

STUDENT CATALOG



8000 U.S. Highway 64 • Bartlett, Tennessee 38133

EARNING A DEGREE HAS NEVER BEEN SO CHIC.



One of the region's most prestigious names in salons and spas since 1932, the Goulds are proud to offer an exciting salon and spa curriculum at Gould's Academy. Cosmetology, aesthetics, manicuring programs... Gould's Academy offers an exciting curriculum taught by highly trained, industry-experienced educators. Everything you need to know to be salon and spa-ready, you'll learn at Gould's Academy.

With 18,448 square feet and lots of room for career growth, Gould's Academy is the perfect place to start a thrilling career. More than a classroom, Gould's Academy offers a real-life salon environment. You'll learn from top stylists including Guest Stylists from across the country who bring the latest styles from around the world to Memphis. The biggest names in cosmetics are behind our curriculum with exciting classes such as Sassoon Academy cutting program, Revlon Color System, CND Nail Technology and Pigment Makeup.

Inside this catalog, you'll find information on admissions, academic requirements, classes, financial assistance, transfer hours and more. For additional information or to schedule a tour of Gould's Academy, call 901-842-1772. Gould's Academy Educators are all licensed instructors by Tennessee State Board of Cosmetology and Barber Examiners.

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ADMINISTRATIVE STAFF & FACULTY

Philip Gould.....	Owner
David Gould	Owner
Paul Gould.....	Executive Director / CEO
Garrett Gerlach	Director
Alisa Bolton	Administrator
Victoria Townsend.....	Administrative Assistant
David Hearn	Director of Education
Cameron Frank.....	Educator
Jacquetta Cole	Educator
Kimala Matlock.....	Educator
Kerri Gielda	Educator
Misty Bejma.....	Educator
Shannon Erwin	Educator
Jessica Faith	Educator
Ariell Swain.....	Educator
Tracey Crawley	Educator
Erika Rice.....	Educator
Colton Jones	Educator
Alex O'Neal.....	Educator
Ethan Petty.....	Educator
Kamisha Ray	Educator
Daisy Harris	Director of Massage
Jennifer Auvenshine.....	Accountant
Tameka Green	Financial Aid Officer
Dana Marino.....	Financial Aid Officer
Mario Hunt	Financial Aid Officer
Tish Jones.....	Front Desk Coordinator

FLOOR PLAN DESCRIPTION

Gould's Academy is owned and operated by P & D, LLC, Philip Gould and David Gould. The physical location is at 8000 U.S. Highway 64, Bartlett, TN 38133. The academy consists of 18,448 square feet.

The amount of equipment meets and exceeds requirements of Tennessee State Board of Cosmetology Laws which governs the operating standards of Cosmetology schools. The school contains the following: eight (8) classrooms, a spa manicure/pedicure area with fifteen (15) manicure tables and four (4) spa pedicure chairs, a shampoo area with eighteen (18) shampoo bowls and reclining chairs, 2 large student salons (clinic floor) with fifty six (56) student styling workstations and ten (10) hooded dryers, a reception area with front desk and seating area for waiting clients and an extensive retail section. The school has a student dispensary which encompasses washer/dryer laundry rooms.

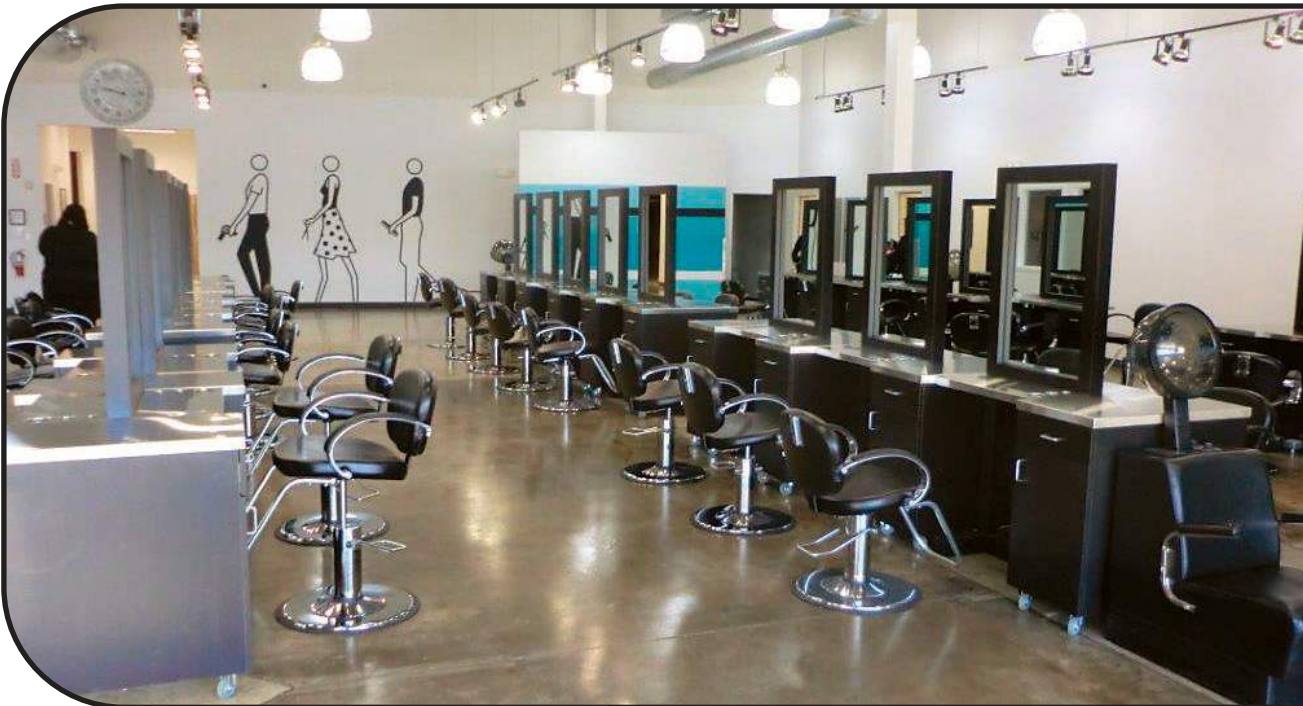
There is also 2 student break areas with vending machines, a refrigerator and a microwave. In addition the school has a student store as students may purchase additional mannequins, etc. There is a conference room and an office for the educators along with a designated area for breaks. There are six (6) other offices, of which, one will be used by the Director and the other by the Administrator. The school includes five (5) restrooms for the students and an additional restroom for the staff. Gould's Academy is ADA compliant.

Gould's Academy is authorized by the Tennessee Higher Education Commission. This authorization must be renewed each year and is based on an evaluation by minimum standards concerning quality of education, ethical business practices, health and safety, and fiscal responsibility. Gould's Academy accepts VA.



MISSION STATEMENT

Our purpose is dedicated to produce graduates for immediate success in the ever changing salon/spa industry.



