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Skokie IL 60077
(847) 329-9174
www.estelle.edu

Course Catalogue

Updated October 2022

Table of Contents

General Information

About Estelle Skin Care and Spa Institute	Page 5
ESCSI Mission Statement	Page 5
Programs of Study	Page 5
School Start Dates	Page 5
Employment Prospects upon Graduation	Page 5
Continue Education	Page 5
School Location, Facilities, and Equipment	Page 5
Ownership and Legal Control	Page 6
Administrative Faculty	Page 6
Staff	Page 6
Accreditation	Page 6
Approval	Page 6
School Calendar for the Upcoming Academic year	Page 6
School Closure Statement	Page 6
Physical and Safety Demands	Page 6
Licensure Requirements	Page 7

Admissions

Admissions Policy	Page 7
Transfer of Credits to Estelle Skin Care and Spa Institute from Other Institutions	Page 7
Tuition and Fees for Transfer Students from other Institutions	Page 7
Transfer of Credits from Estelle Skin Care and Spa Institute	Page 8
High School Validation Policy	Page 8
Required Verification	Page 8
Definitions of “Student” by ESCSI	Page 8
Equal Opportunity Statement	Page 8
Statement of Recruitment Ethics	Page 9
International Student Information	Page 9
Credit for Previous Education and Training for Veterans Affairs	Page 9
Credit to Clock Hour Conversion	Page 9
Requirements for Graduation	Page 9
Requirements for Graduation for Veterans Affairs	Page 9
Diploma Awarded Upon Graduation	Page 9
Obtaining an ESCSI Transcript	Page 9
Access and Release of Student Record Policy	Page 10
Student Records for Veterans Affairs	Page 10
Notice of Student Rights Under FERPA	Page 10

Academics

Grading Procedure	Page 11
Grading System and Grading Scale	Page 11
Exam Make Up Policies	Page 11
Theory Exams	Page 11
Practical Exams	Page 11
Exam Retake	Page 12
Evaluation System	Page 12
Non-Association Statement	Page 12
Courses Offered	Page 12
Esthetics Program	Page 12
Program Description	Page 12
Course Descriptions	Page 12
Esthetics Teacher Program	Page 13
Program Description	Page 13
Breakdown of Hours	Page 13
Course Descriptions	Page 13

Attendance

Policy	Page 14
Tardiness Policy	Page 14
Approved Late Arrival and Early Departure	Page 14
Attendance Standard	Page 14
Attendance for Veterans Affairs	Page 15

Withdrawal and Readmission

Withdrawal General	Page 15
Withdrawal due to Poor Attendance	Page 15
Readmission	Page 15
Re-Enrollment of Armed Force Members	Page 16
Leave of Absence	Page 16
Program Acceleration and Financial Aid Repercussions	Page 17

Satisfactory Academic Progress Policy (SAP)

Standards of Satisfactory Academic Progress	Page 17
Qualitative	Page 17
Quantitative	Page 18
Appeal Process	Page 18
Reinstatement Policy	Page 18
Reestablishing Title IV Eligibility	Page 18
Veterans Satisfactory Academic Progress Policy and Probation and Conditions for Reentrance	Page 18
Reinstatement for Veterans Affairs	Page 19

Financing

Payment Options	Page 19
Late Graduation Charges	Page 19
Employer Reimbursement	Page 19
Veteran's Benefits	Page 19
Financial Aid (available to those who qualify)	Page 19
Financial Aid Eligibility	Page 19
Financial Aid Disclaimer	Page 19
Federal Aid Programs	Page 20
Federal Pell Grant	Page 20
Federal Direct Loan Programs	Page 20
Federal Direct PLUS Loan	Page 20
Loan Counseling and Additional Requirements (Entrance/Exit Counseling)	Page 20
Loan Repayment Requirements	Page 21
Additional Financial Assistance	Page 21

Continued Eligibility	Page 21
Renewal of FAFSA Application	Page 21
Award Year/Academic Year	Page 21
Payment of Awards	Page 21
Verification	Page 22
Fraud	Page 22
Suspension of Aid	Page 22
Reinstatement of Aid	Page 22
Return of Title IV Funds Policy	Page 22
Scholarships	Page 23
Refund, Cancellation and Withdrawal Policy	
Buyer's Right to Cancel	Page 24
Refund Policy for Veterans Affairs	Page 25
Student Services	
Housing	Page 25
Academic Advising	Page 25
Orientation	Page 25
Job Placement and Career Services	Page 25
Student Conduct, Rules and Regulations	
Crime Prevention Statistics and Security	Page 26
Maintaining a Safe Environment	Page 26
Student Safety and Behavior Responsibility	Page 26
Reporting of Incidents and Wrong Doing	Page 26
Evacuation Procedure	Page 26
Controlled Substance Use/Abuse	Page 26
Theft and Property Damage	Page 26
Proper Use of Time Clock Machine and Penalties for Misuse	Page 26
Dress Code	Page 27
Pregnancy	Page 27
Personal Hygiene Standards	Page 27
Infections Conditions Policy	Page 27
Code of Conduct	Page 27
Conduct Guidelines	Page 27
Termination Policy	Page 28
Disciplinary Action and Termination	Page 29
Grievance Procedures	
Procedure	Page 29
Formal Complaint Process	Page 29
Veterans' Complaints	Page 30
Programs, Tuition, Payment Options	
Payment Options	Page 31
Monthly Payment Plan Option	Page 31
Important Information Regarding your Tuition Payments	Page 32
Veterans Affairs Pending Payment Compliance	Page 32

GENERAL INFORMATION

About Estelle Skin Care and Spa Institute

Estelle Skin Care and Spa Institute (ESCSI) strives to help our graduates become competent and successful estheticians. Our goal is to provide our students with a comprehensive education to prepare our graduates for gainful employment in the field of skin care.

ESCSI Mission Statement

Estelle Skin Care and Spa Institute is dedicated to providing career-focused training through excellence in education and the personal and professional development of our students, so that graduates may find gainful employment. ESCSI is committed to staying on top of the changes and trends in beauty industry, and offers instruction in various modalities to ensure that graduates have a wide range of occupational skills, techniques and knowledge with which to begin their careers.

Programs of Study (Courses taught in English)

Estelle Skin Care and Spa Institute offers the following courses upon completion of which graduates are awarded a diploma and will qualify for the state licensure examination:

- **Esthetics: 750 clock hours**

The esthetics training provided is meant to prepare students for entry-level work as estheticians, performing skin care therapy, facials, hair removal, and medical esthetics procedures for spas, salons, medi-spas, medical offices, and other facilities that utilize the skills of an esthetician.

- **Esthetics Teacher: 750 clock hours**

The esthetics teacher training prepares graduates for entry-level employment as esthetics educators in various educational institutions offering the esthetics program

School Start Dates:

Esthetics Program:

- ESCSI has at least two start dates per each season: Winter, Spring, Summer, Fall
- During a busy season, an extra start date can be added.
- Please contact ESCSI admission department for our next available school start date.

Esthetics Teacher Program:

- ESCSI offers at least 2 start dates per season based on space availability
- Please contact ESCSI admission department for our next available school start date and requirements.

Employment Prospects upon Graduation

The beauty industry is one of the fastest growing industries today. Our graduates have many career opportunities, including, but not limited to, working in medical facilities, salons, health spas, laser centers, hotels and cruise ships. Estelle Skin Care and Spa Institute will provide you with a solid foundation of esthetics from which you can create your future. However, Estelle Skin Care and Spa Institute (ESCSI) does not guarantee employment.

Continue Education

Estelle Skin Care and Spa Institute is a licensed continue education provider. As the beauty industry constantly changes, continue education is required in order to maintain licensure. Estelle Skin Care and Spa Institute is dedicated to helping our graduates stay on top of the industry demands and requirements. Please contact ESCSI for a list of all continuing education courses.

School Location, Facilities, and Equipment

Estelle Skin Care and Spa Institute is located at 10024 Skokie Blvd, Suite 301, Skokie, IL 60077, Telephone (847) 329-9174, website: www.estelle.edu

ESCSI provides student with a modern and spacious facility highly conducive to learning. The facilities contain spacious classrooms with a TV, and white boards appropriately situated in the classrooms.

The ESCSI clinical laboratory classrooms contain various modern machines and equipment to help student develop their skills. Various rooms are specially set up to resemble a spa setting. There are also lockers and a student break area.

The facility also contains a library for student access with various DVDs and educational materials.

The building has a large parking space. ESCSI does not own the parking lot and is not responsible for any damage to the students' vehicle while it's parked in the lot. ESCSI is not responsible for any lost car keys.

Ownership and Legal Control

Estelle Skin Care and Spa Institute is a private company incorporated in Cook County, Illinois. The principal and controlling shareholder is Rozalia Vologin, who serves as Chairman of the Board and the director of the School.

Administrative Faculty

Estelle Skin Care and Spa Institute employs a number of highly qualified staff and faculty members in order to assist student in the education endeavors and insure the smooth operation of Estelle Skin Care and Spa Institute.

Staff

School Director: Rozalia Vologin

Financial Services Advisor: Matthew Tran, Justin Carreon

Admissions Assistant: Debra De Blasio

Academic Affairs Personnel: Justin Carreon

International Student Advisor: Stella Frenkel

Instructors:

- Rozalia Vologin
 - Esthetics, Illinois Cosmetology Teacher License #: 012.006181, 23 years teaching
- Raisa Sokolovsky
 - Esthetics, Illinois Esthetics Teacher License #: 132.000190, 13 years teaching
- Muna William
 - Esthetics, Illinois Esthetics Teacher License #: 132.000185, 14 years teaching
- Zubaida Sultana
 - Esthetics, Illinois Cosmetology Teacher License #: 012.007158, 14 years teaching, Salon owner 22 years
- Ana Limane
 - Esthetics, Illinois Esthetics Teacher License #: 132.000412, 3 years teaching
- Gregory Johnson
 - Esthetics, Illinois Esthetics Teacher License #: 132.000294, 20 years teaching

Accreditation

Estelle Skin Care and Spa Institute is accredited by National Accrediting Commission of Career Arts and Sciences (NACCAS), 4401 Ford Ave., Suite 1300, Alexandria, VA 22302-1432, (703) 600-7600. NACCAS is recognized by the United States Department of Education as a national accrediting agency.

Approval

Illinois Department of Professional Regulation, 320 West Washington St., Springfield, IL, 62786, (217)785-0800. Estelle Skin Care and Spa Institute is licensed to operate as a private vocational school.

School Calendar for the Upcoming Academic Year

Days the school is closed: Christmas (24th and 25th), New Year's Eve and New Year's Day, Good Friday, Easter, Memorial Day, Independence Day, Labor Day, Yom Kippur, Thanksgiving Day. The Holiday Schedule is subject to change. The most updated holiday schedule is posted on the bulletin boards and also given to students. All changes are announced.

School Closure Statement

In case of inclement weather ESCSI may close if government offices or city colleges are closed. This information is broadcast on major radio stations such as AM 720 and 780 or can be found at www.emergencyclosings.com. The school personnel may also choose to open late or close the school early in this situation.

Physical and Safety Demands

Occupational opportunities are both excellent and widespread for professionals in the beauty industry.

The Physical Demands in the beauty industry include: the use hands to handle objects, repeat the same movements, stand for long periods of time, bend or twist body, speak to listeners, see details of objects that are less than a few feet away, hold the arm and hand in one position or hold the hand steady while moving the arm, see differences between colors, shades, and brightness, use muscles for extended periods without getting tired.

