



STUDENTS RIGHT TO KNOW

CONSUMER INFORMATION GUIDE 2016

25861 FORD ROAD, DEARBORN HEIGHTS, MI 48127

(313) 274-5544

CONSUMER INFORMATION

Consumer Information is updated on an annual basis and made available to enrolled and prospective students and staff of Princess Beauty School electronically online at www.princessbeautyschool.com by clicking the “Consumer Information” tab and viewing our Consumer Information Guide and Catalog or in paper format upon request.

STUDENT RIGHT TO KNOW ACT

The Student Right to Know and Campus Security Act requires that institutions throughout the country produce statistics and/or information on the following subjects: 1) completion and graduation rates; 2) financial assistance available to students and requirements and restrictions imposed on Title IV aid; 3) crime statistics on campus; 4) other institutional information including: the cost of attendance, accreditation and academic program data, facilities and services available to disabled students, and withdrawal and refund policies.

OFFICERS, ADMINISTRATIVE AND INSTRUCTIONAL STAFF

Owner/President	Noha Taleb
Vice-President	Bonnie Humble
Financial Aid Director.....	Noha Taleb
Instructors.....	Noha Taleb Shervonne Colvin Lashea Rhodes Ronette Wilson

All employed instructors hold a current Michigan Cosmetology Instructor License.

LICENSED BY

**Department of Licensing and Regulatory Affairs
Bureau of Commercial Services
Board of Cosmetology
P.O. Box 30244
Lansing, Michigan 48909
(517) 373-0580**

ACCREDITED BY

**National Accrediting Commission of Career Arts & Sciences (NACCAS)
3015 Colvin Street
Alexandria, Virginia 22302
www.naccas.org**

EXAMINATION AGENCY

**PSI Examinations
3210 East Tropicana
Las Vegas, NV 89121
(800) 733-9267
Email: comments@psiexams.com**

LICENSING, REGISTRATION, RE-REGISTRATION AGENCY

**Michigan Department of Consumer and Industry Services
Bureau of Commercial Services
Licensing Division
P.O. Box 30244
Lansing, Michigan 48909
Phone (517) 241-8720**

Notice of Availability of Consumer Information

Consumer Information is updated on an annual basis and made available to enrolled and prospective students and staff of Princess Beauty School electronically online at www.princessbeautyschool.com or by paper upon request. This information is updated as required or by July 1st annually. For more information about the Consumer Information, please contact Noha Taleb by email: nora48108@gmail.com

FERPA

The Family Educational Rights and Privacy Act (FERPA) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level.

Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Under FERPA, a school must provide an eligible student with an opportunity to inspect and review his or her education records within 45 days following its receipt of a request. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records.

Schools may charge a fee for copies.

- Parents or eligible students have the right to request that a school correct records, which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.

- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. This written permission must be obtained per occurrence. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions:

- School officials with legitimate educational interest
- Other schools to which a student is transferring;
- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student;
- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;
- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies; and
- State and local authorities, within a juvenile justice system, pursuant to specific State law.
- Schools may disclose, without consent, "directory information records of a student that would not generally be considered harmful or an invasion of privacy if disclosed.
- the parents of a "dependent student" according to the prior year tax returns.

Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a bulletin, student handbook) is left to the discretion of each school.

If an eligible student believes that a school has failed to comply with FERPA, the student may complete a FERPA complaint form. An eligible student may obtain a complaint form by calling (202) 260-3887.

“School Officials” include parties such as: professors; instructors; administrators; health staff; counselors; attorneys; clerical staff; trustees; members of committees and disciplinary boards; and a contractor, volunteer or other party to whom the school has outsourced institutional services or functions. A school official generally has a “legitimate educational interest” if the official needs to review an education record in order to fulfill his or her professional responsibility.

For more information on FERPA visit: <http://www2.ed.gov/policy/gen/guid/fpco/ferpa/students.html>

Retention, Licensure, Placement and Graduation Rates

Princess Beauty School retention rate as reported to the Integrated Postsecondary Education Data System (IPEDS) must be made available to any enrolled student or prospective student through appropriate publications or electronic media. In the case of a request from a prospective student, the information must be made available prior to the student’s enrolling or entering into any financial obligation with the school.

Retention Rates

- . Full time students – 73%
- . Part time students – N/A

(This is the retention rate as of Fall 2015)

Pursuant to NACCAS Standard I Criterion 3 and 4, An institution must assess its achievement of its programs and students on a basis of pass rates for the State of Michigan licensing examination (70% min) Job Placement Rates for those who took the licensing exam (60% min) and program completion rates (50% min).