ADMISSION REQUIREMENTS

The Admissions Representative will interview all applicants for enrollment. The student will need to furnish a high school transcript or GED certificate/diploma and/or high school or GED transcript equivalent to a high school diploma showing completion, along with a driver's license and/or birth certificate and a Social Security card at the time of enrollment. Official documentation is a statement of the student's academic record received directly from the issuing institution or agency such as a transcript or score sheet. Paper transcripts printed on security sensitive paper that contains the issuing institution's seal or signature of an official from the institution is acceptable admission documentation. Electronic transcripts or scores sheets not printed on security sensitive paper must include

indicia that the transcript or score sheet was received directly from the issuing institution or agency such as accompanying email correspondence or the envelope. This academy's policies of admission on instruction and graduation practices do not discriminate on the basis of sex, race, color, ethnic origin, religion or age. Tennessee Board of Cosmetology and Barber Examining State Law requires an individual student to be 17 years of age or older to enroll in a Cosmetology, Esthetics, Instructor, Barbering or Manicuring course. Gould's Academy does not recruit or encourage students already enrolled in a similar course of study. Students who are re-entering after a period of withdrawal will re-enter in the same progress status as when they left. This also includes students returning from a leave of absence.

COSMETOLOGY TRANSFER HOURS POLICY

If a student is transferring from another school, he/she may have already accumulated hours toward his/her completion of the 1,500 hour Cosmetology program. Gould's Academy will accept 350 transfer hours. All students applying for the entrance to **Gould's Academy** are responsible for obtaining Certification of hours from prior school. Student transfers will be allowed to change courses and retain 150 hours from their

previous course according to State Board guidelines. In order to be considered for transfer all previous financial obligations must be completed with a proof of receipt. Transfer hours are counted as both attempted and completed hours for the purpose of determining when the allowed maximum time frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

ESTHETICS TRANSFER HOURS POLICY

Gould's Academy does not accept transfer hours for Esthetics. Gould's Academy student transfers will be allowed to change courses and retain 150 hours from their previous course according to State Board guidelines. In order to be considered for transfer all previous financial obligations must be completed

with a proof of receipt. Transfer hours are counted as both attempted and completed hours for the purpose of determining when the allowed maximum time frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

BARBERING TRANSFER HOURS POLICY

If a student is transferring from another school, he/she may have already accumulated hours toward his/her completion of the 1,500 hour Barbering program. Gould's Academy will accept 350 transfer hours. All students applying for the entrance to Gould's Academy are responsible for obtaining Certification of hours from prior school. Gould's Academy student transfers will be allowed to change courses and retain 150 hours from

their previous course according to State Board guidelines. In order to be considered for transfer, all previous financial obligations must be completed with a proof of receipt. Transfer hours are counted as both attempted and completed hours for the purpose of determining when the allowed maximum time frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

Gould's Academy is a special purpose institution. That purpose is dedicated to produce graduates for immediate success in the ever changing salon/spa industry. Students should be aware that transfer of credit is always the responsibility of the receiving institution. Whether or not credits transfer is solely up to the receiving institution. Any student interested in transferring credit hours should check with the receiving institution directly to determine to what extent, if any, credit hours can be transferred.

We do not accept transfer hours for manicuring, esthetics and instructor course.

COSMETOLOGY COURSE PROGRAM

Cosmetology students in order to graduate must successfully complete 1,500 practical and theory hours composed of the following required units:

Administration, Salon/Spa Ethics, Tennessee State Law, First Aid and Infection Control (Salon Ecology).....	35 Hours
Shampooing, Rinsing and Conditioning.....	30 Hours
Haircutting	135 Hours
Properties of the Hair and Scalp.....	20 Hours
Manicuring and Pedicuring.....	115 Hours
Hairstyling and Related Theory	210 Hours
Facials and Related Theory of Make-Up	45 Hours
Chemical Texturizing (Chemical Relaxers).....	70 Hours
Chemical Texturizing (Permanent Waving).....	100 Hours
Wigs and Related Theory	15 Hours
Anatomy and Physiology.....	20 Hours
Skin Diseases and Disorders.....	20 Hours
Hair Removal.....	15 Hours
Hair Pressing	20 Hours
Electricity and Light Therapy.....	10 Hours
Concepts in Hair Color	185 Hours
Chemistry.....	20 Hours
Salon Business.....	25 Hours
Practical Applications of Services on Student Salon Floor of Required Knowledge.....	410 Hours

COURSE



Gould's Academy offers the Sassoon Academy cutting curriculum, the CND Nail System and the Milady Standard Textbook of Cosmetology. A 20-hour business course, further enhances the student's education to make them salon/spa ready or to become an owner upon graduation. The highly skilled and experienced professional educators will present the classes with the use of DVDs, lectures, PowerPoint, diagrams, demonstrations, platform artists and practical hands-on application. Incorporating all of the educational material creates motivation, inspiration, artistry and growth in becoming a respected professional in the salon/spa industry.

Students will receive educational material from the Revlon Color System, Pigment Makeup, Sassoon Academy School Connection, CND Nail Technology, Milady Standard Textbook of Cosmetology and in compliance with Tennessee State Board of Cosmetology, the Tennessee State Board Booklet.

A new cosmetology student will begin their education at Level 1 in a supervised classroom. They will accumulate 360 hours of theory and practicals. Upon reaching satisfactory progress in attendance, practicals & theory exams, the stu-

dent will be promoted to level 2 Cosmetology program. The Level 2 classes will continue with supervised training for the next 300 hours. Upon successfully completing 300 hours, students demonstrating knowledge in practicals and theory are considered to be making satisfactory progress and may be promoted to Level 3, the Student Salon (clinic floor) upon test out.

All phases of cosmetology are performed by students on clients/mannequins under the direct supervision of a licensed educator. Level 3 students must display knowledge in all areas of their cosmetology training. During Level 3 students will continue to attend both a daily theory class and advanced technical classes through the remainder of their Cosmetology training. To prepare students for the Tennessee State Board Licensing Examination, Gould's Academy requires all students completing 1,200 hours of training to attend Tennessee State Board Preparatory Classes twice a month until completion of 1,500 hours. The Cosmetology program takes 50 weeks. Full time is 30 hours per week, part time is 18 hours per week.

TOTAL COST OF COSMETOLOGY COURSE

Tuition	\$18,650.00
Books/Kits	\$3,800.00
Milady Standard of Cosmetology Textbook	
Milady Cosmetology Practical Workbook	
Milady Cosmetology Theory Workbook	
Google Chrome book	
Registration.....	\$100.00
Uniforms	\$100.00
Total Cost.....	\$22,650.00

*Financial Aid available for those who qualify.
We accept cash, check or all major credit cards.
Monthly payment plans are available upon request.*

Black pants/skirt and black shoes complete the uniform and must be purchased by the student. Students may purchase additional shirts through the Gould's Academy Student Store.

Each student is issued a personal kit containing all necessary implements and materials upon completion of all paperwork and payment plan. If a student misplaces any of their equipment and materials, it will be their responsibility to replace these items.

The school will charge additional tuition for hours remaining after the contract ending date at a rate of \$100 per week.

