

Jan 2025

# Tuana European Beauty Academy, LLC

Student Handbook

Dear New Student,

Welcome to Tuana European Beauty Academy, this is the first step into your future. You will be learning new skills, while making new relationships, and learning to be part of a team. This can be a truly magical time in your life. We are about to bring you into the bright world of beauty and the possibilities will be endless with your hard work and perseverance. Along this journey, there will undoubtedly be bumps in your road. Don't stop! Keep your chin up and reach out for the resources we will give you.

At Tuana Academy, our staff truly cares about your success. As we begin our relationship together, it's important to know who takes care of what areas. This booklet is designed to help you learn about Tuana Academy rules and regulations, what assistance we can offer you, and our Annual Security Report. You will learn how to find the resources you may need, and what it means to our students to have a Drug Free School.

We want the best for your time with us. Today, your dreams seem a lifetime away, but I give you my word, this time will fly by and you will be a licensed professional before you know it. You will find your "beauty school bestie", and the two of you will laugh, cry, and curse with each other. You will drink a lot of coffee, get used to a little bleach burning your fingertips because you forgot your gloves, and your hair will go through many transitions here. In 12-15 months, your kidneys will still be working, the burn doesn't hurt any more, and your hair will have returned to a normal state. The day you graduate will be one of the top 10 days of your life, and it is SO worth all the bumps in the road!!

GOOD LUCK!!

# Denise Mitchell

Academy Director

[tuanaeducator@gmail.com](mailto:tuanaeducator@gmail.com)

970-472-2004

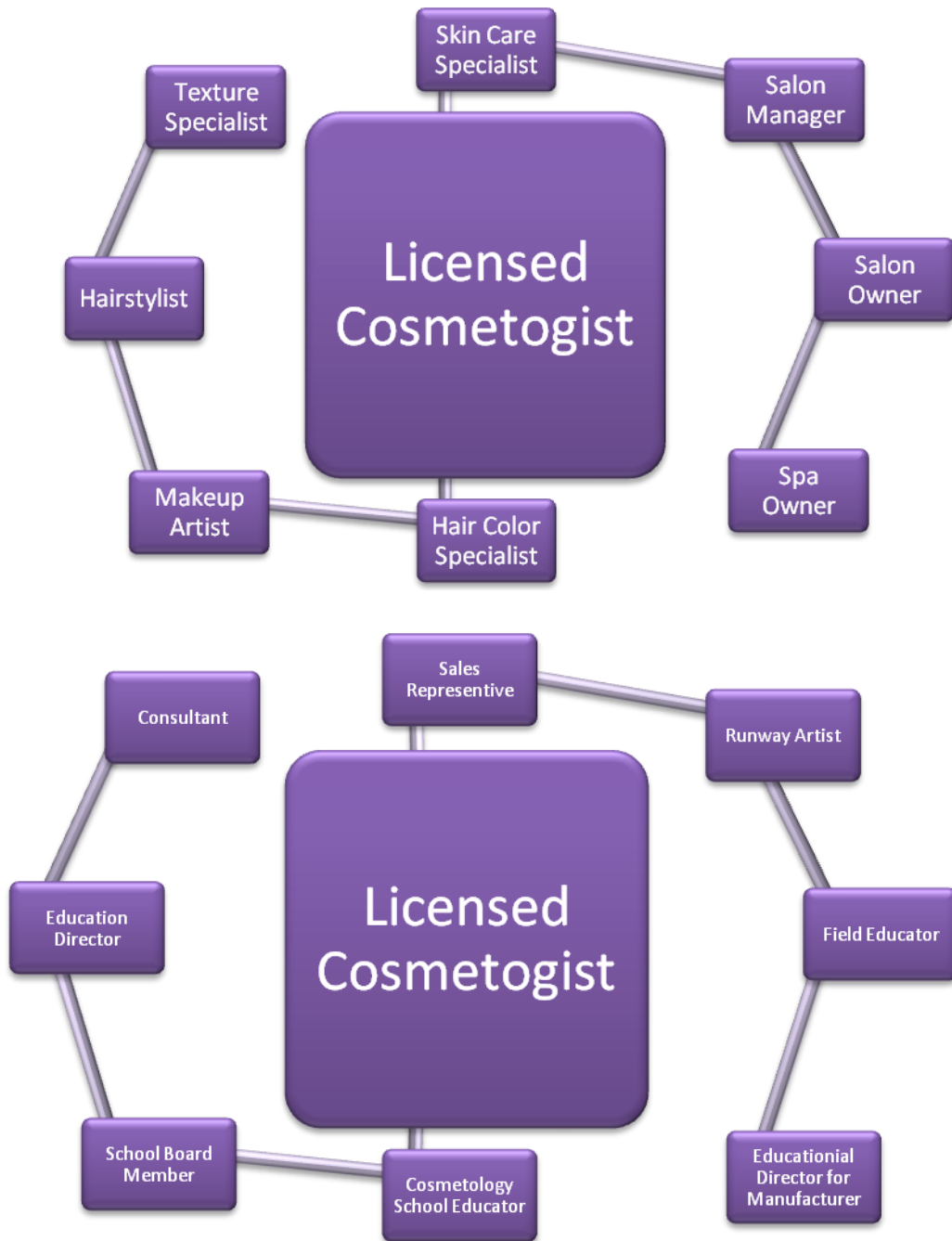
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**JOB OPPORTUNITIES:**



## TUANA ACADEMY COURSE OUTLINE

### COSMETOLOGY COURSE

1500 Hours

#### **COURSE DESCRIPTION**

The primary purpose of this Cosmetology Course is to train the student in the basic manipulative skills, safety judgments, proper work habits, and desirable attitudes necessary to obtain licensure and for competency in entry-level position in cosmetology or a related career field.

#### **METHOD OF INSTRUCTION**

Class will be a combination of lecture, lecture/lab, group discussion, hands-on activities and self-study.

#### **OBJECTIVES**

Upon completion of the course requirements, the determined graduate will be able to:

- Project a positive attitude and a sense of personal integrity and self-confidence.
- Project professionalism, visual poise and proper grooming.
- Communicate effectively and interact appropriately colleagues, supervisors and clients.
- Respect the need to deliver worthy service for value received in an employment environment.
- Perform the basic manipulative skills in the areas of hairstyling, hair shaping, hair coloring, texture services, scalp and hair conditioning, skin and makeup, and nail care.
- Perform the basic analytical skills to advise clients in the total look concept.
- Apply academic learning, technical information and related matter to assure sound judgments, decisions, and procedures.
- Create a professional resume and confidently prepare for an interview.
- Successfully search for a job within the beauty industry.

#### **COURSE TOPICS**

|   |           |
|---|-----------|
| Shampoo, Rinsing & Condition                  | 48 hours  |
| Hair Coloring                                 | 222 hours |
| Haircutting                                   | 227 hours |
| Hairstyling                                   | 190 Hours |
| Chemical Texture Service                      | 96 hours  |
| Manicuring &Pedicuring                        | 160 hours |
| Application of Artificial Nails               | 113 hours |
| Facials &Skin Care                            | 159 hours |
| Facial Makeup                                 | 30 hours  |
| Hair Removal                                  | 69 hours  |
| Law, Rules & Regulations                      | 23 hours  |
| Business Practices                            | 23 hours  |
| Disinfection, Sanitation &Safe Work Practices | 140 hours |

#### **SCHEDULE**

- Freshman 480 Scheduled Hours (16 Weeks) 4 blocks
  - Weeks 1-4 Block 1 Hair Design
  - Week 5-8 Block 2 Chemical Services
  - Weeks 9-12 Block 3 Skin
  - Weeks 13-16 Block 4 Nail
- Junior 600 Scheduled Hours (20 weeks) 5 blocks-Clinic Floor
  - Weeks 17-20 Block 1 Biology
  - Weeks 21-24 Block 2 Behind the Chair

- Weeks 25-28 Block 3 Sciences
- Weeks 29-32 Block 4 Sanitation
- Weeks 33-36 Block 5 Foundations
- Senior 420 Scheduled Hours (14 weeks) 4 blocks-Clinic Floor
  - Weeks 37-40 Red Carpet
  - Weeks 41-44 Boards
  - Weeks 45-48 Boards
  - Weeks 49-50 Boards

### **GRADING**

- Assessments 50%
- Skills 50%
- Grading Scale
  - 96% to 100% = A Excellent
  - 88% to 95 % = B above Average
  - 80% to 87% = C Average
  - Below 80% = F Failing

### **SUPPLIES & TEXTBOOKS**

To successfully complete this course, you will need:

- Required:
  - Milady Textbook: *Author: Milady Publisher: Milady Pub Corp Year: 2015 Format: Hardcover ISBN: 9781285769417*
  - Milady Work Books: *Author: Milady Publisher: Delmar Cengage Learning Edition: 13th, Year:2015 Format: Paperback ISBN: 9781285769455 and ISBN: 9781285769479*
  - Milady Test Book: *Author: Milady Publisher: Cengage Format: Book ISBN13: 9781285769554*
  - Tuana Workbook: *Author: Tuana Custom Publish*
- Suggested:
  - General educational supplies
  - Camera *(for portfolio)*

### **HAIRSTYLING COURSE**

**1200 Hours**

#### **COURSE DESCRIPTION**

The primary purpose of this Hairstyling Course is to train the student in the basic manipulative skills, safety judgments, proper work habits, and desirable attitudes necessary to obtain licensure and for competency in entry-level position in cosmetology or a related career field.

#### **METHOD OF INSTRUCTION**

Class will be a combination of lecture, lecture/lab, group discussion, hands-on activities and self-study.

#### **OBJECTIVES**

Upon completion of the course requirements, the determined graduate will be able to:

- Project a positive attitude and a sense of personal integrity and self-confidence.
- Project professionalism, visual poise and proper grooming.
- Communicate effectively and interact appropriately colleagues, supervisors and clients.
- Respect the need to deliver worthy service for value received in an employment environment.
- Perform the basic manipulative skills in the areas of hair styling, hair shaping, hair coloring, texture services, scalp and hair conditioning.
- Perform the basic analytical skills to advise clients in the total look concept.

- Apply academic learning, technical information and related matter to assure sound judgments, decisions, and procedures.
- Create a professional resume and confidently prepare for an interview.
- Successfully search for a job within the beauty industry.

### **COURSE TOPICS**

|  |           |
|--|-----------|
| • Shampoo, Rinsing & Condition                             | 60 hours  |
| • Haircoloring   | 240 hours |
| • Haircutting  | 240 hours |
| • Hairstyling  | 210 Hours |
| • Chemical Texture Service                                 | 120 hours |
| • Law, Rules & Regulations                                 | 30 hours  |
| • Management, ethics, interpersonal skills, & salesmanship | 30 hours  |
| • Disinfection, sanitation & safe work practices           | 270 hours |

### **SCHEDULE**

- Freshman 240 Scheduled Hours (8 Weeks) 2 Blocks
  - Weeks 1-4 Block 1 Hair Design
  - Week 5-8 Block 2 Chemical Services
- Junior 600 Scheduled Hours (20 weeks) 5 blocks-Clinic Floor
  - Weeks 9-12 Block 1 Biology
  - Weeks 13-16 Block 2 Behind the Chair
  - Weeks 17-20 Block 3 Sciences
  - Weeks 21-24 Block 4 Sanitation
  - Weeks 25-28 Block 5 Foundations
- Senior 120 Scheduled Hours (12 Weeks) 3 Blocks-Clinic Floor
  - Weeks 29-32 Red Carpet
  - Weeks 33-36 Boards
  - Weeks 37-40 Boards

### **GRADING**

- |               |     |
|---------------|-----|
| ▪ Assessments | 50% |
| ▪ Skills      | 50% |
- Grading Scale
    - 96% to 100% = A Excellent
    - 88% to 95 % = B above Average
    - 80% to 87% = C Average
    - Below 80% = F Failing

### **SUPPLIES & TEXTBOOKS**

**To successfully complete this course, you will need:**

- Required:
  - Milady Textbook: Author: Milady Publisher: Milady Pub Corp Year: 2015 Format: Hardcover ISBN: 9781285769417
  - Milady Work Books: Author: Milady Publisher: Delmar Cengage Learning Edition: 13th, Year:2015 Format: Paperback ISBN: 9781285769455 and ISBN: 9781285769479
  - Milady Test Book: Author: Milady Publisher: Cengage Format: Book ISBN13: 9781285769554
  - Tuana Workbook: Author: Tuana Custom Publish
- Suggested:

- General educational supplies
- Camera (*for portfolio*)

## ***ESTHETICS COURSE***

600 Hours

### ***COURSE DESCRIPTION***

The primary purpose of this Esthetician Course is to train the student in the basic manipulative skills, safety judgments, proper work habits, and desirable attitudes necessary to obtain licensure and for competency in entry-level position in Esthetics or a related career field.

### ***METHOD OF INSTRUCTION***

Class will be a combination of lecture, lecture/lab, group discussion, hands-on activities and self-study.

### ***OBJECTIVES***

Upon completion of the course requirements, the determined graduate will be able to:

- Project a positive attitude and a sense of personal integrity and self-confidence.
- Project professionalism, visual poise and proper grooming.
- Communicate effectively and interact appropriately colleagues, supervisors and clients.
- Respect the need to deliver worthy service for value received in an employment environment.
- Perform the basic manipulative skills in the areas of esthetics and safe practices.
- Perform the basic analytical skills to advise clients in the total look concept.
- Apply academic learning, technical information and related matter to assure sound judgments, decisions, and procedures. Create a professional resume and confidently prepare for an interview.
- Successfully search for a job within the beauty industry.

### ***COURSE TOPICS***

- |   |           |
|---|-----------|
| • Facials & skin care                                     | 210 hours |
| • Facial makeup   | 30 hours  |
| • Hair removal  | 90 hours  |
| • Laws, rules & regulations                               | 30 hours  |
| • Management, ethics, interpersonal skills & salesmanship | 30 hours  |
| • Disinfection, cleaning & safe work practices            | 210 hours |

### ***SCHEDULE***

- Weeks 1-4 (120 Scheduled Hours)
  - Skin
  - Block 1-Biology
- Weeks 5-8 (120 Scheduled Hours)-Clinic Floor
  - Block 2-Behind the Chair
- Weeks 9-12 (120 Scheduled Hours)-Clinic Floor
  - Block 3-Sciences
- Weeks 13-16 (120 Scheduled Hours)-Clinic Floor
  - Block 4-Sanitation
- Weeks 17-20 (120 Scheduled Hours)-Clinic Floor
  - Block 5-Foundations
  - Boards

### ***GRADING***

- |               |     |
|---------------|-----|
| ▪ Assessments | 50% |
| ▪ Skills      | 50% |

- Grading Scale
  - 96% to 100% = A Excellent
  - 88% to 95 % = B above Average
  - 80% to 87% = C Average
  - Below 80% = F Failing

### **SUPPLIES & TEXTBOOKS**

*To successfully complete this course, you will need:*

- Required:
  - Milady Standard Foundations with Standard Esthetics: Fundamentals: *Author: Milady Publisher: Milady Pub Corp Year: 2020 Format: Hardcover, ISBN: 9780357263792*  
Student Workbook for Milady Standard Esthetics: Fundamentals, 12th + Student Workbook for Milady Standard Foundations : *Author: Milady Publisher: Delmar Cengage Learning Edition: 12<sup>th</sup>, ISBN: 9780357482841*
  - Milady Esthetician Test Book: *Author: Milady Publisher: Cengage Format: Book, ISBN: 9780357871478*
- Suggested:
  - General educational supplies
  - Camera (*for portfolio*)

### **MANICURING COURSE**

600 Hours

#### **COURSE DESCRIPTION**

The primary purpose of this Manicuring Course is to train the student in the basic manipulative skills, safety judgments, proper work habits, and desirable attitudes necessary to obtain licensure and for competency in entry-level position in the field as a Manicuring or a related career field.

