



# UNIVERSAL SPA TRAINING ACADEMY

340 Burlington Ave, Downers Grove, IL 60515

[www.spatrainingacademy.com](http://www.spatrainingacademy.com)

---

## Consumer Information

Updated: February 2024

Page	Consumer Information Topic	Page	Consumer Information Topic
<b>4</b>	Disclosure of Consumer Information	<b>20</b>	Recordkeeping & Access
	Notice of Availability of Institutional & Financial Aid Information		Consumer Information on College Navigator Website
	Exact website address for Consumer Info		Net Price Calculator
	Contact Information for Assistance		
<b>5</b>	Student Financial Aid Information	<b>21-22</b>	Refund Policy, Requirements for withdrawal and Return of Title IV Financial Aid
	Need Based vs. Non Need Based		
	Federal Pell Grant	<b>23</b>	Return to Title IV or R2T4
	William D Ford Federal Direct Loan Program		Proprietary Institutions of Higher Education
	Additional Scholarships		Higher Education Act of 1965
<b>6</b>	Veterans Education Benefits	<b>24</b>	Forcible Drop / Unofficial Withdraw
	Facilities & Services Available to Students w/ Disabilities		R2T4 and Institutional Refund Policy Clock hour to credit hour calculation
<b>7</b>	Institutional Integrity	<b>25</b>	Textbook Information
	High School Diplomas		
	Retention Rates	<b>26</b>	Institutional & Program Accreditation, Approval, Licensure
	Study Abroad / Distance Education		
	Graduate & Professional Education in Which Graduates Enroll		
	Intercollegiate Athletic Program Rates & Data	<b>27</b>	Copyright Infringement Policies & Sanctions
	Citizenship & Constitution Day		
	Academic Year Definition	<b>27-30</b>	Drug and Alcohol Abuse Prevention Program
<b>8</b>	Terms & Conditions of Title IV	<b>31</b>	Vaccinations Policy
	General Eligibility		Security Report, Timely Warnings & Crime Logs
	How Do I Apply?		Missing Persons Notification Policy
	Eligibility Index Number		Important Numbers for Safety
	Determining Financial Need		
		<b>32-33</b>	Fire Safety Report and Fire Log
<b>9</b>	Financial Aid Eligibility Standards: Satisfactory Academic Progress		Information for Crime Victims about Disciplinary Proceedings
	Pell Grants		Licensure Requirements (Aesthetics) (Massage) (Cosmetology)
	Federal Direct Student Loan		
	Defining Estimated Cost of Attendance	<b>33</b>	Placement Information / Job Placement Rates
	Cost of Attendance		Teacher Preparation Program Report
<b>10</b>	Credit Balances	<b>34</b>	Student Loan Info Published by the Dept of Ed
	Selecting Recipients & Determining Awards		National Student Loan Database System (NSLDS)
	Student Aid Index (SAI)		Entrance Counseling for Student Loan Borrowers
	Determining Dependent or Independent Status		
	Frequency of Disbursements		
		<b>35</b>	Exit Counseling for Student Loan Borrowers
<b>11</b>	Rights & Responsibilities of Students Receiving Title IV		Avoiding Misrepresentation in Recruiting Practices
			Code of Conduct for Education Loans
<b>12-13</b>	Verification & Verification Process		Ban on Revenue Sharing
<b>13</b>	Acceptable IRS Verification Documentation	<b>36</b>	Ban on Gifts & Incentive Compensation
	IRS Extension and Verification		Ban on Contracting Arrangements
	Loan Repayment Simulator		Ban on offers of funds for Private loans
			Ban on Staffing Assistance
<b>14</b>	Necessity for Repaying Loans		
	Exit Counseling		
	Notice of Federal Student Aid Penalties for Drug Law Violations	<b>37</b>	Ban on Advisory Board/ Recruiter Compensation

			Sanctions
			Preferred Lender Lists
<b>15</b>	Privacy of Records – Family Educational Rights & Privacy Act (FERPA)		Availability of employee for dissemination purposes
			Dependency Overrides
<b>16</b>	Recordkeeping		Course Incompletes and Repetitions
	Student and Parent rights to Review Educational Records		
		<b>38-39</b>	Student Body Diversity
<b>17</b>	Prior written consent to disclose students records		
	Disclosures to School Officials	<b>40-42</b>	Information Security Program
			Use of Biometric Data
<b>18</b>	Disclosures to gov't agencies		
	Disclosures in response to subpoenas or court orders		
	Documenting the disclosure of information		
<b>19-20</b>	FERPA Responsibilities & Student Rights		
	Rights under FERPA		

