

CONSUMER INFORMATION 2010-2011

CONSUMER INFORMATION MESSAGE TO STUDENTS

Education after high school will cost you time, money, and effort. Your education is a big investment, and as a student and consumer you should carefully evaluate the training you are considering. To help you make a good choice, you should have information on a school's academic programs, facilities, dropout rates, and full costs of education, refund policy, financial aid programs, and any other information you think would help you make that decision.

Manhattan Hairstyling Academy (herein after known as "The Academy") is providing Consumer Information to all current and incoming students through this document. It is imperative for student to understand all aspects of this document including: Satisfactory Academic Progress Policy and Academic Probation Policy and their relation to any federal student aid the student may apply for, and/or consequences that could result from early withdrawal due to unsatisfactory progress. Financial Aid students must carefully read the information provided in this document to understand the rights and responsibilities as a recipient of federal student aid.

To ensure that each student has carefully considered and evaluated all the information available, Manhattan Hairstyling Academy suggests that the student review the following statements of Students Rights and Responsibilities.

Student Responsibilities (It is your responsibility to):

- Review and consider all consumer information about a school program before you enroll.
- Pay special attention to your application for student Financial Aid, complete it accurately, and submit it on time. Errors can delay your receiving financial aid.
- Provide all additional documentation, verification, corrections, and/or new information requested by either the financial aid office or the agency to which you submitted your application.
- Read and understand all forms that you are asked to sign and keep copies of them.
- Accept responsibility for the promissory note and all other agreements that you sign.
- If you have a loan, notify the lender and school of changes in your name, address, or school status.
- Know and comply with the deadlines for application or reapplication for aid.
- Know and comply with your school withdrawal procedures.

Student Rights (You have the right to ask a school):

- The names of its accrediting organizations.
- About its programs, curriculum, laboratory, physical facilities, and faculty.
- The cost of attendance and its policies on refunds to students who drop, withdraw, or are terminated.
- What financial assistance is available, including information on all federal, state, local, private, and institutional financial aid programs.
- What the procedures and deadlines are for submitting application for available financial aid programs.
- What criteria are used to select financial aid recipients.
- How your financial need is determined.
- How much of your financial need, as determined by the institution, has been met.
- To explain each type and amount of assistance in your financial aid package.
- To reconsider your aid package if you believe there is a mistake
- How the school determines whether you are making satisfactory progress and what happens if you are not.
- What special facilities and services are available to disabled students

ACADEMY FACILITIES

The Academy has 6 campuses located in Tampa, Brandon, Seminole, and Inverness. Information concerning classroom and salon area instructional facilities can be found in the Academy Catalog and can be received from the admissions department of the Academy upon request.

ACCREDITATION & STATE LICENSING

Contact information for the State Licensing and Accreditation are listed in the Academy's Catalog.

PERSONNEL TO ASSIST WITH CONSUMER INFORMATION

Each Admission Representative and Financial Aid Director is knowledgeable of the information contained within this document and is readily available to assist prospective and enrolled students and/or their parents during normal business hours.

ADMISSIONS REQUIREMENTS

The following are required for admission to all programs at the Academy:

- 1 Application
- 2 Registration fee
- 3 Copy of student's high school diploma or G.E.D. certificate or a high school transcript with the Graduation date, or Ability to Benefit passing scores.
- 4 Copy of the student's social security card or birth certificate
- 5 Copy of Alien Registration card / INS Proof (if required)
- 6 Copy of the student's driver's license or other proof of age
- 7 Signed and completed enrollment agreement

When the Academy has reason to believe that a H.S. Diploma or GED is not valid, it reserves the right to reject that credential for admission and may require additional information, transcripts, the taking of an ATB test, or denial of admission to the school. Listed below are some but not all examples of why a H.S. Diploma or GED may be rejected:

- The credential is given for fee with very little academic component.
- The credential can be completed in a short time period not consistent with traditional education.
- The credential's time and place is inconsistent with other student information
- The credential has been issued by a school known to the Academy as a "Diploma Mill"

TRANSFER OF CREDITS POLICY

Individuals furnishing satisfactory transcripts of clock hours earned in another school may enter the school and may receive credit for clock hours for work performed elsewhere. Such credit allowance will shorten the program at the school accordingly. Transfer clock hours and services are subject to approval by the administration at Manhattan Hairstyling Academy. Full or partial credit for hours and services are subject to approval by the administration at Manhattan Hairstyling Academy. Any transfer hours accepted will be applied at the end of a student's training.

Transferability of credit from the Academy is at the discretion of the accepting institution. It is the student's responsibility to confirm whether or not credits will be accepted by another institution of the student's choice.

CAREER & JOB PLACEMENT SERVICES

The Academy maintains contact with salons and spas in order to assist students in job placement. Although the Academy cannot guarantee job placement, every effort is made to secure job opportunities for each graduate. As part of their training, students are prepared to seek employment. Job possibilities are posted in the student lounge and are given to students upon graduation. Follow up procedures are conducted with students and employers of our graduates to help the school continually prepare for future employment opportunities for graduates.

FACULTY

A listing of the instructional staff is available in the Catalog page 3

NON-DISCRIMINATION STATEMENT

The school practices no discrimination in its admission, instruction, and graduation policies on the basis of race, color, creed, religion, sex, age, financial status, ethnic origin, country of origin or residence, or physical handicap nor are any considered in any factor of enrollment with regards to admitting financial aid or non-financial aid students.

VACCINATION POLICY

The Academy does not require vaccination records for admittance.

VOTER REGISTRATION

In compliance with the DOE, voter registration applications are available at:

English version - <http://election.dos.state.fl.us/pdf/webappform.pdf>

Spanish version - <http://election.dos.state.fl.us/pdf/webappform.pdf>

and are distributed to students during the financial aid orientation conducted on the first day of class.

COST OF ATTENDANCE

We estimate the Cost of Attendance for “Dependent” students living at home, and “All Others” (Dependent students living in an apartment, and Independent students) based on the length of the program, tuition and fees, loan origination and guarantee fees, as well as average national room and board, personal expenses, and transportation costs. Below is the budget for each program listed below.

TUITION, FEES, AND ESTIMATED STUDENT EXPENSES

Estimated Expenses In The Largest Program For Full-Time Beginning Undergraduate Students

Beginning students are those who are entering postsecondary education for the first time.

LARGEST PROGRAM		PROGRAM LENGTH			AVERAGE COMPLETION
COSMETOLOGY/COSMETOLOGIST, GENERAL		1,200 CONTACT HOURS			12 MONTHS
DETAILED EXPENSES	2007-2008	2008-2009	2009-2010	2010-2011	
Tuition and Fees	\$11,500	\$12,000	\$12,000	\$13,300	
Books and Supplies	\$400	\$800	\$800	\$1,400	
Living Arrangement	—	—	—	—	
Off Campus	—	—	—	—	
Room and Board	\$11,600	\$11,600	\$11,600	\$11,600	
Other	\$3,700	\$3,700	\$3,700	\$3,700	
Off Campus with Family	—	—	—	—	
Other	\$3,200	\$3,200	\$3,200	\$3,200	
TOTAL EXPENSES	2007-2008	2008-2009	2009-2010	2010-2011	
Off Campus	\$27,200	\$28,100	\$28,100	\$30,000	
Off Campus with Family	\$15,100	\$16,000	\$16,000	\$17,900	

TUITION, FEES, AND ESTIMATED STUDENT EXPENSES

PROGRAM	PROGRAM LENGTH	AVERAGE COMPLETION	TUITION & FEES	BOOKS & SUPPLIES
COSMETOLOGY & RELATED PERSONAL GROOMING ARTS, OTHER	600 contact hours	6 months	\$4,500	\$1,300
NAIL TECHNICIAN/SPECIALIST & MANICURIST	240 contact hours	2 months	\$1,900	\$500
AESTHETICIAN/ESTHETICIAN & SKIN CARE SPECIALIST	300 contact hours	3 months	\$2,700	\$800

TEXTBOOK INFORMATION

The Academy books and kit items are available through suppliers that sell to licensed professionals / cosmetology colleges only. The Academy pays wholesales costs for these textbooks and kit items and then passes those savings along to the student. The textbook and kit items are non-refundable. The Academy reserves the right to change books and kit costs as needed. Costs for Academy textbooks and kit costs can be obtained from the Admissions Office.

ADDITIONAL COSTS

Students provide their own stationery and school supplies. Students will be given a dress code for their program and must adhere to the guidelines.

COPYRIGHT INFRINGEMENT POLICY

Copyright is legal protection of intellectual property, in whatever medium, that is provided for by the laws of the United States to the owners of copyright. Types of works that are covered by copyright law include, but are not limited to, literary, dramatic, musical, artistic, pictorial, graphic, film and multi-media works. Many people understand that printed works such as books and magazine articles are covered by copyright laws but they are not aware that the protection extends to software, digital works, and unpublished works and it covers all forms of a work, including its digital transmission and subsequent use.

Copyright is an issue of particular seriousness because technology makes it easy to copy and transmit protected works over our networks. While The Academy encourages the free flow of ideas and provides resources to support this activity, we do so in a manner consistent with all applicable state and federal laws. The academy does not condone the illegal or inappropriate use of material that is subject to copyright protection and covered by state and federal laws.

Following are some examples of copyright infringement that may be found in a school setting:

- Downloading and sharing MP3 files of music, videos, and games without permission of the copyright owner
- Using corporate logos without permission
- Scanning any textbook or course material that has been published and using it without permission or attribution
- Scanning a photograph that has been published and using it without permission or attribution
- Downloading licensed software from non-authorized sites without the permission of the copyright or license holder
- Making a movie file or a large segment of a movie available on a website without permission of the copyright owner

Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer sharing, will subject students to Academy disciplinary actions and may subject students to civil and criminal claims.

- Students do not have access to any Academy computers.
- A student may complete their FAFSA online in the presence of the financial aid officer or Admission Representative only.