#### **METHOD OF INSTRUCTION**

Class will be a combination of lecture, lecture/lab, group discussion, hands-on activities and self-study.

#### **OBJECTIVES**

Upon completion of the course requirements, the determined graduate will be able to:

- Project a positive attitude and a sense of personal integrity and self-confidence.
- Project professionalism, visual poise and proper grooming.
- Communicate effectively and interact appropriately colleagues, supervisors and clients.
- Respect the need to deliver worthy service for value received in an employment environment.
- Perform the basic manipulative skills in the areas manicuring, pedicuring, nail enhancements and save practices
- Perform the basic analytical skills to advise clients in the total look concept.
- Apply academic learning, technical information and related matter to assure sound judgments, decisions, and procedures.
- Create a professional resume and confidently prepare for an interview.
- Successfully search for a job within the beauty industry.

#### **COURSE TOPICS**

- |   |           |
|---|-----------|
| • Manicuring & Pedicuring                                 | 210 hours |
| • Application of artificial nails                         | 150 hours |
| • Law, rules & regulations                                | 30hours   |
| • Management, ethics, interpersonal skills & salesmanship | 30 hours  |
| • Disinfection, cleaning & safe work practices            | 180 hours |

## **SCHEDULE**

- Weeks 1-4 (120 Scheduled Hours)
  - Nails
  - Block 1-Biology
- Weeks 5-8 (120 Scheduled Hours) Clinic Floor
  - Block 2-Behind the Chair
- Weeks 9-12 (120 Scheduled Hours) Clinic Floor
  - Block 3-Sciences
- Weeks 13-16 (120 Scheduled Hours) Clinic Floor
  - Block 4-Sanitation
- Weeks 17-20 (120 Scheduled Hours) Clinic Floor
  - Block 5-Foundations
  - Boards

## **GRADING**

- Assessments 50%
- Skills 50%
- Grading Scale
  - 96% to 100% = A Excellent
  - 88% to 95 % = B above Average
  - 80% to 87% = C Average
  - Below 80% = F Failing

## **SUPPLIES & TEXTBOOKS**

*To successfully complete this course, you will need:*

- Required:
  - **Milady Nail Technology Textbook:** Author: Milady Publisher: Milady Pub Corp Year: 2015 7<sup>th</sup> Edition  
Format: Paperback ISBN: 9781285080475
  - **Milady Nail Technology WorkBook:** Author: Milady Publisher, Format: Paperback,  
ISBN: 9781285080512
  - **Milady Nail Technology Test Book:** Author: Milady Publisher: Cengage Format: Book,  
ISBN: 9781285080543
- Suggested:
  - General educational supplies
  - Camera (*for portfolio*)

## GRADUATION REQUIREMENTS

Future professionals must meet the following requirements in the applicable course of study to qualify for graduation and be issued a certified Final Transcript of Hours and Diploma:

- Student must complete the hours in the course of instruction.
- Student must meet minimum academic requirements.
- Student must fulfill all financial obligations Tuana Academy.

Upon completion of the course of study and all graduation requirements, a Tuana European Beauty Academy diploma will be awarded. After all graduation requirements have been met and the scheduled course has ended, the graduate will be eligible to pay the required examination fee and file an application for the state licensing exam. Upon obtaining a valid license, the graduate may engage in his or her chosen field for compensation.

## ACADEMY STATISTICS

|                         | 2020 | 2021 | 2022 |
|-------------------------|------|------|------|
| Full time               | 80%  | 100% | 36%  |
| Part Time               | 20%  | 0%   | 64%  |
| Graduation Rate*        | 50%  | 100% | 80%  |
| Licensure Rate*         | 100% | 100% | 100% |
| Placement Rate*         | 33%  | 100% | 100% |
|                         |      |      |      |
| Women                   | 100% | 100% | 97%  |
| Men                     | 0%   | 0%   | 3%   |
| Enrollment by Ethnicity |      |      |      |
| Decline to answer       | 20%  | 0%   | 8%   |
| White –Non Hispanic     | 80%  | 75%  | 53%  |
| Hispanic                | 0%   | 0%   | 36%  |
| Native American         | 0%   | 25%  | 3%   |

\* based on NACCAS Annual Report Cohort Grid

## JOB PLACEMENT/EMPLOYMENT

While the school cannot guarantee employment for graduates, assistance in finding suitable employment is provided by posting area job openings on a career opportunities bulletin board for students to review. Students will also receive training in professionalism and job search skills including how to write a resume. Graduates are encouraged to maintain contact with the school and follow-up with the school on current employment or employment needs. When possible, the School will notify students regarding job openings via phone or email.

## STATE APPROVING AGENCIES/NATIONAL ACCREDITING AGENCY

- The School is Approved and Regulated by the Colorado Department of Higher Education, Private Occupational School Board, 1560 Broadway, Suite 1600, Denver, CO 80202, 303-862.3001 or [www.highered.colorado.gov/dpos](http://www.highered.colorado.gov/dpos).
- Tuana European Beauty Academy is accredited by the National Accrediting Commission of Career Arts and Sciences (NACCAS), 3015 Colvin St. Alexandria, VA 22314 (703) 600-7600.

## TIMELY WARNINGS

- In the event a situation arises either on or off campus and impacts students, and in the judgment of local enforcement constitutes an ongoing or continuing threat, a “timely warning” will be issued. The warning will be issued to staff and students as the information is made available from local and state authorities as well as any instructions or recommendations regarding the situation.
- Students will receive the information via special assembly, during theory class, and/or via text message.
- More information can be found in attached Annual Security Report.

## CRIME REPORTING

- All criminal actions occurring on campus should be reported immediately to the Academy Director.
- The Academy Director will inform the appropriate law enforcement agency or assist the student in notifying the authorities if the student makes such a request.
- Students are encouraged to report all criminal activities in a timely manner.

## ACCESS POLICY

- Tuana European Beauty Academy, LLC does not have any campus residences or dormitories. Nor does the school employ any security personnel or police force or offer any crime prevention programs.
- During business hours, the school will be open to students, staff and clients.
- During non-business hours, the building will be locked.

## SEX OFFENSES AND OFFENDERS

Students and staff can access public information about registered sex offenders from the state official reporting web sites:

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

Unlawful use of this information for purposes of intimidating or harassing another is prohibited and may be punishable by law. More information can be found in attached Annual Security Report.

## RESOURCE NUMBERS - ALL EMERGENCIES DIAL 911:

- State Patrol 970.224.3027
- Suicide crisis 970.221.2114
- Abuse shelter 970.669.5150
- Chemical abuse 1.888.744.0069
- Counseling 970.221.2114
- Sexual Assault Victim 970.472.4204
- Alcohol/Drug dependency 866.850.7550

## DRUG AND ALCOHOL POLICY

Tuana European Beauty Academy, LLC is part of the Drug-Free Schools and Communities Act, which requires the implementation of a program to prevent the use and abuse of alcohol and illegal drugs by students, faculty, and staff. It is the policy of the Academy to prohibit the unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance or alcoholic beverage during school time or on school premises. The Academy has a strict policy that all employees and students completely abstain, on campus, from the possession, use, or distribution of any alcohol, marijuana, or illegal drug and abstain from the use, possession or distribution of any controlled legal substance without specific medical authorization. Staff or students known to be possessing, using, or distributing illegal drugs or alcohol on campus are subject to disciplinary action and, if appropriate, to legal sanctions pursuant too local, state, and federal law.

Educational programs and information regarding Crime Prevention and Drug and Alcohol Abuse and Sexual Assault Prevention are available to all students and staff through various local professional organizations and support groups. Additional information is attached to Annual Security Report distributed to all students and employees annually.

## DRUG FREE SCHOOL

- Unlawful possession, use, or distribution of illicit drugs, alcohol and/or marijuana within school premises is PROHIBITED. Any student or employee involved in any activity involving illicit drugs, alcohol, or marijuana will not be allowed to remain on school property.
- The local police department will be notified of such activity and if necessary, the assistance of law enforcement will be utilized to resolve such situations.
- Students or employees facing such problems will be referred to the local rehabilitation program for counseling and treatment.
- Disciplinary sanctions imposed by the school for the student/employee involved with drugs or alcohol:
  - First occurrence: Advising by the school staff and referral to local organization dealing with drug and alcohol related problems.
  - Second occurrence: Termination from school and notification to local law enforcement.

## DRUG AND ALCOHOL ABUSE PREVENTION

- Tuana Academy will immediately contact law enforcement officials to report all unlawful activities.
- The health risks of the use of illicit drugs and alcohol abuse require providing education and referral for students and staff. Health risks associated with the use of illicit drugs and the abuse of alcohol include impaired mental and physical health, neurological disease/damage, memory and intellectual performance interference, mental and physical depression, uncontrollable violence, impulsive behavior, convulsive seizures, homicide, suicide, cardiac disease or damage, cardiovascular collapse or heart failure, gastrointestinal disease or damage, ulcers or erosive gastritis, anemia, liver and pancreatic disease, liver failure or pancreatitis, deteriorating relationships, and death.

Tuana Academy provides education and distribution of materials annually and refers students and staff to local services.

- Area drug abuse information, counseling, referral and treatment and rehabilitation centers information is made available to students or staff members.

## PHYSICAL WARNING SIGNS OF DRUG AND ALCOHOL ABUSE

- Bloodshot eyes, pupils larger or smaller than usual
- Changes in appetite or sleep patterns
- Sudden weight loss or weight gain
- Deterioration of physical appearance, personal grooming habits  
(Alcohol and Other Drug Abuse and Violence Prevention (AOD) Re-Published 3-2018)
- Unusual smells on breath, body, or clothing
- Slurred speech, or impaired coordination
- Depression
- Irritability
- Fatigue
- Nausea and vomiting and Headaches

## STUDENT GRIEVANCE/INTERNAL COMPLAINT PROCEDURE\*\*

- In accordance with the institution's mission statement, the school will make every attempt to resolve any student complaint that is not frivolous or without merit.
- Evidence of final resolution of all complaints will be retained in school files in order to determine the frequency, nature and patterns of complaints for the institution.
- To register a complaint at any time the student must do the following:
  - The student should first bring the issue to their current educator.
  - If the student doesn't feel the issue has been appropriately handled, he/she should schedule a formal meeting with Academy Director. Student should be prepared by having any supporting document or information substantiating the complaint.
  - If the issue is unresolved at this point, the student request should be submitted in writing to the Academy President. A meeting will be scheduled with the student.

*\*\*Attempting to resolve any issue with the school first is strongly encouraged. Student Complaints may be brought to the attention of the Division of Private Occupational Schools online at <http://highered.colorado.gov/dpos>, 303-862-3001. There is a two-year statute of limitations from the student's last date of attendance for the Division to act on a student complaint.*

## INFORMATION AVAILABILITY

An administrator will be available Monday-Friday 9am-5pm to assist students with enrollment, financial aid, and institutional forms and policies. Students may schedule an appointment, call or email for information.

Denise Mitchell

Academy Director

(970) 472.2004

[tuanaeducator@gmail.com](mailto:tuanaeducator@gmail.com)

## STUDENTS WITH DISABILITIES

Tuana European Beauty Academy provides students with disabilities equal access to all programs, facilities, activities at the Academy, and helps promote self-advocacy skills. The Academy is committed to providing effective accommodations for all qualified students with disabilities under section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act. Reasonable accommodations are determined on an individual, case-by-case basis after submission of documentation to the Academy Director.

## ENTRANCE COUNSELING

Students will be required to attend Entrance Counseling that will include the following information:

- The effect of the loan on the eligibility of the borrower for other forms of aid
- An explanation of the use of the Master Promissory Note
- The seriousness and importance of the students' repayment obligation
- Information on the accrual and capitalization of interest
- Borrowers of unsubsidized loans have the option of paying interest while in school
- Definition of half-time enrollment and the consequences of not maintaining half-time enrollment
- Importance of contacting appropriate offices if student withdraws prior to completion of program of study
- Sample monthly repayment amounts
- The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower complete program or completes within regular time for completion, is unable to obtain employment upon completion, or is otherwise dissatisfied with or does not receive the educational or other services the borrower purchased from the school
- Consequences of default
- Information about the NSLDS and how the borrower can access the borrowers records
- Name and contact information for individual the borrower may contact with questions about the borrower's rights and responsibilities or the terms and conditions of the loan

## FINANCIAL AID AVAILABILITY

Tuana European Beauty Academy currently offers the following Financial Aid Programs to help finance your education and training:

- VA Benefits
- Federal Title IV Financial Aid

## APPLYING FOR AID

### **PELL GRANTS:**

The student must complete the free application for Federal Student Aid (FAFSA).

**STAFFORD SUBSIDIZED AND UNSUBSIDIZED LOANS:**

The student must complete the FAFSA for Federal Student Aid and fill out the Master Promissory Note (MPN).

**PLUS LOANS:**

The student's parents must fill out the Plus MPN.

**BENEFITS:**

Student must contact their VA Benefits Department.

There are other loan options available, please contact FSA director Tuana Academy.

**AWARDING OF AID****PELL GRANTS:**

A distinguished feature of the PELL GRANT program is its control concept "entitlement" which guarantees that a student who demonstrates a need will receive a grant. This gift grant is based on need and the cost of education at the school he/she chooses to attend. The most a student can receive in an award year, if eligible, is \$5,730.

**STAFFORD SUBSIDIZED LOAN:**

The subsidized loan program enables students to borrow money from a bank at a low interest rate to meet educational expenses. As an undergraduate, he/she may borrow up to \$3,500 for the first year and \$4,500 for the second year. However, a student cannot borrow more than the cost of attendance at his/her school less any other financial aid he/she may receive. Interest rates are variable, and the student must repay the loan. Payments will begin 6 months after graduation.

**STAFFORD UNSUBSIDIZED LOAN:**

The unsubsidized loan for students is an educational loan that must be repaid. It is based on need. Independent undergraduates may borrow up to \$6,000 per academic year and dependent students may borrow up to \$2,000 per academic year. Interest rates are variable. Students must pay interest while attending school, but the principle is not due until 6 months after graduation.