## Disclosure of Consumer Information – Your Right to Know

Universal Spa Training Academy Inc., is committed to providing its students, their families, and their campus communities, full disclosure of all consumer information as required by state and federal laws and regulations. The laws are intended to satisfy students' right to know and to give students the opportunity to make fully informed choices regarding the institution they elect to attend. The information below should be read and understood. If you need clarification or additional information, please let your instructor know or contact the Campus Director.

## Notice of Availability of Institutional and Financial Aid Information

Student applicants may view accreditation, eligibility, and certification documents upon request. Accreditation and state license information may be viewed at the front desk. Department of Education eligibility and certification letters may be viewed upon request with the Campus Director.

The information included within this publication is provided to each student through the school website. For each enrolled student, they may access this consumer information online at any time by visiting the direct website address: <https://spatrainingacademy.edu/consumer-information> or by requesting a printed version of this information at the front desk. To request a paper copy of this information, please see the Contact Information for Assistance in Obtaining Institutional or Financial Aid Information in the section immediately following.

<u>Institution</u>	<u>Exact Website Address of Consumer Information</u>
<b>Universal Spa Training Academy</b>	<a href="https://spatrainingacademy.edu/consumer-information">https://spatrainingacademy.edu/consumer-information</a>
<b>OPE ID: 04175000</b>	

## Contact Information for Assistance in Obtaining Institutional or Financial Aid Information

Universal Spa Training Academy Inc., has designated individual(s) to assist prospective and enrolled students in obtaining the institutional or financial aid information required to be disclosed under HEA Sec. 485(a)(1), Sec. 485(f), [Sec.485(h)], and Sec. 485(j).

<u>Institution</u>	<u>Address</u>	<u>Telephone</u>	<u>Contact</u>	<u>Website</u>
<b>Universal Spa Training Academy</b>	340 Burlington Ave, Downers Grove, IL 60515	630-968-6800 Option: 3	ATTN: Susan Grant, Financial Aid.  <a href="mailto:suzy@spatrainingacademy.com">suzy@spatrainingacademy.com</a>	<a href="http://www.spatrainingacademy.com">www.spatrainingacademy.com</a>

## **Student Financial Aid Information**

The purpose of student financial aid is to provide assistance to students who, without financial aid, would be unable to attend.

### **Need-Based and Non-Need-Based Financial Assistance Programs**

There are many different types of aid available. Some of these are grants, loans, scholarships, and Veterans Benefits.

### **Federal Pell Grant (PELL)**

Pell grants are the foundation of federal student financial assistance to which aid from other federal and nonfederal sources might be added. These grants are generally awarded to undergraduate students and the award amounts can change yearly. Unlike loans, grants are not repaid unless, for example, you withdraw from school prior to the planned program completion date. All federal grants are awarded to students with financial need. The amount of your Federal Pell Grant depends on your cost of attendance, expected family contribution, enrollment status (full or part time) and whether you attend for a full academic year or less. For more information visit [Federal Pell Grant](#).

### **William D. Ford Federal Direct Loan Program**

Student loans, unlike grants, are borrowed money (monies) that must be repaid with interest. Loans made through this program are referred to as Direct Loans. Eligible students and parents borrow directly from the U.S. Department of Education. For more information visit [William D. Ford Federal Direct Loan Program](#). There are three types of loans in the program:

Subsidized Direct Loan- A student can borrow this type of loan to cover some or all of their school expenses. The U.S. Department of Education pays the interest while you're in school at least half-time and for the first six months after you leave school (grace period). The amount of the loan cannot exceed a student's financial need. For more information visit [Subsidized Direct Loan](#).

Unsubsidized Direct Loan- A student can borrow this type of loan to cover some or all of their school expenses. The U.S. Department does not pay interest on subsidized loans. A student is responsible for paying the interest that accrues on the loan from the time the loan is disbursed until it's paid in full. The fixed interest rate can be paid while attending school, during a period of deferment or forbearance or it can be accrued and the interest added to the principle amount of the loan. For more information visit [Unsubsidized Direct Loan](#).