MANICURING

MANICURING COURSE PROGRAM

Graduates in the manicuring class must complete 600 hours of theory and practical hours composed of the following required units:

Administration, Salon/Spa Ethics, Tennessee State Law, First Aid and Infection Control (Salon Ecology).....	50 Hours
General Anatomy and Physiology.....	15 Hours
Basics of Chemistry	10 Hours
Nail Care	150 Hours
Nail Enhancements.....	85 Hours
The Creative Touch.....	25 Hours
Business Skills	30 Hours
Practical Applications of Services on Student Salon Floor of Required Knowledge.....	235 Hours



COURSE



Gould's Academy offers the CND Nail System business course of 20 hours and the Milady Nail Technology Textbook. The highly skilled and professional educators at the academy will use lectures, DVDs, PowerPoint presentations, charts, demonstrations, practical hands-on experiences as well as guest artists. Incorporating all of the instructional materials creates motivation, a positive attitude, effective communication and continued growth to become a respected professional in the nail industry.

Students will receive educational material from the Milady Nail Technology Textbook, CND Nail Technology, and in compliance with Tennessee State Board of Cosmetology, the Tennessee State Law Booklet.

A student beginning in the Manicuring course will begin their education at Level 1 in a supervised classroom. They will accumulate 300 hours of theory and practicals.

A test-out procedure will be used to determine satisfactory progress in theory and practicals. Students demonstrating such knowledge will progress to Level 2 Student Salon (clinic floor).

All phases of manicuring are performed under the direct supervision of a licensed educator. Level 2 students must display knowledge in all areas of their Manicure training. During this training Level 2 students will continue to attend both a daily theory class and advanced technical classes through the remainder of their Manicure program.

To prepare students for the Tennessee State Board Licensing Examination, Gould's Academy requires all students completing 400 hours of training to attend a Tennessee State Board Preparatory Class twice a month until completion of 600 hours. We do not accept transfer hours for this course. The Manicuring program takes 20 weeks.

TOTAL COST OF MANICURING COURSE

Tuition	\$6,950.00
Books/Kits	\$2,800.00
Milady Standard Nail Technology Textbook	
Milady Nail Practical Workbook	
Milady Nail Theory Workbook	
Business books (4)	
Google Chrome book	
Registration	\$100.00
Uniforms	\$100.00
Total Cost	\$9,950.00

*Financial Aid available for those who qualify.
We accept cash, check or all major credit cards.
Monthly payment plans are available upon request.*

Black pants/skirt and black shoes complete the uniform and must be purchased by the student. Students may purchase additional shirts through the Gould's Academy Student Store.

Each student is issued a personal kit containing all necessary implements and materials upon completion of all paperwork and payment plan. If a student misplaces any of their equipment and materials, it will be their responsibility to replace these items.

The school will charge additional tuition for hours remaining after the contract ending date at a rate of \$100 per week.

ESTHETICS COURSE PROGRAM

Esthetics students in order to graduate must successfully complete 750 practical and theory hours composed of the following required units:

Administration, Spa Ethics and Tennessee State Law	10 Hours
General Sciences	15 Hours
Basics of Chemistry	25 Hours
Electricity and Light Therapy.....	10 Hours
Nutrition	10 Hours
Skin Science: Physiology and Histology of the Skin	25 Hours
Skin Diseases and Disorders.....	25 Hours
Skin Analysis	25 Hours
Skin Care Products, Chemistry, Ingredients and Selection	25 Hours
Treatment Room.....	10 Hours
Basic Facials and Facial Massage	50 Hours
Facial Machines	5 Hours
Hair Removal.....	10 Hours
Advanced Topics and Treatment.....	15 Hours
Make-Up	15 Hours
Business/Career Planning	5 Hours
The Skin Care Business.....	10 Hours
Selling Products and Services.....	10 Hours
Practical Applications of Services on Student Spa Floor of Required Knowledge.....	450 Hours

COURSE



Gould's Academy offers the Image Skin Care, Pigment Makeup and the Milady Standard Esthetics Fundamentals. A 20-hour business course, Pin Up Eyelash Extensions, further enhances the student's education to make them salon/spa ready or to become an owner upon graduation. The highly skilled and experienced professional educators will present the classes with the use of DVDs, lectures, PowerPoint, diagrams, demonstrations, platform artists and practical hands-on application. Incorporating all of the educational material creates motivation, inspiration, artistry and growth in becoming a respected professional in the salon/spa industry.

Students will receive educational material from Image Skin Care, Milady Standard Esthetics Fundamentals, Pin Up Eyelash Extensions and in compliance with Tennessee State Board of Cosmetology, the Tennessee State Board Booklet.

A new esthetics student will begin their education at Level 1 in a supervised classroom. They will accumulate 300 hours of theory and practicals. Upon reaching satisfactory progress in attendance, practicals & theory exams, the student will be promoted to level 2 Esthetics program.

The Level 2 classes will continue with supervised training for the next 450 hours. The Esthetics program takes 25 weeks. Full time is 30 hours per week.

Due to the course curriculum and the short time frame of the Esthetics program, a Leave of Absence (LOA) will not be granted.

TOTAL COST OF ESTHETICS COURSE

Tuition	\$11,225.00
Books/Kits	\$2,300.00
Milady Standard Esthetics Fundamentals	
Google Chrome book	
Registration.....	\$100.00
Uniforms	\$150.00
Total Cost.....	\$13,775.00

*Financial Aid available for those who qualify.
We accept cash, check or all major credit cards.
Monthly payment plans are available upon request.*

*Teal or black scrubs and jacket complete the uniform.
Additional uniform may be purchased.*

Each student is issued a personal kit containing all necessary implements and materials upon completion of all paperwork and payment plan. If a student misplaces any of their equipment and materials, it will be their responsibility to replace these items.

The school will charge additional tuition for hours remaining after the contract ending date at a rate of \$100 per week.

INSTRUCTOR COURSE PROGRAM

Instructor students in order to graduate must successfully complete 300 practical and theory hours composed of the following required units:

Orientation.....	25 Hours
Methods of Teaching and Clinic Management	115 Hours
Student Salon / Clinic Management	50 Hours
Instruction and Theory	110 Hours

COURSE



Gould's Academy offers the Milady curriculum. A 20-hour business course, further enhances the student's education to ready them to become an instructor upon graduation. The highly skilled and experienced professional educators will present the classes with the use of DVDs, lectures, PowerPoint, diagrams, demonstrations, platform artists and practical hands-on application. Incorporating all of the educational material creates motivation, inspiration, artistry and growth in becoming a respected professional instructor in the school industry.

Students will receive educational material from Milady's Mastery Educator Program in compliance with Tennessee State Board of Cosmetology, the Tennessee State Board Booklet and PSI Booklet. We do not accept transfer hours for this course.

The Instructor program takes 10 weeks for 18 hours a week.

TOTAL COST OF INSTRUCTOR COURSE

Tuition	\$4,650.00
Books/Kits	\$700.00
Milady Master Educator Book	
Milady Master Educator Workbook	
Registration	\$100.00
Uniforms	\$200.00
Total Cost	\$5,650.00

*Financial Assistance is available upon request.
We accept cash, check or all major credit cards.
Monthly payment plans are available upon request.*

Black pants/skirt and black shoes complete the uniform and must be purchased by the student. Students may purchase additional shirts through the Gould's Academy Student Store.