**PLUS LOANS:**

The Plus Loan is an educational loan that must also be repaid. Parents of dependent students can receive a Parent Plus Loan. Parents of dependent students may borrow up to the total cost of education per academic year for a child enrolled at least half-time.

The interest rate is variable and can change once per year. Payments are not due until 6 months after the student graduates. If parents are denied a Plus Loan the student may borrow up to \$6,000.

**VA BENEFITS:**

At least one of the parents of the student must be a Veteran of the United States Armed Services.

## VERIFICATION POLICY

### **Purpose:**

Once a student completes the FAFSA to apply to participate in federal financial aid their application is sent to the Central Processing System (CPS). CPS will select applications to verify the information submitted by the student. This process is called verification and student must submit the proper documentation to verify their information to be eligible to participate in federal aid. This policy describes the process to be followed

### **Policy:**

1. Only those students selected for verification by the U.S. Department of Education (DOE) or those with conflicting information in their records will be required to submit supporting documentation.
2. In most cases, the required documentation consists of a completed Verification Worksheet by the student and/or parent and the use of the Data Retrieval Tool (DRT) through the FAFSA which is a direct link to the IRS, a Tax Transcript from the IRS or w2's from the required year. This information is to be provided by the student to the campus Financial Aid Coordinator for processing.
3. Students eligible to receive a Pell Grant or a Subsidized Direct Loan will have 30 calendar days to complete verification beginning no later than the students start date. If the student fails to submit or complete the required verification documentation in the allotted amount of time. They will be considered a cash pay student and payment will be required at that time.
4. No Federal Pell Grant or Subsidized Direct Loan funds will be disbursed prior to the completion of verification.
5. All students will be notified on a timely basis if they were selected for verification and what supporting documentation is required. At that time the student will be informed of the time parameters and the consequences of not completing the verification procedure. The institution will notify the student of the results of the verification process and any other documentation needed. The institution will assist the student in correcting any information that is inaccurate and will notify the student via award letter if an award changes. The institution will use as its reference the most recent Verification Guide supplied by the U.S. Department of Education (DOE).
6. If the student receives an overpayment based on inaccurate or conflicting information on any application and refuses to correct the information or repay the Federal funds after being counseled by the institution, the school will refer the case to DOE for resolution and an overpayment will be reported. Unless required by DOE, no Federal financial aid will be disbursed to the student.
7. The financial aid file will be documented that verification has been completed.
8. This information is taken from the 2020-2021 FSA Handbook (Chapter 4: This link will take you to Chapter 4: <https://fsapartners.ed.gov/sites/default/files/2021-03/2021FSAHbkAVGCh4.pdf>
  - What method will the school use to notify student if their EFC and Title IV aid amounts changed.
  - The procedures the school or students will follow to correct FAFSA data
  - The procedure the school will follow to refer a student to the Office of Inspector General (OIG)
    - All school personnel are responsible for reporting fraud, waste, or abuse to the U.S. Department of Education, Office of Inspector General. You can make your report at the [OIG Fraud Hotline](#). The regulations governing this responsibility can be found in the verification regulations under 34 CFR 668.16. This link will take you to the Office of Inspector General: <https://www2.ed.gov/about/offices/list/oig/misused/srespons.html>

## PROFESSIONAL JUDGEMENT & DEPENDENCY OVERRIDE

### Professional Judgment

1. The school does not have the authority to change the needs analysis formula itself or to make direct adjustments to the EFC. Instead, the school may make adjustments to the data elements that may then affect the EFC. The changes to the data elements are dictated by the impact of the special circumstances on the family's income and assets.
2. The verification and PJ cannot submit on the same day. We should get new ISIR after verification then we can submit PJ.
3. The decision of the financial aid administrator is final and there is no appeal. The Dept. of ED cannot override the final determination made by the financial aid administrator.
4. The reason for the adjustment must be documented (by a third party if possible) in the student's file, and it must relate to the special circumstances that differentiate the student – not to conditions that exist for a whole class of students.
5. The school must resolve any inconsistent or conflicting information shown on the output document and clear verification before exercising a PJ adjustment. An FAA's decision regarding adjustments is final and cannot be appealed to the Dept. of ED.
6. Some Special Circumstances that MAY warrant a Professional Judgment:
  - a) Recent unemployment of student or family member / Disability
  - b) Unusually high medical or dental expenses NOT covered by insurance
  - c) Change in earnings
  - d) Unusually high child care or dependent care costs
  - e) Dislocated worker status
  - f) One-time income distribution
  - g) Nursing Home expenses NOT covered by insurance
7. Some Unreasonable Professional Judgment Examples:
  - a) Mortgages/Rent
  - b) Auto loans / insurance/repairs
  - c) Consumer debt
  - d) Chapter 7 & 11 Bankruptcy
  - e) Vacation expenses
  - f) Standard living Expenses
  - g) Student demonstrates self sufficiency

### Dependency Override

1. If a dependency override decision is made for a student, Tuana Academy does **NOT** make the decision using any of these four examples:
  - a) Parents refuse to contribute to the student's education.
  - b) Parents are unwilling to provide information on the FAFSA for verification.
  - c) Parents do not claim the student as a dependent for income tax purposes.
  - d) Student demonstrates total self-sufficiency.
2. Some Unusual circumstances that DO warrant a Dependency Override
  - a) Abandonment by parents
  - b) Abusive family environment that threatens the student's health or safety
  - c) Unable to locate parents

3. None of the conditions above singly or in combination, qualify as unusual circumstances meriting a dependency override. (There must be some documented unusual circumstances that establishes a student as one where an expectation of parental tie is not appropriate).
4. All dependency overrides are evaluated on a case by case basis and are documented. Documentation is kept in the student's file.
5. Tuana Academy only exercises Professional Judgment to make a dependent student an independent student (cannot make independent student a dependent student).
6. If a student is verified as an unaccompanied youth who is homeless, documentation is provided by either a director, or designee, of an emergency shelter or a transitional housing program funded by HUD, a director, or designee, of a homeless youth basic center or transitional living program; or a high school or school district homeless liaison; or financial aid administrator.
7. If a student is verified as an unaccompanied youth who is at risk of homelessness and is self-reporting, documentation is provided by either a director or designee of a homeless youth basic center or transitional living program, or financial aid administrator.
8. Homeless (or at risk) students who are 22 or 23 years old are processed as Dependency Overrides. Note: In order to be considered a homeless youth, the student must be under the age of 22 or still in high school. If the school encounters students who fit all of the parameters of being homeless or at risk of being homeless but are age 22 or 23, and the student is not independent for some other reason, he or she would be a dependent student since he or she no longer fits the definition of "youth". In this case, Tuana Academy may decide to do a dependency override. If so, Tuana Academy will follow all appropriate procedures for documented Dependency Overrides.
9. The following circumstances the school will consider for Professional Judgement:
  - Dependency Status Appeal
    - Do you now have or will you have children who will receive more than half of their support from you between July 1, 2020 and June 30, 2021?
    - Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2020?
    - At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
    - As determined by a court in your state of legal residence, are you or were you an emancipated minor
    - Do you now have or will you have children who will receive more than half of their support from you between July 1, 2020 and June 30, 2021?
    - Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2020?
    - At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
    - As determined by a court in your state of legal residence, are you or were you an emancipated minor
    - At any time on or after July 1, 2018, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless
    - At any time on or after July 1, 2018, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and

Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

- At any time on or after July 1, 2018, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless
    - Substantial loss of Income
    - Selective Service
    - Deaths – passing of a spouse, domestic partnership, parent or guardian
10. The Free Application for Federal Student Aid (FAFSA) does not provide families with a place to explain special circumstances affecting their ability to pay for the student’s education. The Federal Need Analysis Methodology (FM) is a rigid formula with no provisions for exceptions. To remedy this, Congress, through The Higher Education Act (HEA) of 1992, delegated to school’s financial aid administrators to make professional judgment decisions when there are special or unusual family or student circumstances that may call for adjustments in determining a student’s eligibility for financial aid. Circumstances requiring professional judgment will be analyzed on a case-by-case basis and will be documented.

Professional judgment refers to the authority of a school’s financial aid administrator to make adjustments to the data elements on the FAFSA.” For additional information please visit IFAP website.

## ELIGIBILITY

### *Pell Grants/Stafford Loan:*

- You are a U.S. citizen or an eligible non-citizen.
- You demonstrate that you have need. (Need is the difference between the cost of education and the amount you or your family can afford to pay.) Need is determined by the information that is supplied on the free application for student aid.
- You maintain satisfactory progress towards completing your course of studies.
- You are not in default of a NDSL Stafford Loan or a Plus Loan.
- You have a High School Diploma or General Education Development (GED) certificate.
- You do not owe a refund on a Pell Grant or SEOG at any school.
- You must be enrolled as a regular student working toward a degree or certificate in an eligible program.
- You have a valid Social Security Number.
- You signed a statement of updated information.
- You registered with the Selective Service.

## LOAN DISCLOSURES

- Student loan information published by the US Department of Education (The Guide to Federal Student Aid) is available in the Financial Aid Office.
- NSLDS (National Student Load Data System) – student loans will be submitted to the NSLDS and will be accessible by guaranty agencies, lenders, and Tuana Academy determined to be authorized users of the data system.

## STUDENT BUDGET

It is important to know the financial expectations when beginning a new path. Below is a sample of a 12-month budget to help determine your financial responsibilities during your education.

|                           |                     |
|---------------------------|---------------------|
| • Tuition .....           | \$ 17,995.00        |
| • Registration Fees ..... | \$ 150.00           |
| • Books/Kit .....         | \$ 2,250.00         |
| • Personal Expenses ..... | \$ 1,980.00         |
| • Transportation .....    | \$ 2,220.00         |
| • Loan Fees .....         | \$ 170.00           |
| • Room and Board .....    | \$ 15,792.00        |
| <b>Total .....</b>        | <b>\$ 40,557.00</b> |

## STUDENT RECORDS AND PRIVACY/FERPA POLICY

The Family Educational Rights and Privacy Act is designed to protect the privacy of a student's educational records.

- FERPA gives certain rights to parents regarding their children's education records.
  - These rights transfer to student or former student who has reached the age of 18 or is attending any school beyond high school level.
  - Parents or guardians of dependent minors or eligible students have the right to inspect and review all the student's education records maintained by the school. Schools are not required to provide copies of materials in education records unless for reasons such as great distance, it is impossible for parents or eligible students to inspect the records personally. The school may charge a fee for copies.
  - The school must have written permission from the parent or eligible student before releasing any information from a student's record. However, the law allows schools to disclose record, without consent, to the following parties:
    - School employees who have a need to know
    - Other schools to which a student is transferring
    - Parents or legal guardians of dependent minors.
    - Certain government officials in order to carry out lawful functions
    - Appropriate parties in connection with financial aid to a student
    - Organizations doing certain studies for the school
    - Accrediting organizations
    - Individuals who have obtained court orders or subpoenas
    - Persons who need to know in cases of health and safety emergencies State and local authorities to whom disclosure is required by state laws adopted before November 19, 1974 Tuana European Beauty Academy, LLC
    - The school may release without consent directory type information such as student's name, address, phone number, date and place of birth, honors and awards, dates and attendance. This school does not provide directory information to outside sources.
    - Parents or eligible students can review their records in the business office during regular school days and hours.
- All requests for record review should be written and submitted through an instructor. Copies of records are available for a fee per sheet, all request for copies must also be in writing accompanied

with payment. Current records can be reproduced in two days for records a year or older please allow at least 10days.

## **TUANA ACADEMY INFORMATION SECURITY POLICY**

### ***INTRODUCTION***

This Information Security Plan ("Plan") describes Tuana European Beauty Academy (Tuana Academy)'s safeguards to protect covered data and information also known as Sensitive Personally Identifiable Information (sPII). (1)

These safeguards are intended to:

Promote security and confidentiality of covered data and information;  
 Protect against anticipated threats or hazards to the security or integrity of such information; and,  
 Protect against unauthorized access to or misuse of sPII and information that could result in substantial harm or inconvenience to any individual who has provided covered data and information.

This Plan also provides mechanisms to:

Identify and assess the risks that may threaten covered data and information maintained by Tuana Academy;  
 Develop written policies and procedures to manage, control and mitigate these risks;  
 Implement and review this Plan; and,  
 Adjust this Plan to reflect changes in the Information Security landscape, the sensitivity of sPII and internal or external threats to information security

### ***CONFIDENTIAL DATA***

(1) Confidential data, also referred to as Personally Identifiable Information or sPII, includes any information defined as such in Federal, State, School data privacy laws and regulations. Examples include, but are not limited to: Social Security; Driver's License; Passport Numbers; Birth Date; financial information; individual's medical or academic information; any data covered by FERPA. Unauthorized access, transmission, collection or storage of confidential data is prohibited. Access to and storage of confidential information on personal (user owned) devices can pose substantial risk to the School (as well as the individual) and is prohibited.

### ***STUDENT INFORMATION***

The Office of Registrar is the official source of aggregate or summary student information, such as academic and directory Information.

### ***POLICY STATEMENT***

Information is a vital asset and requires protection from unauthorized access, modification, disclosure, or destruction. Maintaining the security, confidentiality, integrity, and availability of information stored in the electronic systems and in paper form is a responsibility shared by all users. Violations of this policy may result in disciplinary action up to and including termination.

### ***POLICY PROCEDURES***

Users of the organization's systems, both electronic and physical, are responsible for protecting the information processed, stored or transmitted using these resources, and for incorporating the following industry standard best practices into their daily activities.

### ***ENFORCEMENT OF POLICY***

Each department is responsible for enforcing this data security policy. School policy states that confidential information is to be used only when necessary for School business. Refusal to adhere to this policy is a clear violation of the Family Educational Rights and Privacy Act of 1974. Offenders will be subject to disciplinary action and possible referral of the violation to the proper authorities.

### ***INFORMATION SECURITY COORDINATORS***

#### **a. Coordinators**

The information Security Policy Coordinator and the Director of Student Financial Aid (collectively referred to hereinafter as the "Coordinators") are responsible for coordination and execution of this Plan. The Coordinators are responsible for assessing the risks associated with unauthorized transfers of sPII and implementing procedures to minimize those risks to Tuana Academy.

#### **b. Correspondence and Inquiries**

Correspondence and inquiries regarding this Plan should be directed to the Coordinators at:  
826 S. College Ave. Fort Collins CO 80524  
Denise Mitchell – 970.472.2004

### ***IDENTIFICATION AND ASSESSMENT OF POTENTIAL RISKS TO COVERED DATA AND INFORMATION***

Tuana Academy recognizes that both potential internal and external risks exist. These potential risks include, but are not limited to the following:

- Unauthorized access of sPII by someone other than the owner of the covered data and information;
- Compromised system security as a result of system access by an unauthorized person;
- Interception of data during transmission;
- Loss of data integrity;
- Physical loss of data in a disaster;
- Errors introduced into the system;
- Corruption of data or systems;
- Unauthorized access of sPII by employees;
- Unauthorized requests for covered data and information;
- Unauthorized access through hardcopy files or reports; and,
- Unauthorized transfer of covered data and information through third parties.

