven Beauty College®, Inc. continues to provide a quality education at a reasonable price.

**Member of:**

Missouri Association of Cosmetology Schools (MACS)

American Association of Cosmetology Schools (AACS)

**Licensed by:**

Missouri State Board of Cosmetology and Barber Examiners

P.O. Box 1062

Jefferson City, MO 65102

866-762-9432

**Accredited by:**

National Accrediting Commission of Career Arts and Sciences

3015 Colvin Street

Alexandria, VA 22314

703-600-7600

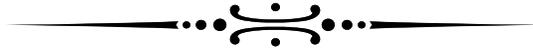


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# Faculty and Directors



Gina Kinion  
John Kinion

President  
Vice President

Shaunna Deal  
Tracey Dew  
Mae Howard  
Elizabeth Johnson

Instructor  
Career Guidance Director  
Director of Admissions  
Instructor  
Admissions

Karen J. Lawson  
William Mister  
Kia Perry  
Tamela Taylor  
Dorothy Sheppard  
Marcia Taylor  
Katrina Watts

Director of Financial Aid  
Maintenance  
Instructor  
Dispensary  
Manager  
Front Desk Manager  
Instructor

# OUR MISSION

At Elaine Steven Beauty College®,  
we strive to prepare graduates for professional careers in cosmetology  
through an innovative approach to cosmetology education.

## Our Core Values

Student education is our #1 priority.

**Be a positive role model / life coach at all times.**

**Focus on building professional life skills.**

## School Calendar

Our school is open year round for day classes. A schedule of starting dates is included on tuition insert Pg 16 A-16 D of this catalog. Most classes start every four weeks. Check with the admissions office for the next available start date for the program for which you are interested. The school reserves the right to arrange entrance dates, course offerings, and class schedules within the limitations of its facilities.

## Class Schedules

The school is open from 9:00 am to 5:30 pm Tuesday, Wednesday, Thursday and Friday. **No classes Saturday through Monday.**

A **Full-time student** is one scheduled to attend at least 24, but no more than 30 clock hours per week. A **Part-time student** is one scheduled to attend at least 16, but less than 24 clock hours per week. A Cosmetology student is promoted from the freshman division upon completion of all requirements of the freshman class. Manicuring and Instructor Training students are not divided into grade levels.

## Holidays

Elaine Steven Beauty College® will close in recognition of the following holidays if they occur on a regular day of operation.

Fourth of July	Christmas Eve
Thanksgiving Day	Christmas Day
Friday after Thanksgiving	New year's Day

## Consumer Information

Any improvements to academic programs that Elaine Steven Beauty College plans to make, will be disclosed to students annually in January and on an as-needed basis, and subsequently posted on the school's bulletin boards.

# Course Offerings

All courses at Elaine Steven Beauty College® are designed to provide students with skill development, as well as both theory and hands-on instruction in a classroom setting. Students advance from basic skills to progressively more advanced skills. Each course offered prepares students for professional registration (licensing), which is a requirement of most states, including Missouri.

**Cosmetology - 1500 hours**

**Manicuring - 400 hours**

**Instructor Training - 600 hours**

## Registration and Admissions

Elaine Steven Beauty College® practices no discrimination on the basis of race, color, religion, ethnic origin, financial status, sex, or age (applicants must be beyond the age of compulsory education in the state of Missouri).

Interested individuals are encouraged to set an appointment with the admissions office for an interview. By visiting and touring the school, we can better decide if our facility and educational environment is the right one for you. Elaine Steven Beauty College® does not recruit students already attending or admitted to another school offering a similar program of study.

## General Requirements - All Courses

The following requirements must be completed at least two weeks prior to your starting date:

1. Submit proof of age. (Driver's license or birth certificate) Must be at least 17.
2. Submit proof of education. (Diploma or original copy of high school transcript showing high school completion)  
Must be High School graduate or have GED. (Internet-based Diplomas May Be Accepted, with Owner Approval.) ESBC does not accept ATB.
3. Submit proof of Social Security number. (Social Security Card or original print-out from Social Security office.)
4. Submit student license fee (mailed to State Board, not an admission's requirement) in the form of a \$5 money order made payable to the  
**"Missouri State Board of Cosmetology and Barber Examiners"**.
5. Complete a State Board enrollment application.
6. Submit two head-shot photos of yourself.
7. Instructor Training Students will need a Current Operator's License.

## Credit For Previous Training/Transfer Policy

Elaine Steven Beauty College will allow students to transfer into our institution on a case-by-case basis. The State Board of Cosmetology and Barber Examiners of Missouri recognizes hours from previous training. Hours recognized by the Missouri State Board of Cosmetology and Barber Examiners will be accepted at Elaine Steven Beauty College without any loss of those hours. The school will contact the Board to determine the amount of previous training hours still in effect. Out of state students must get their hours approved by the Missouri State Board of Cosmetology and Barber Examiners before being admitted. Tuition will be charged on a pro-rata basis. (See Tuition insert). Elaine Steven Beauty College® will not accept transfer students from another school with 1000 or more transfer hours unless the student takes and receives a 67% or higher on an entrance exam administered by the school. Contact the admissions office for more information. Transfer students, once accepted, will be placed in the class level based upon the number of transfer hours the student is enrolling with. Transfer students will not be responsible for course work that comes

before the level of class in which the transfer student is placed.

## Re-Enrollment Policy

Students who discontinue training and then re-enroll within 6 months of their date of termination will be admitted under the terms of their original Enrollment Agreement (with full credit for all monies paid). Students who retained their books and kit must furnish such upon their re-enrollment. Elaine Steven Beauty College only keeps books, equipment and supplies for 30 days after a student terminates. In the event of multiple terminations and re-enrollments, only those within 6 months of the first termination will be honored under this policy. Students who have terminated and re-enrolled more than once will not be re-admitted unless complete payment of any prior balances owed the school, or acceptable payment arrangements have been made. Students who discontinue and re-enroll after 6 months of termination date will be charged the same as a transfer student, plus will also be responsible for any balance still owed the school from previous enrollment(s).

