



CONSUMER INFORMATION

IMAGE MAKER BEAUTY INSTITUTE

139 Maple Row Blvd., Suite 208
Hendersonville, TN 37075

www.ImageMakerBeauty.com

E-mail: Info@ImageMakerBeauty.com and Susan@ImageMakerBeauty.com

School Phone: 615.822.6141 and 615.822.6162 Fax: 615.822.6167

ADMINISTRATIVE STAFF AND FACULTY LISTING

Susan Webster, President, General Manager
Crystal Estep, Admissions Director and Financial Aid
Paula Wooten, Student Salon Director, Instructor
Jacob Kernodle, Basic's and Theory Instructor
Kelly Lassiter, Junior Instructor and Supporting Staff

ACCREDITATION AND LICENSURE

Licensure

State regulation requires that Image Maker Beauty Institute renew its license annually. The school's application for licensure #76 was approved and issued by the TN State Board of Cosmetology and Barber Examiners.

Tennessee State Board of Cosmetology and Barber Examiners
500 James Robertson Pkwy
Nashville, TN 37243

Telephone: 615-741-2515
Toll Free: 800-480-9285
Fax: 615-741-1310

www.tn.gov/regboards/cosmo

Any concerns or complaints not resolved at the campus level may be directed to the school's licensing and accrediting body as listed here:

How to file a complaint with the TN Board: <http://www.tn.gov/regboards/cosmo/complaint.shtml>

More detailed information can be found in our school catalog and our school website.

National Accreditation

Image Maker Beauty Institute is fully accredited by the (NACCAS)

National Accrediting Commission of Career Arts and Sciences.

401 Ford Avenue, St 130 Alexandria, VA 2302

(703) 600-7600

www.naccas.org

Approval to participate in federal financial aid:

U.S. Department of Education

40 Maryland Avenue, SW

Washington, D.C. 20202

1-800-872-5327

STUDENT LOAN PROFESSIONAL CODE OF CONDUCT

Image Maker Beauty Institute adheres to the highest level of professional conduct in its administration of its financial aid programs. The Institute does not have any preferred lender arrangements. It has adopted the following code of conduct related to its relationship with any student loan lender.

Not only has Image Maker developed its own code of conduct policy as stated below, as a member of NASFAA, it also follows the code of conduct published by the association.

PROHIBITION OF FINANCIAL ARRANGEMENTS

Neither the school nor its employees will accept anything of more than nominal value from any lending institution., guaranty agency, or loan servicer. This includes revenue sharing arrangements and payments or gifts for preferred lender/guarantor/servicer status, and the provision of printing and mailing at below-market prices. It also includes gifts or donations to students or the school and other grants, scholarships or prizes.

PROHIBITION OF GIFTS AND TRIPS

School employees may not accept gifts of more than nominal value from any lending institution guaranty agency, or loan servicer. This includes payments and reimbursement for lodging, meals and travel to conferences, meetings or training seminars.

ADVISORY BOARD RULES/COMPENSATION

School employees are prohibited from receiving anything of value for serving on an advisory board, commission or group of any lending institution, guaranty agency, or loan servicer. Employees are also prohibited from any type of consulting arrangement or contract to provide services to or on behalf of a lender, guaranty agency, or loan servicer relating to education loans (except for reimbursement for reasonable expenses).

PREFERRED LENDER GUIDELINES

The school's preferred lender list must be based solely on the best interests of the students or parents who may use the list without regard to financial interests of the institution. The school will not assign a lender, guaranty agency, or loan servicer to first-time borrowers. Currently the Institute does not have any preferred lender arrangements.

PREFERRED LENDER DISCLOSURE

On all preferred lender lists the school will clearly and fully disclose the criteria and process used to select preferred lenders, guaranty agencies, or loan servicers and inform students and parents that they have the right and ability to select the lender of their choice regardless of the preferred lender list. The school will not delay or deny a loan based on a student's choice of lender, guaranty agency, or loan servicer nor steer borrowers to particular lenders, guaranty agencies, or loan servicers.

LOAN RESALE DISCLOSURE AND OPPORTUNITY LOAN PROHIBITION

No lending institution, guaranty agency, or loan servicer may appear on a preferred lender list if the lender has an agreement to sell the loans to another lending institution, guaranty agency, or loan servicer without disclosing this fact. In addition, no lending institution may bargain to be a preferred lender, guaranty agency, or loan servicer with respect to a certain type of loan by providing benefits to the institution as to another type of loan (opportunity loans, except that the institution may offer loans to international students, at fair market rates, who would be otherwise unable to secure a domestic loan).