Safety Demands: the state rules and regulations set specific standards for each profession. All standards are developed to protect the general health and well-being of the public. It is the duty of each person in the profession to adhere to the state laws and standards and keep informed regarding any changes.

Licensure Requirements

All states require practicing estheticians to be licensed by the state in order to practice. Most states also require esthetics instructors to obtain licensure. Based on this legislation, ESCSI recommends that all graduates take the State Board Examination for Licensure. In addition, standards vary widely for regulation by state and municipal governments throughout the United States. Please contact your school to obtain the licensure requirements for your state.

- ❖ Please note: International Students may not always qualify to take the licensure examination in the United States, please contact the school's international student advisor as well as the state department prior to enrolling as a student.

ADMISSIONS

Admissions Policy

The school does not discriminate in its employment, admission, instruction, or graduation policies on the basis of sex, age, race, color, religion, or ethnic origin nor does it recruit students already attending or admitted to another school offering similar programs of study.

Candidates for enrollment in Estelle Skin Care and Spa Institute must:

- Be at least 16 years of age
- Be high school graduates, and possess a high school diploma or final transcript noting the graduation date or the recognized equivalent or a diploma or transcript from a University showing completion of at least of two years of schooling toward a bachelor's degree (associate's degree completion is also acceptable).
- Equivalents to a high school diploma:
 - A G.E.D;
 - An academic transcript of a student who successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree (associate's degree completion is also acceptable)

Should an enrolling student provide a foreign high school diploma, the student must obtain an English translation of the document along with confirmation that the education received is equivalent to a U.S. high school diploma. This documentation must come from a qualified outside agency.

- Applicants must sign the Enrollment Agreement, which outlines the details and obligations of the student and the School, and acknowledges the applicant's' understanding of the contents of the School's Catalog.
- Applicants must pay a Registration Fee.
- Instructor applicants must meet all of the above requirements and:
- Hold a current license as a practitioner in the field they wish to teach

Estelle Skin Care and Spa Institute does not accept:

- Home-schooled students
- Ability-to-benefit students
- Training agreement students

Transfer of Credits to Estelle Skin Care and Spa Institute from other institutions

- Estelle Skin Care and Spa Institute will consider transfer of credits for completed coursework from other institutions if substantiated with an office transcript that contains hours completed and courses learned.

- Transfer credit is provided only for related education at an accredited Cosmetology or Esthetics program.

For transfer credit to be eligible:

- Students must have successfully completed the coursework within the past three years
- Student must have earned at least a grade of "C" (76 or higher) in each course being transferred
- Coursework completed must be equivalent to Estelle Skin Care and Spa Institute program coursework

The school director has final authority in determining coursework equivalency.

Tuition and Fees for Transfer Students from other institutions

- Charges for approved transfers will be based on the number of hours/credits transferred
- Standard registration fee and supply/lab/book fees will apply

Transfer of Credits from the Estelle Skin Care and Spa Institute

- Acceptance depends solely on the receiving institution
- Estelle Skin Care and Spa Institute will provide an official transcript to an eligible student who has completed all responsibilities to Estelle Skin Care and Spa Institute.

High School Validation Policy

If high school information appears to be questionable, for example (age and date of graduation are not reasonable, or the documentation doesn't look official, etc.) an official transcript will be requested and evaluated by the director of education prior to enrolling the student.

School Director will look the school up by going to the website to see if it is an online high school, if not the School Director will verify the school is licensed by the state and the website indicates a physical address in a building with a valid address. The website will be checked to determine if the requirements for graduation appear to be in line with the state requirements for graduation, and the student must actually complete courses in a reasonable time frame (not just pay a fee and get the diploma for not really completing academic requirements.) If the school claims to be accredited, the accreditation website will be checked to determine the date accreditation was granted. However, diplomas from unaccredited high schools can be valid and qualify students to receive FSA funds. A student's self-certification is not sufficient to validate a high school diploma that is in question. If there is conflicting information between the student's certification on the FAFSA and other documentation or information received from the student, the institution will resolve the conflict.

If the student has a diploma from another country, the school utilizes the services of an outside company that will evaluate and also translate the documents into English.

In most cases, applicants who completed their secondary school education in a foreign country will be able to obtain a copy of their foreign high school diploma or transcript. Applicants may also document their high school completion status by obtaining a copy of a "secondary school leaving certificate" (or a similar document) from the Ministry of Education in the country where they completed secondary school. For assistance in obtaining documentation of their secondary school education completion, applicants may contact the foreign high school, the Ministry of Education or that country's consulate in the United States. There may be rare cases where it is impossible for a refugee, an asylee, or a victim of human trafficking to obtain documentation of his or her completion of a secondary school education in a foreign country. Therefore, in these rare cases, applicants must submit to the institution:

1. Proof of their attempt to obtain documentation of their completion of a secondary school education in a foreign country, i.e., a copy of an e-mail or letter, including proof of mailing;
2. A signed and dated statement that indicates that the applicant completed his or her secondary school education in a foreign country, the name and address of the foreign high school where the applicant completed the secondary school education and the date when the foreign high school diploma was awarded.
3. A copy of the entry status documentation that identifies the applicant's current or prior status as a refugee, an asylee, or as a victim of human trafficking and who entered the United States after the age of 15.

In rare cases, the school in another country may be closed due to natural disaster. Estelle Skin Care and Spa Institute will document calls made to the state/country to determine if the school has closed or information is not available due to political unrest. In that case, the student will sign an affidavit indicating that they graduated, the name of the school, country, and date.

Required Verification

If the student is selected for Verification under V-4 or V-5, alternate documentation must be provided. In this instance, effective 7/1/16, self-certification is not acceptable.

Definitions of "Student" by ESCSI

A person is only considered a "student" once they have attend the first day of class, before attending the first day of class the person is not considered an "eligible student" but a "prospective".

Equal Opportunity Statement

Estelle Skin Care and Spa Institute is an equal opportunity educational institution and employer. Students, faculty and staff members are selected without regard to their race, age, color, creed, sex, religion, ethnic origin or national origin, consistent with the Assurance of Compliance with Title VI of the Civil Rights Act of 1964, and Executive Order 11246 as issued and amended. Estelle Skin Care and Spa Institute does not discriminate on the basis of disability in the recruitment and admission of students, the recruitment and employment of faculty and staff, and the operation of its programs and activities, as specified by federal laws and regulations within Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990 and the Americans with Disabilities

Act of 1990.

Statement of Recruitment Ethics

Estelle Skin Care and Spa Institute does not recruit students who are already attending or admitted to another esthetics school or program.

International Student Information

- This schools is authorized under Federal law to enroll nonimmigrant alien students.
- All interested students will be required to contact the International Student Advisor for a list of materials to submit in order to qualify for acceptance to the school
- All international students will also be required to submit a non-refundable USD administrative fee of \$100.00 for I-20 processing. Please contact the international student department for fees and requirements for international students.

Credit for Previous Education and Training for Veterans Affairs

Credit for previous work experience may be granted. Such a grant of credit is at the discretion of Estelle Skin Care and Spa Institute. This credit will shorten the length and cost of the program proportionately.

Credit-to-Clock Hour Conversion

The credit hour to clock hour conversion is based on state law, federal law or on a 37.5 to 1 conversion rate for semester credit for financial aid credit, whichever is less.

Requirements for Graduation

ESCSI students will qualify to graduate when they meet the program requirements. Graduates will receive the appropriate Diploma if the following requirements have been met:

1. All required courses in the student's program have been satisfactorily completed and all program requirements have been satisfactorily fulfilled.
2. A minimum grade of 76% has been earned in all theory and laboratory coursework. All exams have been completed with a passing grade timely.
3. At least 67% attendance requirement has been met fully and timely. However, students may be required to maintain their actual hours to scheduled hours in which case the student must abide and must complete all hours in program to graduate.
4. All financial obligations due the School have been satisfied and tuition has been paid in full. If a student's account is sent to collections for non-payment, the student will not be eligible to receive a Certificate, transcript or school completion forms.
5. The minimum number of services required to graduate as stated in the student guide is completed timely
6. All meetings and requirements with the various Administrative Departments (Financial Services, Academic Affairs, final meeting to pick up transcript) have been completed fully and in satisfactory timely matter (time frames are set by the school).
7. All requirements for financial aid, and all paperwork including but not limited to time card reports, verification forms, has been correctly completed and in full (for financial aid recipients)
8. All required course hours have been completed within the maximum time frame allowed: 150% of the normal program length, and the Standards of Satisfactory Academic Progress, as described in this catalog, have been met by the student.
9. Please note: graduation occurs at the final meeting to pick up transcript. The meeting to pick up the transcript usually occurs at least 2-3 weeks after meeting with the academic affairs to complete the student file and after the student file has been deemed completed as well as all requirements have been met fully

Requirements for Graduation for Veterans Affairs

A student will graduate upon successful completion of each module on their program of education. Successful completion requires a passing grade of 76% in each module of stud, and 80% attendance rate in each course of study, and completion of each course of study within the specified time period for the program. Upon successful completion of the program a student will receive a certificate of completion from the Estelle Skin Care and Spa Institute.

Diploma Awarded Upon Graduation

When all requirements for graduation are successfully completed, and all financial obligations have been met, ESCSI's graduates will be awarded a "Diploma" in their program of study.

Obtaining an ESCSI Transcript

ESCSI will retain student transcripts in accordance to the State and Federal requirements. Current or former students may request an official transcript by submitting a transcript request form and a required fee listed on the form. All fees must be paid in advance before the transcript request is processed. Official transcripts will not be released to students who have past due accounts with the School.

Please be advised that obtaining a transcript may be a timely process. ESCSI mails all transcripts via regular ground mail.

Access and Release of Student Record Policy

Student records are subject to laws and rules controlling maintenance of and access to the records by students and others. Students seeking access to his/her record should submit a written request identifying the record or records the student wishes to inspect and propose for the inspection:

Estelle Skin Care and Spa Institute
10024 Skokie Blvd., Suite 301
Skokie, IL 60077

Students may also fax this request to (847) 329-0806. Please include "ATTN: Student Records" on the cover page of the fax. ESCSI will make arrangement for access and will notify the student of the time and place where the records may be inspected. ESCSI may charge a reasonable fee for copies of student records.

Individual student records are confidential and securely kept in the administrative offices of the school. Student records are available only to the student to whom they pertain, the student's parent(s) or legal guardian(s) if the student is a dependent minor, authorized school personnel, and NACCAS. Information will be released to other entities only upon written request and with the written authorization of the student or parent(s) or legal guardian(s) if the student is a dependent minor. Such requests will be made part of the student's permanent record. However access will only be given by appointment and with the supervision of an authorized school official. Students may not access any parental/guardian information that may be part of his or her records without the written permission and consent of the parent or legal guardian.

It is possible to disclose, without consent, "directory information" such as student's name, address and phone number of student, date and place of birth, honors and awards and dates of attendance. However, the school must tell parent(s) or legal guardian(s) of dependent minor students of the information that is designated as directory information and provide a reasonable amount of time to allow the parent of eligible student to request that the school not disclose that information about them.

Student Records for Veterans Affairs

Student records and transcripts are maintained by Estelle Skin Care and Spa Institute, and are available to students by calling or writing.

Notice of Student Rights Under FERPA

The Family Educational Rights and Privacy Act of 1974 (FERPA) is a Federal law designed to protect the privacy of a student's educational records. The law applies to all schools which receive funds under an applicable program from the U.S. Department of Education. The FERPA provides certain rights to parents regarding their children's education records. These rights transfer to the student or former student who has reached the age of eighteen (18) or is attending any school beyond the high school level. Students or former students to whom the rights have transferred are called eligible students.

1. Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of materials in education records unless, for reasons such as great distance, it is impossible for parents or eligible students to inspect the records personally. The school may charge a fee for copies.
 - In order to access the student file, a student must submit a written request to access the file and arrangements will be made for the access of the file within 45 days of the day the school receipt of the request for access. Students should submit written requests that identify the record(s) they wish to inspect to the Director or other appropriate official. The School official will make arrangements for access and will notify the student of the time and place where the records may be inspected. If the records are not maintained by the School Official to whom the request was submitted, that official shall advise the student of the appropriate official to whom the request should be addressed. There is no fee for reviewing records on school premises, however, If the school director determines that the student is eligible to receive copies due to being located a great distance away from the school (this determination will be up to the school director's discretion) the school will charge 25 cents per copy, copies can then be faxed to the student once all fees are paid.
2. Parents and eligible students have the right to request that a school correct records believed to be inaccurate or misleading. If the school refuses to change the records, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still refuses to the correction, the parent or eligible student has the right to place a statement in the records commenting on the contested information in the records.
 - In order to request a record correction, the parent or eligible student should submit a written request to the School director, clearly identify the part of the record they are requesting be changed, and specify why it is inaccurate or misleading. In order to request a formal hearing, the parent or eligible student should again submit a request in writing to the school director clearly identify the part of the record they are requesting be changed, and specify why it is inaccurate or misleading and why a hearing is being requested. Additional information regarding the hearing procedures will be provided to the student when notified of the acceptance of the request to a hearing.
3. Generally, the school must have written permission from the parent or eligible student before releasing any information from a student's

record. However, the law allows schools to disclose records, without consent, to the following parties:

- School employees and ESCSI accounting personnel on a need-to-know as determined by the School Director, schools to which a student is transferring, Parents if a student is over 18 but still listed as a dependent, certain government officials in order to carry out lawful functions, Appropriate parties in connection with financial aid to a student, Organizations performing certain studies for the school, Accrediting organizations, Individuals who have obtained court orders or subpoenas, Persons who need to know in cases of health and safety emergencies, If subpoenaed or requested by a judicial order, State and local authorities to whom disclosure is required by state laws adopted before November 19, 1974.
- Schools may also disclose, without consent, directory-type information, such as a student’s name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, the school must inform parents and students of the information that is designated as directory information and provide a reasonable amount of time to allow the parent or eligible student to request that the school not disclose information about them.
- Schools must notify parents and eligible students of their rights under this law. The actual means of notification (such as including it in the catalog) is left to the school. Schools must adapt a written policy about complying with the FERPA. Schools must give the parents or eligible student a copy of the policy, or request (it’s included in this catalog).

If you have any questions about the FERPA, or if you have problems in securing your rights under this Act, you may call 202-401-2057 or write to: Family Policy Compliance Office U.S. Department of Education 600 Independence Avenue, SW Washington, D.C. 20202-4005

ACADEMICS

Grading Procedure

Students will receive a percentage grade for both practical and theory exams throughout the course. Exams graded on the percentage scale will be calculated into the students’ GPA. Some pass/fail tests will also be administered. Both practical and theory exams and quizzes may be timed. The practical exams will be separated into various criteria to be graded. Students will be required to pass certain exams in order to move into the next portion of their program, failing such exams may prevent students from completely participating in certain phases of the program until the necessary exams are passed.

Grading System and Grading Scale

The following grading scale is used for both practical and theory tests

Percentages	Letter Grade	G.P.A.	Description
90% - 100%	A	4.00	Excellent
80% - 89%	B	3.00	Good
76% - 79%	C	2.00	Average
* 75% - Below	F	0.00	Failure
	P		Pass
	W		Withdrawal
	TC		Transfer Credit

** Failed portions of the courses may have to be repeated*

Exam Make Up Policies

Theory Exams

1. Students who miss an exam due to an excused absence will be given a chance to retake the exam after completing a required number of hours in the program (please see the student hand book for the required number of hours for your specific program).
2. All excused absences must be reported the Academic Affairs personnel prior to or on the day of the exam.
3. Students will receive (usually by mail) a letter notifying them of their ability to retake any missed exams.
4. Once an exam is retaken the grade for the exam will be recorded and counted toward the student’s cumulative theory GPA.
5. Students who miss an theory exam and do not have an excused absence will receive a zero for the exam and will have to refer the “exam retake policy” of this catalog for further instructions

Practical Exams

1. Students who miss a practical exam due to an excused absence will be given a chance to retake the exam during a duringthe scheduled practical exam sections. Students are required to obtain approval from the school director or academic affairs manager as to when to retake their exam.
2. Students must notify the academic affairs personnel if they will be absent prior to or on the day of the exam.
3. Students will not be able to graduate without completing and passing all practical exams.

Exam Retake

1. All failed exams or exams where a student was awarded a zero, whether practical or theory must be retaken and passed successfully in order for the student to graduate from the program. Time frames when a student can retake the exam will be given to the student by the Academic Affairs department by school policy. Once the retake score is a passing score the student will still maintain their failing grade but the updated passing grade will be noted in the student's grading sheet to show the student successfully passed for purposes of being able to graduate.
2. Practical exam retake times will only be available during the scheduled practical exam sections. Students are required to obtain approval from the academic affairs personnel as to when to retake their exam.
3. If a student wishes to retake a practical exam outside of an available practical exam section, the student has the option of paying to retake any needed practical exams by submitting a required fee (all fees are listed in the studentguide).

Evaluation System

Students will be asked to fill out various evaluation forms through the course as well as at the end of the course. This system helps ESCSI evaluate and improve our educational methods and curriculum as a whole.

Non-Association Statement

ESCSI will be informed of and invited to various seminars and shows by various companies. Estelle Skin Care and Spa Institute does not have any affiliation nor does it endorse any of the shows or seminars and holds no responsibility as to any claims made or anything given or paid to the agencies conducting the seminars. Please speak directly to the agencies conducting the seminar and not Estelle Skin care and spa institute staff with any questions or problems.

Courses Offered

Esthetics Program 750 Clock Hours

Program Description:

This program designed to give the students the basic and advanced skills required to become successful and competent skin care professionals. The Program includes lectures, demonstrations and practical lessons.

Course Title	Hours
Basic Training	75
Scientific Concepts	150
Practices and Procedures	500
Business Practices	25
<hr/>	
750	

Course Descriptions

Basic Training 75 Clock Hours

This course introduces students to the following: history of skin care, personal hygiene and public health, professional ethics, sterilization and sanitation, introduction to skin analysis and skin care and facial treatments.

Prerequisites: None

Scientific Concepts 150 Clock Hours

This course introduces students to the following: Cells, metabolism and body systems, bacteriology, physiology and history of skin, human anatomy, chemistry, disorders of the skin and special esthetic procedures.

Prerequisites: None

Practices and Procedures 500 Clock Hours

This course is a combination of classroom instruction and clinical application and it covers the following areas: non-therapeutic massage, nutrition and health of skin, skin analysis, cleansing of the skin, mask therapy and facial treatments, facial treatments without the aid of machines, electricity, machines and apparatus; facial treatments with the aid of machines, hair removal (incl. tweezers method, depilatory, waxing and their use); professional makeup techniques, product knowledge as it relates to esthetics.

Prerequisites: Basic Training

Business Practices 25 Clock Hours

The instruction provided in this course covers the following subject areas: Illinois Barber, Cosmetology, Esthetics and Nail Technology Act and Rules management, OSHA standards relating to chemical use, business and marketing strategies, resume writing,

job search techniques, and interview skills.

Prerequisites: *Basic Training*

Esthetics Teacher program 750 clock hours

Program Description:

The Esthetics Teaching Program is a 750-clock-hour program consisting of basic esthetics, educational psychology, teaching methods, application of teaching methods, business methods, and student teaching.

Breakdown of Hours

Course Title	Hours
Basic Esthetics	250
Educational Psychology	20
Teaching Methods	20
Application of Teaching Methods	150
Business Methods	50
Student Teaching	260
	750

Course Descriptions

Basic Esthetics 250 Clock Hours

This course includes all subjects in the basic esthetics curriculum including theory and practice. Presentation of materials must include the concepts that are intended to be taught and the skills to be acquired during the various phases of basic education.

Prerequisites: *Valid Esthetics License*

Educational Psychology 20 Clock Hours

This course includes but is not limited to topics in educational objectives, student characteristics and development, the learning process and an evaluation of learning that relates to teaching. These hours shall be waived on behalf of esthetics teacher students who have completed a course in Education Psychology at an accredited college or university.

Prerequisites: *Valid Esthetics License*

Teaching Methods (theory) 20 Clock Hours

This course covers the following areas: Topics in individual differences in learning, lesson planning and design, lesson delivery, assessment of learning performance, classroom management, student motivation and classroom climate. These hours shall be waived on behalf of esthetics teacher students who have completed a course in Teaching Methods-Secondary Level at an accredited college or university.

Prerequisites: *Valid Esthetics License*

Application of Teaching Methods 150 Clock Hours

This course covers the following subject areas: Preparation and organization of subject matter to be presented on a unit by unit basis; and presentation of subject matter through application of varied methods (lectures, demonstration, testing and assignments). Presentations must provide teaching objectives to be accomplished and correlate theoretical with practical application.

Prerequisites: *Valid Esthetics License, Basic Esthetics, Teaching Methods*

Business Methods 50 Clock Hours

This course includes: inventory, recordkeeping, interviewing, supplies, and the Illinois Barber, Cosmetology, Esthetics, and Nail Technology Act of 1985.

Prerequisites: *Valid Esthetics License*

Student Teaching 260 Clock Hours

This course requires 260 hours of student teaching under the on-site supervision of an Illinois licensed teacher. The student teacher shall present theoretical and practical demonstrations to students in the basic curriculum.

Prerequisites: *Valid Esthetics License, Basic Esthetics, Teaching Methods, Application of Teaching Methods*

ATTENDANCE

Policy

1. Students are required to maintain a 67% attendance, VA students are required to maintain an 80% attendance, attending school by their schedule of attendance. If a student would like to change the schedule of attendance chosen the student must see the Academic Affairs department and submit a schedule change form not all changes of schedule will be granted. Students cannot change their own schedule until officially informed if their change of schedule can be granted. Students are required to attend both theory and practical portions of the course.
2. All students are expected to adhere to the standards for attendance and tardiness.
3. Students are expected to attend theory, clinical and laboratory classes as scheduled.
4. Students should call the School within before the end of the day to report an absence.
5. Tardiness is defined as any time a student is not at his/her seat and ready to study as scheduled. Students are expected to be ready to commence and end school on schedule. Accordingly, arriving late or leaving early in connection with starting, ending, meal and break times is tardiness. Incidents of tardiness which exceed the School's standards will result in disciplinary action. Students with extenuating circumstances please inform the school academic affairs department immediately for a response as to what must be done to your particular situation.

A. Tardiness Policy

1. Students may not enter or exit class except during break without express permission from the instructor.
2. Student should not arrive late. Any late arrivals should be called into the school and reported so that the instructor is notified. The instructor has discretion as to whether to permit students who are late into the classroom. However, students who are late excessively or consistently will not be let in.
3. Students who arrive late for a theory exam may be admitted at the instructor's discretion, but the grade earned on the exam may be marked down as much as 10% and additional time to finish the exam may not be given.
4. Students late for a practical exam will most likely **not** be admitted due to the nature of the exam.