To control the risks identified through these risk assessments, only coordinators have permit access to authorized users and limit authorized users' access to only the information they need to perform their

duties. At Tuana Academy, data is segregated, with stratified levels of access according to the user's needs. The scope of access and controls on it will be reevaluated periodically.

Tuana Academy recognizes that this may not be a complete list of the potential risks associated with the protection of sPII. Since technology growth is not static, new risks may occur periodically. Accordingly, the Information Technology Department of Tuana Academy will actively participate and monitor advisory groups.

Tuana Academy Information Technology Department's current safeguards are reasonable and sufficient to provide security and confidentiality to sPII maintained by Tuana Academy. Additionally, these safeguards protect against currently anticipated threats or hazards to the integrity of such information.

### ***DESIGN AND IMPLEMENTATION OF SAFEGUARDS PROGRAM***

#### ***a. Employee Management and Training***

Tuana Academy areas that are covered by this policy are Business Affairs, Information Technology, Registrar, Student Affairs and Student Financial Aid, and any other areas that work with sPII on a regular basis. During employee orientation, new employees in said areas will receive training on the importance of confidentiality of student records, student financial information, and other types of covered data and information. Tuana Academy also will train current employees working in these areas on the importance of confidentiality of sPII. Training of new and current employees working in these areas will include controls and procedures to prevent employees from providing confidential information to an unauthorized individual, and how to properly dispose of documents that contain sPII. All new employees, whether or not they are in an area responsible for maintaining sPII, will receive general training in the proper use of computer information and passwords. The Coordinators will review and update security awareness training materials when necessary to reflect risks identified by the risk assessment.

Each area responsible for maintaining sPII is instructed to take steps to protect the information from destruction, loss, misuse, or damage due to environmental hazards, such as fire and water damage, employee mishandling, or technical failures. Faculty, employees, students and affiliates, prior to employment will complete a Confidentiality Agreement, as required by Tuana Academy. Exceptions to multifactor restrictions can be made since the coordinators approves in writing the use of reasonably equivalent or more secure access controls.

#### ***b. Physical Security***

Tuana Academy has addressed the physical security of covered data, and information shall be accessed only by those employees who have a business reason to know such information. For example, personal customer information, accounts, balances and transactional information are available only to Tuana Academy employees with an appropriate business need for such information.

Loan files, account information, and other paper documents are kept in file cabinets, rooms, or vaults that are locked each night. Only authorized employees know combinations and the location of keys. Paper documents that contain sPII shall be shredded at time of disposal.

### ***c. Information Systems***

Access to sPII via Tuana Academy's computer information system is limited to those employees who have a business reason to know such information. Each employee is assigned a user name and password. Databases containing personal covered data and information, including, but not limited to, accounts, balances, and transactional information, are available only to Tuana Academy employees in appropriate departments and positions.

Static passwords used to authenticate User ID's must be changed in a timely manner and must meet the minimum password requirements set by Information Technology. User and system passwords are also required to comply with the Tuana Academy password requirements.

Tuana Academy data custodians will take appropriate steps consistent with current technological developments and guidelines to secure all covered data and information and to safeguard the integrity of records in storage and transmission. All sPII will be maintained on servers that are approved by Tuana Academy Security.

All Information systems, including network and software design, as well as information processing, storage, transmission and disposal, will be maintained on the computer's network so that it can be backed up each night.

Protecting confidential information and securing information on workstations and other electronic systems

- DO NOT distribute confidential or sensitive data to external entities unless approved by the appropriate authority.
- Only distribute confidential information to internal entities on a need-to-know basis.
- Assume all student information is private unless the student has signed a FERPA release form.
- Use secure means to transmit confidential data.
- Utilize strong passwords to minimize the risk of a password being compromised and data being lost due to unauthorized access.
- Secure devices by requiring a password when the device is turned on and when the screen saver is deactivated.
- All computers (desktops/laptops) accessing electronic data must run up-to-date antivirus/malware software.
- Keep all computer systems up to date with the latest software maintenance releases.
- Log out of public systems when finished working.
- DO NOT save passwords in web browsers or e-mail clients when using a public computer system.
- DO NOT post material on any publicly accessible computer or website unless first approved by the appropriate authority.
- DO NOT intentionally damage, alter, or misuse any business-owned or maintained hardware, software, or information.
- DO NOT share account names and passwords if the account was not configured to be a shared account.

- DO NOT open attachments and links embedded in emails unless you are confident the email is from a reliable source and intended to be sent from that source.

#### ***d. Management of System Failures***

Information Technology Department has developed below plans to detect any actual or attempted attacks on Tuana Academy systems for responding to unauthorized access to sPII.

- Be prepared to respond immediately to information security-related incidents;
- Provide appropriate training to staff with security breach responsibilities;
- Implement an incident handling capability for security incidents that includes preparation, detection and analysis, containment, eradication, and recovery.

Communicating security and confidentiality issues

- Notify administration immediately if passwords or other system access control mechanisms are lost, stolen or disclosed, or are suspected of being lost, stolen or disclosed.
- Notify administration if sensitive or critical information is lost or disclosed to unauthorized parties, if any unauthorized use of systems has taken place, or if there is suspicion of such loss, disclosure, or unauthorized use.
- DO NOT discuss information security-related incidents with individuals outside of the organization, or with those inside the organization who do not have a need to know.

#### ***e. Reviews***

Data owners and custodians maintaining sPII will be responsible for conducting annual reviews of their respective areas to assess the internal control structure and to verify that their areas comply are in compliance with requirements and applicable state and federal laws.

### ***SELECTION OF APPROPRIATE SERVICE PROVIDERS***

It may be necessary for service providers to access sPII and provide resources that Tuana Academy determines not to provide on its own. In the process of choosing a service provider that will maintain or regularly access covered data and information, the evaluation process shall include the ability of the service provider to safeguard confidential financial information. In addition to the standard contract clauses, contracts with service providers shall include the following provisions:

- An explicit acknowledgement that the contract allows the service provider access to confidential information held or collected by Tuana Academy;
- A specific definition or description of the confidential information being provided;
- A stipulation that the confidential information will be held in strict confidence and accessed only for the explicit business purpose of the contract;
- An assurance from the service provider that the provider will protect the confidential information it receives according to commercially acceptable standards and no less rigorously than it protects its own confidential information;
- A provision providing for the return or destruction of all confidential information received by the contract provider upon completion or termination of the contract;
- An agreement that any violation of the contract's confidentiality conditions may constitute a material breach of the contract and entitles Tuana Academy to terminate the contract immediately without penalty; and

- A provision stating that the contract's confidentiality requirements shall survive termination.

### ***CONTINUING EVALUATION AND ADJUSTMENT***

The Coordinators develop, implement and maintain a disposal policy for sPII and review it regularly for any unnecessary data retention based on Colorado State regulations and laws, unless such information is necessary for business operations or for other legitimate business purposes and is otherwise required to be retained by law or regulation.

Additionally, the Coordinators will perform annual tests and/or exercises of its incident response capability to formally determine incident response effectiveness and make corrections, based on any deficiencies. Based on the results of required testing and monitoring, any material changes to its operations or business arrangements; the results of the required risk assessments; or any other circumstances that it knows or has reason to know may have a material impact the information security program; this Information Security Plan will be subject to periodic review and adjustment. The most frequent of these reviews will occur within Information Technology Department, where constantly changing technology and evolving risks mandate increased vigilance. Information Technology, as well as other relevant areas, will conduct an annual data and information security review. Continued administration of the development, implementation, and maintenance of the program will be the responsibility of the Coordinators who will assign specific responsibility for implementation and administration as appropriate. The Coordinators will review the standards set forth in this policy and recommend updates and revisions as necessary. It may be necessary to adjust the plan to reflect changes in technology, the sensitivity of student/customer data and internal or external threats to information security.

### ***DISCIPLINARY ACTION***

To enforce this Plan, Tuana Academy may take appropriate disciplinary measures directed to Tuana Academy employees, faculty, students or affiliates. These disciplinary measures include, but are not limited to, letters of reprimand, removal of access to information systems, suspensions with or without pay, or termination

### ***KIT OPT-OUT POLICY***

Tuana Academy offers a textbook & supplies purchase program to our students in effort to provide affordable and timely delivery of all textbooks & supplies for their coursework. In accordance with Federal regulations, effective March 12, 2019 Tuana Academy has established a policy under which an eligible Title IV financial aid recipient may opt-out and purchase the required textbooks & supplies from other sources. An itemized book & supply list, along with ISBN for the books are available on our website and a copy will be issued to students during orientation.

- Title IV aid recipients have the option of purchasing books & supplies at their own expense from other sources. It is the responsibility of the student to purchase all the required books & supplies for the program should the student decide to opt-out.
- It is the student's responsibility to review the book & supply list on our website/ during orientation and confirm the title and ISBN for the current books and supplies being used for the course, as editions can change frequently.

- Students will be charged by book & kit at the Tuana Academy booklist price.
- Upon receiving official notice that a student chooses to opt out the program, textbook & supply fees will not be charged to the student's account.
- The academy is not responsible for providing textbooks & supplies to students who opt-out.
- Institutional need based aid may be affected if the student opts out.
- If the student chooses to opt-out and an actual or anticipated credit balance (financial aid that exceeds charges), the student may use these excess funds to purchase textbooks) and supplies from another source.
- The financial aid office will determine the amount available to the student based on the amount of financial aid awards and anticipated institutional charges , not to exceed the Institution's total textbook and supply charges for the term or payment period.
- Textbook and supply purchases in excess of the available credit balance are solely the student's responsibility.
- Changes to the opt-out election can only be made at the start of the academic year. The student must complete the opt-out form and return it to the Student Financial Services Department.

## LEAVE OF ABSENCE (LOA) POLICY

If a Student desires to take a leave of absence from his/her studies, then the student must follow this policy:

1. The request must be made in signed writing and reasons for the leave must be specified and then submitted to academy director prior to first day of leave.
  - A) LOA's will be granted on a case by case basis, student must show just cause for requesting LOA, examples of reasons for LOA are illness, unexpected emergency, planned vacations. Academy director will approve LOA request on a case by case basis.
  - B) If a student is unable to submit a request prior to taking their leave, Tuana Academy may approve the LOA on a case by case basis, with proper documentation, with the reason(s) for its decision and allow the paperwork to be submitted at a later date for unforeseen circumstances. The beginning of the leave will be determined as the first date the Student was unable to attend the school.
2. The student must fill out and sign an LOA Request Form.
3. The LOA may not exceed 180 calendar days in a 12 month period. A "12-month period" begins on the first day of the student's initial leave of absence.
4. The LOA may not be less than 14 calendar days.
5. There must be a reasonable expectation that the student will return for LOA.
6. The LOA may affect the student's eligibility for financial aid.
7. A student returning from an LOA will return at the same progress status as prior to leaving.
8. Time lapsed during the LOA will extend the student contract end date by the same number of calendar days taken in LOA, and will not be included in the students cumulative attendance percentage. All parties must sign and initial Contract Addendum reflecting new contract end date.
9. A student will not be assessed additional fees as a result of the LOA.
10. Any student granted a LOA is not considered to have withdrawn and no refund will be calculated

at that time.

11. If a student fails to return for the LOA, the student's last day of attendance will be considered the withdrawal date.
12. LOA will be denied if the LOA, together with any additional LOAs previously granted, exceed a total of 180 days in any 12-month period.
13. Student will be withdrawn from the program if the student takes an unproved LOA or does not return from the LOA

A) The student's withdrawal date for purpose of calculating a refund will be the student's last date of attendance.

14. If the student is a title IV, HEA program loan recipient, the institution explains to the student, prior to granting the leave of absence, the effects that the student's failure to return from a leave of absence may have on the student's loan repayment terms, including the exhaustion of some or all of the student's grace period.

### **SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)**

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at Tuana European Beauty Academy. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

#### **EVALUATION PERIODS**

Students are evaluated for Satisfactory Academic Progress as follows:

- ☑ Cosmetology 450, 900, 1200 clocked (actual) hours
- ☑ Hairstyling 450, 900 clocked (actual) hours
- ☑ Esthetics 300 clocked (actual) hours
- ☑ Manicuring 300 clocked (actual) hours

\*Transfer Students- Midpoint of the contracted hours or the established evaluation periods, whichever comes first. SAP evaluation periods are based on actual contracted hours at the institution. Our school academic year is 900 clock hours / 30 weeks. An institution calculates the pace at which the student is progressing by dividing the cumulative number of hours the student has successfully completed by the cumulative number of hours the student has attempted. In making this calculation, the institution is not required to include remedial courses.

#### **ATTENDANCE PROGRESS EVALUATIONS**

Students are required to attend a minimum of 75% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued

by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 75% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

### **ACADEMIC PROGRESS EVALUATIONS**

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. Students must maintain a written grade average of 80% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

#### Grading System

- ☐ 96% to 100% = A Excellent
- ☐ 88% to 95% = B above Average
- ☐ 80% to 87% = C Average
- ☐ Below 80% = F Failing

### **DETERMINATION OF PROGRESS STATUS**

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students will be notified of their Satisfactory Academic Progress Determination at the time of each of the evaluations. If a student is not meeting SAP, they will be notified during SAP evaluation in writing, this document is hand delivered to the student, and requires a signature from the student. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

### **WARNING**

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. The student may continue to receive Title IV aid for one payment period during the warning period without an appeal. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she may be placed on probation and, if applicable, students may be deemed ineligible to receive Title IV funds.

### **PROBATION**

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress while during the probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds.

### **RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS**

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period.

### **MAXIMUM TIME FRAMES**

Fully executed Leave of Absence will extend the maximum time frame by the same number of days taken in the Leave of Absence. Transfer hours from another instructions 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.

- The maximum time (which does not exceed 133% of the course length) allowed for students to complete each course at Satisfactory Academic Progress is stated below:

COSMETOLOGY: 1500 Hours (1995 Max)

not to exceed 67 weeks - 201 days as a full-time student

not to exceed 111 weeks - 333 days for less-than full-time student

HAIRSTYLING: 1200 Hours (1596 Max)

not to exceed 53 weeks - 159 days as a full-time student

not to exceed 89 weeks - 267 days for less-than full-time student

MANICURING: 600 Hours (798 Max)

not to exceed 27 weeks - 81 days as a full-time student

not to exceed 44 weeks - 132 days for less-than full-time student

ESTHETICS: 600 Hours (798 Max)

not to exceed 27 weeks - 81 days as a full-time student

not to exceed 44 weeks - 132 days for less-than full-time student

Full time students are scheduled 3 days per week. Full-time students are scheduled to attend 30 Hours per week and part-time are scheduled to attend 18 Hours per week.

Students who have not completed the course within the maximum time frame may continue as a student at the academy on a cash pay basis.

### ***INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS***

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as that the time of withdrawal. Additionally, students can't withdraw from a course or have incompletes.