## COURSE DESCRIPTIONS:

### Cosmetology (CA License)

In the state of Missouri, this course requires 1500 clock hours. The length of this course can range from 12 to 23 months, depending on how many hours per week the student enrolls for, and will be specified on their enrollment agreement. The Cosmetology program trains students for entry-level employment in Cosmetology related fields. (30 hours per week = 50 Weeks, 24 hours per week = 63 Weeks, 20 hours per week = 75 Weeks, 16 hours per week = 94 Weeks)

### Curriculum:

Shampooing of All Kinds	40 Hours	Facials, eyebrows and arches	40 Hours
Hair Coloring, Bleaches & Rinses	130 Hours	Manicuring, Hand & Arm Massage and Treatment of Nails	110 Hours
Haircutting and Shaping	130 Hours	Cosmetic Chemistry	25 Hours
Permanent Waving and Relaxing	125 Hours	Salesmanship and Shop Management	10 Hours
Hairsetting, pin curls, fingerwaves		Sanitation and Sterilization	30 Hours
Thermal curling	225 Hours	Anatomy	20 Hours
Combouts and Hair Styling		State Laws	10 Hours
Techniques	105 Hours	Curriculum to be defined by School	<u>470 Hours</u>
Scalp Treatments & Scalp Disease	30 Hours	TOTAL	1500 Hours

### Career Opportunities - Cosmetology

Cosmetologist	Salon Owner	Manufacturer's Representative
Nail Technician	Salon Manager	Demonstrator/Platform Artist
Artificial Hair Specialist	Make-Up Artist	Product Technician
Skin Care Specialist	State Board Inspector	

### Manicuring (Start Dates May Vary)

In the state of Missouri, this course requires 400 clock hours. The length of this course can range from 3 to 6 months, depending on how many hours per week the student enrolls for, and will be specified on their enrollment agreement. The Manicuring program trains students for entry level employment in the field of Manicuring. (30 hours per week = 14 Weeks, 24 hours per week = 17 Weeks, 20 hours per week = 20 Weeks, 16 hours per week = 25 Weeks)

## Curriculum:

Manicuring, Hand and Arm Massage and Treatment of Nails	220 Hours	Study of the Use & Application of Certain Chemicals	40 Hours
Salesmanship and Shop Management	20 Hours	Curriculum to be Defined by School	80 Hours
Sanitation and Sterilization	20 Hours	State Law	<u>10 Hours</u>
Anatomy	10 Hours	TOTAL	400 Hours

## Career Opportunities for Manicurists

Manicurist, Pedicurist Nail Artist	Sculptured Nail Specialist Salon Owner	Manufacturer's Representative Demonstrator/Platform Artist
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## Instructor Training (Start Dates May Vary)

Students must be a high school graduate, or equivalent, and hold a current Missouri license in either Cosmetology or Manicuring, to take this course. In the state of Missouri, this course requires up to 600 clock hours. The length of this course can range from 4 to 9 months, depending on how many hours per week the student enrolls for, and will be specified on their enrollment agreement. State Board of Cosmetology and Barber Examiners may grant a reduction in the required hours based on previous documented years of licensure. Contact the State Board of Cosmetology and Barber Examiners or the school admissions office for more information. (30 hours per week = 20 Weeks, 24 hours per week = 25 Weeks, 20 hours per week = 30 Weeks, 16 hours per week = 38 Weeks)

## Curriculum:

Basic Principles of Student Teaching	200 Hours
Psychology as Applied to Teaching	50 Hours
Classroom & Business Management, State Laws	50 Hours
Practice and Application/Job Readiness	<u>300 Hours</u>
TOTAL	600 Hours

## Career Opportunities - Instructor

Beauty School Instructor	School Owner
State Board Examiner	School Manager
Educational Director for Manufacturer	Technician
Vocational High School Instructor	Guest Artist

## Graduation Requirements

To be awarded a diploma in their course of study, students must complete the prescribed set of hours they contracted for, and complete all assigned practical and written work, including exams, with a 75% or better average. Upon graduation, students will receive a diploma from the school.

### 1. Attendance

Students must complete their required hours within 150% of the time needed to complete the course with perfect attendance in order to be awarded a diploma. Students are required to clock in and out daily, and the school will record the student's completed hours. All absent hours must be made up. Any student absent for 14 consecutive calendar days will be considered withdrawn,

regardless of reason or documentation, unless on an approved leave of absence. See LOA policy.

## 2. Academics

Students must complete all written and practical tests of the regular curriculum with a minimum 75% grade average. Students may re-attempt a failed test.

### Grading Scale:

94 to 100 = A Excellent  
85 to 93 = B Good  
75 to 84 = C Average  
74 or Less = F Fail

## 3. Minimum Practical Service Requirements

### COSMETOLOGY

120 Shampoos	49 Haircuts
30 Scalp Treatments	40 Permanent Waves
55 Roller Sets	36 Relaxers
30 Blowdries	26 Color Services
152 Comb-outs	22 Fingerwaves
15 Hair Presses	30 Pincurl Sets
45 Thermal Styles	6 Eyebrow Arches
8 Facials	47 Manicure Services
6 Make-up Apps	7 Artificial Nail Services

### MANICURING

40 Manicures
20 Hot Oil Manicures
15 Hand & Arm Massages
5 Pedicures
39 Artificial Nail Services
54 Nail Art Services

Upon completion a diploma is awarded to the student. All necessary papers are forwarded to the Mo. State Board of Cosmetology and Barber Examiners.