PLUS Loans- Parents of dependent students can borrow from the PLUS Loan program. The terms and conditions of this type of loan include a requirement that the applicant not have an adverse credit history, a repayment period that begins on the date of the last disbursement of the loan, and a fixed interest rate for the Direct Loan. For more information visit [PLUS Loans](#).

### **Additional Scholarship Opportunities**

The ABMP Massage Scholarship - \$1,000 [click here](#)

The AMTA Massage Scholarship – \$5,000 [click here](#)

Beauty Schools Directory Scholarship - \$2,500 [click here](#)

Dept. of Education Scholarship website: [click here](#)

Aesthetics Scholarship: [click here](#)

Milady Scholarship: [click here](#)

MUD Scholarship: [click here](#)

### **Veteran's Education Benefits**

The Department of Veterans Affairs administers a variety of education benefit programs. Many Veterans and active-duty personnel can qualify for more than one education benefits program.

Veterans need to be aware of a few special circumstances when completing the Free Application for Federal Student Aid (FAFSA). These circumstances include the student aid treatment of veteran's education benefits and the definition of a veteran for student aid purposes.

- <http://www.finaid.org/military/vedbenefits.phtml> are usually treated as resources, not income, for federal student aid purposes. There are, however, a few exceptions.
- <http://www.finaid.org/military/combatspay.phtml> can be a source of confusion on the FAFSA.
- <http://www.finaid.org/military/veteranstatus.phtml> is not necessarily the same as veteran status for VA purposes.

Any student interested in this type of benefit must verify with the school representative that the school is eligible for benefits. You can find more information on the web by visiting [www.gibill.va.gov](http://www.gibill.va.gov).

GI Bill® is a registered trademark of the United States Department of Veterans Affairs (VA)

### **[Survivors' and Dependents' Educational Assistance Program \(DEA\)](#)**

Of particular interest is the Survivors' and Dependents' Educational Assistance Program (DEA). It provides up to 45 months of education and training opportunities to eligible dependents of certain veterans. To be eligible, you must be the son, daughter, or spouse of a veteran who died or is permanently and totally disabled as the result of a service-connected disability, or who died while such a disability was in effect, or is MIA or captured in the line of duty by a hostile force, or is forcibly detained or interned in the line of duty by a foreign government or power. Sons and daughters must be between the ages of 18 and 26. Spousal benefits end 10 years from the date the VA finds the spouse as eligible or from the date of death of the veteran. To apply, complete VA Form 22-5490, Application for Survivors' and Dependents' Educational Assistance. For more information, call 1-888-GIBILL-1 (1-888-442-4551).

### **[Federal Benefits for Veterans and Dependents](#)**

Updated annually by the Department of Veterans Affairs (VA), the publication *Federal Benefits for Veterans and Dependents* contains information about education and training benefits available to veterans and eligible dependents. [VA Pamphlet 80-02-1, 114 pages, Stock Number 051-000-00225-3.]

The booklet may be obtained free of charge from VA hospitals or regional offices. To request a copy, visit your nearest VA facility, call 1-800-827-1000 or write to Department of Veterans Affairs, Office of Public Affairs (80D), 810 Vermont Avenue, NW, Washington, DC 20420. It is also available for download free in [PDF](#) format from the VA's web site.

Financial Aid available for those who qualify and may be subject to the terms of the scholarships, loans, or grants.

### **Facilities and Services Available to Students with Disabilities**

We will try to accommodate any reasonable request for qualified students with disabilities. Students requesting accommodations or other support services should notify the Campus Director.

**Institutional Integrity**

To avoid any misrepresentation, the greater purpose of providing this Consumer Information, Enrollment Agreement(s), Annual Security Report, and the School Catalog is to provide you, the prospective student, state agencies, our accrediting commission, and the Secretary of Education with accurate and timely information regarding the cost, aid, programs of study, transferability of credit, and job placements. This helps the prospective student compare and make an informed decision.

**High School Diplomas**

Regulations require Universal Spa Training Academy, Inc., to have procedures in place to evaluate the validity of a student's high school diploma if the school or the Department of Education questions the validity of the diploma. Universal Spa Training Academy, Inc., has such a policy in place.