B. Approved Late Arrival and Early Departure

1. Students needing to depart from class early must inform both the instructor and the academic affairs personnel in advanced and receive permission.
2. Students needing to leave early constantly due to unique circumstances must obtain a written permission to do so ahead of time. The student must request the permission from the academic affairs department and will be notified if such written permission can be issued if it was approved by the director (or manager).
3. Students who will be arriving to school late due to an emergency or an unforeseen circumstance must call the school prior to arriving and inform the school personnel, the instructor will be informed and will determine if they can let the student into the class depending on the class.

C. Attendance Standard

1. Each student is expected to maintain a level of attendance at or above 67% in each course.
2. Time required for staff and department meetings is calculated into the students' completion date when calculating the end date in the enrollment agreement.
3. Holidays or school closure due to weather do not count against the students' attendance.
4. Students are required to inform the academic affairs personnel if they are to be absent for the day by phone. Absences due to things such as but not limited to: illness of a student or family member, a family emergency, a court date, a funeral, a wedding or a work conflict will constitute as "excused" as long as the student informs the academic affairs department of the absence by phone timely.
5. Student requiring a lengthy absence due to an unforeseen circumstance may request for a leave of absence. Please see the leave of absence policy of this catalog.
6. Students are encouraged to make up the hours missed due to an absence later in the course in order to complete the course by their graduation date listed in their enrollment agreement to avoid overtime charges.
7. Students absent from classes are responsible for obtaining missed materials and information, and for meeting the course objectives. Students may schedule an appointment with the instructor to get missed lecture materials or handouts.
8. Homework must be completed and turned in on the first day the student returns to school.
9. Excessive absences can result in the student being unable to satisfactorily demonstrate required achievement of the course objectives; if such a result occurs, the student will not be allowed to advance to a higher level in the program or graduate from the program on time in which case overtime charges will apply (please see the "overtime charges section of this catalog for more information).

10. Students reaching a total of 75 hours of “unexcused absences” (where a student did not request a leave of absence and did not inform the academic affairs personnel or the school director or an absence) are in full right to be dismissed from the school by decision of the school director.
11. The school may require medical clearance for any communicable disease, health condition and pregnancy.
12. If a student has unexplained absence from school for 14 consecutive calendar days the school is in full right to automatically withdraw the student on day 15 absent. For purposes of cancellation, the cancellation date shall be the last known date of attendance as calculated by ESCSI. As the student will now be deemed as withdrawn, the student should refer to the refund policy of the catalog.

Attendance for Veterans Affairs

Veterans must maintain an 80% attendance rate for both the day and evening classes. Estelle Skin Care and Spa Institute, stress that as a minimum attendance rate. Successful completion of each course requires a student to attend all sections of covered study. No absences will be excused without prior approval of instructor. Unexcused and excused absences are both considered absences in determining the attendance rate.

WITHDRAWAL AND READMISSION

Withdrawal General

A student has the right to withdraw from a course at any time. When a student withdraws from any program, the student must give written notification of withdrawal. The student is required to clear all obligations in order to receive a withdrawal in good standing; such obligations include paying any tuition owed to the school in accordance with the enrollment agreement. Failure to comply with this policy means that ESCSI will not honor any request for transcripts, letters of recommendation, request for information, and/or readmission.

Withdrawal due to Poor Attendance

ESCSI maintains the right to terminate the student from his/her program due to sub-standard attendance. The following is an attendance related summary of actions or behaviors that are among those which may cause termination from School:

- Excessive Absences or Tardiness
- Failure to maintain a 67% attendance rate as determined during check points (see SAP policy of this catalog)
- Failure to comply with the academic policies described herein.

Students are expected to attend all classes in accordance to their schedule. The student must adhere to the Attendance Policy, and policies related to Make-Up of Theory and Practical Hours. Students must abide by the mandatory ratio of 67% attendance in scheduled hours of training, including lecture and laboratory courses, in order to earn a satisfactory grade.

If a student has unexplained absence from school for 14 consecutive calendar days the school is in full right to automatically withdraw the student on day 15 absent. For purposes of cancellation, the cancellation date shall be the last known date of attendance as calculated by ESCSI. As the student will now be deemed as withdrawn. The student will now be deemed as withdrawn, the student should refer to the refund policy of the catalog.

Readmission

A student who has withdrawn or was terminated from a program before completion and is interested in returning must apply for readmission. Students may be re-admitted into the same program within 12 months of their last date of attendance. After 12 months they must apply as a new student.

Please note:

- Readmission is not guaranteed and readmission decisions are final.
- Students who have not fulfilled their financial obligation at the time of withdrawal will not be considered for readmission unless all tuition owed has been paid off. If a student’s account was sent to a collection agency, the student will not be considered for readmission.
- If tuition has increased following the withdrawal of the student, a new enrollment agreement with the updated tuition cost must be signed.
- Tuition payments made prior to withdrawal will not be transferred over if the student re-enrolls.
- A fee of \$100.00 may be charged for readmission.
- If readmitted, the student’s satisfactory progress status will be the same as it was upon leaving the School.
- It may take up to 120 days for a decision to be made regarding re-admittance. Actual start dates for re-enrolling students are determined as space is available in addition to all conditions listed above.

Re-Enrollment for Armed Forces Members

Estelle Skin Care and Spa Institute complies with the following in regard to Uniformed Service Members; whether voluntary or involuntary, in the Armed Forces, including service by a member of the National Guard or Reserve, on active duty for training, or full-time National Guard Duty under Federal authority, for a period of more than thirty (30) consecutive days under a call or order to active duty of more than thirty (30) consecutive days:

Re-admit returning Service Member with the same academic status:

- In the next available class within the same program they were enrolled in prior to service.
- With the same number of completed clock hours
- With the same SAP standing
- Estelle Skin Care and Spa Institute will make reasonable efforts (efforts not causing undue hardship to the school) to help returning Service Members prepare to resume or complete a program at no extra cost to the student.
- Student is entitled to readmission if:
 - They give a written notice of the service
 - The cumulative length of absence and all previous absences for service is less than or equal to five (5) years.
 - They give a written official notice to return immediately upon return from service
 - If a period of recovery from any injuries is needed, that period should be addressed in the notice to return.
- Student must provide documentation to establish that:
 - Student has not exceeded limitation on the cumulative length of absence
 - Student's eligibility for readmission has not been terminated including but not limited to a Certificate of Release or Discharge from Active Duty.

Leave of Absence

Students may file a written petition requesting leave of absence due to extenuating circumstances, which include, but are not limited to the following reasons: medical issue or personal emergency (ex: death of a family member)

- Please do not plan vacations during school time.
- Please speak to the financial services regarding leaves and effect on financial aid.
- Not all leaves of absence will be granted
- Leaves of absence are rarely granted and when are, they are usually granted for only a very short number of days, unless a severe case for example a medical emergency accompanied by a doctor's note such as illness or pregnancy, combat training accompanied by documentation.
- Leaves for work training may be granted but only with accompany documentation and for a very short number of days
- Unless it is an extreme emergency, students are strongly encouraged NOT to take a leave of absence until after the midpoint of the program.
- Students must apply for a Leave of Absence in advance unless an unforeseen circumstance prevents the student from doing so (ex: incapacitating car accident leading to hospitalization).
- The student must inform the academic affairs personnel in writing when the leave of absence will begin and end (students may also inform the academic affairs department by phone if unable to do so in writing).
- If a student has an unforeseen circumstance that has prevented the student to apply for LOA in advance then the student must present documents with the reason for a request for the LOA. If approved, the beginning date of the approved LOA would be determined by the institution to be the first date the student was unable to attend the institution because of the accident for example.
- The leave of absence is not approved until the school director or Academic Affairs Manager has approved it with a signature and the student is informed by the academic affairs personal that is has been approved.
- To approve an LOA there must be a reasonable expectation that a student plans to return from the LOA.
- A student granted an LOA is not considered to have withdrawn, and no refund calculations are required during the LOA period.
- However, if a student fails to return from an approved LOA the student will be immediately withdrawn the day following the end of the LOA and all refund calculations will apply. The withdrawal date for the purpose of a refund is always the student's last day of attendance.
- Students may not take none approved leaves as it may result in a student's withdrawal from the program.
- If a student is unable to return from leave on the day due to return the student must inform the academic affairs personnel in writing in order to extent the time of leave.
- Days taken for a leave of absence may not exceed a total 180 calendar days per 12 months period.

- Periods of absence within an approved LOA will not affect the student's satisfactory academic progress (scheduled hours/absent hours will not be assessed for the period of the leave). Unofficial leaves, unapproved leaves and/or other temporary periods of non-attendance will be used when determining satisfactory academic progress.
- If a student takes an approved leave of absence their graduation date in the enrollment agreement will be adjusted by the number of actual dates taken by the leave. The maximum timeframe required for graduation will then also be adjusted. The institution and the student will sign an addendum with the new graduation date.
- Students on leave of absence are still responsible to make their regular tuition payments in accordance to the tuition option chosen in the enrollment agreement.
- Students needing and receiving an approved lengthy leave of absence (more than 30 days) may be asked to assure that they are current with all financial responsibilities prior to being granted a leave.
- Students returning from leave are responsible to see a member of the academic affairs department and set a plan of catching up with missed theory exams and any practical exams and classes. It is the student's responsibility to adhere to this plan.
- If the student does not return from the scheduled leave of absence by the scheduled return date the student will be terminated the next day after the scheduled return date. Please be sure to extend your leave of absence if needed timely.
- For students with financial aid who receive student loans the withdrawal date will be the date the leave began. In this case the repayment period (grace period) for their loans will begin the first day they went on leave and may with that in mind be shortened or over.
- All students withdrawn for failure to return from leave of absence will still be subject to the school's state withdrawal calculations in accordance to the enrollment agreement and may owe money to the school.
- Any student seeking readmission please note that readmission will be on a space available basis, and will fall under guidelines for withdrawal and readmission discussed in this catalog.

Program Acceleration and Financial Aid Repercussions

ESCSI has designed our programs to be completed within an appropriate number of weeks to fit the clock hours designated by the state. Students should attend their program by their schedule and maintain the number of scheduled hours per week as agreed to when choosing their schedules. Students should be aware not to expedite the number of clock hours earned per week and attend in accordance to their scheduled hours only so as not complete their program before their proper program end date by scheduled hours. Attending the school more often therefore cutting the number of weeks allotted to compete the program could impact a student's amount of financial assistance. Please speak to the Financial Aid department about this issue for further clarification.

SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

A student's Satisfactory Academic Progress (SAP) in the program is reviewed to determine if a student is eligible to continue to the next evaluation point. SAP applies to all students regardless of whether they are receiving Title IV funds. SAP is measured at 375 clock hours and 750 clock hours. The school must determine that the student has successfully completed both the clock hours and weeks of instructional time required for the period evaluated. At 375 scheduled clock hours if a student is not meeting the SAP requirement they will be placed on financial aid warning status for the next evaluation period. A Title IV eligible student is still eligible for Federal Student Aid Title IV funding while on financial aid warning. At the end of the financial aid warning period, if the student is not meeting the SAP requirements the student that wishes to remain in school must appeal the unsatisfactory progress status. The appeal must be given to the School Director for evaluation. If the school director approves the appeal, the student would be placed on probation for the next evaluation period. Students who had been receiving Title IV funds would not receive any additional financial aid funding at this point.

There are two SAP requirements. One is qualitative and one is quantitative.

Qualitative - a student must maintain a cumulative GPA of 76% or better in order to remain in school and be considered in good academic standing at each evaluation point of 375 and 750 scheduled hours. The School Director may permit a student to retake a failed examination. A passing grade on the retaken examination would replace the original failed grade. The school maintains all student progress records.