# General Information

## Working Conditions

**Cosmetologists** work in clean, pleasant surroundings with good lighting and comfortable temperatures. Their work can be physically demanding because they must be on their feet for hours at a time and work with their hands at shoulder level. Many full time cosmetologists work more than 40 hours per week, including evenings and weekends, when beauty salons are busiest. Employers look for prospective employees who are self-starters, enthusiastic, well-groomed and professional in appearance, display ability to maintain professional relationships with clients and co-workers, are dependable and responsible, follow salon policies and procedures, have a good attendance record, and embrace a “team player” attitude.

**Manicurists** work in clean, pleasant surrounds with good lighting and comfortable temperatures. They may sit for long periods of time and almost always work with chemicals that may have unpleasant odors. Many full time manicurists work more than 40 hours per week, including evenings and weekends, when salons are busiest. Employers look for prospective employees who are self-starters, enthusiastic, well-groomed and professional in appearance, display ability to maintain professional relationships with clients and co-workers, are dependable and responsible, follow salon policies and procedures, have a good attendance record, and embrace a “team player” attitude.

**Instructors** work in clean, pleasant surrounds in a school environment. Their work can be physically demanding because they must be on their feet for hours at a time. Instructors typically work 40 hours per week, but are required to take Continuing Education classes at a minimum every 2 years in order to renew their license. Employers look for prospective employees who are self-starters, enthusiastic, well-groomed and professional in appearance, display ability to maintain professional relationships with clients and co-workers, are dependable and responsible, follow school policies and procedures, have a good attendance record, and embrace a “team player” attitude.

## **Safety Requirements**

Cosmetologists, Manicurists and Instructors are sometimes called upon to work with hazardous chemicals, some requiring the use of plastic gloves and proper ventilation. Instruction in proper handling of these products as recommended is given throughout the program. Manufacturer's Material Data Safety Sheets are available to all students in the school or on the web.

## **Uniform Requirements**

The Missouri State Board of Cosmetology and Barber Examiners require students attending MO beauty schools to wear clean, washable clothing. The following is the uniform code of Elaine Steven Beauty College®; students must present themselves professionally and wear proper uniform daily:

Female and Male Students: Professional dress and closed toe closed heel shoes.

No shorts, skirts, sweatpants, or pants shorter than capri (calf) length. No hats or scarves or rollers on your head. No sandals, cloth or open-toed shoes allowed on days clinic is open.

## **Homework**

Students are encouraged to commit some time each day to studying, however, homework is kept to a minimum for the benefit of our many working and head of household students.

## **Library**

Elaine Steven Beauty College® maintains on its premises access to resources for student research and independent study. Study materials can be checked out and used at times when students are not assigned to class or the clinic.

## **Premises**

The total floor space of Elaine Steven Beauty College is 10,500 square feet. Within this area are the clinic and reception areas, 3 large classrooms, dispensary, locker and break areas, restrooms, and offices. Ample parking is available. Entrances are ground level and handicapped accessible. Building is smoke-free.

## **Student Advising**

In an effort to orientate our students to our Programs, assist them in establishing professional goals, and evaluate their progress, we provide student advising.

Written progress reports are issued to students on a bi-monthly basis. Students will also be informed in writing, on an actual hour basis, if they should fall behind the school's minimum attendance or academic standards (See Satisfactory Progress Policy) and given the opportunity for advising.

Individual advising sessions with the student's teacher to evaluate progress and confirm specific goals are held at regularly scheduled intervals throughout the students training.

Advising and remedial assistance is offered to any student who may be falling behind or need additional assistance in academics.

The career guidance office maintains an up-to-date "help" file of community resources. Students may request and receive confidential advice and referrals concerning any problem they may be having at any time. Job Placement advising is offered to all students as they near graduation. (See Job Placement Assistance).

## **Job Placement Assistance**

Elaine Steven Beauty College has a comprehensive program for helping its graduates obtain employment in their desired area of specialization. Included for all students is classroom instruction in business ethics, professional relationships, job hunting skills, job interviewing skills, resume' development, image development, and understanding payroll deductions. The school Career Guidance office will work with each student individually as they near graduation to explore placement options and available positions. Assistance with setting appointments for job interviews is provided if desired. Students are expected to always present themselves with a professional appearance when interviewing or applying for a job.

A "Job Bank" of current job leads is kept continuously updated by the placement office. Salons seeking our graduates may submit requests through our website. Elaine Steven Beauty College will refer graduate students for salon positions upon request from a salon owner/manager. Upon securing a position, we request that the graduate contact us so we can update our graduate survey statistics. PLEASE NOTE, that although diligent effort is made, it is impossible, as well as prohibited by certain regulations, to guarantee employment.

## **Application For State Exam**

In order to take the Missouri State Board Exam students are obligated to complete the actual number of clock hours described for the course for which they are enrolled, complete all tests and clinic requirements with an overall grade point average of at least 75%, and have paid all tuition and fees due to Elaine Steven Beauty College®. (students may still be considered a graduate even if they owe Elaine Steven Beauty College). Upon graduation a transcript of the student's hours will be forwarded to the Missouri State Board of Cosmetology and Barber Examiners with a non-payment status, if the student still has a balance. Upon satisfactory completion of all tuition and fees due to Elaine Steven Beauty College, a transcript of the student's hours with a paid in full status is forwarded to the State Board of Cosmetology and Barber Examiners. Upon receipt of the above, students will apply with the testing company to take the State Board Exam and the State Board of Cosmetology and Barber Examiners will schedule the student for the next available exam date. State Licensing Exams are held on a monthly basis at testing facilities in St. Louis, Jefferson City, Kansas City and Springfield, Missouri. Students must provide their own transportation. Upon passing the State exam, students will be required to pay for their Operator's License. The Missouri State Board of Cosmetology and Barber Examiners will not permit a student to register for the exam if they have an outstanding debt with this or any other MO cosmetology school.