**Retention Rate**

Information concerning retention, completion, graduation and transfer out rates is available at the IPEDS Data Center website:

(<http://nces.ed.gov/ipeds/datacenter/InstitutionProfile.aspx?unitId=afb0b4aeb2af> )

**Study Abroad / Distance Education**

Universal Spa Training Academy, Inc. does not participate in any programs which are approved for study abroad or distance education.

**Graduate and Professional Education in Which the Institution's Graduates Enroll**

Universal Spa Training Academy does not offer any 4-year degree programs; therefore, there are not types of graduate and professional education in which graduates enroll.

**Intercollegiate Athletic Program Participation Rates and Financial Support Data**

Universal Spa Training Academy does not have an intercollegiate athletic program; therefore, there is no consumer information available on this Subject Area.

**Citizenship and Constitution Day**

Recognized on the 17<sup>th</sup> of September, unless September 17 falls on a Saturday, Sunday, or holiday, Constitution Day shall be held during the preceding or the following week."

Constitution Day/"Educational institutions receiving Federal funding are required to hold an educational program pertaining to the United States Constitution on September 17 of each year."

**Academic Year Definition**

Universal Spa Training Academy defines an academic year as 900 hrs in length.

## Terms and Conditions of Title IV, HEA Loans

### General Eligibility

1. Have a high school diploma or General Education Development (GED) Certificate
2. Be enrolled in a Title IV participating institution and attending on at least a half time basis
3. Show financial need (based upon an analysis of you and your family's income and assets)
4. Be a US citizen, eligible non-citizen, national, or permanent resident of the USA
5. Have a valid Social Security number
6. Make Satisfactory Progress
7. Fully complete a Free Application for Federal Student Aid (FAFSA)
8. Not be delinquent; in default; or owe refund of an overpayment on any grant aid

### How do I apply?

Applications for federal aid programs are made by completing a Free Application for Federal Student Aid (FAFSA) (<https://studentaid.gov/h/apply-for-aid/fafsa>) which collects your family's income and asset information. If you have any difficulty in accessing or understanding the FAFSA, you may make an appointment with the financial aid office to have assistance in filling out the FAFSA.

Our School Code is: 041750 (Universal Spa Training Academy)

- Verification: Once received, your FAFSA may be required to submit additional, supporting information regarding your FAFSA. We will not be able to process your application without any requested documentation.
- Your FAFSA will be analyzed and assigned an Eligibility Index Number (EFC) which stands for Estimated Family Contribution for the 23-24 Award Year and a Student Aid Index number (SAI) for the 24-25 Award Year
- You will receive a Student Aid Report (SAR)
- An Institutional Student Information Record (ISIR) will be sent to the schools you selected

### Eligibility Index Number

Financial need is determined by an annual, congressionally approved formula applied for all financial aid applicants. To determine financial need, an index is created based upon facts about you and your family's income and assets; the size of your family; number of family members attending post-secondary school(s); and any unusual circumstances or financial hardships specific to you. This index is used to determine your financial aid assistance in meeting the cost of attending a post-secondary institution.

### Determining Financial Need

Financial need = Cost of Going to School less your < Expected Family Contribution >.

Cost of Going to School = tuition, fees, books, supplies, equipment, and other educational costs.

Expected Family Contribution = the amount that is determined to be your family's contribution to your education.



## Financial Aid Eligibility Standards: Satisfactory Academic Progress

Universal Spa Training Academy, Inc., has an established Satisfactory Academic Progress policy which it follows with each student. This policy is to ensure that all students, whether they are receiving federal student aid or not, meet the academic and attendance requirements.

### Pell Grants

Pell Grants are awarded based upon financial eligibility, determined by your Free Application for Federal Student Aid (<https://studentaid.gov/h/apply-for-aid/fafsa>). To become eligible and to maintain eligibility, a student must be enrolled and meet or exceed satisfactory academic progress (SAP), including attendance minimums.

### Federal Direct Loan

The amount of this loan, in combination with other financial aid, cannot exceed the cost of attendance as determined by the institution.

### Defining Estimated Cost of Attendance

Cost of Attendance (COA) is an average figure to determine your financial aid eligibility. It includes estimates of standard expenses such as tuition, fees, books, supplies, room, board, and personal expenses such as unreimbursed medical/dental expenses, clothing, and transportation.