This institution is proud to announce that with 2014 data Annual Report, submitted in 2015; it exceeds the required benchmarks set by NACCAS with the following rates:

- The percentage of those who took the licensing exam and passed was 100.00%
- Those who are working in the field for a placement rate of 87.50%
- The average percentage of program completers scheduled to complete in the calendar year 2014 and who completed by submission of the 2015 annual report was 72.73%.

Disabled Students

Princess Beauty School recognizes and accepts its obligations under the Rehabilitation Act of 1973, Americans with Disabilities Act (ADA) of 1990, and the ADA Amendments Act of 2008, prohibiting discrimination on the basis of a disability and requiring us to provide reasonable accommodations and academic adjustments to qualified disabled students in all programs and activities.

Students have the responsibility to both self-disclose and request accommodation through the school manager. Communication with faculty or other staff members does not constitute fulfilling the ADA accommodation requirements. Verification through documentation from a health care provider is required prior to accommodations or adjustments being determined and fulfilled.

Obtain Information

The school Director is responsible for managing the ADA process, including negotiations, and finalizing appropriate student accommodations.

Princess Beauty School is wheel chair accessible.

Copyright Infringement Policies and Sanctions

The use of copyrighted material may require the permission of the copyright owner. The absence of a copyright notice or symbol on a work does not mean it is not copyrighted. Copyrighted works can include, but are not limited to, text, graphics, music, and photographs.

It is stated in the copyright law that, “anyone who violates any of the exclusive rights of the copyright owner is an infringer of the copyright or right of the author.” Commonly, anyone who engages in any of these activities including unauthorized peer-to-peer file sharing, without obtaining the copyright owner’s permission may be liable for infringement and subject to civil and criminal liabilities.

Anyone responsible for civil copyright infringement may be ordered to either pay actual damages or statutory damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For willful infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For details, see Title 17, United States Code, Sections 504, 505.

All Princess Beauty School students and staff are required to abide by and comply with all state and federal laws governing copyrights and trademarks. Failure to do so may result in termination from school.

The following sites are sources for more information on compliance and copyright laws:

<http://www.copyright.gov/>

<http://www.copyright.gov/circs/circ1.pdf>

<http://www.copyright.gov/legislation/hr2281.pdf>

Plagiarism

Students at Princess Beauty School are prohibited to plagiarize any information out of the text books used by the school as well as plagiarizing any information from the school’s website and catalog. If a student has been caught plagiarizing, Disciplinary actions will be taken.

Vaccinations

Vaccinations are not required for admission into Princess Beauty School.

Drug Free Workplace – Notice to Students and Staff

The use of illegal drugs, controlled substances or alcohol in any form during the school day/evening is prohibited. Students or staff members who exhibit evidence of drug, alcohol abuse or intoxication in School, are subject to disciplinary action of suspension or termination. Possession of drug paraphernalia is subject to the laws of the State of Michigan. Students that may have a drug or alcohol problems affecting their progress should see the Administrator for advising. He/she will refer them to a Drug Prevention Program coordinator. All advising will be confidential. If needed, students shall be referred to: Dearborn Heights, MI Drug and Alcohol Treatment Centers Toll Free: (800) 315-2056

CODE OF CONDUCT

I. ETHICAL PRINCIPLES:

All decisions and actions made or taken by any of the Institution's financial aid office employees or any other officers and employees who have contact with guaranty agencies or lenders (for federal or private loans) shall be consistent with the following principles:

1. **STUDENT CHOICE:** Students must be given have a genuine, fair and equal opportunity to choose among and between all lenders and loans, federal and private, which choice shall not limited to those made lenders or loans made available or recommended by the Institution.
2. **STUDENT INTEREST:** The Institution must seek to establish relationships with those lenders which offer the best benefits for students – interest rates and fees, payment terms and services.
3. **AVOIDANCE OF CONFLICTS:** No director, officer or employee of the Institution should have any relationship - as director or employee or representative – with any lender or guaranty agency nor accept anything of value, other than taken marketing items and nominal conference refreshments, from any lender. The Institution should not accept any service or thing of value from any lender or guaranty agency, other than training for financial aid staff relevant to loan processing, loan processing materials and financial literacy materials, emergency staffing services, entrance and exit counseling services conducted under the supervision of a financial aid officer of the Institution, and reimbursement of reasonable costs for domestic travel to training conferences hosted by lenders and/or guaranty agencies.
4. **INSTITUTIONAL DISCLOSURE:** If the Institution develops and uses a preferred lender list, the selection process and criteria must be disclosed in writing to students. If any lender or guaranty agency offers to make philanthropic contributions to the Institution for institutional aid or student financial assistance, there can be no promise of preferred status or other commitments given in exchange for or because of such contributions.
5. **STUDENT PRIVACY:** All student financial information - about need, resources, loans and other aid - must be kept confidential and, without written student authorization, not shared with outside parties, other than the United States Department of Education (DOE), state aid agencies, lenders, servicers and guaranty agencies.