## **Campus Security and Crime Reporting**

In compliance with federal law, Elaine Steven Beauty College® annually publishes and distributes a campus security and crime report. This report compiles crime statistics, if any, for the most recent 3 years for the school building and property, the adjacent parking facilities, and other adjacent public properties. Any student, employee, or prospective student or employee, may request a paper copy of this report at any time from the school admissions office.

## **Right to Privacy**

In accordance with the Family Educational Right to Privacy Act, Elaine Steven Beauty College does not release personally identifiable information contained in student records without the written authorization and consent of the student. Students (or in the case of a dependent minor, their parent or guardian) must indicate to the school in writing, the outside agency or party to whom the requested information is to be released. Elaine Steven Beauty College provides access to student and other school records to its accrediting agency.

## **Right To Access Records**

Records of your attendance, grades, hours and progress are kept on file in the office. Students may set an appointment to review their records in the presence of a school official at a time convenient for the office.

## **Leave of Absence Policy (Upon Approval)**

In order for a student to take a Leave of Absence, the student must follow the school policy in requesting a Leave of Absence. If during the course of training a severe illness, injury, pregnancy or emergency situation should require an interruption of training, you may request a leave of absence (LOA). In order to request a Leave of Absence, the student must have a reasonable expectation that the student will return from the Leave of Absence. All requests for leave of absence must be submitted in writing, including the reason for the student's request and include the student's signature.

The student must apply in advance for a Leave of Absence, unless unforeseen circumstances prevent the student from doing so. (For example, if a student were injured in a car accident and needed a few weeks to recover before returning to the institution, the student would not have been able to request the Leave of Absence in advance). The institution may grant a Leave of Absence to a student who did not provide the request prior to the Leave of Absence due to the unforeseen circumstance, if the institution documents the reason for its decision, collects the request from the student at a later date, and establishes the start date of the approved Leave of Absence as the first date the student was unable to attend. (In this example, the beginning date of the approved Leave of Absence would be determined by the institution to be the first date the student was unable to attend the institution because of the accident).

Leaves can be for any length up to 90 days, counted from the last time you attended school. No more than 2 leaves may be granted in any 12 month period. (12 month period is calculated as beginning on the start date of the first LOA). Students will not be granted a Leave of Absence, if the Leave of Absence, together with any additional Leave of Absences granted, exceed a total of 180 days in a 12 month period.

Students on a Leave of Absence will have the contract end date extended by the same number of days taken in the Leave of Absence. All parties will sign, initial and date the enrollment agreement addendum. Students will not be assessed any additional institutional charges as a result of a Leave of Absence. A leave will not count against a student's attendance or grade record in determining whether satisfactory progress is being made.

Students granted a Leave of Absence that meet these criteria is not considered to have withdrawn, and no refund calculation is required at the time.

The Leave of Absence return date is the day after the last date of the leave or on the next scheduled school day after the last date of the leave. Students who do not return by the expiration date of the approved Leave of Absence will be withdrawn. The student's withdrawal date for the purpose of calculating a refund is always the student's last day of attendance.

Students absent on unapproved leave of absence (not in writing) or without leave, will be dropped after 14 consecutive calendar days absent (this includes weekends and holidays). The student's withdrawal date for the purpose of calculating a refund is always the student's last day of attendance.

# School Rules and Conduct

The school reserves the right to add to or amend its rules as needed. Students will be informed of any changes through bulletins, etc. Breaking school rules may be grounds for termination.

1. Students are provided with a lockable locker in which their equipment must be stored. Neither the school, its staff, nor its teachers will be held responsible for lost, missing, or broken equipment or personal property. Items left in lockers after graduation or termination will be kept for 30 days. After 30 days, all items will become school property.
2. In accordance with state sanitation rules, students should not remove kits, supplies, curling irons, or any other equipment from school premises during training. If you are missing equipment needed to participate in the clinic or class, you will be asked to clock out until the equipment is replaced.
3. Students must accept all clients, class work, and projects assigned to them. Refusal to take a client will result in being clocked out for the day. Study periods must be used for improving knowledge and skills as cosmetologists and for no other purpose. This is needed to fulfill all the subject hour requirements as specified by the State Board of Cosmetology and Barber Examiners.
4. Students are required to participate in sanitation daily as per state requirements. Students must keep their work areas, kit and equipment, shampoo bowls, etc. clean at all times. Hair clippings must be swept up immediately. Lockers and kits are subject to inspection by State Board Inspectors and school instructors at any time.
5. Students may not smoke on the clinic floor or reception area. Outside the building is the only area approved for student smoking.
6. Students must clock in and out each day. At no time can a student clock another student's swipecard. Lost swipecards mean lost hours. Therefore, swipecards must remain in their designated area at all times. Students may not keep their swipecards on their person or at their station. Students will be charged a \$5.00 fee to replace a lost swipecard.
7. Students attending at least 6 hours a day must take a lunch break at a time designated by their instructor. Students should clock out for lunch. If a student forgets to clock out for lunch, the school will deduct the one-half hour lunch period given from the student's hours for the day.
8. All hours due to absences, excused and unexcused, must be made up.
9. Students must wear clean clothes/uniforms and observe rules of personal hygiene and grooming each day. Students out of proper attire/uniform will not be allowed to clock in or attend classes for that day.
10. Tardiness & Makeup Time Policy: Day students may not clock in after 9:15 am. Students can make up missed classroom or clinic hours outside of their normal schedule under instructor supervision with the permission of the School Manager.
11. Students may not make or receive phone calls from the school business phones except under EXTREME EMERGENCY. Students will not be called out of class or away from a client to take a phone call. Messages will be taken.
12. Students who are not on the clock for whatever reason (except for lunch break) may not remain in the building. At no time can a student be on the clock and out of the building.
13. Students are not permitted to gossip, bully, cause discord, use vulgarity or profanity, or perform other

acts of insubordination or unprofessionalism. This includes all forms of social media.