A student can be expelled from the program for the following reasons:

- On an Academy computer
- Unauthorized use of copyright material
- Tampering or disabling an Academy computer
- Removing information from an Academy computer
- Removing, deleting, sharing information from an academy computer
- Distributing academy copyright material in any form with unauthorized persons or Companies

An employee can be terminated for the following reasons:

- Unauthorized use of copyright material
- Tampering or disabling an academy computer
- Removing, deleting, sharing information from an academy computer
- Distributing academy copyright material in any form with unauthorized persons or Companies

You can report alleged copyright infringements or direct other copyright questions to the Academy's Main Office personnel at 813-258-0505 or by emailing info@manhattanhairstylingacademy.com

ANNUAL SECURITY REPORT

Manhattan Hairstyling Academy provides annual crime statistics in an Annual Security Report in compliance with the Jeanne Cleary Disclosure of Campus Security Policy and Campus Crime Statistics Act. These statistics include reports from school officials and law enforcement in surrounding areas. This Annual Security Report is reviewed and updated annually in accordance with federal law.

For more information about this policy or questions, you may contact the Academy's Main Office at 813-258-0505 or you may also send an email to info@manhattanhairstylingacademy.com.

RELATIONSHIP WITH LOCAL AND STATE POLICE

Each year, the Academy conducts interviews and if applicable may receive reports from local law enforcement agencies with regards to crimes that occur on campus.

REPORTING CRIMES AND EMERGENCIES

Community members are strongly encouraged to immediately report criminal or suspicious activity and emergencies occurring on Academy property to the Campus Director at each individual campus or to the Main Office for non-emergencies and by dialing 911 in the case of an emergency.

If you are the victim of a crime and do not wish to pursue action within the Academy or criminal justice system, you are encouraged to consider making a confidential report to the Director of Student Services at the Main Office. Your report may provide valuable information that can enhance community safety by providing a more accurate picture of campus crime.

DAILY CRIME LOG (not applicable)

Federal law requires that every school, which maintains a police or security department of any kind, to keep and maintain a daily log, written in a form, that can be easily understood, recording all crimes reported to such police or security department. The Academy does not maintain a police or security department. As such, the Academy does not keep a daily crime log.

TIMELY WARNINGS

In the event that a situation which, in the judgment of a school official, constitutes an ongoing or continuing threat of a criminal nature to the campus community, a timely warning will be issued. Events that qualify for timely warnings include, but are not limited to, the following:

- Homicide
- Manslaughter
- Sex Offenses
- Robbery
- Burglary
- Aggravated Assault
- Motor Vehicle Theft
- Arson
- Hate Crimes
- Any crime considered to represent a threat to the public

The warning will be distributed utilizing one or more of the following systems:

Verbal or Written Communication posted on the front or back door of the campus, telephone, intercom, email, website, text messaging, Facebook or Twitter.

EMERGENCY RESPONSE AND EVACUATION PROCEDURES

In the event of a serious or emergency situation which poses an immediate threat to the health or safety of the campus community, a campus-wide verbal notification will be made to all persons on campus and in writing to any employees or students known to be off-campus, unless issuing a notification will, in the judgment of the responding authorities, compromise the efforts to assist a victim or to contain, respond to, or otherwise mitigate the emergency.

Events that qualify for emergency notifications include, but are not limited to, the following:

- Severe Weather Warning
- Natural Disaster
- Structure Fire
- Dangerous or Serious Crime in Progress or Other Police Emergencies
- Active Shooter
- Suspicious Person Alert
- Bomb Threat
- Power Outage
- Chemical/Nuclear/Biological Spill or Other Hazardous Materials Incident
- Airplane Crash

The notification will be distributed as soon as possible under the Academy guidelines, as follows.

The Academy owner, General Manager, and/or Campus Director have authority as to the content and distribution of such notification. All notifications will include the type of situation, the location of the situation, the time and date, instructions to all recipients, and an identification of any other means for the public to obtain information. Notifications will be made as soon as practicable. Notifications will generally be made by the Campus Director, General Manager, or Social Media Manager.

One or more of the following will be used for sending notifications:

Verbal or Written Communication posted on the front or back door of the campus, telephone, intercom, email, website, text messaging, Facebook or Twitter.

Emergency Response and Evacuation Procedures will be tested on a yearly basis. Owners and staff will evaluate the testing results and implement improvements needed to secure the safety of all concerned.

EMERGENCY GUIDE

Active Shooter

If you see or hear an active shooter on campus, immediately contact Campus Security by dialing 911. Do not approach the person with the weapon. Remain calm and only leave the area if it is safe and advise others to do the same. If it is possible, enter a classroom or a safe zone and secure the door. Close the windows, turn off the lights and stay low to the floor and away from the door. If the door does not lock, use barricades to help stop it from opening. Do not leave the area until you are instructed to do so by authorized personnel. Follow ALL instructions given to you by Campus Safety and/or other authorized personnel.

Bomb Threat

In the event you receive or overhear a bomb or other mass threat, contact Campus Security by dialing 911 immediately. For security reasons, it is best to (when possible) avoid using a cell phone or two-way radio when reporting the threat. Do not activate any firearms. In the event that the threat is received by phone, keep talking to the caller as long as possible and listen carefully, try to gather any pertinent information that you can gather from the call. Follow ALL instructions that are given to you by Campus Safety and/or authorized personnel. If evacuation is required, do so calmly and respond to your assigned meeting place so that an accurate count of the buildings occupants can be made.

Evacuation

In the event that an evacuation is needed due to a fire or other emergency, please remain calm. Evacuate your building at the nearest exit. Do not run! Once you have evacuated, please go to the meeting area assigned to your building and await further instructions. If someone needs assistance leaving the building and you are able to do so SAFELY, please assist this person out of the building and to your assigned meeting area. Do not return to an evacuated building unless told to do so by Campus Safety and/or other authorized personnel.

Explosion

If there is an explosion, take immediate cover under the nearest tables, desks or other objects that will protect you from falling glass and debris. Do your best to stay calm and once it is safe to do so, evacuate the building and go to

your assigned meeting place so that an accurate account of the building's occupants can be made. If others around you need assistance and you can SAFELY do so, assist them in exiting the building. Use caution when opening doors or exiting the windows of the building. As soon as possible, contact Campus Safety by dialing 911 and tell them as much information as possible including the location of the explosion, other locations in the building where injured people may be and any injuries you have observed. Follow all instructions given to you by Campus Safety and/or other authorized personnel.

Fire

If the fire alarm sounds, remain calm and immediately evacuate the building by the nearest exit. Contact Campus Safety by dialing 911 as soon as you can do so SAFELY. If you observe smoke or a fire and the alarm is not sounding, leave the building IMMEDIATELY and while doing so attempt to find the nearest pull station and activate the fire alarm if it is SAFE to do so. Close doors behind you if it is SAFE and POSSIBLE to do so. Shut down any hazardous operations quickly if it is SAFE to do so. If it is not safe to use the nearest exit, go to the next nearest available exit. Remain calm, and DO NOT RUN! Go to your building's assigned meeting area so that an accurate account of building occupants can be made. If you can do so, SAFELY assist any person(s) with disabilities with their evacuation. If you know anyone who may possibly be trapped in the building, notify Campus Safety and let them know the trapped person(s) last known location.

Hostage Situation (If you see or hear of a possible hostage situation)

Immediately remove yourself from any danger. Remain calm and contact Campus Safety by dialing 911 as soon as you can do so SAFELY. Be prepared to give as much information as possible to Campus Safety including your name and phone number, the location, number of possible hostages, number of possible hostage takers, physical descriptions of the hostage takers, and any possible injuries and the types of weapon being used.

Hostage Situation (If you are taken hostage)

Remain calm and cooperate with your captors. DO NOT attempt to escape unless there is NO danger in doing so. If possible, call Campus Safety by dialing 911 and leave the line open. Do NOT draw any kind of attention to yourself. Do what you are told to do. Do not speak unless spoken to and do NOT try to intimidate the captors. Stay low below windows and behind cover if possible.

Intruder on Campus

If you come across or learn of an intruder or someone who is threatening the safety of individuals on campus, immediately contact Campus Safety by dialing 911 as soon as you can do so safely. In addition, remove yourself from danger, and if it is safe to do so get to a SAFE ZONE. Do not approach the person. Be prepared to give a full description of the individual, as well as his or her location.

Lockdown

In the event that an emergency situation requires, Campus Safety and/or other personnel will lockdown some or all buildings on campus. You will be notified of a lockdown by an Emergency Notification System, which includes a variety of modalities to provide swift and accurate information to the community.

In the event of a lockdown, remain calm, lock your doors, close and lock your windows and shut blinds. If you can do so SAFELY inform others in your area of the lockdown. If someone needs assistance and you can do so SAFELY, help get them into the lockdown area. If you are in an area that does not lock, use all available items such as desks, tables, chairs, etc. to barricade doors. Stay low on the floor away from windows and doors and under desks if possible. DO NOT leave the area until you are told to do so by Campus Safety and/ or other authorized personnel.

Media Policy

If members of the media are on campus covering an emergency of any kind, an officer of the school will answer all questions from the media. Please direct all questions from the media to the main office.

Serious Accident, Illness, or Medical Emergency

Remain calm and contact Campus Safety by dialing 911. Do not move the injured/ ill person. If it is SAFE to do so, comfort them and reassure them that help is on the way. Do NOT touch the person if you are not certified in first aid

and/or do not have personal protection gear if there is danger of coming into contact with bodily fluids. If you are certified in first aid and it is SAFE to do so, provide care to the person to the extent you are capable. Follow all directions given to you by Campus Safety and/or other authorized personnel.

Missing Person

If there is a student, faculty, staff or other person missing, you should immediately contact Campus Safety by dialing 911. Be prepared to give your name and phone number as well as provide all information possible regarding the missing person including a physical description, what they were wearing when they were last seen, where they were last seen, what physical condition they were in when last seen, if they are driving or have a vehicle and its description and who they were with. Be prepared to provide information on any medical or other special conditions that you may know about.

Sexual Assault

In the event that a student/staff member discloses that he/ she was the victim of a sexual assault, listen and do not be judgmental. This person is telling you because he/she trusts you. Reassure the student/staff member that what happened is not his/her fault and that he/she should do what is best for him/her. Offer options so that the victim can make an informed decision about what is best for him/her. Do not make his/her choice for him/her. Options can include:

- ① Report the assault to campus officials
- ② See a trained professional in the counseling center/sexual assault services.
- ③ See a trained counselor at an off-campus victim service center (services are free)
- ④ Call a hotline to have questions answered

Suicide Attempt (If there is a possible suicide attempt)

In the event that a person expresses suicidal thoughts or attempts suicide, do not leave the person alone if you can SAFELY remain with them. Contact Campus Safety by dialing 911. Remain calm. If weapons are present, leave the area immediately. DO NOT touch any weapons or other items that the person may consider using or has used, to ensure your personal safety. Advise Campus Safety of all possible weapons or other items if you can do so SAFELY. Show support to the person without being judgmental. Follow all directions given to you by Campus Safety and/or other authorized personnel.