### Cost of Attendance

<i>Aesthetics</i>	Students Living with Parents	Students Not Living with Parents
Tuition and fees	\$17,300.00	\$17,300.00
Books and supplies	\$700.00	\$700.00
Room and board	\$4,829.00	\$7,678.00
Other	\$2,420.00	\$2,524.00
<b>Total</b>	<b>\$25,249.00</b>	<b>\$28,202.00</b>

<i>Massage Therapy</i>	Students Living with Parents	Students Not Living with Parents
Tuition and fees	\$11,095.00	\$11,095.00
Books and supplies	\$1,005.00	\$1,005.00
Room and board	\$4,177.00	\$6,366.00
Other	\$2,093.00	\$2,093.00
<b>Total</b>	<b>\$18,370.00</b>	<b>\$20,559.00</b>

<i>Cosmetology</i>	Students Living with Parents	Students Not Living with Parents
Tuition and fees	\$21,550.00	\$21,550.00
Books and supplies	\$1,700.00	\$1,700.00
Room and board	\$9,658.00	\$15,356.00
Other	\$4,840.00	\$5,048.00
<b>Total</b>	<b>\$37,748.00</b>	<b>\$43,654.00</b>

## **CREDIT-BALANCES**

Upon satisfying all tuition and fee obligations with the school, any student account resulting in a credit balance will receive payment through the school for the credit amount. To become eligible for credit balance awards, the student account (contract charges) must be paid in full. The school will receive full federal aid payment in the second half of a student's program. Credit balances will be issued to the student within 14 days of the creation of the credit balance. Students are reminded that any eligible federal monies received above the cost of tuition and fees will also become part of the overall loan package accruing interest and must be repaid. Parents or students who do not wish for the school to hold credit balances for additional charges can request a Release of Title IV Authorization Form from the financial aid office.

## **Selecting Recipients and Determining Amount of Award**

### **Student Aid Index**

The Student Aid Index (SAI) is an eligibility index number that your college's or career school's financial aid office uses to determine how much federal student aid you would receive if you attended the school. This number results from the information that you provide on your FAFSA® form. This number is not a dollar amount of aid eligibility or what your family is expected to provide. A negative SAI indicates the student has a higher financial need. Learn [how the SAI is calculated](#).

The college or career school will determine your financial need by subtracting your SAI from the cost of attendance. The [FAFSA Simplification Act](#) replaced the Expected Family Contribution (EFC) with the SAI. Learn more about the [changes with the 2024–25 FAFSA form](#). Your SAI will be listed on your [FAFSA Submission Summary](#). Before completing the FAFSA form, use the [Federal Student Aid Estimator](#) to estimate your SAI. For more information, please call the Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)**.

### **Determining Dependent or Independent Student Status**

When completing the FAFSA, you will be asked a series of questions that will ultimately determine whether you will be considered an Independent or Dependent student. If you are considered a dependent student, your [parents](#) must answer the parental questions on the FAFSA. To determine your status, simply follow the instructions on the FAFSA application and a status will be determined for you.

If you have a special circumstance that prevents you from providing parental information you **may** be able to submit your FAFSA. However, your FAFSA will be incomplete. You must contact the financial office at your college and provide them with documentation to verify your situation.

### **Frequency of Disbursements**

When financial aid is awarded, it is awarded for the academic year. The financial aid award is required to be split equally between two parts of the academic year. Financial aid is paid to a student's account when the following conditions are met. All credit balances will be issued by school check to the student.

1. The student is determined to be eligible and is awarded.
2. The student has achieved the appropriate number of hours.
3. The student is determined to be maintaining Satisfactory Academic Progress.

4. The disbursement date for the term has been reached.

We continue to release funds throughout the term to student accounts as students are awarded aid.

## **Rights and Responsibilities of Students Receiving Title IV**

### **Rights**

Students receiving financial aid have the right to:

- Accept or decline any of your financial aid award(s).
- Know what financial assistance is available, including all federal, state, and institutional aid programs.
- Know the procedures and deadlines for submitting applications for each financial aid program (including federal, state, and institutional aid programs).
- Know how your financial aid awards were calculated, the criteria to receive each award, and how the funds will be distributed or disbursed.
- Know the school policy on enrollment, attendance, and good academic standing.
- Seek financial aid counseling.
- Know the consequences of defaulting on a student loan.
- Know that the information you give to the Student Financial Aid Office will be treated confidentially as mandated by the Family Educational Rights and Privacy Act (FERPA).
- Know information regarding a loan lender, interest rate, the total amount to be repaid, deferment options, repayment procedures, and the length of time you have to repay the loan, and when repayment begins.
- Submit a request to review extenuating circumstances, requesting reconsideration of your financial aid eligibility if you or your family's financial conditions change.
- Submit an Academic Progress Appeal if you do not meet the Standards of Satisfactory Academic Progress.
- Know the refund and the Federal Return to Title IV policies.
- Know that we apply the applicable refund policy to all terminations or any reason, by either party, including student decision, course and /or program cancellation, or institution closure.