14. Any use, possession, or dispensation of alcohol or illegal drugs on school time or property will be grounds for immediate termination, and notification of the proper authorities, where appropriate.

15. Students may not bring their children, family members, or other visitors to school unless they are coming as a customer of the clinic. If you wish your child or visitor to receive services, they must arrive when the clinic is open, and have means to leave upon the conclusion of the service, the same as any other clinic customer.

16. A student absent for 14 consecutive calendar days will be expelled and their training license returned to the Board, unless on an approved, **documented**, leave of absence.

17. No Guns Allowed, including parking lot.

# Course Cost and Payment

## Tuition

A detailed statement of course cost and payment methods is included as a separate supplement to this catalog. See tuition insert Pg 16 A – 16D. Payment methods include Cash, Check, Master Card, Visa, and Financial Aid (for those who qualify).

## Veterans

Elaine Steven Beauty College is approved for Veteran Training. Veterans must contact the local state VA office to determine eligibility or to apply for Veteran's Educational Benefits. VA requires that students maintain satisfactory progress in their attendance according to the school's published Satisfactory Progress policy in order to remain eligible for their monthly benefits. IMPORTANT NOTE: The school is also required to de-certify a veteran's eligibility to receive benefits while the veteran is on an approved Leave of Absence. Students with Benefits from GI Bill (Chapter 33) and VR&E (Chapter 31) may attend up to 90 days from the date the beneficiary provides a certificate of eligibility or valid VAF 28-2905. There will be no penalty and the beneficiary will not be required to borrow additional funds to cover tuition and fees due to late payments from VA. A State Approving Agency (SAA) or the Department of Veterans Affairs (VA) may disapprove certain courses of education, but may grant a waiver to these requirements.

Financial Aid (Insert 16 E – 16 G)

## What Types of Assistance Are Available?

Elaine Steven Beauty College is approved to participate in the Federal Pell Grant Program, the Federal Direct Loan Program, and various State aid programs. In addition, we can provide our own in-house payment plans to qualified students.

The Federal Pell Grant Program is an award program, and does not need to be repaid in most cases (exceptions being very poor attendance and/or early withdrawal). The Federal Direct Loan Program provides money to qualified students that must be repaid in full with interest. Students who wish to apply for a student loan must be in attendance for a minimum of 30 days, and must undergo loan counseling. See catalog F.A. insert for more information. By federal law, loan funds are sent to the school, and must first be applied to tuition, fees, and other school charges. The amount of grant or loan a student may receive is determined by factors such as financial need, dependency status, family size, and family income, as well as program funding and the methodology used to calculate awards, which are determined each year by congressional act. Both programs can be applied for by completing a Free Application for Federal Student Aid (FAFSA). If needed, the school will assist the student in finding the appropriate website for the completion and processing of this application upon enrollment.

State Aid programs (such as Vocational Rehabilitation and Veteran's Educational Benefits) are generally based on qualifying factors other than financial need, and should be applied for through the appropriate state agency or office.

## What Are The Qualifications?

Students must apply for admission and be accepted to the school before a financial aid application will be considered. Students must provide proof of their social security number, information on family size and income, information on previous postsecondary institutions attended, and any other reasonable information deemed necessary by the financial aid office in order to verify the student's eligibility for aid. The school will check to see if the applicant is in **DEFAULT** on an educational loan. If so, the applicant will not be eligible to receive Federal Aid.

## What is The Deadline For Application?

Students must complete their enrollment agreement (including submitting any required documentation) at least 2 weeks prior to the scheduled 1st day of class. If the enrollment agreement is not completed on time, then the student may have to wait until the next available start date. The Pell grant award year runs from July 1st through June 30th annually. Students can apply at any time throughout the year. Eligible students

can receive 1 and ½ Pell grant per award year, per academic year. Elaine Steven Beauty College defines its academic year as 900 clock hours in at least 30 weeks. Courses or Academic years completed in less than 30 weeks must receive a pro-rated award of less than 1 and ½ Pell grant, as required by Federal Law.

### **Scholarship Program For Graduating High School Seniors**

Elaine Steven Beauty College offers partial tuition assistance scholarships to graduating seniors of any Missouri High School. Up to 2 scholarships per year per school will be offered. Students must be graduating high school with a cumulative grade point average of at least 2.0 to be considered eligible. Interested students should apply directly to their high school counselor for consideration for a scholarship award. Elaine Steven Beauty College will honor the counselor's determination as to which qualifying applicants are the most qualified. Scholarships become void if the recipient does not enter Elaine Steven Beauty College within 6 months of their graduation from high school, or if the student withdraws from Elaine Steven Beauty College before completion. Scholarships are not transferrable.

### **Instructor Training Scholarships**

Elaine Steven Beauty College offers its own graduates from the Cosmetology and Manicuring programs scholarship awards in the form of half-off the cost of tuition in the Instructor Training program. Students must have graduated with at least a 90% average in both grades and attendance to be eligible.

### **Make-Up Hours**

Course tuition covers all training needed during the length of time needed to complete the course according to the student's schedule, plus a grace period equal to 10% of the course length. Students can make up missed classroom or clinic hours outside of their normal schedule under instructor supervision with the permission of the School Manager, but cannot accumulate hours ahead of their schedule, and as per State Law, cannot attend more than 12 hours per day.

## Cancellation and Refund Policy

(a) This refund policy applies to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure. Refund calculations are performed in a timely manner.

(b) An applicant not accepted by the school shall be entitled to a refund of all monies paid.