CALL CENTER AND STAFFING PROHIBITION

The school must ensure that employees of lending institutions, guaranty agencies, or loan servicers never identify themselves to students as employees of the institution. No employee of a lending institution, guaranty agency, or loan servicer may ever work in or provide staffing to the school's financial aid office.

As a member of the National Association of Student Financial Aid Administrators (NASFAA), Image Maker Beauty Institute financial aid and institute staff adhere to NASFAA Code of Conduct, available at: http://www.nasfaa.org/mkt/about/Code_of_Conduct.aspx

APPLYING FOR STUDENT FEDERAL FINANCIAL AID

Financial Aid is monies available through the federal government for education purposes. The following section provides information pertaining to eligibility, types of federal aid, disbursement, applying for aid, and awarding.

Federal Financial Aid Participation

Image Maker Beauty Institute participates in federal financial aid programs. To be eligible for financial aid, a student must be: a citizen of the United States or an eligible non-citizen; enrolled as a regular student in an eligible program; and be beyond compulsory school age and/or poses a valid high school diploma or equivalent. In addition, participants must have a valid social security number and cannot be in default or overpayment on a federal Loan/Pell Grant. . Male participant must meet selective service criteria.

To remain eligible for financial aid, students must demonstrate satisfactory academic progress at the end of each payment period. Failure to meet satisfactory academic progress may result in a loss of financial aid. Applicants are encouraged to obtain a copy of the federal publication Funding Your Education, from the Admissions Department for further explanation of eligibility criteria and to visit <http://studentaid.ed.gov/eligibility>.

Applying for Financial Aid

The Free Application for Federal Student Aid (FAFSA) is the application for all federal financial aid. Students interested in financial aid must submit a FAFSA. This form establishes eligibility for assistance from most federal and State financial aid programs and Image Maker Beauty Institute. Students may complete the FAFSA at **www.FAFSA.ed.gov**. The FAFSA is also available from the Financial Aid Department, High School Counselors, and most libraries. Parents of dependent students may choose to apply for additional educational loans either through separate federal financial aid applications or private party. Students may choose to apply for private education loans as well. Interested parties should contact the Financial Aid Department for more information.

Determination of Awards

Most aid dollars are awarded on the basis of a Congressional formula, called “the need analysis”, which measures each family’s ability to pay educational expenses. The formula takes into account factors such as family income and assets, family size, non-discretionary family expenses, retirement needs, student earnings and savings, and the number of household members in college. The formulas used for measuring a family’s ability to contribute to educational expenses are established by the U.S. Congress, not Image Maker Beauty Institute. Changes to the formulas can only be made by Congress.

A student’s eligibility for financial aid is generally based on financial need. Financial need is defined as the difference between the student’s cost of attendance (COA) budget and the expected family

contribution (EFC), as calculated using the Congressional Formulas.

The COA budget is set by Image Maker Beauty Institute and includes direct costs (tuition and fees) and indirect costs (kit, room and board, transportation, and personal expenses). Budgets are created for different categories of students based on the program of study and living arrangements. The budget amount is not the amount the student owes the school for charges.

Loan awards are limited by dependency status. In cases of unusual circumstance, Financial Aid Coordinators may apply professional judgment on a case by case basis with additional documentation.

Student Rights and Responsibilities

As a recipient of federal financial aid, a student has certain rights and responsibilities. Knowing these rights and responsibilities allows the student to make better decisions about educational goals and how to achieve them. These rights and responsibilities are outlined in both the Entrance Counseling and Exit Counseling Guides published by the Dept. of Education. A copy of the Exit Counseling Guide is available at: <http://www.direct.ed.gov/pubs/exitcounselguide.pdf>

FEDERAL SOURCES OF AID

Federal PELL Grant

Federal PELL Grants do not require repayment and are considered ‘need based’ awards. To apply, applicants must submit a Free Application for Federal Student Aid (FAFSA). Information from the FAFSA determines the Expected Family Contribution (EFC) which relates directly to the maximum amount of PELL grant a student may receive in an award year. The final PELL award is determined by a combination of factors including length of program, Cost of Attendance, EFC, and lifetime PELL usage. Applicants may visit www.fafsa.ed.gov to submit their FAFSA.