Suicide Attempt (If there is a suicide attempt)

DO NOT touch anything in the area. IMMEDIATELY contact Campus Safety by dialing 911 and report the situation. Remain calm and be prepared to give all information possible to Campus Safety including your name, phone number, location, name of victim if known and any other pertinent information.

Stalking/Intimate Partner Violence (IPV)

If a student/staff member reports to you that he/she believes that he/she is in an abusive relationship or is being stalked, he/she may be in either imminent danger or not immediately at risk. Stalking and IPV is a serious crime and is so often minimized.

If the victim believes he/she is in imminent danger: locate a safe place: police, residence unknown to assailant, domestic violence shelter, church, or public place. Call 911.

If the victim believes he/she is not immediately at risk: offer options to call Campus Security, victim services/counseling on campus and off campus victim service agency. These entities will explain protection/restraining orders, stalking laws (vary state by state), documentation of events, contingency/escape planning.

If a student/staff believes that he/she is being stalked, explain to him/her to maintain a log recording all stalking-related behaviors including, but not limited to, electronic mail, phone calls, text messaging, and in-person contact. Regardless of whether or not he/she chooses to report the events, they will have documentation.

If a student in your class has a protection/restraining order, contact the main office so that you can follow campus policy.

Suspicious Package

If you discover a suspicious package or substance, do not touch the item. Remain calm and immediately leave the area, and warn others of the possible danger. If physical contact is made with the package or substance, wash all affected areas of the body as soon as possible. DO NOT use a cell phone near the area. Once you can safely do so, contact Campus Safety and advise them of the situation. Provide any information you can recall regarding the location of the item, size, description, etc. Follow all instructions given to you by Campus Safety and/or other authorized personnel.

Theft/Robbery

In the event of a burglary or robbery in a classroom contact Campus Safety by dialing 911 immediately. A robbery is the attempt to take something by using force. If this occurs, report items missing along with a description of the perpetrator. If a student reports a mugging or robbery to you, contact Campus Safety by dialing 911 immediately. A burglary occurs when no one is present or no force is used while belongings are taken from the classroom or other campus property. Report items missing and suspicious persons to campus police.

Weapon on Campus

If you observe a weapon on campus, you should remain calm and immediately contact Campus Safety by dialing 911. DO NOT TOUCH THE WEAPON. If the situation warrants, remove yourself from the area in which the weapon is located. Advise Campus Safety of your exact location and a description of the weapon. Follow all instructions given to you by Campus Safety and/or other authorized personnel.

If you observe a person(s) with a weapon on campus, DO NOT APPROACH the person(s) with the weapon. Remain calm and contact Campus Safety by dialing 911 as soon as it is SAFE to do so. Provide all available information to Campus Safety including your name, phone number, and a description of yourself, a description of the person with the weapon, the types of weapon (if you know) and the number of weapons you have observed as well as any other information that could be pertinent. Follow all instructions given to you by Campus Safety and/or other authorized personnel.

Weather Events

In the event of severe weather, the National Weather Station will issue a warning or advisory. Weather alerts can include, but are not limited to, ice storms, hurricanes, thunderstorms, or tornado watches and warnings. If possible, stay inside your building, away from any windows and other area with glass. DO NOT use your cell phone or any type of portable phone during a thunderstorm. If you are outside, immediately go into a building to avoid possible falling tree limbs and other debris.

Crime Reporting

If a student/ staff member reports a crime to you, know your campus policies and procedures. Provide the victim with as many options as possible so that he/she can make an informed decision. If a student/staff member reports a crime to you, they probably trust you and your input will greatly help him/her.

Power Failure

In the event of a power failure, remain calm and do not move. Wait for instructions from staff personnel. If instructed to evacuate, use designated emergency exits ONLY.

Phone Numbers

Emergency Dial 911

Non-Emergency

Hillsborough County Sheriff 813-247-8200

Tampa Police Department 813-231-6130

Pinellas County Sheriff 727-582-6200

Inverness Police Department 352-726-2121

In all other cases you can contact:

MHA Main Office 813-258-0505

CAMPUS SAFETY AND CRIME PREVENTION

The Academy actively participates in an effort to educate the campus community about crime awareness and personal safety. Information is provided at the time of application, enrollment, and orientation and also upon receipt of a student catalog and on the Academy website.

Knowing how to protect yourself and being aware of your environment are the best ways to prevent becoming a victim. A high percentage of crimes are the result of opportunity. Often individuals contribute to situational crimes by needlessly placing themselves or their property at risk. Crime will occur wherever there is opportunity, but prevention efforts can be effective in reducing these opportunities. You play an essential role in crime prevention efforts. Be cautious, careful, and alert to your own safety.

A secure environment is made possible through community involvement in crime prevention. The purpose of community crime prevention is to help you recognize your own vulnerability to crime and reduce your risk through preventative action and cooperation with authorities.

Firearms and Weapons

Florida Law does not permit any person other than a certified law enforcement officer, to carry any weapons, concealed or open, on school grounds. A weapon is defined as a firearm, explosive, or other deadly object.

Missing Persons [Not Applicable]

The Academy does not have on-campus housing.

Fire Log [Not Applicable]

The Academy does not have on-campus housing in order to maintain a fire log.

Alcohol & Drug Policy

The institute does not permit or condone the use or possession of marijuana, alcohol, or any other drug, narcotic, or controlled substances by students or employees. Any use, sale or possession of any controlled substances (drugs and alcohol) is prohibited on all MHA property. Violators are subject to disciplinary action, including, but not limited to dismissal.

Anyone suffering from an addiction or having knowledge of others who may have a potential problem are urged to consult the Director for appropriate counseling and community service referral.

Substance Abuse Education

The Academy makes available to students and employees a variety of programs designed to discourage the use of illicit substances and provide information on legal and responsible alcohol consumption. Abuse of alcohol and drugs can have a dramatic and adverse impact on academic, professional, and personal life.

Students or staff who may be experiencing difficulty with drugs or alcohol addiction are encouraged to seek assistance from the Director of Student Services at the main office at 813-258-0505 or may also refer to the Reference Guide to Community Resources which is available on the MHA website and in the catalog.

Please see The Academy's Drug-Free Workplace / DAAPP policy for more detailed information.

The Academy strives to keep any contact or counseling confidential and such information will be treated in accordance with MHA policy and state and federal law. A student's decision to seek assistance will not be used in connection with any academic determination or as a basis for disciplinary action.

Sexual Assault Prevention and Response

MHA does not tolerate sex offenses in any form, including, but not limited to, sexual assault, sexual misconduct, harassment, exploitation, intimidation, battery, public indecency, or voyeurism. Students or employees found in violation of this policy while on school property or during school related activities, whether on or off grounds, may be subject to disciplinary action including dismissal. For further information on awareness and prevention of sexual

misconduct, please see the school director.

Reports of sex offenses may be made to the Campus Director, General Manager, Director of Student Services or school owner. A student who has been accused of a sex offense may seek assistance from Campus Director, General Manager, Director of Student Services or school owner.

Charges of sex offenses may be addressed both through MHA administrative procedures and through the criminal justice system. Any criminal proceeding is entirely separate from administrative proceedings of MHA.

Students or staff who may be experiencing sexual misconduct are encouraged to seek assistance from the Director of Student Services at the main office at 813-258-0505 or may also refer to the Reference Guide to Community Resources which is available on the MHA website and in the catalog.

Police officers are trained in the proper identification, collection, and preservation of evidence, which is essential to the successful prosecution of most sex offenses. It is crucial that the police department be contacted as soon as possible. Prompt reporting of a criminal action to law enforcement may facilitate swift apprehension of the suspect, which may prevent further crimes, and provide the opportunity to have the incident recorded for more accurate statistical recording.

Victims of sexual assault should get to a safe place, call the police, and contact any school-related official or community assistance hotline. In an effort to assist authorities with successful prosecution, a victim of sexual assault should preserve evidence. For example: (do not eat or drink, wash, shower, go to the bathroom, or clean up).

If you do not wish to make a report to the police, you are encouraged to seek professional medical advice (although your health care provider may be legally required to report cases of suspected sexual or physical assault to law enforcement).

Students may have the option of changing their academic situations after an alleged sexual assault, if such changes are reasonably available.

A student or employee suspected of an alleged sex offense may be subject to both criminal prosecution and disciplinary action under MHA Code of Conduct. Disciplinary action can be initiated even if criminal charges are not pursued. Both the accuser and the accused are entitled to the same opportunities to have others present during disciplinary proceedings, and both shall be informed of the outcome. Possible sanctions against the accused include, but are not limited to suspension, dismissal, change or campus.

Sex Offender Registry Information

The federal Campus Sex Crimes Prevention Act requires institutions of higher learning to issue a statement in their annual security report detailing where members of their campus community can obtain information concerning registered sex offenders. Information concerning registered sex offenders may be obtained by visiting <http://offender.fdle.state.fl.us/offender/homepage.do>. The Campus Sex Crimes Prevention Act also requires registered sex offenders to provide notice of their enrollment or employment (working or volunteering) at any institution of higher learning in the state where he/she resides. Further, state law may require sex offenders who reside on campus and all campus-affiliated sex offenders to register with campus law enforcement.

Note that nothing in the Family Educational Rights and Privacy Act of 1974 may be construed to prohibit an educational institution from disclosing to its students and employees information provided to the institution concerning registered sex offenders.

DEFINITIONS // CRIMES

Arson – Any willful or malicious burning or attempt to burn, with or without intent to defraud, a dwelling house, public building, motor vehicle or aircraft, personal property of another, etc.

CRIMINAL HOMICIDE

Manslaughter by Negligence or Negligent Manslaughter – The killing of another person through gross negligence.

Murder and Non-negligent Manslaughter – The willful (non-negligent) killing of one human being by another.

Robbery – The taking or attempting to take anything of value from the care, custody, or control of a person or persons by force or threat of force or violence and/or by putting the victim in fear.

Aggravated Assault – An unlawful attack by one person upon another for the purpose of inflicting severe or aggravated bodily injury. This type of assault usually is accompanied by the use of a weapon or by means likely to produce death or great bodily harm. (It is not necessary that injury result from an aggravated assault when a gun, knife, or other weapon is used which could and probably would result in serious personal injury if the crime were successfully completed.)