(c) A student's formal cancellation date will be determined by the postmark on written notification, or the date said information is delivered to the school administrator in person. If a student (or in the case of a minor, his/her parent) cancels his/her Enrollment Agreement and demands his/her money back in writing within three business days of the signing of the Enrollment Agreement, all monies collected by the school shall be refunded. This policy applies regardless of whether or not the student has actually started training.

(d) A student who cancels his/her Enrollment Agreement after 3 business days after signing the Enrollment Agreement (but prior to starting classes), shall be entitled to a full 100% refund of all monies paid, less the registration fee (\$100 or 15% of the full Enrollment Agreement cost, whichever is less).

(e) For a student who enrolls in and begins classes, the student will owe a percentage of the total cost of contractual charges for tuition based on the following tuition adjustment chart, plus training kit and book fees, plus their registration fee (\$100 or 15% of the full Enrollment Agreement cost, whichever is less), plus any other unpaid student charges. This also applies to students who are expelled from school.

<u>Percentage of Program Completed</u>	<u>Amount of Total Tuition Owed to the School</u>
0.01 % to 4.9%	20%
5.0% to 9.9%	30%
10.0% to 14.9%	40%
15.0% to 24.9%	45%
25.0% to 49.9%	70%
50.0% and over	100%

(f) "Percentage of program completed" is defined as the portion of the course the student could have completed according to their schedule, between the actual starting date and the date of the student's last day of physical attendance in the school (scheduled hours)

(g) Any money due the applicant or student shall be refunded within 45 days of formal cancellation by the student as defined in paragraph (c), or formal termination by the school, which shall occur no more than 14 days from the last day of physical attendance (unofficial withdrawal). In the case of a student who does not return from an official leave of absence the withdraw date is the earlier of the documented scheduled date of return or the date the student notifies the institution that the student will not be returning. Unofficial withdrawals are determined through weekly monitoring of attendance.

(h) When situations of mitigating circumstances beyond the student's control occur (such as disabling accident, etc.), the school will make a settlement which is reasonable and fair to both.

(i) A student's kit and books remain the property of the school until all kit and book charges owed the school are paid in full.

(j) If the school should permanently close and no longer offer instruction after a student has enrolled, the student shall be entitled to a pro rata refund of tuition based on actual hours remaining to be completed.

(k) If a course is cancelled subsequent to a student's enrollment, before instruction of the course and/or program has begun, the school shall at its option: 1. Provide a full refund of all monies paid; or 2. Provide completion of the course.

(l) If a course is cancelled after students have enrolled and instruction has begun, the school shall at its option: 1. Provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school; or 2. Provide completion of the course

(m) The student has the right to request and receive, before signing an Enrollment Agreement or at any time during their enrollment, written examples of the application of this refund policy. The refund policy is published in the school catalog, which is received by the student before enrollment.

## Return of Title IV Funds

(a) A student must give written notification to the Admission's Office, Financial Aid Office, or Student Services Office of their intent to withdraw. A student's official withdraw date will be determined by the postmark on written notification, or the date said information is delivered to the school administrator in person.

(b) Unofficial withdraws are determined through weekly monitoring of attendance. Formal termination by the school shall occur no more than 14 days from the last day of physical attendance (unofficial withdrawal)

(c) A Post Withdrawal Disbursement occurs if prior to withdrawing a student earns more federal financial aid than was disbursed for the payment period. The institution must offer any amount of post-withdrawal disbursement that is not credited to the student's account within 30 days of the date of determination. If a student submits a timely response that instructs the school to make all or a portion of the post-withdrawal disbursement, the institution will disburse funds within 180 days of the date of determination. Student's that are due a post-withdrawal disbursement may choose to decline loan funds so that additional debt is not incurred. Post-withdrawal disbursements, if eligible, may be used for outstanding tuition and fees, with student written permission, in order to reduce the debt owed to the school.

(d) Federal Law requires all schools participating in Federal Title IV Financial Aid programs, such as the Pell grant or Direct Student Loan Program, to calculate for students who withdraw, the percentage of the Title IV funds earned for the period they were enrolled according to Federal requirements. The percentage of aid earned in a payment period is calculated from the 1<sup>st</sup> day of the payment period to the last date of attendance, using the amount of scheduled hours a student has accumulated during the payment period. If the withdrawal occurs after the 60% point in time of the pay period, the entire amount of aid disbursed has been earned. For students who withdraw before the 60% point in time of the pay period, the percentage of aid earned is equal to the percentage of the payment period for which it was awarded that was scheduled to be completed as of the day the student withdrew. Unearned portions must be returned to the Title IV program from which the aid came. The effect of this law often means for students who drop early in the program, the majority of the Title IV funds received will need to be returned, and will not be used to cover expenses incurred by the student, who will be responsible for those expenses as per their Enrollment Agreement.

(e) If a student receives funds in excess of tuition and fees for the payment period and the excess Title IV funds must be returned, the school must return the portion of excess funds.

(f) An overpayment of PELL occurs any time the student receives a PELL payment that is greater than the amount the student is eligible for, for the period attended, and the school is not required to repay it. The institution will notify the student of any overpayment due within 30 days of date of determination. Students must make arrangements with the school and the Department of Education within 45 days from the day after the date of notification to return the overpayments. In the event a student does not return the overpayment, the student will be turned over to the Department of Education Default Resolution Group. The student will remain ineligible to receive any future funds at any postsecondary institution until the overpaid amount is repaid.