Federal Direct Student Loan (subsidized and unsubsidized)

Federal Stafford loans are not credit based and must be paid back to avoid severe consequences of going into default. Both subsidized and unsubsidized loans apply loan fees and a fixed interest rate to the principle as well as a six (6) month grace period before mandated repayment begins. There are a variety of repayment plans to choose from, assistance from a servicer to help manage your loan and no penalty for early payoff. Only the subsidized loan is considered a ‘need based’ loan (Please see ‘Determination of Awards’ for details on ‘need based’ awards)

To apply for a student loan, applicants must submit a FAFSA. Loan eligibility requires signing a Master

Promissory Note and completing mandated loan counseling prior to disbursement. Both items are Available by going to <http://studentloans.gov>.

As required by federal regulation, Image Maker Beauty Institute will notify the National Student Loan Data System of the student's contract for federal student loans whereby such information may be accessed by authorized agencies, lenders and institutions.

For more information, please ask the Admissions or Financial Aid Department for a copy of the USDOE brochure 'Direct Loan Basics for Students' or visit <http://studentaid.ed.gov>.

Federal Direct Parent Loans for Undergraduate Students (PLUS)

The PLUS loan is a loan that must be paid back. Borrowers are restricted to biological/adoptive parents of eligible dependent students. PLUS loans are credit based which require the parent to provide authorization for a credit check. Once approved, the PLUS borrower must sign a Master Promissory Note (MPN) prior to disbursement and provide the Financial Aid Office with a written loan amount request. Parents may submit the credit authorization through the Financial Aid Coordinator or on line. Both the credit authorization and MPN can be accessed at <http://studentloans.gov>.

The maximum PLUS loan is determined by subtracting all anticipated aid from the COA then prorate the amount according to the length of the program. For more information on PLUS loans and PLUS loan eligibility, please read the USDOE publication 'Direct Loan Basics for Parents' available through the Admissions or Financial Aid office or visit <http://studentaid.ed.gov/types/loans>. As required by federal regulation, Image Maker Beauty Institute will notify the National Student Loan Data System of the parent's contract for a federal PLUS loan whereby such information may be accessed by authorized agencies, lenders and institutions.

Campus Based Federal Aid

At present, Image Maker Beauty Institute does not participate in Campus Based federal financial aid.

Disbursement of Title IV Financial Aid

Federal funds are received electronically. By federal regulation, financial aid is divided and disbursed in payment periods. The initial disbursement is usually credited to the student's account within 30 days of the program start. Subsequent disbursements occur after the student completes the payment periods listed below, attends the next scheduled payment period and demonstrates Satisfactory Academic Progress (SAP) as discussed elsewhere in the school catalog. Completion of payment periods is determined in actual clock hours attended.

Payment period end dates are as follows: 1, 451, 901, 1201 actual hours.

Financial Aid Credit Balance

Credit balances occur when the amount of the student's financial aid received exceeds the student's Tuition and fees owed to the school for each academic year. Credit balance checks payable to the student are written and then hand delivered to the student. PLUS credit balance checks are made payable to the parent and mailed to the parent's address. On occasion, student checks may be mailed to the student's mailing address on file. Students and parents must keep their addresses current with the school.

PRIVATE LOAN LENDERS

A private loan lender is defined as any company, agency, individual, school, etc., other than the U.S. Department of Education, that makes a loan to a student or parent for educational purposes. Image Maker Beauty Institute discloses to its students the name of any private loan lender it learns may make a loan to its students. The Institute does not have a preferred lender arrangement with any private loan lender, nor does it endorse any lender on the private loan lender list. It makes this information available to students only as an alternative to assist the student in creating a financial plan to pay for his/her education.

Students and parents are encouraged to apply for and receive federal educational loans before borrowing from a private lender. Borrowers should be aware that loans available from the U.S. Department of Education generally have more favorable loan terms than private loans. Image Maker Beauty Institute ensures that any private loan lender it discloses to its students provides the information required under Section 128(e) of the Truth in Lending Act (15 U.S.C. 1638(e)). Currently, the following private lender(s) will make a loan to an Institute student provided he/she meets all of the lender eligibility requirements, including meeting credit score requirements.

PREFERRED LENDER LIST

Image Maker Beauty Institute does not have a preferred lender arrangement with any lender, specifically, non-U.S. Department of Education lender, public or private.