If a student does not attend class for a period of 14 consecutive calendar days without any documentation or has not applied for a formal leave of absence, the school will withdraw the student. (Documentation may be a call to the school in which the school makes a note in the students file, or a formal written statement that the student will be out for a brief period of time). Students may be re-admitted if the student left in good standing and met the requirements of Satisfactory Academic Progress prior to their withdrawal.

### ***APPEAL PROCEDURE***

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school on the designated form describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed and a decision will be made and reported to the student within 7 calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, they will be placed on academic probation, and deemed making satisfactory academic progress and financial aid will be reinstated, if applicable.

### ***NONCREDIT, REMEDIAL COURSES, REPETITIONS***

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

### ***TRANSFER HOURS***

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted. School does not guarantee the transferability of its credits to another institution unless there is a written agreement with another institution.

## **TERMINATION**

Any student that drops below the Satisfactory Academic Progress Standards, have excessive unexcused absences, have disciplinary challenges, or are in violation of rules of conduct are subject to withdrawal/termination.

## **CHANGE IN COURSE STUDY**

Program transfers may be granted on a case by case basis. Student must submit a Transfer Request Form and attend an advisory meeting to discuss all changes to contract obligations and be advised of new program requirements. Student is responsible for returning any applicable scholarships, scholarships and tuition discounts may not be transferable to new program. Student must pay for all scheduled clock hours prior to being granted transfer and may be subject to a \$150 fee.

## **TRANSFER STUDENT**

Transfer students may complete their training at Tuana Academy in accordance with the state requirements. All transfer students must prove competency for the hours being transferred with written and practical evaluations. Tuana Academy also requires transcripts from your previous school that will be evaluated on a case-by-case basis by our faculty and state requirements. Tuana Academy does not guarantee that all hours will be accepted. The tuition cost for transfer students will be considered for the completion requirements for their particular program, plus any kit items or books that may be needed. Transfer students will pay an enrollment fee of \$150.00 as well as any required kit or book items. Tuana Academy might not guarantee the transfer of hours to another school without a written agreement between both schools.

## **EXIT INTERVIEW**

Each student will be required to attend an Exit Counseling session that will cover the following topics:

- Average anticipated monthly repayment amount
- Repayment plan options
- Options to prepay or pay on shorter schedule
- Debt Management Strategies
- Use of Master Promissory Note
- The seriousness and importance of student's repayment obligation
- Terms and conditions for forgiveness or cancellation
- Copy of information provided by the U.S. Department of Education
- Terms and conditions for deferment or forbearance
- Consequences of default
- Options and consequences of loan consolidation
- Tax benefits available to borrowers
- The obligation of the borrower to repay the full amount of the loan regardless of whether the borrower completes program or completes within regular time for completion, is unable to obtain unemployment upon completion, or is otherwise dissatisfied with or did not receive the educational or other services the borrower purchased from the school
- Availability of the Student Loan Ombudsman's office

- Information about NSLDS. The U.S. Department of Education is required to provide a disclosure form for students and prospective students about NSLDS

## REFUND POLICY

Tuana Academy will apply this policy to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure. Students not accepted to the school are entitled to all moneys paid. Students who cancel this contract by notifying the school within three (3) business days are entitled to a full refund of all tuition and fees paid. Students who withdraw after three (3) business days, but before commencement of classes, are entitled to a full refund of all tuition and fees paid except the maximum cancellation charge of \$150.00 or 25% of the contract price whichever is less. In the case of students withdrawing after commencement of classes, the school will retain the cancellation charge plus a percentage of tuition and fees, which is based on the percentage of contact hours attended in the Program/Stand Alone Course, as described in the table below. The refund is based on the official date of termination or withdrawal.

| <u>Student is entitled to upon withdrawal/termination</u>             | <u>Refund</u>                |
|---|------------------------------|
| Within first 10% of Program   | 90% less cancellation charge |
| After 10% but within first 25% of Program                             | 75% less cancellation charge |
| After 25% but within first 50% of Program                             | 50% less cancellation charge |
| After 50% but within first 75% of Program                             | 25% less cancellation charge |
| After 75% (If paid in full, cancellation charge is not in applicable) | NO REFUND                    |

*NOTE: Refund calculations are based on scheduled hours*

- The student may cancel this contract at any time prior to midnight of the third business day after signing this contract.
- All refunds will be made within 30 days from the date of termination.
- The official date of termination or withdrawal of a student shall be determined in the following manner:
  - \*The date on which the school receives written notice of the student's intention to discontinue the training program; or
  - \*The date on which the student violates published school policy, which provides for termination.
  - \*Should a student fail to return from an excused leave of absence, the effective date of termination for a student on an extended leave of absence or a leave of absence is the earlier of the date the school determines the student is not returning or the day following the expected return date.
- The policy for granting credit for previous training shall not impact the refund policy.
- Unofficial withdrawals for clock hour students are determined by monitoring hours weekly.
- If a program is canceled subsequent to a student's enrollment, and before instruction has begun, the school shall at its option provide a full refund of all monies paid or provide completion of the program.
- If a school cancels a course and/or program and ceases to offer instruction after students have enrolled and instruction has begun, the school shall at its option:
  - \*Provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school; or
  - \*Provide completion of the course and/or program; or
  - \*Participate in a Teach – Out Agreement; or
  - \*Provide a full refund of all monies paid
- In case of permanent school closure, students are entitled to a pro-rata refund or participate in a Teach out Agreement.

\*\* Please note, that the refund policy is effective for all full pay students and payments that have been made in advance for training not yet received. Refunds will not be given for training already received and paid for.

KITS & BOOKS FEES ARE NON REFUNDABLE, KITS & BOOKS ARE STUDENTS PROPERTY. All students will be issued a kits & books invoice at time of issue, it is students responsibility to check that all kit items are complete and in good working order. Once students have signed kits & books invoice, school takes no responsibility for student's personal kits & books property.

## RETURN OF TITLE IV FUNDS

### Purpose

The Return of Title IV policy is to establish the processes for returning federal funds for students who completely withdraw from the institution and/or withdraw from all courses in a given period of enrollment. As defined by the U.S. Department of Education, these students must have a Return of Title IV Funds (R2T4) calculation performed to determine the percentage of aid earned based on the amount of time the student was enrolled at the Institution.

### *Student Responsibilities*

*Student's responsibilities regarding the Return of Title IV funds:*

- Becoming familiar with the Return of Title IV Funds (R2T4) policy and how withdrawing from all courses affects eligibility for Title IV aid;
- Resolving any outstanding balance owed to the Tuana European Beauty Academy resulting from a required return of unearned Title IV aid;
- Resolving any repayment to the U.S. Department of Education as a result of an overpayment of Title IV grant funds.

### *Withdrawals and Financial Aid*

Federal Financial Aid (Title IV aid) is awarded under the assumption that a student will remain in attendance for the entire period of enrollment for which aid was awarded. When a student withdraws from all courses, regardless of the reason, the student may no longer be eligible for the full amount of the federal financial aid originally awarded. Instead, the student will only be eligible to keep a portion of the federal financial aid the student received for that time period.

Therefore, students who receive federal financial aid and who do not remain in attendance through the end of the term could be responsible for repaying a portion of the financial aid originally received.

### *Federal regulations require a recalculation of financial aid eligibility if a student:*

- Completely withdraws from all classes;
- Stops attending before the time period end;
- Does not complete all parts of term (modules) in which the student is enrolled as of the start date of the period of enrollment;
- Fails to earn a passing grade in any class

### *How to Calculate Earned Aid*

Students who receive federal financial aid must remain in their registered classes to “earn” the aid they originally received. The amount of federal aid earned is based on a pro-rated formula. Students who withdraw or do not complete all classes in which they were enrolled may be required to return some of the aid originally awarded to the student. If the amount R2T4 calculation exceeds the school portion, the student must repay those funds

The following explains the formula used to determine the percentage of unearned aid to be returned to the federal government:

- The percent earned is equal to the number of hours scheduled to complete up to the student’s withdrawal date divided by the total number of hours in the payment period.

- This calculation must be performed within 30 days of the date the school determines that a student has completely withdrawn. The institution must return the unearned funds within 45 days of the calculation.

When calculating the percentage, the student completed in the payment period, if a student attended more than 60% of the payment period, the student is considered to have earned 100% of the Title IV funds the student was scheduled to receive during that period.

After the Return of Title IV calculation and the institutional calculation are complete, the student may still owe a balance to the school. In this case the school will notify the student/parent and will be placed on a financial hold by Tuana Academy. An example of how the R2T4 calculation is done. For example:

- Student is scheduled to complete 250 out of 450 hours in the payment period. Student completed 55.56% of the payment period and has earned 55.56% of Title IV funds. Student has not completed more than 60% of the payment period and therefore 44.44% is unearned and must be returned to the Department of Education.

### ***Institutional Charges***

The institutional charges used in the calculation are the charges initially assessed the student's account for the period of enrollment. Initial charges may only be adjusted by those changes the institution made prior to the student's withdrawal. The items to be included in the Institutional Charges for the period of enrollment include:

- Tuition
- Mandatory fees
- Kit and Book fees

### ***Order of Return to Federal Aid Programs***

Tuana Academy must return Title IV funds to the financial aid programs from which the student received aid during the payment period, in the following order, up to the net amount disbursed from each source:

- Federal Direct Unsubsidized Loan
- Federal Direct Subsidized Loan
- Federal Direct PLUS Loan
- Federal Pell Grant

### ***Loan Repayment Information***

The loan grace period begins on the withdrawal date from the school or when a student ceases to be enrolled at least half-time. If the student does not re-enroll as a half-time student within 6 months of withdrawal or less than half-time enrollment, the loan(s) enters repayment. The promissory note signed by the borrower outlines the repayment obligations. The student should contact his/her loan servicer to make repayment arrangements.

### ***Post-Withdrawal Disbursements (PWD)***

In the event a student withdraws and no Title IV Aid was processed prior to the student's withdrawal date, a post-withdrawal disbursement offer may be made to the student or parent if a Plus Loan. A post-withdrawal disbursement, a type of late disbursement, is Title IV Aid that was not disbursed before a student withdrew, but the student has earned based on a Return of Title IV Funds Calculation. A student or parent will be notified in writing within 30 days of the date the school determined the student withdrew of any available post withdrawal funds. School must establish a timeframe for a response from the student and if no response is received, the school will not disburse the loan funds.

#### *Grant PWD*

- Grants from a PWD may be credited to the student's school account without obtaining student permission. However, it may only be credited for tuition, fees, and room and board (if the student contracts with the school) or disbursed directly to the student. UTEP must obtain the student's authorization to credit a student's school account for charges other than current charges.

#### *Loan PWD*

- Tuana Academy must obtain confirmation from the student, or from a parent for a Direct Parent PLUS Loan, before making any disbursement of loan funds. Also, for a Direct Loan, the institution must have originated the loan prior to the withdrawal.

The timing regarding post-withdrawal disbursements:

- Grants must be disbursed within 45 days.
- Loans must be offered to the student within 30 days, allowing the student at least 14 days to respond to accept or decline the funds.
- All post-withdrawal disbursements are applied to student account first, and any resulting credit balance will be refunded to student. A credit balance must be disbursed as soon as possible and no later than 14 days after the calculation of R2T4

### ***Consequences of Non-Repayment***

Students who owe the U.S. Department of Education for an overpayment of Title IV funds are not eligible for any additional federal financial aid until the overpayment is paid in full or payment arrangements have been made with the U.S. Department of Education.

Students who owe Tuana Academy because of an R2T4 calculation will be placed on a financial hold by Tuana Academy. Students will not be allowed to register for subsequent semesters or receive academic transcripts until the balance is paid in full.

In addition, at the time the R2T4 calculation is completed, if the student received Federal Direct Loans, the Tuana Academy will notify students of the federal Loan Exit Counseling requirements.

### ***R2T4 Deadlines***

- Withdrawal date of determination without notification:
  - o 14 calendar days of non-attendance
- Return of unearned Title IV funds:
  - o No later than 45 days after the date the school determines the student withdrew
- Post-withdrawal disbursement for outstanding current allowable charges:
  - o No later than 180 days after the date the school determines the student withdrew
- Written notification to students to accept PWD for loans:
  - o Within 30 days of the school's determination that the student withdrew
- Post-withdrawal disbursement to the student:
  - o From the date school determined student withdrew:
    - o   Loans No later than 180 days, and
    - o   Grants No later than 180 days

**Official Withdrawal** – The student can provide notification of withdrawal (call, e-mail, in person, in writing, etc.) and this date that on which school receives notice of student's intention to discontinue the program will be withdrawal date. An official withdrawal can also be when the school terminates a student per policy.

**Unofficial Withdrawal** – The last date of attendance is the last day the student was physically in attendance at school. A withdrawal determination date on a student who had been previously attending could be up to, but not to exceed, 14 calendar days from that student's actual last date of attendance. An active student is considered unofficially withdrawn when they have been absent for 14 calendar days from their last date of physical attendance without notifying school's administrative office. When this happens, R2T4 calculation performed by school to determine the percentage of aid earned based on the amount of time the student was enrolled at the school and school will notify the student/parent.

### **Quality Assurance**

All official and unofficial R2T4's will be subject to review for accuracy by management

### ***Disbursement of Credit Balance Summary***

If the student has financial aid that exceeds his or her tuition and fee charges for the academic year in which the disbursement occurred, the student will have a credit balance. All credit balance refunds will be issued by check within 14 calendar days from when the Credit Balance was created.

A credit balance refund will be given to the parent if: The amount of the PLUS loan is greater than the student's tuition and fees charges for the academic year in which the disbursement occurred. All credit balance refunds will be issued by check within 14 calendar days of the date of disbursement.

Tuana Academy will not hold Title IV credit balances for the student or parent unless it has obtained a student's or parent's authorization to hold a Title IV credit balance.

## **GENERAL ACADEMY RULES**

### ***TIME CLOCK PROCEDURES***

1. It is the student's responsibility to clock in and out for themselves.
2. Failure to clock out correctly for the day may result in loss of hours.
3. NEVER clock in/out for another student.
4. You must use the manual time clock AND record your information on the Time Clock Form, located directly by the time clock.
5. No time clock adjustments will be made.
6. You must complete your hours to complete your program.
7. Hours will be updated every Monday via the communication log.
8. Students must clock in/out when leaving or entering the campus.

### ***PERSONAL ITEMS/LOCKERS***

Tuana European Beauty Academy is not responsible for any lost, damaged, or stolen items. Personal items should be kept in a secure location (lockers/kits/car).

### ***PARKING***

Student parking is located on the Remington side of the Alley. Lock your car, Tuana European Beauty Academy is not responsible for any damage or theft.

### ***VACCINATION POLICY***

Tuana European Beauty Academy has no policy of vaccinations.

### ***CONSTITUTION DAY***

We will begin the day with the Pledge of Allegiance, then continue with a celebration and activity to refresh our memory of the Constitution and its meaning on September 17th.