(g) Title IV funds must be returned to the program from which the student received aid during the payment period. The institution does not participate in any other Federal Programs. Title IV Aid funds utilized by the school are returned in the following order:

- UnSubsidized Direct Loan (other than Direct PLUS Loans)
- Subsidized Direct Loan
- Federal Perkins Loans (the institution does not participate)
- Direct PLUS Loans (the institution does not participate)
- Federal PELL Grants
- FSEOG (the institution does not participate)
- TEACH Grants (the institution does not participate)
- IRAQ and AFGHANISTAN Service Grants (the institution does not participate)

(h) Title IV funds must be returned to the Department of Education within 45 days from the date of determination of student withdrawals. Post Withdrawal Disbursements must be returned within 30 days from date of determination of student withdrawal.

(i) Example of Title IV Refund and Institutional Refund:

*Student A* signs a contract to pay \$15450 for tuition, plus \$1200 for books, kit and registration fee of \$100 for a 1500 hour course. The student pays \$100 cash. The student applies for federal financial aid, and is scheduled to receive: \$5920 in Pell Grant towards their first 900 hours. The grant will arrive in two equal payments - \$2960 for clock hours 1 to 450 and \$2960 for clock hours 451 to 900. During the first 900 hours, the student is eligible for Federal Direct Loans in the amount of \$3500. It will arrive in two equal payments - \$1750 for clock hours 1 to 450 and \$1750 for clock hours 451 to 900.

*Student A* only comes to school 67% of the time they are scheduled and after two months, the student drops out after completing 148 out of 224 scheduled clock hours in that two month time frame. At this time, the first payment of the student's federal financial aid has arrived, (\$2960 PELL and \$1750 Direct Loan, Total \$4710) and has been posted to the student's account, for the first 450 clock hours.

In determining what portion of the enrollment agreement the student owes, the school calculates that 224 scheduled clock hours is 14% of the course length and according to the refund policy formula on the student's enrollment agreement, the school will charge the student 40% of the tuition.  $\$15450 \times 40\% = \$6180$ . To that, add the \$1200 book/kit/registration fees charge for a total amount owed by the student of \$7380.

The Federal Department of Education's regulations say that since the student only attended 224 scheduled clock hours, with 224 hours being 49% of the 450 clock hour period for which financial aid was processed, the school can only retain 49% of the amount of federal student aid (Pell Grant and Federal Direct Loans) that was posted to the student account for clock hours 1 to 450. \$4710 was the total aid posted to the student account for clock hours 1 to 450.  $\$4710 \times 49\% = \$2307.90$  that the student earned, and can retain, towards their balance owed the school. The remaining \$2402.10 must be returned to the Federal Department of Education.

Financial aid refunds are returned to pay off the student's Federal loan debt first, up to the point the loan is paid back in full, and any additional refund due at that point is returned to the Federal PELL Grant program. So, in this case, the full \$1750 of loan funds is returned and \$652.10 of the Pell Funds is returned, equaling the total refund amount due of \$2402.10.

Balance as of Drop Date           \$7380 (\$6180 tuition plus \$1200 Kit/Book)

Amount of FA Received:           \$4710  
Minus Amount Returned to FA :   \$2402.10  
Amount retained towards balance   \$2307.90

Balance Owed by Student:       \$7380 - \$2307.90 = 5072.10

(j) Student's receive, by mail, a Statement of Account, which includes any Title IV refunds paid to the Department of Education on behalf of the borrower.

## Satisfactory Academic Progress Policy

All students of Elaine Steven Beauty College® enrolled in a NACCAS-approved program, are required to maintain Satisfactory Academic Progress (SAP) in both attendance and grades. Policy will be applied consistently to all full time and part time students. Satisfactory Progress Policy is provided to applicants prior to enrollment.

### Maximum Time Frame for Completion of Course

Students must complete their course of study within 150% of the contracted course length according to their official schedule. Students exceeding the 150% of maximum timeframe will be expelled.

1. Cosmetology students must reach 1500 scheduled hours by no later than 2250 scheduled hours
2. Instructor Trainee students must reach 600 scheduled clock hours by no later than 900 scheduled hours.
3. Manicuring students must reach 400 scheduled clock hours by no later than 600 scheduled hours.

### Attendance Progress Evaluation

A set number of "checkpoint" increments will be observed in determining whether a student is progressing in compliance with the maximum time frame. A set number of "checkpoint" increments will be observed in determining whether a student is progressing in compliance with SAP.

Cosmetology and Instructor students are evaluated on actual hours and manicuring students are evaluated on scheduled hours in order to be considered making satisfactory academic progress. in attendance, students must have actually attended at least 67% of the possible scheduled hours per checkpoint for maximum time frame. The following checkpoint schedules will apply.

#### **Cosmetology Program: (1500 Clock Hours – 900 hour Academic Year)**

<u>SAP Checkpoint</u>	<u>Minimum Scheduled Hours/Weeks Student Must Have</u>
450 Actual Hours/15 Weeks	675 Scheduled Hours/22.5 Weeks
900 Actual Hours/30 Weeks	1350 Scheduled Hours/45 Weeks
1200 Actual Hours/40 Weeks	1800 Scheduled Hours/60 Weeks
1500 Actual Hours/50 Weeks	2250 Scheduled Hours/75 Weeks

#### **Instructor Training Program: (600 Clock Hours – 900 Hour Academic Year)**

<u>SAP Checkpoint</u>	<u>Minimum Scheduled Hours/Weeks Student Must Have</u>
300 Actual Hours/10 Weeks	450 Scheduled Hours/15 Weeks
600 Actual Hours/20 Weeks	900 Scheduled Hours/30 Weeks

#### **Manicuring Program: (400 Clock Hours – No Financial Aid Available/Academic Year 400 Clock Hours)**

<u>SAP Checkpoint</u>	<u>Minimum Scheduled Hours/Weeks Student Must Have</u>
200 Schedule Hours/6.67 Weeks	300 Scheduled Hours/10 Weeks
400 Scheduled Hours/13.33 Weeks	600 Scheduled Hours/20 Weeks

Students on an approved Leave of Absence will extend the student's enrollment agreement period and maximum time frame by the number of days taken in the Leave of Absence.