It is only possible to borrow a Stafford Loan or Parent Loan for Undergraduate Students (PLUS Loan) from the U.S. Department of Education.

Some students do choose to borrow a private loan from a lender other than the U.S. Department of Education, but the school does not have a "preferred lender arrangement" as defined by the U.S. Department of Education.

NATIONAL STUDENT LOAN DATA SYSTEM

Image Maker Beauty Institute submits any and all federal student loan data to the National Student Loan Data System (NSLDS).

Federal student loans include both Subsidized and Unsubsidized Stafford loans borrowed by the student and Parent Loans for Undergraduate Students (PLUS Loans) borrowed by the parent on behalf of the student. Loan information submitted to NSLDS is accessible by authorized users of the data system, including the student, the Institute, the U.S. Department of Education, guaranty agencies, lenders, servicers, and other authorized users. In addition to submitting loan information to the National Student Loan Data System, the Institute also reports student enrolment information.

NOTICE OF FEDERAL STUDENT AID PENALTIES FOR DRUG LAW VIOLATIONS

** More information in our Drug Free Policy*

Image Maker Beauty Institute is providing this information to inform the student that here are penalties if convicted of specified drug related offenses, including the loss of Federal Student Aid. The Institute will notify a student convicted of a drug law violation that he/she has lost Federal Student Aid eligibility within 10 days of learning that he student has been convicted. The notification will provide instructions regarding how the student may regain eligibility for Federal Student Aid.

Drug law convictions only count against a student for aid eligibility purposes if the offense occurred during a period of enrollment for which the student was receiving federal student aid. They do not count if the offense was not during such a period, unless the student was denied federal benefits for drug trafficking by a federal or state judge. Also, a conviction that was reversed, set aside, or removed from the student's record does not count, nor does one received when she was a juvenile, unless she was tried as an adult.

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

	Possession of Illegal Drugs	Sale of Illegal Drugs
1st Offense	1 year from date of conviction	2 years from date of conviction
2nd Offense	2 years from date of conviction	Indefinite Period
3+ Offenses	Indefinite Period	Indefinite Period

A student regains eligibility the day after the period of ineligibility ends (i.e. for a 1st or 2nd offense); or when he or she successfully completes a qualified drug rehabilitation program that includes passing two unannounced drug tests given by such a program.

COLLEGE NAVIGATOR

You may compare the value offered by Image Maker Beauty Institute against other Institutes around the country, by visiting the College Navigator website at: <http://nces.ed.gov/collegenavigator/>

FERPA AND DIRECTORY INFORMATION

In accordance with The Family Educational Rights and Privacy Act (FERPA), Image Maker Beauty Institute generally does not release student education records and information to third parties, other than to internal school departments or officials, without the student's written consent.

FERPA permits certain exceptions to this general rule, which permit the release of certain student education records without consent. Also, FERPA allows for the release of student directory information without consent, unless a student has specifically requested that such information not be released. For more detail regarding FERPA and the release of student information, please refer to the "Student Records" section of the Image Maker Beauty Institute catalog.

VOTER REGISTRATION

Image Maker Beauty Institute makes every effort to make widely available and to distribute voter registration forms to all students. Image Maker Beauty Institute encourages all students to register to vote and to be active participants in the democratic process.

For information on how to register to vote in the state of Tennessee, check out this website: <http://www.tn.gov/sos/election/registration.htm>

CONSTITUTION DAY

Constitution Day (or Citizenship Day) is an American federal observance that recognizes the adoption of the United States Constitution and those who have become U.S. citizens. It is observed on September 17, the day the U.S. Constitutional Convention signed the Constitution in 1787 in Philadelphia. Image Maker Beauty Institute students are asked to join us in our celebration of this very special observance during our annual Constitution Day celebration.

TEXTBOOKS

All text books used at Image Maker Beauty Institute are included in your kit. No additional text book purchases are required. Cost of the kit is listed in the "Cost of Attendance Budgets" notice. Image Maker Beauty Institute does not publish an on-line schedule.

ATHLETICS

Image Maker Beauty Institute does not have an athletic program.

WITHDRAWING FROM SCHOOL

Students who withdraw from their program are only charged tuition up to and including their last day of attendance along with registration and kit fees.

It is very important that students follow the policies associated with notifying the school of the withdrawal. To view the Image Maker Beauty Institute withdraw instructions, please refer to Refund Policy section of the school catalog.