**Note:** Financial aid administrators are given the authority (by the Higher Education Act of 1965) to use professional judgment in reviewing requests by students to consider special or extenuating circumstances that are not reflected on the FAFSA or included in the standard Cost of Attendance.

### **Responsibilities**

Students receiving financial aid are responsible for:

- Completing all applications and forms accurately and on-time
- Re-applying for financial aid each year, if needed
- Providing requested documentation and information in a timely manner and keeping copies for their own records
- Reading and understanding all materials sent to them
- Completing entrance counseling prior to receiving the first disbursement and exit counseling prior to graduation or leaving school.

- Repayment of all loans in accordance with the terms of their promissory note. Students are responsible for notifying their lender if any of the following occurs before your loan is repaid: change of address, graduation, withdrawal, name change, or transfer to another institution.
  - Requesting personal assistance if you have questions or don't understand the information provided to you.
- 
- Knowing the financial aid information provided to you.
  - Notifying the institution of any name or address changes.
  - Knowing and complying with the rules governing your financial aid awards.
  - Compliance with institution policies on refunds and Federal Return to Title IV Aid should you withdraw from the institution (either officially or unofficially).
  - Notifying the institution of any financial awards you receive from outside resources (including scholarships, grants, Veteran's Benefits, tuition waivers, or other educational/tuition assistance) not already reported on your Financial Aid Award Notification.
  - Maintaining Satisfactory Academic Progress.
  - Using financial aid for educational expenses incurred while enrolled.
  - Repayment of any over-award of financial aid.

### **Verification**

The U.S. Department of Education created the Verification Process to confirm the accuracy of information provided on the FAFSA. By federal regulation, Universal Spa Training Academy, Inc., is responsible for conducting the verification process on behalf of the U. S. Department of Education.

If you are selected for verification, you cannot be awarded any federal student aid until the verification process is completed: including transmitting to and receiving any necessary corrections from the U.S. Department of Education. Further, we employ a third-party servicer, GEMCOR Inc., to assist us in the verification process.

Your Student Aid Report (SAR) may indicate your FAFSA was selected for Verification with an asterisk “\*.” USTA follows a Verification Process established and managed by GEMCOR Inc.

### **Verification Process**

Verification of FAFSA information will generally be required by FAFSA applicants who are required by IRS rules to file a federal tax return and either do not or cannot use the IRS Data Retrieval Process.

Verification is required from: \*Parents of Dependent Students / \*Independent & Dependent Students

Further Verification may require a worksheet to be completed. This worksheet will require you to complete, sign, attach any required documents, and submit the form and required documents to your financial aid representative.

### Notification

You will be notified by any of the following methods: in-person, e-mail, or phone call.

### Deadline and Consequences

The application processing cycle typically lasts 21 months, with the FAFSA form opening on October 1 in the year prior to the start of the award year. However, due to the complexity of the implementing the *FAFSA Simplification Act* and *FUTURE Act*, FSA began accepting 2024-25 FAFSA applications in December 2023. Applications will be accepted through June 30, 2025.

The FPS must receive a student's online FAFSA information by June 30, 2025. A paper FAFSA form must be legible, and it must be mailed to the Federal Student Aid Programs address listed on the FAFSA form in time for the processor to receive it by June 30, 2025. There are no exceptions to these deadlines. An online application received after June 30, 2025, will not be processed. A paper application received before the application opens for the award year, or after June 30, 2025, will be returned unprocessed with a letter of explanation. If it is signed before and received after the application opens for the award year, it will be accepted but the student will receive a rejected FAFSA Submission Summary asking them to date and re-sign the FAFSA Submission Summary and return it for processing.

To report fraud, waste, abuse, misuse or mismanagement of U.S. Dept. of Education (ED) program funds, students and parents are referred to the Office of Inspector General (OIG): 1-800-MIS-USED. Complaints will be followed up by an OIG representative.