### ***COPYRIGHT MATERIAL POLICY***

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws Copyright infringement is the act of exercising with 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 Coded.) These rights include the right to reproduce or redistribute 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 no more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$50,00 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 \$250,000per offense. For more information, please see the website of the U.S.Copyright Office at ([www.copyright.gov](http://www.copyright.gov)).

### **INTERNET POLICY**

Tuana Academy provides free wireless Internet in various locations across the school. This service is intended to allow Students limited access to the Internet. As the configuration of each manufacturer's device is unique, please refer to your documentation for connection instructions. Tuana Academy and staff cannot be responsible for assisting you in making changes to your devices.

### **DRESS CODE**

Student attire is to be clean and in good repair. Tops, jackets and sweaters worn in the classroom or salon, bottoms and dresses must be black. Shorts and skirts must be no higher than 2 inches above the knee, no midriff, and conservative neckline are required. Accessories (scarves, jewelry, etc.) and shoes may be any color. No flip/flops. Dress code may be altered for special occasions with director's approval

### **KITS AND TEXTBOOKS**

Disbursement of books and kits will be completed during orientation, prior to the first day of school. Students are expected to mark their kits and books appropriately. Students should bring their kit and books to school every day.

Cosmetology – Books & Supplies: \$2,250.00

Hairstyling – Books & Supplies: \$2,000.00

Esthetics – Books & Supplies: \$1,600.00

Manicuring – Books & Supplies: \$1,500.00

Milady Standard Cosmetology Textbook | 13th Edition | ISBN 9781285769417 | Cengage Learning \$133.95

Milady Standard Cosmetology Theory Workbook | ISBN-13: 9781285769455 | Cengage Learning \$55.95

Milady Standard Cosmetology Exam Review | ISBN-13: 9781285769554 | Cengage Learning \$40.95

Milady Standard Esthetics: Fundamentals | 11th Edition | ISBN: 9781111306892 | Cengage Learning \$163.95

Milady Standard Esthetics: Fundamentals Workbook | ISBN-13: 9781111306915 | Cengage Learning \$88.95

Milady Standard Esthetics: Fundamentals Exam Review | ISBN-13: 9781111306922 | Cengage Learning \$55.95

Milady Standard Nail Technology | 7th Edition | ISBN: 9781285080475 | Cengage Learning \$136.95

Milady Standard Nail Technology Workbook | 7th Edition | ISBN: 9781285080512 | Cengage Learning \$70.95

Milady Standard Nail Technology Exam Review | 7th Edition | ISBN: 9781285080543 | Cengage Learning \$48.95

### **VOTER REGISTRATION**

Information on registration for voting will be available in the administration office. Each classroom will have voter registration cards available.

## TITLE IX POLICY

“The U.S. Department of Education’s [Office for Civil Rights](#) (OCR) enforces, among other statutes, Title IX of the Education Amendments of 1972. Title IX protects people from discrimination based on sex in education programs or activities that receive federal financial assistance. Title IX states:

No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance”.

## DIPLOMA & TRANSCRIPT VALIDATION POLICY

### I. REASON FOR THIS POLICY

Students applying for freshman admission to Tuana European Beauty Academy are enrolled in coursework pursuing, or have completed the coursework required to obtain a high school diploma. As required by rule 688.16, the validity of a student’s high school diploma or transcript must be ensured by the Offices of Admission and Financial Aid and/or procedures must be developed and followed when the institution suspects that the high school diploma was not obtained from an entity that provides secondary school education. This policy governs the process of ensuring the validity of a potential student’s high school diploma.

### II. STATEMENT OF POLICY

In the event that a potential student submits a high school diploma with their application for freshman admission to Tuana European Beauty Academy, the Offices of Admissions and Financial Aid are required to ensure the high school diploma is valid. If questions about the validity of a high school diploma arise, the Diploma and Transcript Validation Process is to be followed.

### III. DEFINITIONS DIPLOMA AND TRANSCRIPT VALIDATION PROCESS:

- 1) Review the documents (diploma and/or transcripts) and call all the State where the diploma/transcripts are originated from and see if the school is a valid learning institution. Have the institution send the diploma and the transcripts through a electronic secure third party company.
- 2) Contact the school or individual listed on the document
- 3) Request direct written communication (preferably in the form of an official transcript) from the school validating graduation of the student in question.

### IV. PROCEDURES

When the Office of Admissions receives an application for admission from a potential freshman student which contains a high school transcript or diploma, the document must be validated. If the validity of the document(s) submitted by the student is in question, the evaluator of the application must follow the Diploma and Transcript Validation Process. After completing the Diploma and Transcript Validation Process, the application evaluator will be able to assess the validity of any documentation provided by the student. In the case of students applying for Transfer admission to Tuana European Beauty Academy, high school transcripts and diplomas are assumed to be previously validated by the previous institution.

## DIPLOMA & TRANSCRIPT & CERTIFICATION FINANCIAL HOLD EXEMPTION POLICY

Date Adopted: 7/18/2024

Date Revised: 7/18/2024

### A. Purpose

This policy is in response to Colorado HB22-1049.

### B. Scope

This policy applies to all current and former students, excluding foreign students as defined in C.R.S. 23-1-113.5., who have an outstanding debt for tuition, room and board, or other financial aid funds owed to the school and request a transcript, diploma, or certificate. This policy also describes when a student may be subject to a registration hold.

### C. Policy

1. Individuals may be subject to a transcript, diploma, or certificate hold when such individual owes certain debts to the School for tuition, room and board fees, or financial aid funds. Individuals will be subject to such a hold when they have an outstanding balance for more than 30 days from the date of termination and owe \$250 or more, and the school will assign the debt to a third-party collection agency. If an individual is subject to such a hold, their transcripts, diplomas, or certificates will not be released unless an exemption applies as outlined in section 2 of this policy.
2. Exemptions are granted for individuals who can demonstrate that the transcript/diploma/certificate request is required for one of the following reasons:
  - a. Job application
  - b. Transferring to another postsecondary institution
  - c. Applying for state, federal, or institutional financial aid
  - d. Pursuit of opportunities in the military or National Guard
  - e. Pursuit of other postsecondary opportunities
3. Process and Procedure for Exemptions: Upon submission of a transcript/diploma/certificate request and documentation to verify an exemption, the School will review the request and make a determination regarding whether or not an exemption exists, as outlined in section 2, above. If it is determined that the individual has a valid exemption, the School will release the requested transcript/diploma/certificate. If the School determines that the individual does not meet the exemption criteria, the School will provide a written explanation of the denial of the request within seven business days.
4. Individuals have the option to establish a payment plan for an outstanding debt. An individual who wishes to establish a payment plan for a debt owed to the School should contact: Denise Mitchell (director) at 970-472-2004.
5. Complaints pertaining to HB22-1049 may be submitted to the Colorado Student Loan Ombudsperson via email to [CSLSA@coag.gov](mailto:CSLSA@coag.gov).



# Tuana European Beauty Academy, LLC

Drug Free Workplace Policy

## DRUG FREE WORKPLACE POLICY

### INTRODUCTION

The following Drug-Free Workplace Policy is to notify all employees and students that pursuant to the Federal Drug-Free Workplace Act of 1988 (Public Law 101-690), prohibits the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance in the workplace, on school property, or as part of any school activity. Similarly prohibits the unlawful use, possession, and distribution of alcohol in the workplace, on school property, or as part of any school activity, as well as any other unlawful conduct involving alcohol.

The drug-free workplace consists of all locations where business does. This includes, but is not limited to, all lecture classrooms, parking lots, all administrative offices, corridors, storage rooms, and any space added to the school or school property.

### HEALTH RISKS

The abuse of narcotics, depressants, stimulants, hallucinogens, or alcohol can cause serious detriment to a person's health. The health risks associated with the misuse of the previously mentioned drugs vary, but may include, and are not limited to: convulsions, coma, paralysis, irreversible brain damage, tremors, fatigue, paranoia, insomnia, and possible death. Drug and alcohol abuse is extremely harmful to a person's health and interferes with productivity and alertness. Working while under the influence of drugs or alcohol could be a danger to the individual under the influence, coworkers, and students. Described below are additional dangers and symptoms relative to use and/or abuse.

### CANNABIS

Commonly known as marijuana, marijuana is a plant with the botanical name of *cannabis sativa*. Marijuana is almost always smoked but can be ingested. Use causes the central nervous system to become disorganized and confused. Most users experience an increase in heart rate, reddening of eyes, and dryness of the throat and mouth. Studies have proven that marijuana's mental effects include temporary impairment of short-term memory and an altered sense of time. It also reduces the ability to perform tasks requiring concentration, swift reactions, and coordination. Feelings of euphoria, relaxation, and bouts of exaggerated laughter are also commonly reported. Smoking marijuana may cause: brain chemical changes, an altered reality, physically damaged lungs, emphysema, chronic bronchitis, lung cancer, a weakened immune system, damage to sperm in males, irregular menstrual cycles in females, and reduced fertility and sex drive.

Regardless whether or not the state allows the use of marijuana or medical marijuana, at the federal level, marijuana remains classified as a Schedule I substance under the Controlled Substances Act, in which Schedule I substances are considered to have a high potential for dependency and no accepted medical use, making distribution or use of marijuana a federal offense. Therefore, regardless of the circumstance, marijuana cannot be brought to or used on the school's campus.

### **COCAINE/CRACK**

Cocaine is a stimulant drug, which is derived from the coca plant. Street cocaine is available in the form of a powder or a “rock” of crack and is most commonly inhaled or smoked. Cocaine increases the heart rate and blood pressure and is highly addictive.

Crack is a form of smokable cocaine named for the popping sound it makes when burned. It is a mixture of cocaine, baking soda, and water. It is 5–10 times more potent than cocaine and is extremely harmful. It has been reported that addiction can occur with as few as two “hits.”

Some symptoms of cocaine/crack abuse are: personality changes; unexplained weight loss; excess sniffing and coughing; insomnia; depression; irritability; neglect of responsibility toward work, school, family, and friends; and panic attacks.

### **ALCOHOL**

In small amounts, alcohol has a tranquilizing effect on most people, although it appears to stimulate others. Alcohol first acts on those parts of the brain that affect self-control and other learned behaviors; lowered self-control can lead to aggressive behavior. Alcohol use can also cause dehydration, coordination problems, and blurred vision.

In large amounts, alcohol can dull sensation and impair muscular coordination, memory, and judgment. Taken in larger amounts over a long period of time, alcohol can damage the liver, heart, and brain, and cause numerous other health and medical issues.

### **HALLUCINOGENS**

Hallucinogens are also known as psychedelics. The effects vary; a user’s reactions can vary by occasion. Most users are affected by changes in time and space perception, delusions, and hallucinations. The effects may be mild or overwhelming, depending on the dose and quantity of the drug. Physical reactions range from minor changes, such as dilated pupils or an increase in temperature and heartbeat, to major changes, such as tumors. High doses can significantly alter the state of consciousness. After taking a hallucinogenic drug, the user loses control of thought processes. Although many perceptions are benign, others may cause panic or may make the user believe he or she cannot be harmed. Such delusions can be dangerous.

### **HEROIN**

Heroin is a narcotic, which relieves pain and induces sleep. Commonly known as “junk” or “smack,” heroin is a highly addictive depressant and has been attributed as the cause of many deaths. Symptoms include “pin-point pupils”; drowsiness, lethargy, and slurred speech; and an inability to concentrate. Related medications used to treat pain include oxycontin and oxycodone, methadone, and codeine. The abuse of painkillers ranks second only to the abuse of marijuana in the United States.

Heroin users experience a higher rate of infectious disease due to a weakened immune system and sharing contaminated needles. Children can be born addicted or can become addicted as a result of heroin in the mother's breast milk.

### **CRYSTAL METHAMPHETAMINE**

Crystal methamphetamine is a colorless, odorless, powerful, and highly addictive synthetic (man-made) stimulant. Crystal methamphetamine typically resembles small fragments of glass or shiny blue-white “rocks” of various sizes. Like powdered methamphetamine, crystal methamphetamine produces long-

lasting euphoric effects. Crystal methamphetamine, however, typically has a higher purity level and may produce even longer-lasting and more intense physiological effects than the powdered form of the drug. Crystal methamphetamine use is associated with numerous serious physical problems. The drug can cause rapid heart rate, increased blood pressure, and damage to the small blood vessels in the brain, which can lead to stroke. Chronic use of the drug can result in inflammation of the heart lining. Overdoses can cause hyperthermia (elevated body temperature), convulsions, and death. Crystal methamphetamine users may experience episodes of violent behavior, paranoia, anxiety, confusion, and insomnia. The drug can produce psychotic symptoms that persist for months or years after an individual has stopped using the drug. Crystal methamphetamine users who inject the drug expose themselves to additional risks, including contracting HIV (human immunodeficiency virus). Methamphetamine users also risk scarred or collapsed veins, infections of the heart lining and valves, abscesses, pneumonia, tuberculosis, and liver or kidney disease.

### **DEPRESSANTS**

Depressants are highly addictive; they are usually known as “downers.” A user may be drowsy and lethargic, suffer from memory loss, and have slurred speech. Many lawful drugs that have characteristics of depressants are from the family of drugs called barbiturates. More serious effects of the abuse of downers are liver damage, paradoxical anxiety and excited rage, coma, and death.

### **ECSTASY (MDMA)**

Also known as XTC, X, and E, Ecstasy is a mind-altering drug with hallucinogenic and speed-like side effects. Often used at raves, it is taken to promote loss of inhibition, excitability, euphoria, energy, and sexual stimulation. Ecstasy increases the amounts of serotonin in the user’s brain, which causes increased energy and euphoria; it also contains anti-coagulative properties, which can cause the user to bleed to death if injured. Ecstasy can also cause serious brain damage in a short time. Side effects of ecstasy include: depression, increased heart rate and blood pressure, muscle tension, nausea, blurred vision, faintness, chills, brain damage, organ damage, and death. Similar “designer drugs” include MDEA and MDA (also known as “Adam” and “Eve”).

### **RITALIN**

Methylphenidate (Ritalin) is a medication prescribed for individuals (usually children) who have an abnormally high level of activity or attention-deficit hyperactivity disorder (ADHD). It contains amphetamines and can be abused as a stimulant by those for whom it is not prescribed. When abused, the tablets are either taken orally or crushed and snorted. Some abusers dissolve the tablets in water and inject the mixture — complications can arise from injection as insoluble fillers in the tablets can block small blood vessels.

### **GHB**

Gamma-hydroxybutyrate is an intoxicating chemical with medical, recreational, and potentially dangerous uses. Its use is illegal for any purpose in the United States. Nicknamed the “date rape drug,” it is a clear liquid often mixed in drinks to promote relaxation or increased sociability. When taken, side effects can include: drowsiness, dizziness, vomiting, amnesia, decreased motor skills, slurring of speech, unarguable sleep (coma), and death. GHB was used as a dietary supplement until banned by the FDA. GHB is now illegal in the United States. Common slang names for GHB are: G, Liquid X, GBH, Gamma-oh, Blue Verve, Grievous Bodily Harm, Goop, and EZLay.