The school will charge additional tuition for hours remaining after the contract ending date at a rate of \$100 per week.

Each student is given an exam upon completion of each chapter. Students are expected to maintain 84% in attendance, academic and practical. Upon completion of 300 hours the student will be given a final exam. Students will be required to teach a Theory and Practical class assigned by Gould's Academy. Upon satisfactory compliance of Theory and Practical class the student may apply for testing to become a licensed instructor.

BARBERING COURSE PROGRAM

Barbering students in order to graduate must successfully complete 1,500 practical and theory hours composed of the following required units:

Theory, Classroom set up and Instruction, Tennessee State Law

First Aid, Basic Tools and Implements.50 Hours

Infection Control; and General Sciences85 Hours

Hair Scalp and Nail Care.....75 Hours

Shaving 120 Hours

Hairstyling220 Hours

Haircutting230 Hours

Haircoloring and Lightening 150 Hours

Chemical Texture Services, Permanent Waiving, Relaxing200 Hours

Skin Care, Facials, Electrotherapy and Light Therapy 100 Hours

Barber Business, Retail Sales60 Hours

City and State Laws..... 10 Hours

Practical Applications of Services on Student Salon

Floor of Required Knowledge200 Hours

COURSE



Gould's Academy offers the American Crew haircutting curriculum, the CND Nail System, and the Milady Standard Textbook of Barbering. The highly skilled and experienced professional educators will present the classes with the use of DVD's, lectures, Power Point, diagrams, demonstrations, platform artists and practical hands on application. Incorporating all of the educational material creates motivation, inspiration, artistry and growth in becoming a respected professional in the salon/spa/barber industry.

Students will receive educational material from the American Crew Menswork Shaving workbook, American Crew Menswork Haircutting workbook, Revlon Color System, CND Nail Technology, Milady Standard Textbook of Barbering, PSI Candidate Information Bulletin and in compliance with Tennessee State Board of Barbering, the Tennessee State Board Booklet.

A new barbering student will begin their education at Level 1 in a supervised classroom. They will accumulate 270 hours of theory and practicals. Upon reaching satisfactory progress in attendance, practical and theory exams, the student will

be promoted to Level 2 Barbering program. The Level 2 classes will continue with supervised training for the next 420 hours. Upon successfully completing 420 hours, students reaching satisfactory progress in attendance, practical and theory exams may be promoted to Level 3, the Student Salon Floor upon test out.

All phases of barbering are performed by students on clients/mannequins under the direct supervision of a licensed educator.

Level 3 students must display knowledge in all areas of their barbering training. During Level 3, students will continue to attend both daily theory class and advanced technical classes through the remainder of their Barbering training. To prepare students for the Tennessee State Board Licensing Examination, Gould's Academy requires all students completing 1200 hours of training to attend Tennessee State Board Preparatory classes until completion of 1,500 hours. The Barbering program takes 50 weeks. Full time is 30 hours per week, part time is 18 hours per week.

TOTAL COST OF BARBERING COURSE

Tuition	\$14,650.00
Books/Kits	\$3,800.00
Milady Standard of Barbering Textbook Milady Barbering Theory Workbook American Crew Menswork Shaving Workbook, American Crew Menswork Haircutting Workbook Google Chrome book	
Registration.....	\$100.00
Uniforms	\$100.00
Total Cost.....	\$18,650.00

*Financial Aid available for those who qualify.
We accept cash, check or all major credit cards.
Monthly payment plans are available upon request.*

Black pants/skirt and black shoes complete the uniform and must be purchased by the student. Students may purchase additional shirts through the Gould's Academy Student Store.

Each student is issued a personal kit containing all necessary implements and materials upon completion of all paperwork and payment plan. If a student misplaces any of their equipment and materials, it will be their responsibility to replace these items.

The school will charge additional tuition for hours remaining after the contract ending date at a rate of \$100 per week.

MASSAGE THERAPY

MASSAGE THERAPY COURSE PROGRAM

Massage Therapy students in order to graduate must successfully complete 700 practical and theory hours composed of the following required units:

Theory, Classroom set up and Instruction, Tennessee State Law

Body Science, Anatomy and Physiology I	75 Hours
Fundamentals of Massage Therapy, Review and Practice I	75 Hours
Body Science, Anatomy and Physiology II	75 Hours
Special Populations, Review and Practice II.....	75 Hours
Kinesiology, Anatomy and Physiology III	75 Hours
Massage Modalities, Complimentary Therapies, Review and Practice II	75 Hours
Massage and Bodywork Research Literacy, Anatomy and Physiology Cumulative Review	75 Hours
Business Practices for the Massage Therapist, MBLEx Preparation...	75 Hours
Clinical Internship.....	100 Hours

COURSE



Gould's Academy is proud to offer an exciting massage therapy curriculum; offering an engaging program taught by highly trained, industry licensed, experienced educators. These educators will present the classes with the use of DVDs, lectures, PowerPoint, diagrams, demonstrations, practical hands-on application, and guest speakers. Incorporating all of the educational material creates motivation, inspiration and growth in becoming a respectful individual in the spa/massage industry.

Students will receive educational material and textbooks from Elsevier publishing. Their textbooks will include; Kinesiology The Skeletal System and Muscle Function, Pathology for Massage Therapists, The Muscle and Bone Palpation Manual, and Massage Therapy Principles and Practice. Each one of these textbooks has additional online educational materials.

The students will begin their education journey in term one, learning basic body sciences and how those sciences relate to massage therapy along with the essential foundational knowledge of soft tissue manipulation and techniques. Once term one is completed successfully the student will move

into term two where they will continue to build on their knowledge of body sciences and anatomy and physiology. The student will also learn specific techniques and pathologies from special populations of clients such as geriatric, cancer, and trauma survivors. Upon successfully completion of term two the student will move into term three where their anatomy and physiology classes will move into kinesiology. The student will also be exposed to and practice various complimentary modalities and bodywork therapies. Term four will develop the student's skills in massage research and literacy as well as include a comprehensive review of the anatomy and physiology material covered in the previous terms. The student will also learn best business practices including state law regarding massage therapy, employment law, how to prepare taxes and more. In addition, the student will complete a rigorous and thorough preparation for the Massage and Bodywork Licensing Exam (MBLEx) that is required prior to application for a massage therapy license.

Finally, the students will complete 100 clinical internship hours working onsite in our student clinic. These hours will be completed under the direct supervision of a licensed massage therapy instructor.