Remember, once selected, you may not receive FSA until the Verification Process is completed. The Verification Process cannot be completed and the student's eligibility for federal student aid cannot be determined until all requested acceptable documentation has been received and processed. Verification procedures must be complete prior to any professional judgment determination being made.

#### Notification of Award Changes

Upon receiving a valid output document, students will be notified in-person, by email, or by phone.

#### **Professional Judgment**

Financial aid administrators are given the authority (by the Higher Education Act of 1965) to use professional judgment in reviewing requests by students to consider special or extenuating circumstances that are not reflected on the FAFSA or included in the standard Cost of Attendance.

A request for professional judgment must be submitted with the proper form(s); documentation required for verification (signed tax return, verification worksheet) and supporting the circumstance(s). Review is done on a case-by-case basis only and the decision by the financial aid administrator is final. Approval of the request does not guarantee additional financial aid eligibility.

#### **Acceptable IRS Verification Documentation**

To verify the federal income tax return entered on the FAFSA:

- Log back into your FAFSA and use the IRS Data Retrieval Tool (if eligible).
- Go to the IRS website and request a copy of your transcript:  
<http://www.irs.gov/Individuals/Get-Transcript>

Beginning with the 2024-2025 school year, students completing the Free Application for Federal Student Aid (FAFSA) form will no longer be directed to the IRS to get tax records for income verification.

#### **IRS Extension and Verification**

IRS extensions do not eliminate the requirement to provide the requested tax return documentation. The Verification Process cannot be completed and the student's eligibility for federal student aid cannot be determined until all requested acceptable documentation has been received and processed.

#### **Calculate Your Federal Student Loan Repayment Options with Loan Simulator**

Loan Simulator helps you estimate monthly student loan payments and choose a loan repayment option that best meets your needs and goals. You can also use it to decide whether to consolidate your student loans. <https://studentaid.gov/loan-simulator/>

### **Necessity for Repaying Loans**

Student loans are real loans and it is imperative that you pay them back. The following is directly from the Department of Education's website: <https://studentaid.gov/manage-loans/repayment/repaying-101>

If you default, it means you failed to make payments on your student loan according to the terms of your promissory note, the binding legal document you signed at the time you took out your loan. In other words, you failed to make your loan payments as scheduled. Your school, the financial institution that made or owns your loan, your loan guarantor, and the federal government can all take action to recover the money you owe. Here are some consequences of default:

- National credit bureaus can be notified of your default, which will harm your credit rating, making it hard to buy a car or a house.
- You will be ineligible for additional federal student aid if you decide to return to school.
- Loan payments can be deducted from your paycheck.
- State and federal income tax refunds can be withheld and applied toward the amount you owe.
- You will have to pay late fees and collection costs on top of what you already owe
- You can be sued.

### **Exit Counseling**

Universal Spa Training Academy, Inc. provides every student borrower of loans under the Federal Direct Loan program, instructions on how to complete exit counseling online through <https://studentaid.gov/exit-counseling/>, whenever a student ceases enrollment. Means of delivery will be in person, postal or electronic mail.

### **Notice of Federal Student Financial Aid Penalties for Drug Law Violations**

Your eligibility for federal student aid can be affected by incarceration. Drug convictions no longer affect federal student aid eligibility. As of July 1, 2023, if you are subject to an involuntary civil commitment for a sexual offense, you may qualify for a Federal Pell Grant.

## **Privacy of Records-Family Educational Rights and Privacy Act (FERPA)**

### **Family Policy Compliance Office (FPCO) Home**

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) 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. 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. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- 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 such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

For additional information, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800-437-0833.

## **Recordkeeping**

Source: Federal Student Aid Handbook, Volume II, Privacy of Student Information (FERPA Rules)

The Family Educational Rights and Privacy Act (FERPA) sets limits on the disclosure of personally identifiable information from school records, and defines the rights of the student to review the records and request a change to the records.

With exceptions such as those noted in this section, FERPA generally gives postsecondary students the right

- to review their education records,
- to seek to amend inaccurate information in their records, and
- to provide consent for the disclosure of their records.

These rules apply to all education records the school keeps, including admissions records (only if the student was admitted) and academic records as well as any financial aid records pertaining to the student. Therefore, the financial aid office is not usually the office that develops the school's FERPA policy or the notification to students and parents, although it may have some input.