II. CODE OF CONDUCT: All directors, officers, employees and other representatives of the Institution (“**Institutional Representatives**”) are required to comply with each of the following rules in this Code of Conduct for Lender Relationships & Loans (“**Code**”) and to also promptly inform either the Institution's ethics officer , legal counsel or president (as directed by the Institution in writing) if they become aware of facts indicating that there may have been a violation of the Code:

1. PROHIBITED RELATIONSHIPS:

a) No Institutional Representative shall act as an officer, employee, consultant or sales representative for any guaranty agency or lender, no financial aid officer or employee of the Institution (including any officer of the Institution with responsibility for overseeing the financial aid office and/or the Institution's relationships with lenders) shall serve on the board of directors of a lender, and no other employee, officer and director of the

Institution shall serve as an uncompensated member of the board of directors of any lender, unless such individual has confirmed in writing that he/she will abide by the Institution's published conflict of interest policy and has obtained written permission from the ethics officer, legal counsel or president of the Institution.

b) No financial aid officer or employee of the Institution shall serve on any **advisory board** for any guaranty agency or lender, nor shall any other Institutional Representative serve on such a board, unless such service has been **approved in writing** by the ethics officer, legal counsel or president for the Institution.

2. **PROHIBITED INVESTMENTS:** No Institutional Representative shall purchase or accept any stock, bond or other equitable or legal interest in any guaranty agency or lender, nor any option to acquire such an interest, but this prohibition shall not preclude ownership of units in a mutual fund holding such stocks or bonds.

3. **PROHIBITED BENEFITS TO INDIVIDUALS:** No Institutional Representative shall accept any prize, gift, compensation, entertainment (including concert and sporting event tickets), meals, travel cost reimbursement or other benefit from any guaranty agency or lender ("Prohibited Benefits"), but this does not include promotional items of nominal value, conference meals and refreshments open to all attendees, and reimbursement of reasonable costs for domestic travel to attend conferences or seminars providing training on the administration of loans or to attend advisory board meetings focused on best practices. If any lender or guaranty agency attempts to offer any Institutional Representative any Prohibited Benefit, he or she shall promptly report this to the Institution's ethics officer, legal counsel or president [WHERE REQUIRED: and to the state department of education for any state in which the Institution maintains a campus.].

4. **PROHIBITED BENEFITS OR INDUCEMENTS TO INSTITUTION:**

a) The Institution shall not accept any payment or benefit of any kind from any guaranty agency or lender, including without limitation any rebate or share of revenue and any computer software or hardware (at no charge or at below market rates), as consideration for entering into a contractual relationship or for placing a lender on a preferred lender list.

b) The Institution shall not accept from any lender any 'opportunity pool,' revenue sharing arrangements or similar funding arrangements offered for use in making private loans to higher risk students in exchange for promises or concessions by the Institution.

c) The Institution may accept philanthropic contributions from a lender or guaranty agency, only if such contributions are made without any expectation or promise of any preferred status, advantage, recommendation, business volume, or other benefit.

PROHIBITED PROMOTIONS: The Institution shall not allow its name, logo, emblem or mascot, or any other words, symbols or photographs readily associated with the Institution to be used by any guaranty agency or lender in any advertisement, publication or other communication suggesting that the Institution has endorsed loans or services offered or guaranteed by the guaranty agency or lender. The Institution shall assure that all materials provided to students about federal or private educational loans shall prominently identify the name of the lender.

PROHIBITED REPRESENTATIONS & SERVICES:

a) The Institution shall not allow any employee, agent or representative of any lender or guaranty agency to represent himself or herself to the public, or to otherwise act, as an agent or representative of the Institution.

- b) No Institutional Representative shall represent himself or herself to the public, or otherwise act, as an agent or representative of any lender or guaranty agency.
- c) The Institution generally shall not accept any assistance from a lender or guaranty agency for financial aid office or call center staffing, but may accept: staffing assistance on a short term basis in the event of a disaster creating emergency needs; entrance and exit counseling services when supervised by a financial aid officer of the Institution; and financial literacy materials not promoting any lender or guaranty agency.