TOTAL COST OF MASSAGE THERAPY COURSE

Tuition	\$8,995.00
Books/Kits	\$2,995.00
Elsevier Textbook Kinesiology; The Skeletal System and Muscle Function	
Elsevier Textbook Pathology for Massage Therapists	
Elsevier Textbook The Muscle and Bone Palpation Manual	
Elsevier Textbook Massage Therapy Principles and Practice	
Google Chromebook	
Registration.....	\$100.00
Uniforms	\$100.00
Total Cost.....	\$12,190.00

*Financial Aid available for those who qualify.
We accept cash, check or all major credit cards.
Monthly payment plans are available upon request.*

*Gray or black scrubs and jacket complete the uniform.
Additional scrubs may be purchased.*

Each student is issued a personal kit containing all necessary implements and materials upon completion of all paperwork and payment plan. If a student misplaces any of their equipment and materials, it will be their responsibility to replace these items.

The school will charge additional tuition for hours remaining after the contract ending date at a rate of \$100 per week.

SATISFACTORY ACADEMIC PROGRESS POLICY

Maximum Time Frame

Students must complete their course of study within a period of maximum time not to exceed 119% more than the length of time scheduled for the course in which they have enrolled. If completion is not accomplished as per maximum time frame, a student will be charged tuition of \$100 per week. The maximum time allowed for transfer students who need less than the full course requirements or part time students will be determined based on 84% of the scheduled hours.

Qualitative & Quantitative Measure

All students must maintain an 84% grade point average (GPA) on written tests and practical work. Students must maintain a minimum of 100.5 hours per month. If a student's attendance percentage falls below 84%, the student is considered as no longer achieving satisfactory progress and disciplinary action will follow the Qualitative Measure procedure. Student's performances are evaluated on a cumulative basis.

Satisfactory Academic Progress (SAP) is required for all enrolled students. All students receive the Satisfactory Academic Progress policy prior to enrollment.

REQUIREMENTS

In order to meet SAP, students must meet the following:

Academic Requirement - 84% Cumulative Grade Average

Attendance Requirement - 84% Cumulative Attendance Average

School holidays are not considered in the calculation of cumulative attendance. Course incompletes and noncredit remedial courses are not applicable and have no effect on SAP standards. Clock hours or credits accepted from another institution toward the Student's educational program are counted as attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. SAP evaluation periods are based on actual contracted hours. Students meeting the minimum requirement at any evaluation are considered to be making SAP until the next scheduled evaluation.

Students who do NOT meet academic requirements or attendance requirements as of the evaluation may lose eligibility for financial aid from Title IV program funds, and will be subject to termination from the program.

EVALUATIONS

SAP is evaluated for programs at the end of each payment period which is listed below.

(If a subsequent academic year is more than 450 hours and less than 900 hours, payment periods are equal to one half of that academic year. (If a subsequent academic year is 450 hours or less, then it is considered one payment period. This also applies to transfer students. An academic year consists of 900 clock hours over a period of not less than 26 weeks.)

COSMETOLOGY PROGRAM: 1500 HOURS

Payment Period 1: 450 Hours

Payment Period 2: 900 Hours

Payment Period 3: 1200 Hours

Payment Period 4: 1500 Hours

INSTRUCTOR PROGRAM: 300 HOURS

Payment Period 1: 150 Hours

Payment Period 2: 300 Hours

ESTHETICS PROGRAM: 750 HOURS

Payment Period 1: 375 Hours

Payment Period 2: 750 Hours

MANICURING PROGRAM: 600 HOURS

Payment Period 1: 300 Hours

Payment Period 2: 600 Hours

BARBERING PROGRAM: 1500 HOURS

Payment Period 1: 450 Hours

Payment Period 2: 900 Hours

Payment Period 3: ... 1200 Hours

Payment Period 4: .. 1500 Hours

Students will be provided written notice of their SAP standing at the time of evaluation. Copies of evaluations and appeal results will be kept in the student's file. Students that withdraw and re-enroll will return under the same SAP status as when they left, regardless of how long he/she has been out. For students that re-enroll more than 180 days after their last date of attendance, evaluation periods will be determined based on the new contracted hours. To be considered making SAP or to re-establish SAP the student must meet both the cumulative academic and attendance requirements of 84%. If there is any additional information such as a grade change or attendance correction that may have an impact on SAP, the institution will recheck SAP using the new information

Attendance Progress Reviews

Students are expected to maintain a cumulative minimum attendance rate of 84% in order to be considered to be making satisfactory attendance progress. The cumulative attendance rate is calculated by dividing the total hours attended by the total hours scheduled since the beginning of the program. At the end of each evaluation period, the school will determine whether students have maintained the minimum attendance rate indicating that they have the ability to graduate within the maximum time frame.

Academic Progress Review

All formal progress determinations are based on cumulative performance from the beginning of the program. Students are expected to successfully complete all of the academic requirements (including, exams, attendance, and practical/clinical assignments) scheduled for each evaluation period with a minimum cumulative grade average of 84% or higher.

Evaluation of Progress

Students meeting the minimum requirements for academics and attendance at each evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students deemed not maintaining satisfactory academic progress may have their Title IV student aid interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

Warning

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and are considered to be making satisfactory academic progress during the warning period which is typically the subsequent evaluation period. Students will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, they may be placed on probation and, if applicable, students may be deemed ineligible for Title IV financial aid.

Students who are placed on warning status may continue to receive federal financial aid for one additional payment period. However, financial aid awards may not be made to students unless and until they meet all scheduled requirements for the evaluation period by no later than the next academic review point. Students will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. Students may not be placed on warning status for two consecutive evaluation periods.

SATISFACTORY ACADEMIC PROGRESS POLICY

Probation

Students who fail to meet minimum requirements for attendance or academics after the warning period may be terminated from the program and will become ineligible for Title IV financial aid. Students may appeal the decision(s). Should they prevail upon the appeal, they will be placed on probation, provided with a personalized academic plan that will allow them to successfully meet Satisfactory Academic Progress standards by the end of the next evaluation period and as they are considered to be maintaining satisfactory progress during the probation period, their Title IV financial aid can be reinstated. Only students determined to have the ability to meet the minimum satisfactory academic progress policy requirements by the end of the next evaluation period or have an approved academic plan may be placed on probation. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress. Students will be advised in writing of the actions required to attain Satisfactory Academic Progress by the next evaluation. If at the end of the probation period the student has still not met the minimum requirements for academics and attendance as either outlined in the Satisfactory Academic Progress Policy or as defined in their personalized academic plan, they will be deemed not making Satisfactory Academic Progress and will lose their eligibility for Title IV financial aid. Students will be notified in writing of the loss of eligibility for financial aid.

Re-Establishment of Satisfactory Academic Progress

Students who are deemed NOT to be making Satisfactory Academic Progress may re-establish Satisfactory Academic Progress and eligibility for Title IV financial aid by making up missed tests and assignments and increasing cumulative grade average and attendance to 84% or better.

Reinstatement of Financial Aid

Title IV aid will be reinstated to students who have prevailed upon appeal regarding the status of Satisfactory Academic Progress or have reestablished Satisfactory Academic Progress.