If the student's cumulative GPA is below a 76% at the evaluation point of 375 scheduled clock hours, the student will be placed on financial aid warning for the next evaluation period. The student must raise their cumulative GPA to a 76% or better by the end of the warning period. If they fail to do so financial aid eligibility is terminated. They must file an appeal with the School Director if they want to remain in school. After a successful appeal the student will be placed on financial aid probation and will not be eligible for additional funding.

Quantitative - Attendance is checked at each evaluation point. A student must have at least 67% attendance at the 375 clock hour evaluation period, or the student will be placed on financial aid warning for the next evaluation period. If the student fails to meet the 67% attendance by the end of the warning period, financial aid eligibility is terminated. The student must file an appeal with the School Director if they wish to remain in school. If the appeal is approved the student will be placed on financial aid probation and will not be eligible for any additional financial aid

The students must also complete the program within maximum timeframe. Maximum timeframe is 1.5 times the normal time frame required to complete the program. Normal time frame for full time students is 8 months and maximum timeframe is 12 months with each payment period no longer than 7 months.

If a student is not a Title IV recipient, and at the time of an SAP evaluation is not meeting the minimum standards of 67% attendance and a cumulative GPA of 76% or better, they will be placed on academic warning. The student will be counseled on the risks and consequences of reaching the maximum timeframe for program completion. Students not receiving Title IV funding who are in a Title IV program will be evaluated at the same time as a Title IV student.

Official Leaves of Absence, withdrawals, and other official interruptions of training are not computed in the maximum timeframe.

Appeal Process - A student who fails to meet SAP at the end of the financial aid warning period must submit an appeal to the School Director based on mitigating circumstances such as illness, death in the family, etc. The appeal from the student must state why they did not meet satisfactory academic progress and what has changed that would now allow them to meet satisfactory academic progress. The School Director will review the appeal and advise the student of the final decision. If the student's appeal is approved, they will remain in school on financial aid probation but will not be eligible for financial aid.

Course incompletes and noncredit remedial courses do not apply to the SAP policy at the school and will have no effect on satisfactory academic progress.

Reinstatement Policy - Students who have been terminated from enrollment for failure to maintain satisfactory academic progress may apply for readmission to the School Director but not less than 30 days after having been terminated. They will be placed on financial aid probation for an evaluation period and not be eligible for financial aid. Failure to reestablish satisfactory academic progress by the end of the probation period will result in termination from the school. No student will be allowed to reenroll more than twice. Students who have voluntarily withdrawn from the school or who were terminated for reasons other than failure to maintain satisfactory academic progress may apply for readmission to the School Director. If approved for readmission the student must sign a new enrollment agreement and must start in the next scheduled start date and will return in the same status as prior to withdrawal or termination.

The point in time that a student returns to school will depend on the previous class training that school credits the student.

Reestablishing Title IV Eligibility - Students returning to school after failing to maintain satisfactory academic progress must file an appeal explaining why they were not making satisfactory progress and what has changed to now allow them to succeed. After a successful appeal, the student will be placed on financial aid probation for the next evaluation period. Title IV students will not be eligible for any additional funding. Failure to reestablish satisfactory academic progress by the end of the financial aid probation period will result in termination from the school. If the student meets satisfactory academic progress at the end of the probation period, the student will be allowed to complete the program and reestablish Title IV funding if remaining eligibility exists.

Veterans Satisfactory Academic Progress Policy and Probation and Condition for Reentrance

Veterans must demonstrate satisfactory academic progress in order to continue training at Estelle Skin Care and Spa Institute. To maintain satisfactory academic progress, veterans must complete each module with at least 76% grade. Complete the program within the specified time period for the program, and maintain at least an 80% attendance rate per module. Failure to achieve these requirements in any one course will result in the veteran failing that course and being placed on probation.

Veterans on probation will be required to retake the class they have failed before moving on to the next class of the program. Veterans on probation can receive federal veterans' educational benefits for the class for which they are required to retake. Veterans who successfully complete a class for which they are required to retake while on probation will be considered maintaining satisfactory academic progress and can proceed with taking other required classes for completion of the program. Veterans who fail to successfully complete a class for which they are required to retake while on probation will be dismissed from Estelle Skin Care and Spa Institute.

Reinstatement for Veterans Affairs

Students dismissed for failing to meet the satisfactory academic progress policy can petition the school for reinstatement one year after being dismissed. Reinstatement decisions will be made on an individual basis by a Estelle Skin Care and Spa Institute, advisor and will take into consideration whether the student has the desire and capability to successfully complete the program. Veterans dismissed for conduct will not be considered for reinstatement.

FINANCING

Payment Options

Estelle Skin Care and Spa Institute offers a variety of payment options. Please read the “Programs, Tuition, and Payment options addendum” for information on the most current cost of each course of payment options available. Course tuition may change without notice; all enrollment agreements signed and accompanied by a registration fee prior to the tuition change will be honored. Some pre-qualification may be required for some payment options.

Late Graduation Charges

The graduation date set in the student’s enrollment agreement is set to accommodate holidays, staff meetings, and the student’s schedule chosen. It is the student’s responsibility to know/remember/keep in mind the graduation date agreed upon in writing in the enrollment agreement. Students failing to complete the program by the graduation date set on their enrollment agreement will incur a \$10 per hour fee for every hour required to complete the program past the set forth graduation date. Students allowed a change of schedule to attend school for less number of hours than originally agreed to at enrollment will be granted one free contract end date extension. If the student has any migrating circumstances affecting the delay in their graduation the student may appeal to the school director in writing and in accordance to the migrating circumstances section of this catalog.

Employer Reimbursement

Many employers have programs that reimburse students for educational costs. Students should contact the personnel office at their place of employment to determine if such funding is available for attendance at ESCSI

Veteran’s Benefits

ESCSI is approved for participation in various funding programs offered through the Veteran’s Administration. Information regarding eligibility requirements and applications can be obtained from the school’s financial advising office. If you believe you are eligible, please contact the Department of Veteran’s Affairs at 888-442-4551 or www.gibill.va.gov to confirm your eligibility and begin the process of activating your benefits. Please also see the ESCSI veteran’s addendum regarding policies relating to students receiving VA benefits.

Financial Aid (available to those who qualify)

Financial Aid is available to those who qualify. ESCSI is approved by the U.S. Department of Education to participate in several federal financial aid programs. The Student Guide published by the U.S. Department of Education contains further information. In order to qualify for federal financial assistance all applicants must complete a FREE Application for Federal Student Aid (FAFSA). The FAFSA can be completed online at <http://www.fafsa.ed.gov> please enter the Estelle Skin Care and Spa Institute school code: **041749** to ensure that ESCSI receives your information. Student can also contact ESCSI financial services department to get further information regarding the FAFSA and the financial aid process. **School code: 041749**

Financial Aid Eligibility

- Student should be a U.S. citizen or an eligible non-citizen (for example: resident aliens may apply)
- Have a high school diploma or transcript, a General Education Development (GED)
- Some may use a college transcript to demonstrate completion of high school equivalency
- Have a valid Social Security Number (SSN)
- Comply with Selective Service registration if required (males only), website registration available
- Students may not currently be in default on a federal student loan or owe a refund on a federal grant
- Have no disqualifying drug related convictions
- Student should be enrolled and working toward a degree or certificate in an eligible program

Financial Aid Disclaimer

The federal financial aid funds are intended for use for purposes of obtaining and education. Students must continue to meet and maintain eligibility requirements throughout the program in order to maintain funding. Not all types of federal aid may be available to all students in every educational program or course. There may also be application deadlines that apply. Further information can be

obtained from the ESCSI financial services department.

Federal Aid Programs

Below you will find a list of the federal student aid programs where ESCSI is participant.

Please note that a further description of these programs can be found in the Student Guide available through the U.S. department of education.

Federal PELL Grant

A PELL Grant is a need-based grant for students who desire to continue their education beyond high school. Student's need is determined by the information provided on the Free Application for Federal Student Aid (FASFA). Award amounts depend on eligibility and program funding levels. PELL grants are not available to students who have previously completed a bachelor's or master's degree, nor are all programs considered eligible for PELL Grant participation. Students are encouraged to apply prior to enrollment and in the case of renewal, prior to the midpoint of their program. Award years are used in the timing and determination of PELL awards. The deadline for PELL grants for the previous year is June each year. Students filling applications past established deadlines may forfeit or reduce awards. See a Financial Services Advisor for more information on deadlines and application procedures.

Federal Direct Loan Programs

Federal Stafford loans, available through the Federal Family Education Loan Program (FFELP). These loans must be used to pay for direct and/or indirect educational expenses.

Subsidized Direct Loans are need-based loans. The student's need determines the amount of the loan in this program. The federal government pays the interest on the loan while the student is attending the educational institution on at least a half-time basis. After that time the interest and principle become the responsibility of the borrower and payments begin.

Unsubsidized Direct Loan are not considered need based. The borrower is responsible for the interest during training and after. Repayment begins 6 months after either graduation or withdrawal from the program. Students must be enrolled at least half time in order to qualify for and receive proceeds from Direct Loans (subsidized and unsubsidized). Interest rates on all Direct Loans are determined annually and are variable.

Federal Direct PLUS Loan (Parent Loan for Undergraduate Dependent Students)

This Federal PLUS loan offers low-interest loans for parents of undergraduate dependent students. The parent is the borrower in this case. These loans are not based on need but when combined with other resources, cannot exceed the student's cost of education. The parent will be required to complete a credit check for this loan. Repayment begins within 60 days of final disbursement of the loan within a loan period.

Please Note: Loan types and amounts may be impacted by the duration of the program and whether the student is dependent or independent. Additional loan information as well as information may be found at:

http://studentaid.ed.gov/students/publications/student_guide/2006-2007/index.html

Loan Counseling and Additional Requirements (Entrance/Exit Counseling)

Entrance Counseling

All ESCSI students are required to complete entrance counseling and a master promissory note online and bring proof of completion to ESCSI in order for any loans to be originated. ESCSI will provide all students with guidance on how to go online and complete the entrance counseling as the master promissory note and what ESCSI requires as proof of completion. As the students complete these items online this ensure that prior to any loan disbursement all student loan applicants are aware of their rights and responsibilities with regard to loans and financial aid funds in general, as well as are aware of and know where they can always access information on items such as repayment requirements, sample repayment schedules, repayment options, loan % rates, and default consequences. ESCSI financial services staff is also available to answer any questions and provide guidance during this process by appointment.

Exit Counseling

Prior to graduation from ESCSI or at the time of separation (withdrawal or termination for example) all federal loan recipients are required to complete exit counseling. ESCSI requires that the exit counseling be completed online and proof of completion be presented to ESCSI. ESCSI will advise the loan recipients as to how to complete the exit counseling online and what proof to bring to ESCSI. Any personal contact information should also be updated by the borrower at the time of exit counseling. When the borrower completes the exit counseling online the borrower is made aware of the repayment requirements, options, and default consequences debt management strategies and other issues that will assist the borrower during repayment. ESCSI financial services staff is also available to answer any questions and provide guidance during this process by appointment.

Loan Repayment Requirements

All loans (Direct and PLUS programs) require repayment by the borrower according to the terms of the master promissory note. Repayment options may include deferment and forbearance options. Borrowers should contact their lender as needed. There is no pre-payment penalty for Direct and/or PLUS Loans. Repayment suggestions – Students are encouraged to contact their lender to set up electronic debiting when possible to assist with timely repayment. Pay more and more frequently to assure rapid repayment of student loans.