Burglary – The unlawful entry of a structure to commit a felony or a theft. For reporting purposes this definition includes: burglary (any degree), unlawful entry with intent to commit a larceny or felony; breaking and entering with intent to commit a larceny; housebreaking; safecracking; and all attempts to commit any of the aforementioned.

Motor Vehicle Theft – The theft or attempted theft of a motor vehicle. (Classify as motor vehicle theft all cases where automobiles are taken by persons not having lawful access even though the vehicles are later abandoned; including joyriding.)

Weapon Law Violations – The violation of laws or ordinances prohibiting the manufacture, sale, purchase, transportation, possession, concealment, or use of firearms, cutting instruments, explosives, incendiary devices, or other deadly weapons.

Drug Abuse Violations – Violations of laws prohibiting the production, distribution, sale, and or/use of certain controlled substances and the equipment or devices utilized in their preparation and/or use; the unlawful cultivation, manufacture, distribution, sale, purchase, use, possession, transportation, or importation of any controlled drug or narcotic substance.

Liquor Law Violations – The violation of laws or ordinances prohibiting the manufacture, sale, purchase, transportation, possession, or use of alcoholic beverages, not including driving under the influence or drunkenness.

Sex Offenses-Forcible – Any sexual act directed against another person, forcibly and/or against that person's will; or not forcibly or against the person's will where the victim is incapable of giving consent. There are four types of forcible sex offenses:

Forcible Rape – The carnal knowledge of a person, forcibly and/or against that person's will; or not forcibly or against the person's will where the victim is incapable of giving consent because of his/her temporary or permanent mental or physical incapacity (or because of his/her youth).

Forcible Sodomy – Oral or anal sexual intercourse with another person, forcibly and/or against that person's will; or not forcibly against the person's will where the victim is incapable of giving consent because of his/her youth or because of his/her temporary or permanent mental or physical incapacity.

Sexual Assault With An Object – The use of an object or instrument to unlawfully penetrate, however slightly, the genital or anal opening of the body of another person, forcibly and/or against that person's will; or not forcibly or against the person's will where the victim is incapable of giving consent because of his/her youth or because of his/her temporary or permanent mental or physical incapacity.

Forcible Fondling – The touching of the private body parts of another person for the purpose of sexual gratification, forcibly and/or against that person’s will; or, not forcibly or against the person’s will where the victim is incapable of giving consent because of his/her youth or because of his/her temporary or permanent mental incapacity.

SEX OFFENSES—NON-FORCIBLE – Unlawful, non-forcible sexual intercourse. This includes:

Incest – Non-Forcible sexual intercourse between persons who are related to each other within the degrees wherein marriage is prohibited by law.

Statutory Rape – Non-Forcible sexual intercourse with a person who is under the statutory age of consent

HATE CRIME DEFINITIONS

Under the Jeanne Clery Act, for an incident to be considered a hate crime, it must be a crime included in the foregoing offenses or the additional crimes listed below. In addition, there must be objective evidence that the victim of these listed crimes was chosen on the basis of actual or perceived race, gender, religion, sexual orientation, ethnicity, or disability. The U.S. Department of Justice defines hate crimes as “a criminal offense committed against a person, property, or society that is motivated, in whole or in part, but the offender’s bias against a race, religion, disability, sexual orientation, or ethnicity/national origin.” Before a crime is classified as a hate crime, there must be sufficient, objective facts that indicate that the offender’s actions were motivated, in whole or in part, by bias.

Larceny-Theft – The unlawful taking, carrying, leading, or riding away of property from the possession or constructive possession of another.

Pocket-picking – The theft of articles from another person’s physical possession by stealth where the victim usually does not become immediately aware of the theft.

Purse-snatching – The grabbing or snatching of a purse, handbag, etc., from the physical possession of another person.

Shoplifting – The theft, by someone other than an employee of the victim, of goods or merchandise exposed for sale.

Theft From Building – A theft from within a building which is either open to the general public or where the offender has legal access.

Theft From Coin-operated Machine or Device – A theft from a machine or device which is operated or activated by the use of coins.

Theft From Motor Vehicle (Except “Theft of Motor Vehicle Parts or Accessories”) – The theft of articles from a motor vehicle, whether locked or unlocked.

Theft of Motor Vehicle Parts or Accessories – The theft of any part or accessory affixed to the interior or exterior of a motor vehicle in a manner which would make the item an attachment of the vehicle, or necessary for its operation.

All Other Larceny – All thefts which do not fit any of the definitions of the specific subcategories of Larceny/Theft listed above.

Simple Assault – An unlawful physical attack by one person upon another where neither the offender displays a weapon, nor the victim suffers obvious severe or aggravated bodily injury involving apparent broken bones, loss of teeth, possible internal injury, severe laceration, or loss of consciousness.

Intimidation – To unlawfully place another person in reasonable fear of bodily harm through the use of threatening words and/or other conduct, but without displaying a weapon or subjecting the victim to actual physical attack.

Destruction/Damage/Vandalism of Property (Except “Arson”) – To willfully or maliciously destroy, damage, deface, or otherwise injure real or personal property without the consent of the owner or the person having custody or control of it.

GEOGRAPHY DEFINITIONS

On Campus – (1) Any building or property owned or controlled by an institution within the same reasonably contiguous geographic area and used by the institution in direct support of, or in a manner related to, the institution’s educational purposes, including residence halls; and (2) any building or property that is within or reasonably contiguous to property described in paragraph (1) of this definition, that is owned by the institution but controlled by another person, is frequently used by students, and supports institutional purposes (such as a food or other retail vendor).

A Non-Campus Building or Property – Any building or property owned or controlled by a student organization that is officially recognized by the institution; or any building or property owned or controlled by an institution that is used in direct support of, or in relation to, the institution’s educational purposes, is frequently used by students, and is not within the same reasonably contiguous geographic area of the institution.

On Public Property – All public property, including thoroughfares, streets, sidewalks, and parking facilities, that is within the campus, or immediately adjacent to and accessible from the campus.

CAMPUS SECURITY & CRIME DATA

Offense	Location	Year	Year	Year
	4315 S. Manhattan Ave.	2007	2008	2009
MURDER/NON-NEGLIGENT MANSLAUGHTER	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
NEGLIGENT MANSLAUGHTER	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
SEX OFFENSES, FORCIBLE	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
SEX OFFENSES, NON-FORCIBLE	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ROBBERY	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
AGGRAVATED ASSAULT	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
BURGLARY	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
MOTER VEHICLE THEFT	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ARSON	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
LIQUOR LAW ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
LIQUOR LAW VIOLATIONS REFERED FOR DISCIPLINARY ACTION	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
DRUG LAW ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
DRUG LAW VIOLATIONS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ILLEGAL WEAPONS POSSESSION ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ILLEGAL WEAPONS POSSESSION VIOLATIONS REFERRED FOR DISCIPLINARY ACTION	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0

*MANHATTAN HAIRSTYLING ACADEMY HAS NO RESIDENTIAL FACILITIES TO REPORT DATA ON.

Offense	Location	Year	Year	Year
	3244 Lithia Pinecrest Rd.	2007	2008	2009
MURDER/NON-NEGLIGENT MANSLAUGHTER	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
NEGLIGENT MANSLAUGHTER	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
SEX OFFENSES, FORCIBLE	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
SEX OFFENSES, NON-FORCIBLE	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ROBBERY	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
AGGRAVATED ASSAULT	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
BURGLARY	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
MOTER VEHICLE THEFT	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ARSON	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
LIQUOR LAW ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
LIQUOR LAW VIOLATIONS REFERED FOR DISCIPLINARY ACTION	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
DRUG LAW ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
DRUG LAW VIOLATIONS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ILLEGAL WEAPONS POSSESSION ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ILLEGAL WEAPONS POSSESSION VIOLATIONS REFERRED FOR DISCIPLINARY ACTION	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0

*MANHATTAN HAIRSTYLING ACADEMY HAS NO RESIDENTIAL FACILITIES TO REPORT DATA ON.

Offense	Location	Year	Year	Year
	8680 Park Blvd.	2007	2008	2009
MURDER/NON-NEGLIGENT MANSLAUGHTER	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
NEGLIGENT MANSLAUGHTER	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
SEX OFFENSES, FORCIBLE	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
SEX OFFENSES, NON-FORCIBLE	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ROBBERY	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
AGGRAVATED ASSAULT	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
BURGLARY	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
MOTER VEHICLE THEFT	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ARSON	ON CAMPUS	0	0	0
	NONCAMPUS	2	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
LIQUOR LAW ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
LIQUOR LAW VIOLATIONS REFERED FOR DISCIPLINARY ACTION	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
DRUG LAW ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
DRUG LAW VIOLATIONS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ILLEGAL WEAPONS POSSESSION ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ILLEGAL WEAPONS POSSESSION VIOLATIONS REFERRED FOR DISCIPLINARY ACTION	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0

*MANHATTAN HAIRSTYLING ACADEMY HAS NO RESIDENTIAL FACILITIES TO REPORT DATA ON.

Offense	Location	Year	Year	Year
	6401 W. Waters Ave.	2007	2008	2009
MURDER/NON-NEGLIGENT MANSLAUGHTER	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
NEGLIGENT MANSLAUGHTER	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
SEX OFFENSES, FORCIBLE	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
SEX OFFENSES, NON-FORCIBLE	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ROBBERY	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
AGGRAVATED ASSAULT	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
BURGLARY	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
MOTER VEHICLE THEFT	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	8
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ARSON	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
LIQUOR LAW ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
LIQUOR LAW VIOLATIONS REFERED FOR DISCIPLINARY ACTION	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
DRUG LAW ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
DRUG LAW VIOLATIONS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ILLEGAL WEAPONS POSSESSION ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ILLEGAL WEAPONS POSSESSION VIOLATIONS REFERRED FOR DISCIPLINARY ACTION	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0

*MANHATTAN HAIRSTYLING ACADEMY HAS NO RESIDENTIAL FACILITIES TO REPORT DATA ON.