Re Entries and Interruptions

A determination of Satisfactory Academic Progress will be made and documented at the time of withdrawal or beginning of a Leave of Absence. That determination of status will apply to students at the time they return to school. The student may appeal a negative Satisfactory Academic Progress determination according to the appeal policy. Elapsed time during a Leave of Absence does not affect Satisfactory Academic Progress and will extend the contract period and maximum time frame by the same number of days in the Leave. There will be no additional charges to a student for the time off when they are on an approved leave of absence. Students wishing to re-enroll in school after withdrawing may be required to submit a letter to the school administration and may be subject to additional fees. Student letters requesting re-enrollment must include a summary of the reasons the student withdrew and how these issues have been resolved. Re-enrollment is at the discretion of the Director. Decisions by the Director regarding re-enrollment are final.

Appeals Related to SAP and/or Loss of Eligibility for Financial Aid

If students are determined NOT to be making Satisfactory Academic Progress at the end of a warning period, they may appeal the negative determination within 5 days of notification. The school would typically give consideration to appeals made based on the death of a relative, an injury or illness of the student or other special circumstances. Students must submit their written appeal notice to the Director with supporting documentation including reasons why they failed, why the determination should be reversed and what has changed in the student's situation that will allow the student to demonstrate satisfactory academic progress at the next evaluation. Students will be notified of the results of their appeal in writing within 14 days of the date it was received by the school.

The school administration may, at its discretion, grant the appeal and place the students on probation. As students are considered to be making satisfactory academic progress until the end of the next payment period, the school may also reinstate their eligibility for Title IV financial aid. If the institution determines during the review of the appeal that the student appeal should be granted but they still could not complete the training within the maximum time frame, the institution will develop an academic plan for the student which they must follow in order to continue to maintain satisfactory progress. The academic plan will be monitored by the institution and reviewed at the next scheduled payment period to make sure that students are adhering to their academic plans. If, at the end of the next evaluation period, students are still not making progress or are not following the approved academic plan, they will then receive another written notice terminating their enrollment and canceling their eligibility to receive Title IV financial aid. The student may apply for re-entry according to school policy.

A copy of the appeal documents along with the appeal determination record will be maintained in each student's permanent file. The results of the appeal review are final and not appealable and will be maintained in students permanent files.

Impact of Academic Progress on Financial Aid

Students who are receiving Title IV financial aid funds and do not maintain satisfactory progress will not be eligible for Title IV student aid until satisfactory progress has been achieved in accordance with the school's policy on warning and probation. Once federal monies have been terminated, the balance of the tuition owed is the responsibility of the student.

REINSTATEMENT

Students who left school, whether voluntary or involuntary, are eligible for reinstatement at the discretion of the Director. Any student accepted for reinstatement will re-enter the program on a 30-day trial basis at the point they were at the time of withdrawal and may be provided a personalized plan that they must follow for the evaluation period. At the end of the 30 day trial period, if it is determined that trial students have successfully followed the plan set out by the school, they will be allowed to remain in school. If the plan has not been successfully followed, the school reserves the right to terminate the student's enrollment. To have financial aid reinstated, students must be approved for reinstatement and meet the standards required to be eligible for student aid.

SATISFACTORY ACADEMIC PROGRESS POLICY

SUSPENSION & TERMINATION

Students will be terminated for failure to have attendance recorded for 14 consecutive calendar days, meet minimum standards for academic progress, meet the minimum conduct standards of Gould's Academy or fulfill their financial obligations according to their agreement with Gould's Academy. The school reserves the right to suspend and ultimately dismiss students for reasons, including but not limited to, the following: failure to attend classes regularly; failure to adhere to the Saturday attendance policy; refusal to complete assigned classes or Student Salon work; breach of school rules and regulations; falsification of school records; cheating; conduct or conditions that pose a direct, adverse threat (including bullying) to other students, guests or employees of Gould's Academy; or failure to make required cash payments, intentional destruction of school property, destruction of other students' or staff members' property, physical violence and threats of violence can mean immediate dismissal/suspension without warning. Students are responsible for their own education equipment and personal belongings that may have been left in the school. These items must be removed by the student from the school's premises within 30 days from the date of the dismissal/suspension or they will be removed by the school and disposed of accordingly.

GRIEVANCE PROCEDURE

A student may submit a grievance in writing to the following:

Garrett Gerlach *Director*

8000 US Hwy 64, Bartlett, TN 38133 • 901.842.1772

Any person claiming damage or loss as a result of any act or practice by this institution that may be a violation of the Title 49, Chapter 7, Part 20 or Rule Chapter 1520-01-02 may file a complaint with the Tennessee Higher Education Commission Division of post secondary state authorization.

Tennessee Higher Education Commission:

Parkway Towers, Suite 1900, 404 James Roberson Parkway,
Nashville, TN 37243 • 615.741.5293

Courses incomplete, Repetitions and Non-Credit Remedial Courses

They have no effect upon satisfactory progress. You must complete all phases and the required course hours.

Grading Scale

3.5-4.0 (95-100)..... Excellent

2.8-3.4 (90-94).....Very Good

2.0-2.7 (84-89).....Satisfactory

1.0-1.9 (83-Below)

Needs Improvement

(Does not meet standards)

Annual Reports

Graduation: 92% • Placement: 78% • Licensure: 93%

Transfer hours are accepted towards attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted.

SAP evaluation periods are based on actual completed hours at the institution.

Leave of Absence

A leave of absence may be granted to a student if a personal, family, or health emergency requires that he/she misses school for an extended period of time. All requests for and approvals of leave of absence must be made in writing. Requests, in writing must indicate the reason for and approvals for leave, how long the student will be absent, (minimum 2 weeks) signed by the student and approved/signed by the Director. Requests will be retained in a student's file. A leave of absence cannot exceed sixty (60) days unless the leave is medical, with a confirmed Doctor's statement. A leave of absence may last up to six (6) months. Multiple leaves of absence may be granted to a student as long as the total number of days for all leaves of absence does not exceed 180 days within a twelve (12) month period. This twelve (12) month period begins on the first day of the student's initial leave of absence. Students achieving satisfactory progress at the time that the leave of absence is requested are considered achieving satisfactory progress when they return to school. A leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence. The institution may not assess the student any additional charges as a result of the LOA. A student granted an LOA that meets these criteria is not considered to have withdrawn, and no refund calculation is needed at this time. There must be a reasonable expectation that the student will return from LOA. Due to the course curriculum and the short time frame of the Esthetics program, a Leave of Absence (LOA) will not be granted.

Deadline for Filing a Request

Leave of absence should be requested in advance of the requested leave date; in unforeseen circumstances this may not be possible.

Filing a Request

All requests for leave of absence are to be submitted in writing on a leave of absence request form. Faxed requests may be considered; however, by federal regulation emailed requests are not sufficient. Forms may be obtained during regular business hours by contacting the Director.

The beginning date of the approved LOA would be determined by the first date the student was unable to attend scheduled classes due to unforeseen circumstances.

A student who fails to return by the scheduled return date will be terminated the day following of the expected return date.

If a student fails to return from an approved Leave of Absence (LOA) the withdrawal date for the purpose of calculating a refund is always the student's last day of attendance.

Changes to the contract period and the enrollment agreement must be initiated by all parties or an addendum must be signed and dated by all parties.