#### Drug Conviction Notification and Imposed Sanctions:

- Any employee or student must notify of any criminal drug statute conviction for a violation occurring in the workplace no later than five days after such a conviction.
- Within 30 days after receiving notice of an employee or student conviction, will impose corrective measures on the employee or student convicted of drug abuse violations in the workplace by:
  - Taking appropriate action against the employee or student up to and including expulsion or termination of employment and referral for prosecution and/or
  - Requiring such employee or student to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a federal, state, or local health, law enforcement, or other appropriate agency.

### LAWS RELATING TO DRUG VIOLATIONS

Attached (page 45) is a list of violation codes associated with the unlawful manufacture, distribution, dispensing, possession, or use of any controlled substance. Any employee or student violating any of the described laws of the Health and Safety Code or the Business and Professional Code could be subject to fines and imprisonment.

Where can students go for help? Where can staff go for help?

Drug Abuse and Addiction Information and Treatment Centers

The Recovery Village -877-850-6231

Aspen Ridge Recovery -866-850-7550

Alcohol Anonymous -Northern Colorado Intergroup, INC [www.northcoloradoaa.org](http://www.northcoloradoaa.org) - 970-224-3552

Substance Abuse Treatment Referral Service -1(800)662-4889

Al-Anon & Alateen 1(888)425-2666

Alcoholics Anonymous (602)264-1341

### POLICY DISTRIBUTION PROCEDURES

Drug-Free Workplace Policy will be distributed to all employees and students on an annual basis using the following procedure:

- Students will receive a copy of the Drug-Free Workplace Policy at the time of initial enrollment. The enrollment agreement signed by every student will acknowledge receipt of the Drug-Free Workplace Policy.
- Staff employees will receive a copy of the Drug-Free Workplace Policy with the initial employment agreement.

It will be read, and the signature page will be returned with the employment agreement. Annually, the human resources department will be responsible for distributing the policy to current staff employees. Biennial Review. The school conducts a biennial review of its Drug-Free Workplace Policy to determine the program's effectiveness; any needed changes, the number of drug- and alcohol-related violations and fatalities, and the number and type of sanctions imposed. Contact the School Director to request a copy of the biennial review.

## DRUG SCHEDULES AND PENALTIES

### Federal Trafficking Penalties\*

| Drug/Schedule  | Quantity                                  | Penalties  | Quantity   | Penalties  |
|--|---|--|--|--|
| <b>Cocaine (Schedule II)</b>   | 500–4,999 grams mixture                   | <p><b>First offense:</b> Not less than five years, and not more than 40 years. If death or serious injury, not less than 20 years or more than life imprisonment. Fine of not more than \$2 million if an individual, \$5 million if not an individual.</p> <p><b>Second offense:</b> Not less than 10 years, and not more than life imprisonment. If death or serious injury, life imprisonment. Fine of not more than \$4 million if an individual, \$10 million if not an individual.</p> | 5 kilograms or more mixture                          | <p><b>First offense:</b> Not less than 10 years, and not more than life imprisonment. If death or serious injury, not less than 20 years or more than life imprisonment. Fine of not more than \$4 million if an individual, \$10 million if not an individual.</p> <p><b>Second offense:</b> Not less than 20 years, and not more than life imprisonment. If death or serious injury, life imprisonment. Fine of not more than \$8 million if an individual, \$20 million if not an individual.</p> <p><b>Two or more prior offenses:</b> Life imprisonment</p> |
| <b>Cocaine Base (Schedule II)</b>  | 28–278 grams mixture                      |  | 279 grams or more mixture                            |  |
| <b>Fentanyl (Schedule II)</b>  | 40–399 grams mixture                      |  | 400 grams or more mixture                            |  |
| <b>Fentanyl Analogue (Schedule I)</b>  | 10–99 grams mixture                       |  | 100 grams or more mixture                            |  |
| <b>Heroin (Schedule I)</b>   | 100–999 grams mixture                     |  | 1 kilogram or more mixture                           |  |
| <b>LSD (Schedule I)</b>  | 1–9 grams mixture                         |  | 10 grams or more mixture                             |  |
| <b>Methamphetamine (Schedule II)</b>   | 5–49 grams pure or 50–499 grams mixture   |  | 50 grams or more pure or 500 grams or more mixture   |  |
| <b>PCP (Schedule II)</b>   | 10–99 grams pure or 100–999 grams mixture |  | 100 grams or more pure or 1 kilogram or more mixture |  |
| Penalties  |   |  |  |  |
| <b>Other Schedule I and II Drugs (and any drug product containing Gamma Hydroxybutyric Acid)</b> | Any amount                                | <p><b>First offense:</b> Not more than 20 years. If death or serious injury, not less than 20 years, or more than life imprisonment. Fine \$1 million if an individual, \$5 million if not an individual.</p> <p><b>Second offense:</b> Not more than 30 years. If death or serious injury, not less than life imprisonment. Fine \$2 million if an individual, \$10 million if not an individual.</p>   |  |  |
| <b>Flunitrazepam (Schedule IV)</b>   | 1 gram or more                            |  |  |  |
| <b>Other Schedule III Drugs</b>  | Any amount                                | <p><b>First offense:</b> Not more than five years. Fine not more than \$250,000 if an individual, \$1 million if not an individual.</p>  |  |  |
| <b>Flunitrazepam (Schedule IV)</b>   | 30 to 999 milligrams                      | <p><b>Second offense:</b> Not more than 10 years. Fine not more than \$500,000 if an individual, \$2 million if not an individual.</p>   |  |  |
| <b>All Other Schedule IV Drugs</b>   | Any amount                                | <p><b>First offense:</b> Not more than three years. Fine not more than \$250,000 if an individual, \$1 million if not an individual.</p>   |  |  |
| <b>Flunitrazepam (Schedule IV)</b>   | Less than 30 milligrams                   | <p><b>Second offense:</b> Not more than six years. Fine not more than \$500,000 if an individual, \$2 million if not an individual.</p>  |  |  |
| <b>All Schedule V Drugs</b>  | Any amount                                | <p><b>First offense:</b> Not more than one year. Fine not more than \$100,000 if an individual, \$250,000 if not an individual.</p> <p><b>Second offense:</b> Not more than two years. Fine not more than \$200,000 if an individual, \$500,000 if not an individual.</p>  |  |  |

**Federal Trafficking Penalties — Marijuana\***

| Drug               | Quantity  | First Offense  | Second Offense   |
|--------------------|---|--|--|
| <b>Marijuana</b>   | 1,000 kilograms or more mixture; or 1,000 or more plants  | <ul style="list-style-type: none"> <li>• Not less than 10 years, not more than life imprisonment.</li> <li>• If death or serious injury, not less than 20 years, not more than life imprisonment.</li> <li>• Fine not more than \$4 million if an individual, \$10 million if other than an individual.</li> </ul> | <ul style="list-style-type: none"> <li>• Not less than 20 years, not more than life imprisonment.</li> <li>• If death or serious injury, mandatory life imprisonment.</li> <li>• Fine not more than \$8 million if an individual, \$20 million if other than an individual.</li> </ul> |
| <b>Marijuana</b>   | 100 kilograms to 999 kilograms mixture; or 100 to 999 plants  | <ul style="list-style-type: none"> <li>• Not less than five years, not more than 40 years.</li> <li>• If death or serious injury, not less than 20 years, not more than life imprisonment.</li> <li>• Fine not more than \$2 million if an individual, \$5 million if other than an individual.</li> </ul>         | <ul style="list-style-type: none"> <li>• Not less than 10 years, not more than life imprisonment.</li> <li>• If death or serious injury, mandatory life imprisonment.</li> <li>• Fine not more than \$4 million if an individual, \$10 million if other than an individual.</li> </ul> |
| <b>Marijuana</b>   | more than 10 kilograms hashish; 50 to 99 kilogram mixture<br>more than 1 kilogram of hashish oil; 50 to 99 plants | <ul style="list-style-type: none"> <li>• Not more than 20 years.</li> <li>• If death or serious injury, not less than 20 years, not more than life imprisonment.</li> <li>• Fine \$1 million if an individual, \$5 million if other than an individual.</li> </ul>   | <ul style="list-style-type: none"> <li>• Not more than 30 years.</li> <li>• If death or serious injury, mandatory life imprisonment.</li> <li>• Fine \$2 million if an individual, \$10 million if other than an individual.</li> </ul>  |
| <b>Marijuana</b>   | 1 to 49 plants; less than 50 kilogram mixture   | <ul style="list-style-type: none"> <li>• Not more than five years.</li> <li>• Fine not more than \$250,000, \$1 million if other than an individual.</li> </ul>  | <ul style="list-style-type: none"> <li>• Not more than 10 years.</li> <li>• Fine \$500,000 if an individual, \$2 million if other than an individual.</li> </ul>   |
| <b>Hashish</b>     | 10 kilograms or less  |  |  |
| <b>Hashish Oil</b> | 1 kilogram or less  |  |  |

\*From the U.S. Drug Enforcement Administration

## STUDENT LOAN CODE OF CONDUCT

To comply with the 2008 Higher Education Opportunity Act, enacted August 14, 2008, Tuana European Beauty Academy adopts the following Student Loan Code of Conduct to serve as the guiding principles in ensuring the integrity of the student financial aid process. All Tuana Academy employees who have responsibilities with respect to educational loans are required to comply with this Student Loan Code of Conduct.

Neither Tuana Academy as an institution nor any individual employee shall enter into any revenue-sharing arrangements with any lender. For the purposes of this document, revenue-sharing is defined to mean any arrangement between an institution and a lender making Title IV loans wherein the institution recommends the lender or the loan products, and in exchange, the lender pays a fee or provides a service to the institution or its employees.

An employee who has responsibilities with respect to education loans, or any of their family members, shall not solicit or accept any gift from a lender, guarantor, or servicer of education loans. For purposes of this prohibition, the term "gift" means any gratuity, favor, discount, entertainment, hospitality, loan, or other item having a monetary value of more than a trivial amount. The term includes a gift of services, transportation, lodging or meals, whether provided in-kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has been incurred.

An employee who has responsibilities with respect to education loans shall not accept from any lender or affiliate of any lender any fee, payment, or other financial benefit (including the opportunity to purchase stock) as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.

Tuana Academy shall not, through award packaging or other methods, assign a first-time borrower's loan to a particular lender or refuse to certify, or delay certification of, any loan based on the borrower's selection of a particular lender or guaranty agency.

Tuana Academy shall not request or accept from any lender any offer of funds to be used for private education loans, including funds for an opportunity pool loan, in exchange for the institution providing concessions or promises to a lender regarding a specified number of loans made, insured, or guaranteed; a specified volume of loans; or a preferred lender arrangement for such loans. An opportunity pool is defined as a private education loan made by a lender to a student (or the student's family) that involves payment by the institution to the lender for extending credit to the student.

Tuana Academy shall not request or accept from any lender any assistance with call center staffing or financial aid office staffing unless those services are short-term and nonrecurring, in the event of an emergency or disaster or for office staff professional development. Those services may include providing counseling, financial literacy, or debt management materials to borrowers as long as such materials

disclose to borrowers the name of the lender that provided or assisted in the preparation of the materials.

Any employee who has responsibilities with respect to education loans or other student financial aid, and who serves on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors, shall be prohibited from receiving anything of value from the lender, guarantor, or group of lenders or guarantors, except that the employee may be reimbursed for reasonable expenses incurred in serving on such advisory board, commission, or group.

KITS

| TUANA ACADEMY COSMO KIT |  |             |                     |   |               |
|-------------------------|--|-------------|---------------------|---|---------------|
| QUANTITY                | ITEMS  | COST        | COMPANY             | WEBSITE   | PART NUMBER   |
| 1                       | CHI Water Mister Bottle                                      | \$ 8.99     | Beauty School Store | <a href="https://www.beautyschoolstore.com">https://www.beautyschoolstore.com</a> | B59           |
| 1                       | CHI G2 Iron  | \$ 193.99   | Cosmo Prof          | <a href="https://www.cosmoprofbeauty.com">https://www.cosmoprofbeauty.com</a>     | 31007         |
| 1                       | Niano Dryer  | \$ 393.95   | CHI                 | <a href="https://hiarok.com/">https://hiarok.com/</a>                             | USA-026353    |
| 1                       | CHI Shear Kit, Right handed                                  | \$ 393.95   | sharkfin            | <a href="https://www.sharkfinshairs.com/">https://www.sharkfinshairs.com/</a>     | RFSK2         |
| 1                       | CHI Turbo Brush Stylist Pack 2 Includes:                     |             |                     |   |               |
| 1                       | CHI Turbo 2 sided Vent Brush - CB08                          | \$ 14.80    | CHI                 |   | GF2210        |
| 1                       | CHI Turbo Styling Brush - CB09                               | \$ 14.80    | CHI                 |   | GF2211        |
| 1                       | CHI Turbo Small Paddle Brush - CB10                          | \$ 14.80    | CHI                 |   | GF2212        |
| 1                       | CHI Turbo Large Paddle Brush - CB11                          | \$ 16.80    | CHI                 |   | GF2215        |
| 1                       | CHI Red Square Bag   | \$ 15.00    | Beauty School Store |   | TOTE-421      |
| 1                       | CHI Turbo Ceramic Boar Round Brush Stylist Kit Includes:     |             |                     |   |               |
| 1                       | CHI Turbo Ceramic Small Boar Round Brush-CB05                | \$ 19.80    | CHI                 |   | GF1677 3/4    |
| 1                       | CHI Turbo Ceramic Medium Boar Round Brush-CB06               | \$ 19.99    | CHI                 |   | GF1677 1"     |
| 1                       | CHI Turbo Ceramic Large Boar Round Brush-CB07                | \$ 21.00    | CHI                 |   | GF1677 1 1/2" |
| 1                       | CHI Gray Round Bag   | \$ 15.00    | Beauty School Store |   | TOTE-409      |
| 1                       | CHI Turbo Ceramic Nylon Round Brush Stylist Pack 1 Includes: |             |                     |   |               |
| 1                       | CHI Nylon Small Round Brush - CB01                           | \$ 65.55    | CHI                 |   | CB02, CB03    |
| 1                       | CHI Nylon Medium Round Brush - CB02                          |             |                     |   |               |
| 1                       | CHI Nylon Large Round Brush - CB03                           |             |                     |   |               |
| 1                       | CHI Nylon Jumbo Round Brush - CB04                           | \$ 25.10    | CHI                 |   | GF5442        |
| 1                       | CHI Red Bag  | \$ 15.00    | Beauty School Store |   | TOTE-421      |
| 1                       | Turbo Ionic Comb Subkit Includes:                            |             |                     |   |               |
|                         |  |             |                     | 8 PART NUMBERS ALL START WITH GF  |               |
|                         |  |             |                     | 50315027,5017,5022,1045,1   |               |
|                         |  |             |                     | 43,998,1073   |               |
|                         |  |             |                     | 4055  |               |
|                         |  |             |                     | 560   |               |
|                         |  |             |                     | CD-220  |               |
|                         |  |             |                     | FB-SET2, FA-MS  |               |
|                         |  |             |                     | B-20  |               |
|                         |  |             |                     | TMT-KIT   |               |
|                         |  |             |                     | SNS-15  |               |
|                         |  |             |                     | NY195-BK  |               |
|                         |  |             |                     | NY326K  |               |
|                         |  |             |                     | MARCEL1   |               |
|                         |  |             |                     | AT4020  |               |
|                         |  |             |                     | SEE NAIL KIT LIST   |               |
|                         |  |             |                     | FSC711  |               |
|                         |  |             |                     | FSC189  |               |
|                         |  |             |                     | FSC190  |               |
|                         |  |             |                     | V10107  |               |
|                         |  |             |                     | ISBN: 9781285763417   |               |
|                         |  |             |                     | ISBN: 9781285763495   |               |
|                         |  |             |                     | ISBN: 9781285763479   |               |
|                         |  |             |                     | ISBN: 9781285763554   |               |
|                         |  |             |                     | see side list   |               |
|                         |  |             |                     | ISBN: 9781285763473   |               |
|                         |  |             |                     | ISBN: 9781285763554   |               |
| TOTAL:                  |  | \$ 2,836.60 |                     | plus tax and shipping for the rest of items                                       |               |