Offense	Location	Year	Year	Year
	2317 E. Fletcher Ave.	2007	2008	2009
MURDER/NON-NEGLIGENT MANSLAUGHTER	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
NEGLIGENT MANSLAUGHTER	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
SEX OFFENSES, FORCIBLE	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
SEX OFFENSES, NON-FORCIBLE	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ROBBERY	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
AGGRAVATED ASSAULT	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
BURGLARY	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
MOTER VEHICLE THEFT	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ARSON	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
LIQUOR LAW ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
LIQUOR LAW VIOLATIONS REFERED FOR DISCIPLINARY ACTION	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
DRUG LAW ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
DRUG LAW VIOLATIONS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ILLEGAL WEAPONS POSSESSION ARRESTS	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0
ILLEGAL WEAPONS POSSESSION VIOLATIONS REFERRED FOR DISCIPLINARY ACTION	ON CAMPUS	0	0	0
	NONCAMPUS	0	0	0
	PUBLIC PROPERTY	0	0	0
	OPTIONAL TOTAL	0	0	0

*MANHATTAN HAIRSTYLING ACADEMY HAS NO RESIDENTIAL FACILITIES TO REPORT DATA ON.

PRIVACY OF STUDENT RECORDS (FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT)

The Family Educational Rights and Privacy Act (FERPA) afford students certain rights with respect to their education records. Educational records are defined as admissions, academic and financial aid records. The student's rights include:

① The right to inspect and review the student's education records within 45 days of the day the school receives a request for access.

A student should submit to the Director of Student Affairs or appropriate official, a written request that identifies the record(s) the student wishes to inspect. The official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

② The right to request the amendment of the student's education records that the student believes are inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the Director of Student Affairs, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment.

③ The right to provide written consent before the school discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The school must receive a written request from the student before disclosing any Personally Identifiable Information from the student's educational records. The request must include:

- The purpose of the disclosure
- What records may be disclosed
- The party or class of parties or individuals to whom the disclosure may be made
- It must be signed and dated

The school discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials, government agencies, accrediting agencies, or in response to subpoenas or court orders with legitimate educational interests.

A school official is a person employed by the school in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the school has contracted as its agent to provide a service instead of using school employees or officials (such as an attorney, auditor, or collection agent); or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks.

A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the school.

④ The right to file a complaint with the U.S. Department of Education concerning alleged failures by the school to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office:
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-5901

STUDENT RIGHT TO KNOW POLICY

Licensing Requirements in Florida

Licensing requirements for the jurisdiction in which the school is located include: Successful completion of a state approved course at a licensed school, having met all requirements for graduation, issuance of a diploma and passing of the State Exam for Licensure when applicable.

Graduation, Licensure, and Placement Rates

The Academy obtains placement information based on surveys to employers, surveys to graduate students, phone call interviews with graduates, salon owners, and MHA staff.

Completion Rates:	Award Year 09/10 61%
Licensure Rate:	Award Year 09/10 96%
Job Placement Rate for Graduates:	Award Year 09/10 85%

Physical Demands of the Profession

There are physical demands placed on the body in most careers. Care must be taken to protect the student's back, legs, and feet. One way to do this is strength training to enhance back, abdomen, and leg muscles. Regular exercise will help to promote all over body conditioning, and will improve circulation in the legs and feet. We recommend consulting a doctor before beginning any exercise program. Because this job requires that a student stand / sit for long periods of time, it is suggested that the student wear proper fitting, supportive shoes, and support hose. These are not a requirement but will help to increase chances of longevity in the profession. Students will also be subject to exposure to various chemicals and odors.

Safety Requirements

Safety suggestions with this profession would include wearing shoes that would not be slippery when walking on a damp floor. Hair needs to be swept up following each haircut to minimize accidents. All water spilled should also be wiped up as quickly as possible. Students should wear a mask when performing certain nail services. Care must be taken when cutting around the ears or neck and not spraying hot air on metal hair clips as this can cause burning. Organization of products to avoid spills and breakage is the responsibility of each student and necessary to promote a safe work environment. Gloves should be worn during chemical services to reduce any allergic reaction that an individual may have to certain chemicals. Any product that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

Compensation Expectations

- The national **median** income for a full-time stylist in 2007 was \$39,330 + tips (NACCAS/JBL & Assoc)
- The national **average** income that a full-time stylist can earn in their 1st year is \$17,800 - \$31,200 (U.S. Department of Labor - Bureau of Labor Statistics)
- The average salary for a full-time stylist in Hillsborough County in 2009 was \$23,900 (Florida Agency for Workforce Innovation, Labor & Market Statistics Center – November 2009)
- The average salary for skincare specialists in Hillsborough County in 2009 was \$32,700 (Florida Agency for Workforce Innovation, Labor & Market Statistics Center – November 2009)
- The average salary for nail technicians in Hillsborough County in 2009 was \$19,700 (Florida Agency for Workforce Innovation, Labor & Market Statistics Center – November 2009)

While earnings for entry-level workers usually are low, earnings can be considerably higher for those with experience. A number of factors, such as the size and location of the salon, determine the total income of personal appearance workers. They may receive commissions based on the price of the service, or a salary based on the number of hours worked, and many receive commissions on the products they sell. In addition, some salons pay bonuses to employees who bring in new business. For many personal appearance workers, the ability to attract and hold regular clients is a key factor in determining earnings.

INFORMATION SECURITY PROGRAM

Manhattan Hairstyling Academy is committed to implementing a comprehensive information security program, constant with the size and complexity of this institution and the nature of its educational activities, to maintain and safeguard your personally identifiable information against damage or loss. The policy covers all student and client records in any format (hard copy or electronic).

The School Director shall be responsible for coordinating the school's information security program. The coordinator shall, at least every 2 years, test, monitor, and assess foreseeable internal and external risks to the security, confidentiality, and integrity of consumer information that could result in the unauthorized disclosure, misuse, alteration, destruction or other compromise of the information. Adjustments to such programs may be necessary after any risk assessment. The risk assessment shall cover every relevant area of school operations, including:

- Employee training and management
- Network and software design, information processing, storage, transmission and disposal
- Ways to detect, prevent, and respond to attacks, intrusions or other system failures

The coordinator shall design and implement administrative, technical, and physical safeguards to control identified risks and shall monitor the effectiveness of them, recommending changes when warranted.

Records for prospective students who are not accepted or who do not enroll in Manhattan Hairstyling Academy shall be held for 12 months then destroyed in a secure manner. Records of students shall be maintained in accordance with federal and state law requirements.

Manhattan Hairstyling Academy shall only enter into servicing agreements with service providers who also maintain appropriate safeguards for consumer's personally identifiable information.

Notice on Disclosure of Personally Identifiable Information (PII)

Consumers are prospective students, students who apply to attend school, students that are admitted to and start school and clients of the school.

We collect Personally Identifiable Information about you when you apply to attend Manhattan Hairstyling Academy and /or when you apply for a private or government student grant or loan. This Personally Identifiable Information (PII), that is not publicly available, may include:

- Your name, address, and social security number
- Assets, income, and tax returns
- Name of your financial institution, account numbers
- Information provided on your application to enroll in MHA, or for a grant or loan
- Information provided on a customer report
- Information obtained from a website

You may "opt out" of disclosure of this information to parties other than those with a right to it by signing and returning the Opt Out Coupon. This form can be found in your Student Enrollment Packet.

POLICY FOR SAFEGUARDING CONSUMER INFORMATION (Red Flags Rule)

BACKGROUND

Congress instructed the Federal Trade Commission (FTC) and other agencies to promulgate regulations to address identity theft. The “Red Flag Rules”, as they are called, require financial institutions and creditors to develop and implement written programs designed to detect, prevent, and mitigate identity theft.

DEFINITIONS

Creditors – refers to any person or institution that regularly extends, renews or continues credit; any person who regularly arranges such credit; any assignee of an original creditor who participates in the decision to extend credit.

Covered Accounts – refers to accounts maintained primarily for business, personal, family or household purposes designed to permit multiple payments or transactions; any other account posing a reasonably foreseeable risk to customers from identity theft.

Red Flag – refers to a pattern, practice or specific activity that indicates the possible existence of identity theft.

Customers – refers to anyone doing business on a regular basis with the school (i.e. students, parents)

COVERED ACCOUNTS

MHA is subject to the Red Flag Rules because credit is extended to students through institutional loan programs, retail installment contracts, or deferred payment plans (regardless of number of installments or whether there is a finance charge).

Methods of payment for any of the above (credit card, VA, Voc- Rehab, etc) are also covered accounts due to the information exchanged. The information is considered “Identity Related”.

DETECTION OF RED FLAGS

The following red flags are potential indicators of fraud. Any time a red flag is apparent, it should be investigated for verification.

SUSPICIOUS DOCUMENTS

- Documents provided for identification that appears to have been altered or forged.
- The photograph or physical description on the identification is not consistent with the appearance of the applicant or customer presenting information.
- An application appears to have been altered, forged or gives the appearance of having been destroyed and reassembled.
- Other information on the identification is not consistent with readily accessible information that is on file with the school.
- Other information on the identification is not consistent with information provided by the person opening a covered account or customer presenting identification.

SUSPICIOUS PERSONAL IDENTIFYING INFORMATION

- The address provided does not match any address on file with the school for that particular customer.
- The Social Security number has not been issued or is listed on the Social Security Administration’s Death Master File.
- The Social Security number provided is the same as that submitted by other persons opening an account or other customer.
- The customer or the person opening the covered account fails to provide all required personal identifying information on an application or response to notification that the application is incomplete.
- The personal identifying information provided is not consistent with personal identifying information that is on file with the school.

SUSPICIOUS ACTIVITY RELATED TO COVERED ACCOUNT

- Mail sent to the customer is returned repeatedly as undeliverable although transactions continue to be conducted in connection with the customer's covered account.
- The school is notified that the customer is not receiving paper account statements.
- The school is notified of unauthorized charges or transactions in connection with a customer's covered account.
- The school receives notice from customers, victims of identity theft, a law enforcement authority, or other persons regarding possible identity theft in connection with covered accounts held by the school.

RESPONDING TO RED FLAGS

Once potentially fraudulent activity is detected, an employee must act quickly as a rapid appropriate response can protect customers and the Academy from damages and loss.