STUDENT SERVICES

Release of Information Policy

Student information or records will be released only upon receipt of written authorization from the student or parent of a dependent minor student or in the case of State and Federal Government Officials and Accrediting Agencies. (FERPA)

The examination for licensing is given at the following location:

Lab Four Professional Development Center
1255 Lynnfield Road, Suite 160
Memphis, TN 38119

A State of Tennessee Cosmetology License will be issued upon successful completion of the examination. This license allows a student to become successful in the salon/spa and other related industries.

Job Placement Program

Students desiring to use our placement program must present a resume highlighting their achievements and goals. We cannot assure placement as that is left up to the employer. Gould's Academy will be completely honest with any salon as far as attendance, work habits, etc., who wish to hire our students.

COSMETOLOGY JOB PLACEMENT PROGRAM

Graduates enter a wealth of opportunities upon graduating from Gould's Academy. They may become a professional in any of the following careers:

Stylist	Salon/Spa Manager
Product Specialist	Salon/Spa Owner
Platform Artist	Make-Up Artist
Nail Technician	Image Consultant
Educator	Manufacturers Representative

MANICURING JOB PLACEMENT PROGRAM

Armed with communication and technical skills to be an artist in nails, as well as verbally, graduates enter an industry rich with opportunity. Opportunities are available for:

Manicurist	Nail Salon Manager
Educator	Nail Salon Owner
Nail Image Consultant	Platform Artist
Product Specialist	Manufacturers Representative

BARBERING JOB PLACEMENT PROGRAM

Graduates enter a wealth of opportunities upon graduating from Gould's Academy. They may become a professional in any of the following careers:

Barber	Barber Shop Manager
Product Specialist	Image Consultant
Educator	Manufacturers Representative

ESTHETICS JOB PLACEMENT PROGRAM

Armed with communication and technical skills to be a skin care specialist, as well as verbally, graduates enter an industry rich with opportunity. Opportunities are available for:

Esthetician	Platform Artist
Educator	Manufacturers Representative
Product Specialist	Esthetics Salon Owner
Esthetic Salon Manager	

INSTRUCTOR PLACEMENT PROGRAM

Educator
Platform Artist
Product Specialist

Students Right to Files

Students may request to review their files at any time during their enrollment. Students must set up an appointment with their educator and meet after regular school hours. Files cannot leave the office.

School Calendar

Gould's Academy recognizes the following as legal holidays:

- New Year's Day
- MLK Day
- Memorial Day
- Spring Break (The 1st or 2nd week of March, the same as Shelby County Schools)
- 4th of July
- Labor Day
- Thanksgiving
- Christmas

The student is not required to make-up hours for these days. The school is closed for Christmas Break from December 25 until the first regular business day of the next year.

Cosmetology Instructor and Manicuring classes begin the first (1st) Tuesday of every month. Esthetics classes begin the first Tuesday in March, July and November.

Students can enroll in courses up to the start date of each month. See attached catalog addendum.

Licensing Agency

Gould's Academy is approved and licensed by:

Tennessee State Board of Cosmetology
500 James Robertson Parkway, 1st Floor
Nashville, TN 37243-1147
615-741-2515

Graduation and State Licensing

Successfully complete all phases of study, required tests, practical assignments; completed the program of study according to State Requirements; completed all exit paperwork; attend an exit interview; and made satisfactory arrangements for payment of all debts owed to the school.

After completion of the 1,500-hour Cosmetology course, a student will receive the Gould's Academy diploma. A certificate will be issued for the Sassoon Academy cutting course and the CND Nail course.

After completion of the 600 hour Manicuring course, a student will receive the Gould's Academy Diploma, the CND Nail certificate.

After completion of the 750 hour Esthetics course, a student will receive the Image Diploma.

After completion of the 300 hour instructor course, a student will receive the Gould's Academy diploma.

After the criteria for licensure has been satisfied a student is expected to complete an exit interview. At this time a student must submit two (2) \$70.00 money orders, along with proof of education, two (2) small pictures, proof of age, and a copy of your Social Security card. The student is then responsible for calling PSI Exam Services 800-733-9267 to secure an examination date.

Accrediting Agency NACCAS

Accreditation on probation

3015 Colvin St.
Alexandria, VA 22314
(703) 600-7600



RULES AND REGULATIONS

ATTENDANCE

Students are expected to attend all class sessions. Sometimes absences may result for reasons beyond the student's control. The school must be notified by email **in advance** if a student cannot attend one of his/her classes. Students must email the school before 8:30am and **must speak directly** with the School Director or Administrator. You may **not** leave a message or speak to a receptionist, educator, etc. A student must email in for his/her self except in the case of an emergency where a family member may email in for the student. Illness requires a doctor's note. **Failure to call in or show up for class by your scheduled class time will result in a written warning, probation and/or suspension.**

Each student will receive a monthly attendance report. Students are expected to maintain an attendance percentage of at least 84%. Failure to maintain at least 84% attendance will result in the student being issued a **Caution** letter. If a student's attendance percentage falls below 80% the student will be issued a **Warning** letter.

A student is considered late/tardy if he/she has not clocked in by 8:30am. Each enrolled student will receive a maximum of three (3) excused late admissions in each Class Level (1, 2, & 3) rotation. This means that in each Class Level you will be allowed to be late a maximum of three (3) times. With each of the three (3) times the student that arrives late will be allowed to clock in but the student will not be admitted to class until the next approved class break time and no later than **10:00am**. The student will be required to sit and work quietly at one of the styling stations in the Student Salon. The assignment for late students is to either outline the chapter they are currently studying in class or to complete a practical to be reviewed for credit. This assignment must be turned in before returning to class or to the Student Salon. **Failure to complete this assignment will result in a written warning, probation and/or suspension.** Your educator will keep track of the number of late admissions you have used. Once your three (3) excused late admissions are used for any given Class Level, any further instances of tardiness will be unacceptable and **you will be sent home for the day without clocking any hours.** Upon successful completion of the test out process you will be promoted to the next Class Level and will receive three (3) more excused late admissions. This process will continue throughout your enrollment and each of the three Class Levels, 1, 2, and 3 providing a student nine (9) excused instances of late arrival during the course of enrollment. Leaves of Absence will not influence or change your number of excused late admissions. If you know that you will be late and you know for sure that you have no more excused late arrivals then you must call in as an absent student. Please see Attendance.

All students must clock in each day upon arrival before entering class, clock out for lunch and clock back in after lunch (30 minutes) and clock out at the conclusion of their scheduled class day. It is your responsibility to ensure that you clock yourself in and out accordingly; your hours depends on it. Enter and exit the school through the back door, the student time clock/computer is near the back break area. Students are encouraged to *keep their own record of attendance* and review it monthly with their progress report to ensure accuracy. If you have any questions about your hours please gather your documentation and request an appointment to review your attendance records.

A student is allowed no more than two (2) days early dismissal per month. All class work must be made up by the end of the month.