| TUANA ACADEMY COSMO KIT |  |             |                     |   |               |
|-------------------------|--|-------------|---------------------|---|---------------|
| QUANTITY                | ITEMS  | COST        | COMPANY             | WEBSITE   | PART NUMBER   |
| 1                       | CHI Water Mister Bottle                                      | \$ 8.99     | Beauty School Store | <a href="https://www.beautyschoolstore.com">https://www.beautyschoolstore.com</a> | B59           |
| 1                       | CHI G2 Iron  | \$ 193.99   | Cosmo Prof          | <a href="https://www.cosmoprofbeauty.com">https://www.cosmoprofbeauty.com</a>     | 31007         |
| 1                       | Niano Dryer  | \$ 393.95   | CHI                 | <a href="https://hiarok.com/">https://hiarok.com/</a>                             | USA-026353    |
| 1                       | CHI Shear Kit, Right handed                                  | \$ 393.95   | sharkfin            | <a href="https://www.sharkfinshairs.com/">https://www.sharkfinshairs.com/</a>     | RFSK2         |
| 1                       | CHI Turbo Brush Stylist Pack 2 Includes:                     |             |                     |   |               |
| 1                       | CHI Turbo 2 sided Vent Brush - CB08                          | \$ 14.80    | CHI                 |   | GF2210        |
| 1                       | CHI Turbo Styling Brush - CB09                               | \$ 14.80    | CHI                 |   | GF2211        |
| 1                       | CHI Turbo Small Paddle Brush - CB10                          | \$ 14.80    | CHI                 |   | GF2212        |
| 1                       | CHI Turbo Large Paddle Brush - CB11                          | \$ 16.80    | CHI                 |   | GF2215        |
| 1                       | CHI Red Square Bag   | \$ 15.00    | Beauty School Store |   | TOTE-421      |
| 1                       | CHI Turbo Ceramic Boar Round Brush Stylist Kit Includes:     |             |                     |   |               |
| 1                       | CHI Turbo Ceramic Small Boar Round Brush-CB05                | \$ 19.80    | CHI                 |   | GF1677 3/4    |
| 1                       | CHI Turbo Ceramic Medium Boar Round Brush-CB06               | \$ 19.99    | CHI                 |   | GF1677 1"     |
| 1                       | CHI Turbo Ceramic Large Boar Round Brush-CB07                | \$ 21.00    | CHI                 |   | GF1677 1 1/2" |
| 1                       | CHI Gray Round Bag   | \$ 15.00    | Beauty School Store |   | TOTE-409      |
| 1                       | CHI Turbo Ceramic Nylon Round Brush Stylist Pack 1 Includes: |             |                     |   |               |
| 1                       | CHI Nylon Small Round Brush - CB01                           | \$ 65.55    | CHI                 |   | CB02, CB03    |
| 1                       | CHI Nylon Medium Round Brush - CB02                          |             |                     |   |               |
| 1                       | CHI Nylon Large Round Brush - CB03                           |             |                     |   |               |
| 1                       | CHI Nylon Jumbo Round Brush - CB04                           | \$ 25.10    | CHI                 |   | GF4442        |
| 1                       | CHI Red Bag  | \$ 15.00    | Beauty School Store |   | TOTE-421      |
| 1                       | Turbo Ionic Comb Subkit Includes:                            |             |                     |   |               |
|                         |  |             |                     | 8 PART NUMBERS ALL START WITH GF  |               |
|                         |  |             |                     | 50315027,5017,5022,1045,1   |               |
|                         |  |             |                     | 43,998,1073   |               |
|                         |  |             |                     | 4055  |               |
|                         |  |             |                     | 560   |               |
|                         |  |             |                     | CD-220  |               |
|                         |  |             |                     | FB-SET2, FA-MS  |               |
|                         |  |             |                     | B-20  |               |
|                         |  |             |                     | TMT-KIT   |               |
|                         |  |             |                     | SNS-15  |               |
|                         |  |             |                     | NY195-BK  |               |
|                         |  |             |                     | NY326K  |               |
|                         |  |             |                     | MARCEL1   |               |
|                         |  |             |                     | AT4020  |               |
|                         |  |             |                     | SEE NAIL KIT LIST   |               |
|                         |  |             |                     | FSC711  |               |
|                         |  |             |                     | FSC189  |               |
|                         |  |             |                     | FSC190  |               |
|                         |  |             |                     | V10107  |               |
|                         |  |             |                     | ISBN: 9781285763417   |               |
|                         |  |             |                     | ISBN: 9781285763495   |               |
|                         |  |             |                     | ISBN: 9781285763479   |               |
|                         |  |             |                     | ISBN: 9781285763554   |               |
|                         |  |             |                     | see side list   |               |
|                         |  |             |                     | ISBN: 9781285763473   |               |
|                         |  |             |                     | ISBN: 9781285763554   |               |
| TOTAL:                  |  | \$ 2,153.51 |                     | plus tax and shipping for the rest of items                                       |               |

| TUANA ACADEMY ESTE KIT |   |             |                     |   |                      |
|------------------------|---|-------------|---------------------|---|----------------------|
| QUANTITY               | ITEMS   | COST        | COMPANY             | WEBSITE   | PART NUMBER          |
| 1                      | Milady Standard Foundations with Standard Esthetics: Fund | \$ 197.95   | MILADY              | <a href="https://www.milady.com/">https://www.milady.com/</a>                   | ISBN: 978035263752   |
| 1                      | Student Workbook for Milady Standard Esthetics: Fundame   | \$ 163.95   | MILADY              |   | ISBN: 97803527482841 |
| 1                      | Exam Review for Milady Standard Esthetics                 | \$ 64.95    | MILADY              |   | ISBN: 9780352787478  |
| 1                      | Sanitas Kit   | \$ 629.00   | Sanitas+tax+ship    | <a href="http://www.sanitas-skincare.com/">http://www.sanitas-skincare.com/</a> | see side list        |
| 1                      | FANTASEA 4 PC. EYEBROW KIT -Burnax                        | \$ 15.99    | Beauty School Store | <a href="http://www.beautyschoolstore.com">http://www.beautyschoolstore.com</a> | FSE2086              |
| 1                      | FANTASEA FACIAL TREATMENT BRUSH - SMALL                   | \$ 2.99     | Beauty School Store |   | FSC190               |
| 1                      | FANTASEA FACIAL TREATMENT BRUSH - LARGE                   | \$ 4.99     | Beauty School Store |   | FSC284               |
| 1                      | FANTASEA FACIAL TREATMENT BRUSH - LARGE                   | \$ 4.99     | Beauty School Store |   | FSC284               |
| 1                      | CELEBRITY MAKEUP PRACTICE FACE                            | \$ 10.99    | Beauty School Store |   | FACE1                |
| 2                      | SCALPMASTER MICROFIBER HEADBAND                           | \$ 6.99     | Beauty School Store |   | 4140                 |
| 1                      | SATIN EDGE COMEDO EXTRACTOR                               | \$ 14.00    | Beauty School Store |   | T22142               |
| 1                      | CITY LIGHTS LOCKABLE TOOL CASE                            | \$ 200.00   | Beauty School Store |   | ATC8000              |
| 2                      | FANTASEA DELUXE MAKEUP PALETTE                            | \$ 2.99     | Beauty School Store |   | FSC438               |
| 1                      | FANTASEA DOUBLE-SIDED EYESHADOW APPS. - 50 CT.            | \$ 5.99     | Beauty School Store |   | FSC461               |
| 1                      | FANTASEA DISPOSABLE MASCARA WANDS - 50 PK.                | \$ 7.99     | Beauty School Store |   | FSC697               |
| 3                      | FANTASEA GLAMOUR LASHES INDIVIDUAL LASHES MEI             | \$ 24.99    | Beauty School Store |   | FSC523               |
| 1                      | FANTASEA 24PC. LATEX FREE FOAM WEDGES                     | \$ 3.99     | Beauty School Store |   | FSC533               |
| 2                      | BEAUTY INSPLO UP GLOSS APPLICATORS - 12 PK.               | \$ 3.99     | Beauty School Store |   | BLHGA                |
| 1                      | FANTASEA 12 PK. OF ASSORTED SPATULAS                      | \$ 5.99     | Beauty School Store |   | BI-CSP               |
| 2                      | FANTASEA GLAMOUR LASHES FULL LASH SET - DIVA              | \$ 14.99    | Beauty School Store |   | FSC441               |
| 1                      | CAMEO BIG SOURCE COLOR KIT                                | \$ 230.00   | Beauty School Store |   | OF809300             |
| TOTAL:                 |   | \$ 1,623.71 |                     | plus tax and shipping for the rest of items                                     |                      |

| TUANA ACADEMY NAIL KIT |                                  |           |                     |   |                     |
|------------------------|----------------------------------|-----------|---------------------|---|---------------------|
| QUANTITY               | ITEMS                            | COST      | COMPANY             | WEBSITE   | PART NUMBER         |
| 1                      | MILADY NAIL TEXTBOOK             | \$99.95   | MILADY+tax+ship     | <a href="https://www.milady.com/">https://www.milady.com/</a>                     | ISBN: 9780295061975 |
| 1                      | MILADY NAIL VOOKBOOK             | \$96.95   | MILADY+tax+ship     |   | ISBN: 9780295061912 |
| 1                      | MILADY NAIL EXAM REVIEW          | \$ 79.99  | MILADY+tax+ship     |   | ISBN: 9780295060543 |
| 1                      | CUCCOPRO OORPLESS ACRYLIC KIT -  | \$ 94.98  | BEAUTY SCHOOL STORE | <a href="https://www.beautyschoolstore.com">https://www.beautyschoolstore.com</a> | CU-1903             |
| 1                      | DL PRO SOFT BRISTLE NAIL BRUSH   | \$ 2.95   | TAMMY TAYLOR        | <a href="https://tammytaylor.com/">https://tammytaylor.com/</a>                   | MANICURE BRUSH      |
| 1                      | CITY LIGHTS LOCKABLE ALUMINUM CA | \$ 250    | BEAUTY SCHOOL STORE |   | ATC-200             |
| 1                      | HAND                             | \$ 29.99  | BEAUTY SCHOOL STORE |   | B2061               |
| 1                      | NAIL FORMS                       | \$ 6.99   | BEAUTY SCHOOL STORE |   | DL-C196             |
| 1                      | ACRYLIC SLICER                   | \$ 7.99   | BEAUTY SCHOOL STORE |   | SE-2024             |
| 1                      | NAIL TIPS CURVED                 | \$ 12.99  | BEAUTY SCHOOL STORE |   | DL-C160             |
| 1                      | NAIL TIPS 250-WHITE              | \$ 12.99  | BEAUTY SCHOOL STORE |   | DL-C162             |
| 1                      | DISINFECTANT JAR                 | \$ 32     | COSMO PROF          |   | 52410               |
| 1                      | MANIPED TOOL KIT                 | \$ 64     | COSMO PROF          |   | 79W2970/05/0895731  |
| 10                     | DARFEN DISH                      | \$ 29.9   | BEAUTY SCHOOL STORE |   | DL-C549             |
| 7                      | NAIL FILE 4 IN 1                 | \$ 8.33   | BEAUTY SCHOOL STORE |   | DL-C50              |
| 10                     | NAIL FILE 100/240                | \$ 7.4    | COSMO PROF          |   | 888669              |
| 9                      | NAIL BLUE                        | \$ 14.4   | COSMO PROF          |   | 23922               |
| 1                      | ACRYLIC NAIL BRUSH               | \$ 34.6   | TAMMY TAYLOR        |   | 6V                  |
| 1                      | DL PRO DELUXE WAXING MANICURE    | \$ 7.1    | TAMMY TAYLOR        |   | MANICURE BOVL       |
| 1                      | PUSH KIT                         | \$ 27.99  | TAMMY TAYLOR        |   | LACQUER BUNDLE      |
| 1                      | PRINESTONE KIT                   | \$ 69.99  | TAMMY TAYLOR        |   | CD-194E             |
| 1                      | PRINESTONE PICKER                | \$ 9.99   | BEAUTY SCHOOL STORE |   | DL-C459             |
| 1                      | CLEAR ACRYLIC KIT                | \$ 145.28 | BEAUTY SCHOOL STORE |   | DL-E916             |
| 1                      | NAIL VIFE                        | \$ 4.99   | BEAUTY SCHOOL STORE |   | FSC470              |
| 2                      | SOAK OFF CLIPS                   | \$ 24     | COSMO PROF          |   | 71951               |
| 1                      | NAIL ART PAINT                   | \$ 30     | BEAUTY SCHOOL STORE |   | 05B/F507            |
| 1                      | STORAGE CASE                     | \$ 6      | BEAUTY SCHOOL STORE |   | DL-C297             |
| 1                      | NAIL ART NEEDLE PENS             | \$ 20.99  | TAMMY TAYLOR        |   | NAIL ART PENS       |
| 10                     | NAIL FILES 80/20 GRIT            | \$ 22     | COSMO PROF          |   | 14025               |
| 10                     | NAIL FILES 240/320 GRIT          | \$ 22     | COSMO PROF          |   | M079                |
| 1                      | DIKANE WOOD STICKS               | \$ 199    | BEAUTY SCHOOL STORE |   | DL-C195             |
| 5                      | BUFFING BLOCK                    | \$ 41     | TAMMY TAYLOR        |   | BUFFING BLOCK       |
| 2                      | FOOT FILES                       | \$ 31.98  | BEAUTY SCHOOL STORE |   | SE218               |
| TOTAL:                 |                                  | \$ 601.16 |                     | plus tax and shipping for the rest of items                                       |                     |