- Gather all related documentation and write a description of the situation. Present this information to the Main Office Director.
- The Director will complete additional authentication to determine whether the attempted transaction was fraudulent or authentic.
- If a transaction is determined to be fraudulent, appropriate actions must be taken immediately. Action may include:
 - Canceling the transaction
 - Notifying and cooperating with proper law enforcement
 - Notifying the actual customer that fraud has been attempted

PERIODIC UPDATES TO THE PLAN

At periodic intervals established in the program, or as required, the program will be re-evaluated to determine whether all aspects of the program are up to date and applicable in the current business environment. Periodic reviews will include assessment of which accounts are covered by the program. As part of the review, red flags may be revised, replaced or eliminated. Defining new red flags may also be appropriate. Actions to take in the event that fraudulent activity is discovered may also require revision to reduce damage to the school and its customers.

Additional Guidance on NSLDS Information Security

- Any information retrieved from this system may be shared only with individuals expressly authorized to receive this information.
- Never access NSLDS data unless a relationship exists with the student/borrower.
- All printed materials are to be marked as "Personally Identifiable Information."
- All sensitive information existing in hard copy must be stored in a locked container in a limited or exclusion area, an access controlled electronic environment, or be under the physical control of an authorized individual.
- Never view sensitive material while in a public place. The Penalty for knowingly disclosing information to unauthorized individuals or willfully violating security standards is a misdemeanor with a fine up to \$5,000.00.

STAFF TRAINING

Staff training shall be conducted for all employees for whom it is reasonably foreseeable that they may come into contact with covered accounts or personally identifiable information that may constitute a risk to the school or its customers. Directors are responsible for ensuring identity theft training for all of their employees. Additional training will be provided if policy changes warrant such action.

FINANCIAL ASSISTANCE

OVERVIEW

Financial Aid is intended to assist prospective and current students with education and essential cost-of-living expenses. Funds are awarded primarily on the basis of financial need and are coordinated to supplement parental support, student employment earnings, savings, and assistance from other sources.

Manhattan Hairstyling Academy's primary goal is to assist students in achieving the educational career goals by providing appropriate financial resources. The financial aid assistance office is committed to:

- Making every effort to assist students and families with their financial needs.
- Inform students and help remove financial barriers for those desiring to further their education.
- Educating students and families about all consumer information and aid available for those who qualify.
- Performing a needs analysis in a consistent manner for each student desiring to apply for financial aid.
- Attending CE training seminars for Title IV funding to stay current with all DOE regulations.
- Represent the Academy with the highest level of ethical behavior.

Our staff will walk you through the process step-by-step and answer any questions you may have. You can reach the Financial Aid Director's office at 813-258-0505 ext. 202.

GENERAL ELIGIBILITY REQUIREMENTS

Specific eligibility requirements vary throughout the numerous financial assistance programs. In order to be eligible for most federal and state programs, students must meet the following general requirements.

- U.S. Citizen or National; U.S. Permanent Resident; Citizen of the Freely Associated States; Other Eligible Noncitizens
- Enrolled at Least Half-Time in a Degree or Certificate Granting Program
- Maintaining Satisfactory Academic Progress.*Once a student establishes eligibility for one or more financial aid programs, he/she must maintain satisfactory progress and attendance in order for their financial aid to continue.

APPLY

Any student interested in receiving financial aid will first have to fill out a FAFSA (Free Application for Federal Student Aid). This is available from your Admissions Representative. Students will need a copy of their previous year's income tax return in order to fill out the FAFSA.

For example, if a student is applying for the 2010-2011 school year, you will need your 2009 income tax return. If the student is considered a dependent student (for financial aid purposes 18-24 y/o), they will also need their parent's income tax information for the same year.

All students who have submitted a valid Free Application for Federal Student Aid (FAFSA) will be considered for Federal Pell Grant and Supplemental Educational Opportunity Grant (SEOG) eligibility, as well as eligibility for Direct Loans (Subsidized, Unsubsidized, and PLUS loans if applicable)

Important: Before you drop, withdraw, or stop attending classes, you should meet with a financial aid administrator to review the effect that withdrawing will have on your eligibility for financial aid or any balances due.

SPECIAL CIRCUMSTANCES

Dependency Override – Students who do not meet the federal definition of independent status but have extenuating circumstances beyond their control can appeal their dependency status.

Students must provide written documentation explaining their situation and must provide three letters from professional persons other than family substantiating the appeal. The final determination of Dependency Override is made by the Financial Aid Director

Professional Judgment – Circumstances beyond the student's control that have affected their (or their family's) income during the academic year could result in a reduced EFC. Successful appeals may result in an increase in the student's eligibility for aid. Students with special situations should contact the financial aid office. Those determined eligible will be required to fill out a Professional Judgment form.

FEDERAL FINANCIAL AID PROGRAMS

Pell Grant

Pell Grants are a federally funded grant program. These grants are awarded based on a student's Expected Family Contribution (EFC), Cost of Attendance, and Enrollment Status, and are determined through submission of a FAFSA to the Department of Education. Pell Grants DO NOT need to be repaid and award amounts are not affected by other aid sources. The amount of Pell Grant awarded can vary for each student but can reach a maximum of \$5,550 per Academic Year (900 hours).

SEOG Grant

Supplemental Education Opportunity Grants are a federally funded grant program. These grants are awarded based on a student's Expected Family Contribution, Cost of Attendance, and Enrollment Status, and are determined through submission of a FAFSA to the Department of Education. SEOG grants DO NOT need to be repaid and award amounts are not affected by other aid sources. SEOG is granted on a first come-first serve basis starting July 1 of each year and is based on students with the highest need first until all funds have been disbursed. This program has a limited amount of funds allocated to it each year.

The amount of SEOG Grant awarded may vary for each student but can reach a maximum of \$375 per Academic Year. The school is also required to match 33% of the awarded amount to be credited to the student account. For example: a student that is awarded \$375 of SEOG will also receive \$125 in school matching funds to be applied to their cost of attendance.

Direct Subsidized Loans

Subsidized loans are awarded based on each student's demonstrated financial need, as determined by the school's financial aid administrator and the FAFSA. These loans are interest free while the student is enrolled at least half-time at an eligible educational institution or during authorized grace and deferment periods. Interest is charged when the loan is in a repayment or forbearance status. Students are not required to make payments on subsidized loans while enrolled at least half-time, however, students may choose to make regular or interest-only payments while enrolled.

Direct Unsubsidized Loans

Unsubsidized loans are awarded regardless of each student's demonstrated financial need but as determined by the school's financial aid administrator and the FAFSA. These loans begin to generate interest charges immediately after disbursement. These charges may be deferred during at least half-time enrollment, grace, and deferment periods, but they will be capitalized (added to the outstanding loan balance). Students are not required to make payments on unsubsidized loans while enrolled at least half-time, however, students may choose to make regular or interest-only payments while enrolled.

Direct Parent PLUS Loans

Parent PLUS Loans are long-term, low-interest federally funded loans awarded to parents of undergraduate students. PLUS Loan funds can be used to supplement other sources of aid to help meet the family contribution por-

tion of the cost of education. Parents at all income levels are eligible for consideration pending credit approval.

In order to qualify for a PLUS loan, the student for whom the funds are intended must be attending school on at least a half-time basis in an approved program. Eligibility is based on the borrower's creditworthiness. Dependent student applicants whose parents are denied a PLUS loan based on an adverse credit decision become automatically eligible for the Unsubsidized loan program.

Loan Amounts

The amount available in Direct Loan funding will vary for each student. The type and amount of each loan is determined by the school's financial aid administrator based on demonstrated financial need, class level, other financial aid, and previous borrowing totals. Maximum loan eligibility is as follows:

Dependent Undergraduate Students can borrow up to \$3,500 in subsidized loans and \$2,000 in unsubsidized loans per Academic Year (900 hours).

Independent Undergraduate Students (and students whose parents are unable to borrow through the PLUS Program) can borrow up to \$3,500 in subsidized loans and \$6,000 in unsubsidized loans per Academic Year (900 hours).

The amount available of Parent PLUS Loan funding will vary for each borrower. The maximum amount of each loan is determined by the school's financial aid administrator based on the students expected costs and other financial aid amounts.

HOW DIRECT LOANS ARE DISBURSED

Generally, your loan will cover a full academic year (900 hours) and your school will make at least two disbursements to you, for example, at the beginning and midpoint of your academic year. In most cases your school will disburse your loan money by crediting it to your school account to pay (tuition and fees, and other authorized charges). If the loan disbursement amount exceeds your school charges, the school will pay you the remaining balance of the disbursement directly by check or other means.

DISBURSEMENT OF CREDIT BALANCE REFUND

A refund will be issued to the student if the student has financial aid that exceeds his or her tuition and fees charges for the academic year in which the disbursement occurred. No credit balances will be carried over from one academic year to the next. If there is a credit balance at the end of an academic year, the student will receive a refund. All credit balance refunds will be issued by check within 14 calendar days of the date of disbursement.

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 disbursement.

INTEREST RATES

Subsidized Direct Loans disbursed on or after July 1, 2009 have a fixed interest rate of 5.6%. Unsubsidized Direct Loans disbursed on or after July 1, 2009 have a fixed interest rate of 6.8%.

PLUS Loans disbursed on or after July 1, 2009 have a fixed interest rate of 7.9% for parents.

FEES

All Subsidized and Unsubsidized Direct Loans may be subject to an Origination and Default fee of up to 2%, taken from the value of the loan at the time it is disbursed to the school. The loan amounts listed above and on financial aid award notifications represent the gross amount (amount before the fees have been paid).

All Parent PLUS Loans may be subject to an origination and insurance fee of up to 4%, taken from the value of the loan at the time it is disbursed to the school. The loan amounts listed above and on financial aid award notifications represent the gross amount (amount before the fees have been paid).

REPAYMENT

Direct Loan repayment begins after the loan grace period, or 6 months after the student graduates, leaves school, or drops below half-time enrollment. Standard repayment will initially be scheduled for fixed monthly payments over a 10-year period. Other repayment options are available to fit student's individual needs.

Parent PLUS loan repayment begins 60 days after the loan has been fully disbursed for the academic year. Interest will begin to accrue at the time of the first loan disbursement. Repayment will initially be scheduled for fixed monthly payments over a 10-year period.

Parents have the choice of making payments while the student is in school or deferring payments until the student graduates. If you choose to pay after graduation, interest will accrue from the time of full disbursement. You can choose to pay the interest monthly, or you can defer both interest and principle until the student graduates. If you choose not to pay the interest monthly, it is capitalized no more than four times per year.