### Transfer Hours

With regard to Satisfactory Academic Progress, transfer hours from another institution that are accepted toward the student's educational program are counted as both attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

## Academic Progress Evaluation

The school will also check simultaneously at the same checkpoints described above to determine whether the students are achieving at least a 75% grade point average on all written examinations and practical work.

<b>GRADING SCALE</b>	94 to 100	= A Excellent
	85 to 93	= B Good
	75 to 84	= C Average
	74 or less	= D Failing

## Determination of Status

Students must meet the minimum requirements in both attendance and academics at each actual hour checkpoint (Cosmetology and Instructor Training) and scheduled hour checkpoint (Manicuring) in order to be considered making satisfactory progress. A student who meets the requirements at one checkpoint will be considered to be making satisfactory progress until the next scheduled checkpoint.

## Warning Status

A student who fails to meet minimum requirements at a scheduled checkpoint for attendance or grades will be placed on Warning. During Warning, the student will still be considered to be meeting satisfactory progress, and will remain eligible for Title IV financial aid, if applicable. The student will be advised in writing on the actions required to attain satisfactory progress by the next evaluation. If at the end of a warning period, the student has still not met both the attendance and academic minimum requirements, he/she will be placed on FA Ineligible, and will be deemed ineligible for Title IV financial aid unless further conditions are met (see Probation Status).

## Appeal Procedure

A student who is checked at a scheduled SAP checkpoint and determined to be not making satisfactory progress resulting in FA ineligible, can appeal the negative determination. Appeals must be submitted to the Career Guidance office within 12 school days of receiving notification of FA ineligibility.

Acceptable reasons for appeal are:

1. Death of a relative; 2. Injury or illness of the student; or 3. Other special circumstances.

The student must submit a written appeal on the designated form with supporting documentation (Dr.'s statements, etc.) of the reasons why the determination should be reversed. The appeal should include the student's statement regarding what has changed about the student's situation that will allow them to achieve satisfactory academic progress by the next evaluation checkpoint. Appeal documents will be reviewed by the school Director/FA Director and school Owner and a decision will be made within 30 calendar days. This decision will be final. The appeal and decision documents will be retained in the student file.

If the student prevails upon appeal, Title IV financial aid eligibility (if applicable) will be restored and the student will go on Probation.

## Probation Status

A student who fails to meet requirements for attendance or academic progress after the warning period and prevails on appeal, will be placed on probation for a period of one additional checkpoint evaluation period.

An institution may only allow for the status of probation for students who are not considered meeting minimum standards for satisfactory progress if the student prevails on appeal and if:

1. The institution evaluates the student's progress and determines that the student did not make satisfactory progress during the warning or previous evaluation period; and
2. The student successfully appeals the negative progress determination prior to being placed on probation and
3. The institution determines that it is possible for the student to meet or be making progress toward the minimum satisfactory progress standards by the end of the evaluation period; or
3. The institution develops an academic plan for the student that, if followed, will ensure that the student is able to meet the institution's satisfactory academic progress requirements by a specific point within the maximum timeframe established for the individual student.

A student who does not successfully appeal, will lose financial aid eligibility for the remainder of the evaluation period.

Students can re-establish satisfactory academic progress by meeting an attendance of 67% and a GPA average of 75% by the next checkpoint (evaluation period). If upon reaching the next checkpoint (evaluation period), the student is determined to be achieving minimum standards in attendance and grades, Title IV eligibility will be restored, if applicable.

### Student Notification

If upon reaching a scheduled checkpoint, a student is found to be not making satisfactory progress, they will receive written notification that they have been placed on warning or FA Ineligible. If they are found to be making satisfactory progress, no additional student notification will occur.

### Interruption of Training

A student who re-enters the program after an interruption of training (leave of absence, withdrawal, etc.) will be admitted under the same satisfactory progress status that was recorded on the student's last day of attendance prior to the interruption. Course incompletes, withdrawals or repetitions do not apply. Course incompletes, repetition, and non-credit remedial courses have no effect on satisfactory progress standards.

## **INTERNAL COMPLAINT PROCEDURE/GRIEVANCE POLICY**

The following procedures should be followed for the handling of complaints. Every effort will be made to satisfy complaints promptly and judiciously.

1. Problems involving **ACADEMIC ISSUES** (grades, classroom rules, discipline, ect.) should first be discussed with the student's instructor, who, if unable to satisfy the grievance immediately (due to the need for fact-finding or consultation with others involved), will respond within no later than three school days.

If the instructor's answer does not settle the dispute, the student has the right to file a grievance with the school manager, who will conduct an independent review and respond within three school days.

2. Problems involving **NON-ACADEMIC ISSUES** (financial aid, admission procedures, hours, ect.) should first be directed to the head of the department of the office involved, who, after investigation the facts of the case, will respond within three business days.

If the final response in either type of situation above is still not the student's satisfaction, the student has the right to request a hearing with the school director. The director may, depending on the nature of the complaint, choose to schedule a hearing with the complainant and others involved parties present. After consultation with the chief executive officer, the director will respond with the final management position within three business days.

Grievances filed verbally will receive verbal response. Grievances filed in writing will receive written response. Records of any grievances, responses, or actions taken will be retained in student's permanent files.

**In the event student is not satisfied with the results of the complaint,  
the student may contact the following agencies:**

**Mo State Board of Cosmetology  
PO Box 1062  
Jefferson City MO 65102**

pr.mo.gov – Rules and Statutes  
Rule – 20 CSR 2085-2.010

**NACCAS  
3015 Colvin St  
Alexandria, VA 22314**

naccas.org  
Complaint Forms are located  
Under all Applications &  
Forms tab