Additional Financial Assistance Issues

Alternative Funding and Scholarships: ESCSI also participates in alternative funding options such as WIA, Veteran's affairs grants, and scholarships to qualified individuals. Please contact ESCSI for more details and any applicable deadlines.

Continued Eligibility

All students must remain eligible for aid at all times; this includes but is not limited to satisfactory progress standards. Changes in the student's status and other eligibility requirements will result in recalculation of the aid package, which may lead to a reduction or loss of awards. In the event the aid package is reduced or terminated, the student and/or all guarantors will be responsible for all financial obligations to ESCSI. This responsibility is assumed by the student and his or her guarantors regardless of the reason for the reduction or loss of eligibility.

Renewal or FAFSA Application

An academic year is defined as the period of time normally spent completing one year of academic work. If a part of the academic year is in the next department of education award year, students receiving PELL and all students generally must file a new FAFSA application for the corresponding award year. Eligibility requirements still apply.

Award Year/Academic Year

All financial aid is impacted by the definition of an Award Year and an Academic Year. An Award Year is defined by the Federal Government as July 1 of a year to June 30 of the preceding year. An Academic Year is defined by the institution for each program offered. The academic year must be within guidelines established by the Federal Government.

An Academic Year as defined by the US department of education is 900 hours and 26 weeks of study.

Financial aid awards are prorated in according to the length of the program, the number of hours and weeks the student will be in attendance during the program and award period.

The Esthetics and Esthetics Teacher program at ESCSI is defined as 750 hours and a minimum of 22 weeks (per schedule availability).

Please see the perorations of the programs and schedules currently offered at ESCSI below:

Esthetics Morning – 750 hours and 27 week/750 hours and 34 weeks

Esthetics Evenings – 750 hours and 32 week/750 hours and 47 weeks

Esthetics Weekend – 750 hours and 53 weeks

Payment of Awards

Usually, funds are disbursed in accordance to payment periods and award periods (the dates are stated on the student's award letter). Award amounts, in most cases, are divided into two payment periods and will only be disbursed after the payment period has begun and only if the student is meeting all eligibility requirements at the time of disbursement. Please note: funds do not get disbursed while the student is on a leave of absence. In the case of second payment periods, awards will be disbursed only if the student has achieved the appropriate number of actual hours required for the payment/award. Failure to achieve the proper number of hours by the required date may reduce or cancel the payment amount/award.

To avoid delays in the payment of awards students applying for financial assistance should make sure that all corresponding application materials, verification documents, entrance interview and master promissory note and other financial aid related items are provided to ESCSI in a timely manner. ESCSI is not responsible for the reduction or cancellation of aid due to a student's failure to submit required materials, correct information in the FAFSA, or a failure to maintain eligibility standards.

Please note: by the policy of ESCSI students who qualify to receive additional funds beyond tuition payments and request to receive those funds will be paid those funds only after completion of the mid-point of their program in clock hours and receipt of their second financial aid disbursement of both Pell and loans to the school.

Verification

A random number of financial aid applicants will always be selected for a standard process called verification by the department of education. ESCSI will inform the student if they are selected and what materials must be presented in order to complete the process. No financial aid will be disbursed until the verification has been completed full and accepted by the department of education. Selected student (and parent/guardian if the student is dependent) will be required to submit additional documentation, including but not limited to a signed Verification Document, and copies of federal tax returns as well as any other documents requested. All documentation requested by ESCSI must be submitted to ESCSI in a timely matter within 30 days prior to school start date or 15 days after student is selected for verification if selected after the student has already begun attendance. Students failing to submit required documentation in a timely matter must make arrangements with the school for payment of all tuition and fees due, or risk termination from our school. Once the verification process has been completed the student will receive an award letter. The institution will also notify the student via award letter if the institution has been notified the applicant's award has changed as a result of verification. Please contact ESCSI financial services for any questions regarding the process.

Fraud

It is illegal to falsify documents in effort to secure federal or state funds for educational or other purposes. Intentional misreporting or misrepresentation of information on application forms and/or other documents is a violation of the law is considered a criminal offense and will subject all parties involved to penalties under the U.S. Criminal Code. Tampering with grades and/or clocking in/out of another student and/or other time clock misuse is considered a misrepresentation of information and therefore may be considered fraud. Disciplinary action up to and including termination will result. ESCSI will, in the case of fraud, suspected fraud or other criminal misconduct make a referral to the U.S. Department of Education's Office of the Inspector General.

Suspension of Aid

Student aid may be suspended for a number of reasons including but not limited to failure to maintain eligibility Standards, failure to adhere to satisfactory progress standards as defined in the SAP policy (see the ESCSI SAP policy in this catalog), and so on, while in attendance at ESCSI. Failure to successfully progress toward graduation according to the standards under the ESCSI maximum timeframe policy will also result in the suspension of one's financial aid. Students whose aid has been suspended will be responsible for payment of all outstanding charges due the ESCSI with payment beginning during the same month the student's aid was suspended usually within 1 week of suspension of aid (or on the first week of the new month if aid was suspended on the last week of the month). Students may also be responsible for overpayments and/or refunds due to financial aid programs because of eligibility changes. Failure to begin submitting tuition payments to ESCSI after suspension of aid will result in expulsion of the student from ESCSI. Additional information regarding eligibility and financial aid standards can be found in this catalog and in the Student Guide as published by the U.S. Department of Education.

Reinstatement of Aid

If a student believes his or her suspension of aid is incorrect or if the student has mitigating or special circumstances, he or she may appeal the determination. The student is required to provide all documentation they would like to have considered toward their case. If the appeal is successful, the student's aid may be reinstated. If a student's aid was suspended due to failure to meet satisfactory progress standards (please see ESCSI sap policy), once the student's SAP is evaluated at the next official evaluation time frame, if the student is found to be meeting SAP at that time, the student will again become eligible to receive any available Title IV funds for which they qualify at the time. Additional things may be needed such as but not limited to, another application if there are award year changes, or if there are new eligibility requirements additional materials may be required as well. Please contact the ESCSI financial services for more information.

Return of Title IV Funds Policy

The Federal Return of Title IV funds formula (R2T4) dictates the amount of Federal Title IV aid that must be returned to the federal government by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws at any point during the payment period.

If a student did not start or begin attendance at the school, the R2T4 formula does not apply.

Official Withdrawal Process: If a student wishes to withdraw from school, they must notify the Director (or another designated school official as indicated in the school's withdrawal policy) of the school. The notification may be in writing or orally. The date the notification is received is the date of determination. The Director (or another designated school official) must begin the withdrawal process.

For unofficial withdrawals a student's withdrawal date at a school that is required to take attendance is their last day of physical attendance. Their date of determination is 14 days after they cease attendance.

The federal formula requires a Return of Title IV calculation if the student received or could have received (based on eligibility criteria) federal financial assistance in the form of Pell Grants, Direct Loans or Direct PLUS Loans, FSEOG, and Iraq Afghanistan Service Grants (IASG) during the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time. After the 60% point of the payment period (or period of enrollment depending on what your school uses) the student is considered to have earned 100% of the aid for the period. The percentage that has not been earned is calculated by subtracting the percentage of Title IV aid earned from 100%.

The percentage of the payment period completed is calculated by the scheduled hours in the payment period as of the withdrawal date divided by the scheduled hours in the payment period.

The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date.

If a student receives less Title IV funds than the amount earned, the school will offer the student a disbursement of the earned aid that was not received at the time of their withdrawal which is called a post-withdrawal disbursement. Post-withdrawal disbursements will be made from Pell Grant funds first, if the student is eligible. If there are current educational costs still due the school at the time of withdrawal, a Pell Grant post-withdrawal disbursement will be credited to the student's account. Any remaining Pell funds must be released to the student without the student having to take any action. The funds must be released as soon as possible but no more than 45 days after the date of determination. Any federal loan program funds due in a post-withdrawal disbursement must be offered to the student and the school must receive the student's authorization before crediting their account. If a student or parent submits a timely response accepting all or a portion of a post-withdrawal loan disbursement, per the student's or parent's instructions, the school must disburse the loan funds within 180 days of the date of the institution's determination that the student withdrew. Any inadvertent overpayments of Direct Loan funds will be credited to the student's account balance without requiring their authorization.

If a credit balance still exists on the student's account after the R2T4 and institutional refund calculations are done, that credit balance must be used to pay any grant overpayment that exists based on the current withdrawal within 14 days from the date that the R2T4 calculation was performed. The overpayment must be eliminated prior to offering a credit balance to a student.

The following Title IV refund distribution is used for all FSA students due a refund.

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct PLUS Loan (Parent)
4. Federal Pell Grant
5. Iraq Afghanistan Service Grant
6. FSEOG

Returns must be made as soon as possible to the federal programs but no later than 45 days after the date of determination.

The law requires that a student is responsible for all unearned Title IV program assistance that the school is not required to return. This is determined by subtracting the amount returned by the school from the total amount of unearned Title IV funds to be returned.

Scholarships

ESCSI may offer scholarships, the following options may be available:

1. Estelle Skin Care and Spa Institute accepts scholarships from outside agencies. The student must provide the scholarship check to school. If the outside agency requires the student to meet any specific standards to maintain the scholarship, the student must do so by the standard of the outside agency. If the outside agency will only pay the scholarship money's for the student upon the student's successful completion of the program, the student is responsible for all tuition owed to the school and can provide ESCSI with the scholarship money's upon receipt. ESCSI is not responsible for ensuring that the student maintains his/her eligibility for the scholarships to the outside agency.
2. On occasion, Estelle Skin Care and Spa Institute may run enrollment specials (scholarships). These are internal scholarships offered to all students who register for the school during the enrollment special time frame prior to the start of class. For example, we may have a special running between March 1st to April 30th. All students who register during that period would receive the same certain amount in scholarship. ESCSI will require the student to maintain SAP at all times and adhere to the code of conduct at all times in order to maintain their scholarship eligibility and qualify to receive the scholarship only once the student has completed all hours and all needed requirements for graduation. Please note any student who withdraws from ESCSI and has qualified for an ESCSI scholarship noted in this paragraph will lose the scholarship eligibility as completing the program is one of the

conditions to receive the scholarship.

- ESCSI may also run contestant through areas such as social media where one or a specified number of winners will with a certain amount in a scholarship, items such as essay contasts or beauty contast winner scholarships may also be used. Once again scholarships won by contest winners may only be used toward tuition. All contest winners will have to maintain SAP at all times, and adhere to the code of conduct at all times to maintain their scholarship eligibility and will have to complete the program for which they have won a scholarship fully as well as satisfy all requirements for graduation in order to have the scholarship applied to them. Please note any student who withdraws from ESCSI and has qualified for an ESCSI scholarship noted in this paragraph will lose the scholarship eligiblity as completing the program is one of the conditions to receive the scholarship.

REFUND, CANCELATION AND WITHDRAWAL POLICY

Buyer's Right to Cancel

- Notice of cancellation must be submitted in writing to the Director of ESCSI. Verbal cancellation is not acceptable.
- When notice of cancellation is given within 5 days after the date of enrollment, all application and registration fees, tuition, and any other charges shall be refunded to the student.
- When notice of cancellation is given after 5 days following enrollment but before the completion of the student's first day of class attendance, the school may retain no more than the application and registration fee, plus the cost of any books or materials which have been provided by the school and retained by the student.
- When a student has completed 5% or more of the course of instruction, the school may retain the application fee and registration fee, not to exceed \$100 and the cost of any books or materials provided by the school, but shall refund a part of the tuition and other instructional charges in accordance with the requirements of the school's regional or national accrediting agency, if any, or in accordance with subsection (c) of this Section.
- For students who enroll in and begin classes, the following schedule of tuition adjustment will be considered to meet the Division standards for refunds:

PERCENTAGE OF A SCHEDULED COURSE COMPLETED	AMOUNT OF TUITION OWED TO THE SCHOOL
0.01% to 4.9%	10%
5% to 9.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

*In addition to any tuition owed the school, students will also be responsible for the cost of any books or materials provided by the school and the registration fee.