Sample Repayment Plans - Direct Loans

Loan Amount (months)	Term	Initial Monthly Payments (Interest & Principal)	Total Payments
\$5,000	120	\$57.54	\$6904.80
\$10,000	120	\$115.08	\$13,809.60
\$14,700	120	\$169.17	\$20,300.40

*based on standard repayment and 6.8% Direct Loan interest rate

*no down payment required

*payments begin 6 month after graduation or withdrawal

*loans eligible for forbearance or deferment

Sample Repayment Plans - Alternative Student Loans

Loan Amount (months)	Term	Initial Monthly Payments (Interest & Principal)	Total Payments
\$5,000	60	\$111.22	\$6,673.33
\$10,000	60	\$197.07	\$11,824.18
\$14,700	60	\$289.60	\$17,381.55

*based on standard repayment at 12% interest rate

*10% down payment required

*payments begin immediately

*loans not eligible for forbearance or deferment

ENTRANCE & EXIT COUNSELING

Before the school disburses Direct Loans (subsidized, unsubsidized, or Parent PLUS), regulations require that you complete an entrance counseling session. The counseling session provides information about how to manage your student loans, both during and after college, sample repayment terms, payment schedules, and personal budgeting. This part of the process can be done with your financial aid administrator or online at mappingyourfuture.org.

Important: Before you drop, withdraw, stop attending classes, or graduate, you must complete an Exit Counseling session. You should meet with a financial aid administrator to review the effect that dropping or withdrawing will have on your eligibility for financial aid or any balances due as well as to complete the Exit Counseling session. This part of the process can be done with your financial aid administrator or online at mappingyourfuture.org.

FORBEARANCE

Forbearance is an arrangement to postpone or reduce your monthly payment amount for a limited and specific period during which you are charged interest. If you indicate a temporary inability, but willingness to pay the loan(s), you may ask for or be offered a forbearance. For all Direct Loans, interest that accrues during forbearance is the responsibility of the borrower. When you re-enter repayment at the end of the forbearance period, any unpaid interest capitalizes (is added to the principal balance).

DEFERMENT

A deferment is a period in which repayment of principal and interest is postponed temporarily. During the deferment of a subsidized loan (Direct Subsidized and Direct Subsidized Consolidation Loans), the government pays the interest that accrues. For unsubsidized loans (Direct Unsubsidized, Direct PLUS, Direct Unsubsidized Consolidation, and Direct PLUS Consolidation Loans), you are responsible for the interest that accrues during the deferment period. If you have unsubsidized loans, any unpaid interest capitalizes (is added to the principal balance) when you enter repayment at the end of the deferment.

CONSEQUENCES OF DEFAULT (NON-PAYMENT OF YOUR DIRECT LOANS)

The U.S. Department of Education:

- Will require you to immediately repay the entire unpaid amount of your loan.
- Will require you to pay reasonable collection fees and costs, plus court costs and attorney fees.
- May deny you a professional license.
- You will lose eligibility for other federal student aid and assistance under most federal programs.
- You will lose eligibility for loan deferments.
- Will report your default to national consumer reporting agencies (credit bureaus).
- May sue you, take all or part of your federal and state tax refunds and other federal or state payments, and/or garnish your wages so that your employer is required to send us part of your salary to pay off your loan.

OTHER FINANCIAL ASSISTANCE

VA Benefits

Veterans Educational Benefits is a program administered by the Veteran's Administration for qualified veterans of the U.S. Armed Services. MHA is an approved provider of training and to offer financial assistance to veterans, as well as dependents and survivors (children & spouses) of veterans.

Individuals interested in obtaining more information should contact the Veteran's Affairs at 1-888-442-4551 or start the application process with VONAPP at www.gibill.va.gov.

FL Prepaid College Tuition Plans

While the benefits of the FL Prepaid college contract may be used at this institution, the FL Prepaid college board does not endorse any particular educational institution.

Vocational Rehabilitation

Vocational Rehabilitation is a state program available for students with disabilities that interfere in securing continued employment in a gainful occupation. (add link)

Alternative Student Loans

When applying for financial aid you need to be aware of the various types of loans available to you and the terms and conditions of such a loan. You may be eligible for a private education loan through your local bank or an alternative lender the school may use, however, you may also qualify for Title IV grants and loans, and that the terms and conditions of Title IV loans may be more favorable than the terms and conditions of private education loans.

These lending sources are typically reserved for students that are not eligible for Federal Financial Aid, cannot make satisfactory in school payment arrangements, or have a hardship that prevents them from receiving any other source of financial assistance.

Be aware of the terms and conditions of any loans that you take out and make a choice that best suits your needs and ability to pay back the money borrowed. Please contact your financial aid administrator at 813.258-0505.ext. 202 for further information regarding alternative student loan lenders and applying for alternative tuition financing.

In School Payment Plans

An interest free monthly payment plan can be arranged with the Financial Aid Administrator. The financial aid office staff looks forward to working with each individual student to set up a plan that fits their financial needs. Payment plans will be discussed during a Financial Planning appointment. This will give you a one on one opportunity to discuss a monthly payment arrangement designed with your budget and needs in mind.

ADDITIONAL ASSISTANCE

The following information will provide you with tools to successfully manage your student loan debt and maximize your financial assistance resources. The links below will provide debt management and budgeting tools, access to view your student loan account, make payments and download deferment and forbearance forms.

www.studentaid.ed.gov – comprehensive detailed information site on federal student aid.

www.studentaid.ed.gov/guide – publication “Funding your Education Beyond High School”

www.fafsa.gov – calculator provides an estimate of aid eligibility

www.collegenavigator.ed.gov – Department of Education’s college search website

www.studentloans.gov – Info on how to manage student loans & entrance counseling

www.direct.ed.gov/student.html – general information on Loans, technical documents, and guidance

www.dl.ed.gov/borrower/DefermentFormList.do?cmd=initializeContext – Deferment Forms

www.dl.ed.gov/borrower/ForebearanceFormList.do?cmd=initializeContext – Forbearance Forms

www.dl.ed.gov/borrower/BorrowerWelcomePage.jsp – View your direct loan account and make online payments

<https://studentloans.gov/myDirectLoan/index.action> – Dept of Education Entrance Counseling

http://www.nslids.ed.gov/nslids_SA/SaEcWelcome.do – Department of Education Exit Counseling

OTHER RESOURCES

We also encourage and provide resources for our students to apply for additional scholarships and grants through outside organizations. Below is a list of other outside sourced and references for more information:

www.navigatingyourfinancialfuture.org – budgeting tools, entrance and exit counseling, debt management and tools to assist in developing a positive credit profile.

www.college.gov – Inspirational peer to peer site with user generated content

www.studentaid.ed.gov/scholarship – scholarship searches

<http://www.floridastudentfinancialaid.org> – Florida Department of Education state scholarship and grant information.

www.facebook.com/college.gov – weekly tips, info, links and videos for college students

STILL HAVE QUESTIONS?

There are a number of ways you can get questions answered during the application process. You are encouraged to contact your school’s financial aid office for personal assistance and to guide you on where to find the answers you need. Contact us at 813-258-0505 ext. 202.

SATISFACTORY PROGRESS POLICY

In order to be considered making satisfactory progress toward a diploma, a student must maintain a specified grade average as well as proceed through the program at a pace leading to completion in a specified time frame. For purposes of determining Satisfactory Progress, each program is broken down into segments. Each student's cumulative attendance and academic grade average is evaluated at the end of each segment for their respective program.

Students receive a numerical grade in both theory and practical work. Student must achieve a 75% GPA on work attempted in theory and practical to be making satisfactory progress. Students meeting the minimum GPA at each evaluation are considered to be making satisfactory progress until the next scheduled evaluation. If a student does not have a 75% GPA, he/she is given a Financial Aid Warning. During the Warning Period, the student must achieve a 75% GPA. The student is still considered to be making satisfactory progress until the next scheduled evaluation. Financial Aid will not be interrupted. If during the next scheduled evaluation, the student has not achieved a 75% GPA, the student will be considered to be making Unsatisfactory Progress. The student has the Right to Appeal this determination. If an appeal is denied, financial aid and veteran's benefits will be interrupted. If an appeal is approved, Title IV Financial Aid will be reinstated and the student will be placed on Financial Aid Probation with conditions to be met in the next evaluation period.

The following represents the equivalency of grades assigned:

90 - 100	(A)	75 - 79	(C)
80 - 89	(B)	70 - 74	(D)

I - Incomplete(will convert to 0% if not made up)

Students are permitted to take any failed exam over once, with the second grade substituting for the first, if the first is lower. A grade of "I" will convert to an "F" if the exam is not made up in the proper time frame. Failure to take appropriate action to change a grade of "I" can affect a student's satisfactory progress when the grade is converted to an "F" for that segment. Students who have attended other schools will be evaluated at the time of application. If the school deems appropriate, the student will be given credit for hours taken at the previous school.

Required Completion Rate (AGA):

A student must satisfactorily complete a minimum number of hours (% of work) toward his/her educational goal based on time increments and complete his or her program in no more than 1 ½ times the normal time frame.

For example:

A student attending a 30 hour/week schedule in the 1200 Hour Cosmetology Program is scheduled to complete the program in 40 weeks (30 hrs/week X 40 weeks = 1200 hours), however, must complete 1200 hours in no more than 60 weeks (1 ½ times) with a 75% academic grade average.

Student must achieve a 67% AGA (Attendance Grade Average) of scheduled attendance to be making satisfactory progress. Students meeting the minimum requirements for attendance at each evaluation are considered to be making satisfactory progress until the next scheduled evaluation. If a student does not have a 67% AGA he/she is given a Financial Aid Warning. During the Warning Period, the student must achieve a minimum 67% AGA of their scheduled attendance. The student is still considered to be making satisfactory progress until the next scheduled evaluation. Financial Aid will not be interrupted. If during the next scheduled evaluation, the student has not achieved a 67% AGA, the student will be considered to be making Unsatisfactory Progress. The student has the Right to Appeal this determination. If an appeal is denied, financial aid and veteran's benefits will be interrupted. If an appeal is approved, Title IV Financial Aid will be reinstated and the student will be placed on Financial Aid Probation with conditions to be met in the next evaluation period.