7. PROHIBITED INDUCEMENTS BY INSTITUTION: The Institution shall not offer or provide to any guaranty agency or lender any inducement to secure any business relationship, any particular kind of loans or scholarships, services or other benefits. This prohibition includes, but is not limited to, any promise of loan volume, preferred status, or any other advantage or benefit.

8. PREFERRED LENDER LISTS: The Institution shall comply with the following requirements for any list of preferred federal or private student loan lenders (“**Lender List**”) given to students and parents:

- a) The lender list shall include a prominent **reminder** that **students** may **choose** to use a lender not on the list and that the Institution is required to process loan documents for any eligible lender selected by students;
- b) The Institution shall include on the financial aid webpage of its website a prominent reminder that students are not required to use any federal or private lender recommended by the Institution and may select any other lender;
- c) The Lender List shall clearly **disclose** the Institution’s selection **process** and selection **criteria**;
- d) **Criteria** for selecting **preferred lenders** shall emphasize student interests and benefits – competitive rates and high quality service, along with business reputation, financial strength and processing capabilities of the lender;
- e) **Terms** offered by preferred lenders must **be equally available** to **all** of the Institution’s eligible **students**;
- f) The Institution’s financial aid staff shall conduct a **performance review** of its preferred lenders at least once every 12 month & make changes when appropriate;
- g) The Lender List shall include **comparative information** for listed lenders, including interest rates, origination fees & repayment terms, including all information required by the DOE’s Model Disclosure Form for presentation of information required by the federal Truth in Lending Act (TILA);
- h) The Lender List shall include information on the maximum amount of federal grant and loan aid available to students;
- i) The Lender List shall disclose all types of financial aid that may be available from the Institution;
- j) At least **three unaffiliated lenders** for **federal loans** and **two unaffiliated lenders** for **private loans** shall be listed (periodic reviews of the DOE lender affiliation webpage shall be conducted in order to determine affiliation status of all listed lenders); If one or more lenders withdraw and fewer than three unaffiliated lenders remain, then **the Institution shall cease to use a preferred lender list and instead shall only offer contact information for all lenders to make loans**;
- k) If any lender listed is affiliated to another lender on the list, such affiliation shall be disclosed on the list;
- l) **No** lender will be included which has **offered** any **payments** or other benefits to the Institution to seek preferred status;
- m) **No** lender will be included which is known to **sell** its **loans** to another lender but has not disclosed such relationship;
- n) **No** lender shall be included which offers **prizes** or other benefits to students for applying for loans; and
- o) **No** lender shall be included which makes **unsolicited mailings** of loan application to students.

9. LOAN PROCESSING ARRANGEMENTS:

- a) The institution shall not use any software or processing system or practices that create a “default” arrangement through which a student borrower is automatically referred to any one or more federal or private

student lenders, whether or not any such lenders have been designated by the Institution as “preferred lenders.”
b) The institution shall not use any financial aid processing or packaging practices that delay certification of borrowers choosing federal or private student loan lenders not on the Institution’s Lender List.

10. FEDERAL AND PRIVATE COMPARISONS: If the Institution provides students with information on loans from private lenders, it shall provide each student with a separate written reminder written of the potential availability of federal student loans and a written comparison of the principal terms of such loans to the principle terms of federal student loans, including eligibility conditions, interest rates, origination fees, and repayment options & terms.

11. LIMITATIONS ON STUDENT INFORMATION DISCLOSURES: In the absence of a signed authorization from specific students or parents (in the case of minors) or documentation showing that the specific students or parents have filed an application with a specific lender, the institution shall not disclose any information about the financial needs, resources and loan options or considerations of its students to any prospective lender or to any other person or entity, excluding those entities and persons to which disclosure is authorized under FERPA statutory and regulatory provisions.

12. PREFERRED LENDER LISTS DISCLOSURES: The Institution shall annually give written disclosure to the U.S. Secretary of Education and to students about all lenders selected for inclusion on any Preferred Lender List published by the Institution, exemplifying the reasons why the lenders were selected, identifying the student benefits they provide, and providing the Model Disclosure Form information and (IF REQUIRED BY THE STATE LAW) shall provide the same written report to any state education department with oversight of the Institution.

13. PUBLICATION OF CODE: A copy of this Code shall be provided at least annually to all employees of the Institution, each of whom shall be required to sign a written certification confirming that they have received and read the Code. This Code shall be posted on the Institution’s website and, upon request, a paper copy of the Code shall be given to all students either in written mailings or email notices.