*Tuition refund will be calculated based on the number of hours the student was scheduled to complete by the last date of attendance as calculated by ESCSI.

- If a student has unexcused absences from school for 14 consecutive calendar days without notification, the school is in full right to automatically withdraw the student on day 15 absent. For purposes of cancellation, the cancellation date shall be the last known date of attendance as calculated by ESCSI. As the student will now be deemed as withdrawn, the student should refer to the tuition adjustment table listed on this page.
- Applicants not accepted by ESCSI shall receive a refund of all tuition and fees paid.
- If a student on an approved leave of absence notifies the school that he or she will not be returning, the date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the school that he or she will not be returning. If a student fails to return from an approved leave of absence on the date stated, the school will withdraw the student the day following the student's failure to return.
- If a student is expelled by the school, the date of withdrawal shall be the date of expulsion.
- School Closure Policy: If ESCSI closes permanently and ceases to offer instruction after students have enrolled or if the School cancels or discontinues a course after students have enrolled and instruction has begun, the students shall receive a pro-rata refund of tuition. Please refer to the tuition adjustment table listed on this page.
- ESCSI will pay any refund which is due to the student within 45 days from the date constituted as the date of cancelation. Refunds will never be made in cash. The school reserves the right to make refunds in the form of a money order or to the

student's credit card. The credit card may have to be presented by the student in person (or all additional information needed will have to be presented as deemed by the school).

12. ESCSI shall mail a written acknowledgement of a student's cancellation or withdrawal to the student within 15 calendar days of the date of notification. Written acknowledgement is not necessary if a refund has been mailed to the student within the 15 calendar days.
13. ESCSI shall comply with the Illinois Retail Installment Act.

Refund Policy for Veterans Affairs

Estelle Skin Care and Spa Institute. all tuition is subject to the following pro-rate refund policy.

Percentage of days in class completed at notice of cancellation	Percentage of tuition and instructional charges that school may retain
In excess of 5% – 10%	15%
In excess of 10% - 15%	22%
In excess of 15% - 20%	28%
In excess of 20% - 25%	33%
In excess of 25% - 30%	38%
In excess of 30% - 35%	43%
In excess of 35% - 40%	47%
In excess of 40% - 45%	52%
In excess of 45% - 50%	60%
In excess of 50% - 55%	64%
In excess of 55% - 60%	68%
In excess of 60% - 65%	73%
In excess of 65% - 70%	75%
In excess of 70% - 75%	80%
In excess of 75% - 80%	85%
In excess of 80% - 85%	90%
In excess of 85% - 90%	95%
In excess of 90% - 100%	100%

STUDENT SERVICES

Housing

ESCSI does not have on-campus housing nor does it assist students in finding housing.

Academic Advising

The Academic Affairs personnel and the School Director are available to provide academic advising as requested or needed to assist students in meeting satisfactory academic progress standards, and successfully completing graduation requirements. Contact the academic affairs personnel for academic advising services.

Estelle Skin Care and Spa Institute does not employ a full time counselor to provide professional assistance to students, however, ESCSI will refer students to professional help if needed.

Students may also be informed both verbally and in writing regarding any student conduct or violation of ESCSI policy issues or of any policy changes.

Orientation

All applicants for the program are provided with an orientation on the educational system, services, policies and procedures. A tour of the facility and the school campus (a virtual tour also meets this requirement) will also be provided prior to orientation. The orientation is scheduled on students' first day of class. A pre-orientation may occur before the first day of class.

Job Placement and Career Services

The Estelle Skin Care and Spa Institute offers placement services to all eligible graduates. An eligible graduate is any student who has successfully completed all graduation requirements as stated in the "Graduation Requirements" section of this catalog. Many students desire self-employment, and establish an independent practice. It should be understood that placement services offered by the School do not represent a guarantee of employment. Graduates requesting placement services will be required to attend scheduled interviews, participate in any potential employer workshops, develop a professional resume, and comply with the placement policies in order to receive services. The School does not make any claims of salaries available in this field. Each student acknowledges that ESCSI, its agents and/or employees, make no representations or warranties that successfully completing our classes or programs will make the student eligible for employment or any municipal, county, state or other government license which may be required for employment.

STUDENT CONDUCT, RULES, REGULATIONS

Crime Prevention Statistics and Security

ESCSI makes every effort to provide a secure and safe learning environment. Classrooms, labs and clinical sites comply with all requirements of federal, state and local safety codes, and Fire Marshall and OSHA regulations. A Safety Program is in effect at ESCSI. In accordance with federal requirements ESCSI maintains reports and statistical information with regard to crimes which may have occurred on campus and/or on property. Those statistics are made available to all prospective students and enrolled students in the ESCSI offices (perspective students can obtain these statistics during the pre-enrollment process. Current can access these statistics from the director). A complete copy of the annual Campus Security Policy and Crime Report is available by contacting the ESCSI school director. Please seek the assistance from an ESCSI academic affairs employee if you wish to report a hazard or accident.

Maintaining a Safe Environment

All students and others are directed to immediately notify the academic affairs department or the school director of any crimes, violations of school's rules and regulations that they have witnessed, or of any threat that's the student has been made aware of. Warnings in the case of impending threat are not considered a violation of FERPA and are allowed for under the Campus Security/Crime Act.

Student Safety and Behavior Responsibility

Students must also take responsibility for their own security and safety. Consideration of the security and safety of others is also expected at all times. Please see the ESCSI code of Conduct for further information including penalties regarding the violation of the code of conduct. Penalties do includes anything from suspension, expulsion, to legal action.

Reporting of Incidents and Wrong Doing

Students involved in any occurrence or violation or who have witnessed it may be asked to document the incident and submit the documentation to the school director.

Evacuation Procedure

In case of emergency, students, faculty, employees must follow the emergency evacuation plan posted on the bulletin board in school. Students, faculty, employees must exit the building in a timely and organized manner.

Controlled Substance Use/Abuse (drugs/alcohol, etc.)

ESCSI requires the maintenance of a drug and alcohol-free educational and workplace environment. The unlawful possession, use, sale, distribution, or manufacture of controlled substances or alcohol is prohibited at or on the properties related to ESCSI operations or as part of any ESCSI activities. Students are required to abide by the Drug-Free Workplace and Drug-Free Schools and Communities acts. A complete copy of the ESCSI Drug and Alcohol Abuse Awareness and Prevention Handbook is available upon request and may be obtained by contacting the ESCSI Director or Academic Affairs Advisor. All potential students are made aware of this policy during the pre-enrollment process.

Theft and Property Damage

ESCSI is not responsible for personal belongings that are lost, stolen or damaged on campus or during an off-campus activity. Students are advised to use lockers and leave easy to misplace items such as jewelry at home. In accordance to the ESCSI code of conduct (please refer to the ESCSI code of conduct) destruction or defacing of the ESCSI property or equipment will result in disciplinary action. The student will be responsible for any items, property or equipment used that was checked out by and lost, broken or defaced by the student. The student will be expected to pay for and replace the item immediately. Depending on the case various penalties may also follow (please see the ESCSI code of conduct).

In the case the item was check out to a group of students, the person who checked out the item for the group is the person responsible for the item always.

Proper Use of Time Clock Machine and Penalties for Misuse

ESCSI uses a biometric time clock for student attendance. The entire time a student is in class the student must be clocked in so they can earn those hours. Students cannot earn hours unless they are in an ongoing class under the supervision of an instructor. Students may not clock in before the instructor has begun the class. Students are to stay for the whole duration of the class time. They may not simply leave unless an emergency has occurred or a pre-existing arrangement has been made (ex; funeral time, sick child must be picked up from school immediately). Violation of any of the ESCSI rules regarding proper use of time clock or attendance is considered fraud and a violation of the ESCSI code of conduct. Anyone involved in such behavior will be subject to disciplinary action not limited to termination.

Dress Code

All students are required to wear a white lab coat and closed toe shoes to both theory and practical classes. Neatness and cleanliness are absolutely necessary at all times. The instructor will advise the student of inappropriate dress or appearance. When there is a difference of opinion related to appropriateness of dress, the final decision is the responsibility of the Instructor. Students who are inappropriately dressed will be asked to change their attire and may not be allowed to certain laboratory classes until their attire is changed. Failure to comply with the dress code will lead to progressive disciplinary action.

Pregnancy

If a student is or becomes pregnant during her time at the school, she must inform the school personnel in writing by signing appropriate forms, and also inform all of the practical instructors. She should also pick up a list of treatments not recommended for pregnant women from the academic affairs personnel since students work on each other and on clients.

Personal Hygiene Standards

Students are expected to take care, both in the classroom and when working with clients, to maintain the highest standards of personal hygiene, including, but not limited to, clean hair and body, short fingernails, clean and appropriate clothing and avoidance of offensive odors and perfumes. Beyond these considerations, judgment of what is proper classroom demeanor rests with the instructor and Director.

Infectious Conditions Policy

The School strongly advises anyone with an infectious condition to consult with the School Director and/or with a physician for the purpose of clarifying the personal risk(s) and special precautions to assess the risk to the school community.

Code of Conduct

The Conduct Guidelines are designed to protect the interests of ESCSI, its students, on-site clinics, clients, faculty and staff. All students at ESCSI are expected to conduct themselves in a professional manner suitable to the employment fields they intend to enter. Students must act in a manner that is non-disruptive and is conducive to their learning and the learning of others. ESCSI reserves the right to suspend or dismiss any student whose conduct, in the opinion of the Administration, is disruptive or in any way interferes with the learning process of other students. The School further reserves the right to terminate the enrollment of any student or prevent the student from use of certain equipment or participation in certain school and educational activities if the student is not abiding by the policies and regulations in this Catalog or as set forth in writing by the School.

Since there are a wide variety of unpredictable and individual situations, the following is a list of examples of unacceptable conduct.

This list is not meant to be all-inclusive:

Conduct Guidelines

- Misbehavior in the classroom or on school premises such as the break area.
- Disturbances on school grounds such as in the hallways and parking lot
- Cheating of any sort (on tests, etc.).
- Willful abuse of the clinical site's building, equipment or other property.
- Smoking in unauthorized areas.
- Excessive absenteeism or tardiness.
- Absence without proper notification or adequate explanation.
- Leaving assigned work without permission.
- Violation of the clinical site's safety rules.
- Engaging in horseplay.
- Punching another student in or out
- Leaving the school premises without punching out.
- Failure to report an accident involving a client, visitor, another student, or oneself.
- Theft of any item, regardless of value.
- Dishonesty in dealing with ESCSI or the clinical site, inside the school clinic.
- Reporting to the School under the influence of alcohol.
- Possessing or using alcohol while at the School or clinical site.
- Use, sale, solicitation, unauthorized possession of, or being under the influence of illegal drugs, including narcotics and/or controlled substances, on ESCSI's clinical site property, or anywhere on the School campus.
- Falsification of information on the Application for Admission or other records.
- Discourteous treatment or abusiveness toward fellow students, associates, clients, visitors, or guests of the clinical site.