A leave of absence may be granted to a student if a personal, family or health emergency requires that he/she miss school for an extended period of time. All requests for and approvals of leave of absence must be made in writing. Requests must, in writing, indicate the reason for the leave of absence, indicate how long the student will be absent, be signed by the student and be approved and signed by the Financial Aid Officer. Requests will be retained in the student's file. A leave of absence cannot exceed sixty (60) days unless the reason is medical. With a confirmed doctor's statement a leave of absence may last up to six (6) months. Multiple leaves of absence may be granted to a student as long as the total number of days for all leaves of absence does not exceed 180 days within a 12 month period. This 12 month period begins on the first day of the student's initial leave of absence. Students achieving satisfactory progress at the time that the leave of absence is requested are considered achieving satisfactory progress when they return to school, and will be eligible to receive financial aid.

PARKING

Students are required to park in designated areas of the parking lot on the back side of the building. Students are **not** allowed to park in the parking area directly in the front of the school building as the parking is for our guests. Students are also **not** allowed to park in the area directly behind the building as this is reserved for staff/employees.

DAILY CONDUCT

Students are expected to conduct themselves in a professional and dignified manner at all times. Please do not argue or use profanity as this could result in an expulsion (permanent dismissal). Please treat your fellow students, your educators, and all guests with respect at all times. In certain disciplinary cases, a student may be dismissed from school for the remainder of the day due to an infraction such as foul language, disrespect, or threatening or aggressive behavior. In this case, this dismissal for the day will be documented and will count as the next applicable step in the current disciplinary action plan, whether it be a written warning or a suspension. If a situation occurs, please first go to your educator and notify them in a professional manner. If this does not satisfy the situation, address your concern to the School Director or Administrator. If the situation still cannot be resolved, please remain professional and follow the school's proper complaint procedure located in the school catalog.

RULES AND REGULATIONS

Smoking is permitted during breaks and lunch outside at the rear of the building just north of the door. A smoker's post is provided for your convenience; please use it for all ashes and cigarette butts. This area must be kept clean. There is no smoking allowed in front of the building.

Each student is allowed a thirty (30) minute lunch break and two (2) fifteen (15) minute breaks. The student break room is provided for these break times. **Eating and drinking is strictly confined to the designated break room area.** A refrigerator and microwave are provided for your convenience and must be kept clean by the students, as well as the seating area. You are responsible for cleaning up after yourself.

Each student is expected to be in a clean and wrinkle free uniform daily, consisting of solid (no stripes or patterns) black pants, black capri pants or black skirt, a **Gould's Academy** uniform shirt with solid black shoes. **Gould's Academy** uniform shirts must not be altered in any way by cutting, coloring or adding enhancements or they will not be considered as an acceptable part of the uniform. All skirts must be no shorter than 2 inches above the knee cap and may be worn with tights or leggings. Tights and leggings are **NOT** allowed to be worn with shirts or skirts shorter than 2 inches above the knee cap. Clean solid black closed toed shoes must be worn. Each student's personal appearance should be professional, including hair and nails. Ladies please wear make-up. It is important that in this industry you look the part, image is everything, be and look professional. If you are not in proper uniform attire you will be required to clock out and return to school in a proper uniform. Anyone not in uniform will not receive their clock hours.

Students must perform all services on guests given to them by educators or the receptionist. Students must also perform all duties and assignments given to them by educators. The first refusal the student will be required to clock out and leave school for the rest of the day. Any further refusals will result in a 3 day suspension.

Any student found to be using, dispensing or carrying illegal drugs will be suspended for one (1) week and placed on probation for one (1) month. If this should occur again, it would result in immediate termination of enrollment (expulsion). If you feel you need help with any drug or alcohol related problem, please feel free to see the School Director or any other member of the staff that you may feel comfortable talking to or call **1-800-662-HELP**. (See Drug Free Statement)

Sanitation rules govern all cosmetology students and licensed cosmetologists. Each student is responsible for his/her kit cleanliness. Students in the Student Salon are responsible for the cleanliness of their stations. This is in compliance with **Tennessee State Board Section 62-4-124**.

Products used on students by students must be paid for in advance. Students receive a special discount for any products used; this also includes products for facials, manicures and pedicures. You may view a student price list at the front desk. You must obtain a ticket showing payment from the front desk in order to receive your product. *Students are not allowed in the dispensary or stock room without an educator's permission.*

Each student is responsible for his/her kit which includes books and equipment. Students should put their identification on all equipment when they first receive it. By state law equipment is not issued until a student has acquired two hundred (200) hours of instruction. The school provides lockers for students. A duplicate key or the combination for the lock **MUST** be given to the School's Director. **Any student withdrawing from school or going on a Leave of Absence is responsible for removing their kit, books and equipment within 15 days.** Any items left behind after 15 days will be disposed of.

Please stay out of school offices unless it is pertaining to school matters. After your lunch and breaks please return promptly to your class and continue your practical assignment or chapter questions and workbook.

Students are **not** allowed to sit or linger in the reception area. This area is for our guests only. Students should be in their classroom or at their styling station in the Student Salon.

Please be aware of any water or other spill on the floor. This is a serious hazard and regardless of who made the mess, or what class you are in, **please clean it up immediately.**

Any covered individual will be able to attend or participate in the course of education during the period beginning on the date on which the individual provides to the educational institution a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33. A "certificate of eligibility" can also include a "Statement of Benefits" obtained from the Department of Veterans Affairs' (VA) website - eBenefits, or a VAF 28-1905 form for chapter 31 authorization purposes) and ending on the earlier of the following dates:

1. The date on which payment from VA is made to the institution.
2. 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.

Gould's Academy will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under chapter 31 or 33.

REFUND POLICY AND NOTICE OF CANCELLATION

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure.

Any monies due the applicant or students shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

1. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid.
 2. A student (or legal guardian) cancel his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded, regardless of whether or not the student has actually started class.
 3. A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases he/she shall be entitled to a refund of all monies paid to the school less the registration fee in the amount of \$100.
 4. A student notifies the institution of his/her withdrawal in writing.
 5. A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.
 6. A student is expelled by the school. (unofficial withdrawals will be determined by the institution by monitoring attendance at least every 30 days.)
 7. In type 2,3,4 or 5, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.
- For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies. All refunds are based on scheduled hours:

PERCENT OF SCHEDULED TIME ENROLLED TO TOTAL COURSE OR PROGRAM	TOTAL TUITION SCHOOL SHALL RECEIVE / RETAIN
0.01% to 04.9	20%
5% to 10%	25%
10.1% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

- All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 45 days of the determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund

settlement will be made. If permanently closed or no longer offering instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If the course is canceled subsequent to a student's enrollment, the school will either provide a full refund of all monies paid or completion of the course at a later time. If the course is cancelled after the students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.

- Students who withdraw or terminate prior to course completion are charged a cancellation or administrative fee of \$100. This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement.

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 Administrator or Director of the school. The notification may be in writing or orally. The date the notification is received is the date of determination. The Administrator 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, TEACH, 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%.

REFUND POLICY AND NOTICE OF CANCELLATION

The percentage of the payment period completed is calculated by the hours scheduled 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 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 return distribution is used for all FSA students.

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

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.

NOTES

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8000 U.S. Highway 64 • Bartlett, Tennessee 38133