To re-enter/re-establish:

A student whose program is interrupted due to unsatisfactory progress and who wishes to re-enter may request so after 30 days. At this time, the student will be counseled by an appointed administrator, after which a decision will be made regarding the students re-entry to school. A student who is permitted to re-enter must be reinstated in the same progress category they were in when they left and must maintain academic and attendance satisfactory progress. A student whose program is interrupted due to excused circumstances, and was making satisfactory progress

when interrupted, may re-enter with satisfactory progress. A student will re-enter school in the same status they left with. Students receiving financial aid will not be disbursed funds until hours previously paid for have been completed with a minimum grade average of 75%. Title IV Financial Aid students must be enrolled at least part time.

To appeal an unsatisfactory progress determination:

A student may appeal a finding of unsatisfactory progress by written explanation to school officials. Once the situation is reviewed, a final determination will be given to the student.

Course incompletes, non-credit remedial courses, or repetitions do not have an effect on the Satisfactory Progress Policy

WITHDRAWAL FROM PROGRAMS

If a student decides to leave the school prior to graduation, whether a cash paying or financial aid student, the student must notify the financial aid office of their desire to withdraw. The student will need to be aware of the possible consequences of withdrawing prior to completing the program. For financial aid students, repayment on Federal loans begins 6 months from their date of graduation or withdrawal. Students who took a six month Leave of Absence (LOA) and who did not return from the LOA will enter immediate repayment.

Financial Aid Student

If the student received Federal loans or grants, ALL or PART of the Federal Aid the student received could be required to be returned, based on the results of the Department of Education (DOE) R2T4 calculation. Once the R2T4 calculation for Federal Aid is complete, the school will complete the NACCAS Refund Policy, taking into account any returned Federal Aid, to determine if the student owes for tuition and / or fees or if the school owes the student a refund. Based on the results of both the R2T4 and the NACCAS Refund Policy, the student could have a debt to pay to the school for unpaid tuition or fees and in addition still have Federal Loans / Private Loans to repay.

Cash Paying Student

MHA will calculate a NACCAS refund Policy to determine if the student still owes the Academy for tuition and /or fees or if the school owes the student a refund.

All students attending and who withdraw must complete the Exit Interview process with Michelle Cappelli, the Director of Student Services. She can be reached at 813-258-0505 ext. 0.

If an extenuating circumstance prevents the student from completing the Exit Interview in person, the student will need to notify the Director of Student Services.

If a student does not “officially withdraw,” the student will be dropped from the program when the student ceases to call to report an absence and ceases to attend after 14 days have elapsed since the student ceased attendance and failed to communicate with the schools Administrative Office.

RETURN TO TITLE IV (FEDERAL FINANCIAL AID) POLICY

The Financial Aid Department administers the Return to Title IV Funds Calculation (R2T4). The R2T4 calculation is completed by a financial aid administrator. This policy applies to students who withdraw from MHA and have received federal financial aid. The circumstances of withdrawal can include those students who officially or unofficially withdraw.

Examples

- ① a student who did not return from an approved or unapproved Leave of Absence,
- ② those who were dismissed from enrollment,
- ③ those that chose to withdraw from the program and notified the Academy,
- ④ the Academy was notified by a second party due to circumstances beyond the student's control.

MHA tracks all students' attendance. R2T4 calculations are based on the student's last date of attendance as provided by the student's attendance records. The R2T4 determines the amount of aid that was earned and is based on the most recent payment period.

After the student has completed 60% of the payment period, no refund is due. The R2T4 is completed for all withdrawals to determine if the student is approved for a post withdrawal disbursement.

The calculation for the percent of completion of the payment period is as follows:

- The Academy will determine the actual date the student started the payment period and the last date of attendance and will figure the scheduled clock hours within that period of time.
- The number of clock hours the student was scheduled to complete within that payment period is divided by the total number of clock hours in that payment period to determine percent completed. Days a student was on a Leave of Absence are excluded from this calculation.

This policy is separate from the NACCAS Refund Policy. All students who have utilized Title IV funding will have the R2T4 Calculation completed prior to calculating the NACCAS Refund Policy. Therefore, a student may still owe funds for unpaid charges to the school to cover educational charges.

If the school is required to return federal funds, it will return Federal Aid disbursed that was credited to the student's account for the payment period in which the student withdrew. The Academy will refund any unearned Title IV aid due within 45 days of the date of determination of withdrawal. The date of determination will be no later than 14 days from the last date of attendance.

The school will take the returned funds into account when calculating the NACCAS Refund Policy. If the student owes a repayment obligation due to unearned federal funds or from the NACCAS Refund Calculation, the student will be notified in person during an exit interview or in writing in the case of a no show for the exit interview.

If the school is allowed a post withdrawal disbursement, the school will advise the student or parent they have 14 calendar days from the date the school sent notification to accept a post withdrawal disbursement. Any student who qualifies for a post withdrawal disbursements must meet the current award year requirements and time frames for late disbursements. A post withdrawal disbursement for Pell Grants of which the student is awarded will be disbursed within 45 days of the date The Academy determined the student withdrew.

Post withdrawal loan funds a student accepts will be made within 180 days from the date the Academy determined the student withdrew.

The Academies responsibility in regard to the Return to Title IV funds are as follows:

- To provide students with the information contained in this document.
- Identifying students who have withdrawn and will be affected by this Policy.
- Return all unearned Title IV funds in compliance with The Department of Education requirements.

The Student's responsibilities in regard to the Return to Title IV funds are as follows:

- Return unearned Title IV funds that were disbursed to the student where in the student was deemed ineligible, based on the R2T4 calculation.
- When possible, the student should notify the Academy in writing of official withdrawal.
- If the student rescinds her decision to withdraw, the student must notify the school in writing.
- All requests to withdraw or rescind must be delivered to the schools financial aid office.

Note: The Academy recommends that the student's decision to withdraw is made based on an academic decision, but with full awareness of the student's responsibilities of the financial implications of withdrawal.

NACCAS REFUND POLICY

- An application rejected by the school shall be entitled to a refund of all monies.
- Cancellation can be made in person, by electronic mail, by Certified Mail or by termination.
- If a student (or in the case of a minor, his/her parent or guardian) cancels his/her contract and requests his/her money back in writing or in person within three business days of signing an enrollment agreement contract and making an initial payment, shall be entitled to a refund of all monies collected by the school regardless of whether or not the student actually started training.
- If a student cancels his/her enrollment after three business days of signing an enrollment agreement contract but prior to entering classes shall be entitled to a refund of all monies paid to the school less the registration fee as stated above in Cost A. (Such fee shall not exceed 15% of the contract price of the program or \$100.00, which ever is less).
- **For students receiving Financial Aid;** Cancellation or termination after attendance has begun but prior to completing 60% of the program/payment period will result in a federal calculation being performed in accordance with Return to Title IV Funds and the NACCAS Cancellation & Settlement Policy based on hours of attendance. Cancellation after completing 60% of the program/pay period shall result in no refund.
- **For students not receiving Financial Aid;** Cancellation after attendance has begun, but prior to 50% completion of the program, will result in a NACCAS refund calculation being performed based on the number of hours completed to the total program hours. Cancellation after completing 50% of the program will result in no refund.
- The cancellation date is determined by the postmark on a written notification of cancellation, by the date in which the notification is delivered in person, or by the last day of attendance, whichever comes first, when calculating the refund due to a student.
- The cost of extra items (Kit, Books, and Supplies) is computed in the Refund Policy computations only for students who attended at least 1 day of classes.
- In case of illness of disabling accident, death in the immediate family, or other circumstances beyond the control of the student, the school will make a settlement, which is reasonable and fair to both.
- Enrollment Time is defined as the time elapsed between the actual starting date and the date of the students last physical day of attendance in school. Any monies due to the applicant or student shall be refunded within 30 days of formal cancellation by the student, written or in person, or formal termination by the school, which shall occur no more than 30 days from the last day of attendance, or in the case of a leave of absence, the cancellation date is determined by the earlier date of documented return date or the date the student notified the school that he/she will not be returning.
- If a program is canceled subsequent to a student's enrollment, and before instruction in the program has begun, the school shall (at its option) provide a full refund of all monies paid or provide for completion of the program.
- In the event of a school closure, the student will be entitled to a 100% refund of all fees paid. (Enrollment, Tuition, Kits; opened or unopened, books, and supplies).

NACCAS REFUND POLICY (Example For Cosmetology Program)

% of Course Completed	Actual Hours Completed	% of Tuition & Fees Due to School	Amount of Tuition & Fees Due to School (Example for Cosmetology)
.01% to 4.9%	1 to 59.9	20% + Enroll Fee, Kit, Books	\$2640 + \$1500 = \$4140
5% to 9.9%	60 to 119.9	30% + Enroll Fee, Kit, Books	\$3960 + \$1500 = \$5460
10% to 14.9%	120 to 179.9	40% + Enroll Fee, Kit, Books	\$5280 + \$1500 = \$6780
15% to 24.9%	180 to 299.9	45% + Enroll Fee, Kit, Books	\$5940 + \$1500 = \$7440
25% to 49.9%	300 to 599.9	70% + Enroll Fee, Kit, Books	\$9240 + \$1500 = \$10740
50% to 100%	600 to 1200	100% + Enroll Fee, Kit, Books	\$13200+\$1500 = \$14700

Federal Policy: Return to Title IV Funds

- Step ① Determine Title IV Financial Aid disbursed
- Step ② Determine Percentage of Title IV Aid Earned = $\frac{\text{Scheduled Hours to be completed as of Withdrawal Date}}{\text{Total Hours in Payment Period}}$
- Step ③ Determine Amount of Title IV Aid Earned = Title IV Aid Disbursed X Percentage of Title IV Aid Earned
- Step ④ Determine Amount of Title IV Aid to be Returned = Amount of Title IV Aid Disbursed - Amount of Title IV Aid Earned

Example based on 28 hrs of actual attendance with a last day of attendance on the 25th scheduled day

Total Tuition & Fees Due are:	\$4,140.00
Less Down Payment Received:	\$ - 100.00
Less Title IV Aid Earned (From Above Calculation)	
Total Financial Aid Disbursed:	\$7,412.00
% of Title IV Aid Earned based on Scheduled Hours:	
150 scheduled hours ÷ 450 hours =	x 33%
[if greater than 60%, (270 Scheduled Hrs), no refunds is due]	
Amount of Title IV Aid Earned =	\$2,446.00
Total Balance Due in Accordance with all federal regulations	\$1,594.00

Amount of Title IV Aid to be Returned = \$7,412.00 (Disbursed) - \$2446.00 (Earned) = **\$4,966.00** Refund to Title IV