- Physical violence or threats toward any student, client, visitor, or guest of the clinical site.
- Unauthorized possession of firearms, explosives, knives, or other lethal weapons on ESCSI or the clinical site's property.
- Engaging in conversational topics that make other students uncomfortable (racist, sexist, and insulting to the country of someone's origin).
- Disturbing of the classroom environment with cell phone calls, rudeness, and talking.
- Indecent conduct on School or the clinical site's premises.
- Conviction of any crime which renders a student unsuitable for employment.
- Gambling on School or clinical site property.
- Violation of the no-solicitation rule.
- Failure to conform to dress and appearance standards.
- Failure to notify the School when absent from either practical or theory classes.
- Removal of School or the clinical site's equipment for personal use without approval.
- Violation of the ESCSI sexual harassment policy, including making sexual advances, repeated innuendoes, or sexual activity on school premises or any skin care setting regardless of location.
- Refusal to cooperate in an investigation of suspected wrongdoing when cooperation is requested and the request is a reasonable one.
- Misusing the availability of, or the access to, confidential information.
- Cheating on any given examination.
- Disruptive, boisterous, vulgar, or obscene behavior or any behavior inconsistent with the professional conduct standards of Illinois State Law.
- Violation of ESCSI's safety regulations.
- Bringing weapons of any kind onto school property.
- Use of foul language or disrespectful language toward an instructor, fellow student or office members.

Termination Policy

The following are some examples of actions which constitute cause for immediate termination:

- Insubordination of any sort including but not limited to being told to see the school director immediately or schedule a time to do so per director's request and refusing to do so, failure to abide by rules of the classroom, use of phones in class, refusal to participate in classroom activities, being asked to leave the class by the teacher due to poor behavior and not doing so, being told to see academic affairs immediately
- Earning hours while not under the supervision of the instructor as a result of staying clocked in past the class end time or before class start time to earn hours
- Leaving the classroom without permission
- Leaving school for the day during class time, always leaving early or coming in late without any pre-arrangement with Academic Affairs and director's allowance to do so.
- Harassment of any sort of other students, staff, or instructors on school property (including break area)
- Engaging in behavior on school property (whether in class or during break) that interferes with other students' ability to learn, prevents the instructor from conducting a class, and disturbs the learning environment in any way.
- Inciting unrest among classmates and/or other students
- Endangering the life, safety, or health of others.
- Deliberate damage to property belonging to a client, another student, or the school or clinical sites.
- Conduct unbecoming a student of the clinical site, i.e., discourteous treatment of a client or fellow student or sexual harassment.
- Falsification, alteration, removal, destruction, or the unauthorized disclosure of confidential records or information pertaining to a client or clinical site.
- Falsifying personal or clinical site records, including School application and physical or examination questionnaires.
- Unauthorized possession of ESCSI property.
- Failure to maintain satisfactory academic progress for an extended period of time.
- Unauthorized possession, use, or being under the influence of liquor, narcotics, hypnotics, hallucinogens, or other chemical agents while on the premises of ESCSI or clinical sites. Unauthorized possession of any firearms or weapons (pistol, revolver, rifle, shotgun, ammunition, explosives, incendiary devices, knife, etc.) on School or clinical site premises, including the parking areas.
- Conviction of a criminal offense committed on School property.
- Willful or repeated violation of School or clinical site's policies and procedures.
- Willful disregard of the School's or clinical site's welfare; interference with operations or relationships with patients or associates.
- Unauthorized disposition of School or clinical site's assets or equipment.

- Failure to comply with the Attendance Policy.
- Sexual Harassment.
- Fighting or use of foul language (including racist, sexist, and anti-country of origin comments)
- Violation of any conditions as set forth in the Enrollment Agreement.
- Failure to meet financial obligations.

Disciplinary Action and Termination

It is the policy of ESCSI to engage all of its representatives in the process of monitoring student conduct. Procedures regarding Disciplinary Action and Termination are uniformly administered based on the degree of seriousness and nature of the misconduct. In all cases, the Director will participate in the review and decision making process of all incidents of unacceptable conduct, and will take the appropriate action.

Based on the severity of the misconduct, the student will first be verbally warned and may not receive a written warning.

However, all written warnings issued will become a part of the student file and upon receiving a third written warning; the student will automatically be suspended.

If, after receiving a third written warning, student's behavior is not corrected (misconduct is repeated), the student will be terminated.

Important: Multiple infractions (misconduct) of differing School or Clinical policies may also constitute grounds for termination. In such instances, the student may be terminated immediately or will be advised of his/her immediate suspension pending investigation.

GRIEVANCE PROCEDURES

Procedure

It is the policy of ESCSI to have a procedure and operational plan for handling student complaints, including decisions regarding suspension and termination. School suspensions cannot be appealed. Students are expected to make a genuine attempt to resolve their issues with the proper administrative offices and personnel prior to just filing a complaint form. However, if a student finds that they wish to file an official complaint form, the Student Complaint Form is available to students. The complaint form can only be provided to a current student deemed in "active status," can only be provided by the Academic Affairs Manager and/or by School Director, and can only be accepted back by the Academic Affairs Manager and/or School Director.

Formal Complaint Process

Any student, teacher, or interested party with a complaint or grievance will be instructed to pursue the following course of action:

- The complainant must obtain an official complaint from the Academic Affairs Manager or from the School Director
- The complainant must fully complete the form, sign, date, and include a clear statement of the facts, including pertinent dates and any parties involved.
- The complainant must then return the form back only to the Academic Affairs Manager or School Director.
- The Director or Academic Affairs Manager may respond by requesting a meeting with the complainant within a reasonable timeframe of receipt of the written complaint. The complainant must comply with the meeting request and meet with the director or Academic Affairs Manager
- The decision as to the student's complaint will be provided to the student by the school within 30 days after the complaint was received provided the student has complied with the requirement for a meeting with the director or the academic affairs manager if such meeting was required.
- The student may appeal a decision regarding their grievance made by the School if he/she believes it is unsatisfactory only if an appeal is possible..
- The student must request an appeal in writing within 10 days of the decision, and submit it to the Director.
- The complainant will be informed of the decision of the appeal within 30 days of the receipt of the appeal request in writing.
- If it is deemed by the school that a complaint must be referred to the committee, the members of the committee will meet to review the allegation within thirty (30) calendar days of the receipt of the complaint.
- If the school deems the use of the committee, the complainant will be informed in writing of additional information needed by the committee. If no further information is needed, the committee will act on the allegations within (30) calendar days of their initial meeting.
- If a committee was used, the committee's decision will be sent to the complainant detailing the steps taken to correct the problem, or information showing that the allegations were not warranted or based on fact.
- The Director may consult with the School Representatives and the student, and a decision will be made within 30 days committee meeting.

If the dispute is not solved by the Director, the student has the right to file a complaint with the Illinois Department of Financial and Professional Regulation, Division of Professional Regulation. Students must exhaust the institution's complaint procedure prior to filing a complaint with NACCAS.

Enforcement Division
Department of Professional Regulation
100 W. Randolph, #9-300
Chicago, Illinois 60601
(312) 814-4504

OR

Enforcement Division
Illinois Department of Professional Regulation
320 W. Washington St., 3rd Floor
Springfield, Illinois 62786
(217)785-0820

or

NACCAS
4401 Ford Ave., Suite 1300
Alexandria, VA 22302-1432
(703) 600-7600

Veterans' Complaints

Veterans who have complaints about the quality of training or administration of veterans' benefit provided by Estelle Skin Care and Spa Institute, are encouraged to share their concerns with Estelle Skin Care and Spa Institute, officials. Veterans can also contact the Illinois State Approving Agency for Veterans' Education benefits at (312) 814-3353.

PROGRAMS, TUITION, PAYMENT OPTIONS

Esthetics

Tuition	\$ 9,875.00
Registration Fee	\$ 100.00
Textbooks, Supplies/Materials, Equipment/Lab usage	\$ 3,925.00

Total Cost of Instruction \$ 13,900.00

Esthetics Teacher

Tuition	\$ 11,200.00
Registration Fee	\$ 100.00

Total Cost of Instruction \$ 11,300.00

Payment Options

- 1. Federal Financial Aid (for those who qualify):** Please catalog regarding Federal Financial Aid qualification and further information.
- 2. Payment Plan Options:**

Any payments due out of pocket must be completed prior to the student completing the full program at ESCSI. A variety of payment options is available and is offered to students. Currently the following are offered:

Payment in parts:

- This option allows the student to divide their tuition payments in a number of parts to be paid off during the course of study.
- The tuition is divided by the number of parts available at the school and agreed upon in the enrollment agreement and the student makes the tuition payments in the proper amount in a timely manner. All payments must be completed prior to the student's completion of the 750 hours in the program. Failure to complete all required payments will result in the student's inability to receive a transcript, diploma and apply for the state exam. Students with over 2 months of delinquent payments will be sent to collections.
- No payment plan fee is assessed on payments in parts

Monthly Payment Plan Option

Monthly payments for students who qualified for financial aid Pell grants:

- This plan allows you to break down the tuition fees not accounted by your financial aid into monthly payments.
- You must divide your remaining tuition after subtracting out the Pell grant amount by 6 and pay that amount every month the last business day of the month, every month.

Monthly payments for full tuition (no financial aid qualification):

- This plan allows you to break down the tuition fees into monthly payments.
- A down payment of \$1380.00 is due prior to the first day of class
- Subsequent monthly payments in the minimum amount depending on your schedule and agreed upon at registration are due by the last business day of the month, every month.
- This option contains a 4.167% service charge
- Please inquire with the director about your monthly payment amount

Regardless of the plan you choose, tuition must be paid off in full prior to graduating from the school.

Continued on next page

Important Information regarding your tuition payments

- Some pre-qualification may be required for some payment options
- A payment option that best suites a student must be agreed upon in writing prior to the student's start of classes. Regardless of the payment option chosen the complete tuition is due to the school prior to the students' completion of the program and ability to receive a transcript. Some pre-qualification may be required for some payment options. Upon Acceptance to the school a registration fee will be due to hold the student's space in class. This fee will be subtracted from the total tuition. Student who does not submit the registration fee in a timely matter will not be guaranteed a space in the class.
- ESCSI is not responsible for reminding the student when their payment is due, the student is responsible to inquire with the school director or the accountant regarding their payment due date.
- All tuition payments must be paid off in full prior to the student's completion of 750 hours of their program at Estelle Skin Care and Spa Institute.
- Students delinquent in payments or failing to make payments in a timely matter will incur late fees.
- Failure to submit a payment for two consecutive months may result in the student inability to attend class and earn further hours, the student's suspension from the school and the transfer of the student's account to collections. A student whose account have been transferred to a collections agency will be responsible for any collection fees associated with collecting on their past due account in addition to any fees owed to the school.

VETERANS AFFAIRS PENDING PAYMENT COMPLIANCE

- Estelle Skin Care and Spa Institute in compliance with Veterans Benefits and Transition Act of 2018 (section 103) which is in effect August 1, 2019, despite any policy to the contrary, any student using Chapter 31 Vocational Rehabilitation and Employment or Chapter 33 Post 9/11 GI Bill® benefits, even though the United States Department of Veterans Affairs has not yet paid tuition and fees, will not be prevented from enrolling, will not be assessed a late penalty fee, will not be required to secure alternative or additional funding, or denies access to any school resources (access to classes, libraries, or other institutional facilities) that are available to other students that have paid.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at <https://www.benefits.va.gov/gibill>.

Certified as true and correct in content and policy