TRANSFER OF HOURS

Students applying for Image Maker Beauty Institute may request acceptance of hours for training received from another institution. Image Maker will not accept the transfer for more than half of the required hours of the total program. Cosmetology Program requires 1500 clock hours, therefore, we would not accept more than 750 transfer hours.

DISABILITY AND PHYSICAL DEMANDS

The physical demands of the cosmetology profession is provided in the following list to better assure students are able to meet the physical demands of both training and employment. Image Maker Beauty Institute will make every effort to reasonably accommodate for disabilities.

Physical demands and safety requirements

It is extremely important that you are provided with all the facts about the physical requirements that your future career demands. The following is a list of physical demands you may encounter in the Salon and Spa Industry

Body Position: Estheticians are required to sit and lean forward while providing most services or stand and lean over for others. Long intervals of standing are required for cosmetologists.

Hands: Your hands will need protection from chemicals and continuous exposure to water and cleansing agents. Hand care products are recommended for all service professionals.

Back: Minor back stress may be caused by long intervals of standing, sitting or leaning.

Please consult your physician or chiropractor if you have experienced back pain in the past.

Chemicals: You will be required to work with many different types of products and chemicals. If you currently have allergies or are sensitive to chemicals, please consult your physician with a list of chemicals you will be exposed to.

Sanitation: Communicable diseases can be easily transmitted from one individual to the next. Special attention must be paid to yourself and your client to avoid spreading any diseases.

Trade Tools: There are obvious hazards when working with sharp objects such as lancets, extractors, scissors, razors, clippers, etc. Caution must be used when handling any such item.

General Safety: On a daily basis, use caution and common sense to avoid entering into any of the following situations: chemical burns, cuts and abrasions, excessive heat from hair dryer, hot water, harmful vapors or fumes, injury to eyes, and physical injury resulting from spilling liquid.

VACCINATIONS

Image Maker Beauty Institute does not require vaccinations for admission into our programs. Anyone interested in getting more information about vaccinations should contact their local public health department or consult with their health care provider.

COPYRIGHT INFRINGEMENT

Image Maker Beauty Institute prohibits unauthorized distribution of copyrighted material. This includes unauthorized per-to-per file sharing. Students who violate this policy are subject to disciplinary action as outlined in the student handbook.

Definition and Statement of Penalties

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work.

In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees.

For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at:

www.copyright.gov

Students found in violation of the copyright infringement policy are subject to immediate termination.

INFORMATION SECURITY

Image Maker Beauty Institute makes every effort to safeguard your confidential and personal information. Image Maker Beauty Institute has adopted reasonable safeguards to ensure information security, as is required by federal standards.

INCENTIVE COMPENSATION

Image Maker Beauty Institute does not compensate and / or bonus Admission Coordinators based on recruitment performance nor securing financial aid.

Image Maker Beauty Institute makes every effort not to misrepresent itself to students, staff, oversight agencies and the public at large. All staff is responsible for portraying Image Maker in a manner that is honest and truthful, particularly staff involved in the recruitment of students. Publications and advertising must be factual and truthful in nature. Image Maker Beauty Institute makes every effort not to provide false, erroneous or misleading statements or information concerning: Program Offerings and the Institute Program offerings and course content

- * Size, location, facilities, equipment, number of staff and their qualifications to provide instruction
- * Requirements for successful program completion, including grounds for termination
- * Educational credential earned upon completion of the program
- * Transfer of credit policies
- * Licensure and employment criteria
- * Financial Information, Institutional charges, including tuition, kit, books, supplies, etc.
- * Charges for returned checks due to insufficient funds, late fees, etc.
- * Financial aid, including type, amount, eligibility requirements, application process
- * Scholarship opportunities
- * Cash payment plans
- * Institutional refund policy
- * Return to Title IV policy
- * Employment Opportunities
- * Graduate and career placement assistance
- * Graduation and placement rates
- * Government statistics on job market for which trained
- * Expected salary and benefits for various occupations for which the student is trained
- * Employer expectations of employees, industry standards, working conditions.

Oversight Agencies

- * Approvals by the state, NACAS, and the U.S. Department of Education are to be used to inform the student and public that AIC has met basic eligibility requirements for approval or participation
- * Image Maker Beauty Institute not state or suggest that any of its programs are endorsed by the state NACCAS, or the U. S. Department of Education