### **Student's & parents' rights to review educational records**

A school must provide a student with an opportunity to review his or her education records within 45 days of the receipt of a request. A school is required to provide the student with copies of education records, or make other arrangements to provide the student access to the records, if a failure to do so would effectively prevent the student from obtaining access to the records. While the school may not charge a fee for retrieving the records, it may charge a reasonable fee for providing copies of the records, provided that the fee would not prevent access to student records.

While the rights under FERPA have transferred from a student's parents to the student when the student attends a postsecondary institution, FERPA does permit a school to disclose a student's education records to his or her parents if the student is a dependent student under IRS laws.

Note that the IRS definition of a dependent is quite different from that of a dependent student for FSA purposes. For IRS purposes, students are dependent if they are listed as dependents on their parent's income tax returns. (If the student is a dependent as defined by the IRS, disclosure may be made to either parent, regardless of which parent claims the student as a dependent.)



### **Prior written consent to disclose the student's records**

Except, under one of the special conditions described in this section, a student must provide written consent before an education agency or school may disclose personally identifiable information from the student's education records. The written consent must—

- state the purpose of the disclosure,
- specify the records that may be disclosed,
- identify the party or class of parties to whom the disclosure may be made, and,
- be signed and dated.

If the consent is given electronically, the consent form must—

- identify and authenticate a particular person as the source of the electronic consent, and
- indicate that person's approval of the information contained in the electronic consent.

The FERPA regulations include a list of exceptions where the school may disclose personally identifiable information from the student's file without prior written consent. Several of these allowable disclosures are of particular interest to the financial aid office, since they are likely to involve the release of financial aid records.

### **Disclosures to school officials**

Some of these disclosures may be made to officials at your school or another school who have a legitimate interest in the student's records. Typically, these might be admissions records, grades, or financial aid records.

Disclosure may be made to:

- other school officials, including teachers, within the school whom the school has determined to have legitimate educational interests.
- to officials of another postsecondary school or school system, where the student receives services or seeks to enroll.

If your school routinely discloses information to other schools where the student seeks to enroll, it should include this information in its annual privacy notification to students. If this information is not in the annual notice, the school must make a reasonable attempt to notify the student at the student's last known address.

## **Disclosures to government agencies**

Disclosures may be made to authorized representatives of the U.S. Department of Education for audit, evaluation, and enforcement purposes. “Authorized representatives” includes employees of the Department—such as employees of the Office of Federal Student Aid, the Office of Postsecondary Education, the Office for Civil Rights, and the National Center for Education Statistics—as well as firms that are under contract to the Department to perform certain administrative functions or studies. In addition—

Disclosure may be made if it is in connection with financial aid that the student has received or applied for. Such a disclosure may only be made if the student information is needed to determine the amount of the aid, the conditions for the aid, the student’s eligibility for the aid, or to enforce the terms or conditions of the aid.

A school may release personally identifiable information on an F, J, or M nonimmigrant student to U.S. Immigration and Customs Enforcement (formerly the Immigration and Naturalization Service) in compliance with the Student Exchange Visitor Information System (SEVIS) program without violating FERPA.

## **Disclosures in response to subpoenas or court orders**

FERPA permits schools to disclose education records, without the student’s consent, in order to comply with a lawfully issued subpoena or court order.

In most cases, the school must make a reasonable effort to notify the student who is the subject of the subpoena or court order before complying, so that the student may seek protective action. However, the school does not have to notify the student if the court or issuing agency has prohibited such disclosure.

A school may also disclose information from education records, without the consent or knowledge of the student, to representatives of the U.S. Department of Justice in response to an *ex parte* order issued in connection with the investigation of crimes of terrorism.

## **Documenting the disclosure of information**

Except as noted below, school must keep a record of each request for access and each disclosure of personally identifiable student information. The record must identify the parties who requested the information and their legitimate interest in the information. This record must be maintained in the student’s file as long as the educational records themselves are kept.

## **FERPA Responsibilities and Student Rights**

A school is required to—

- Annually notify students of their rights under FERPA;
- Include in that notification the procedure for exercising their rights to inspect and review education records; and
- Maintain a record in a student's file listing to whom personally identifiable information was disclosed and the legitimate interests the parties had in obtaining the information (does not apply to school officials with a legitimate educational interest or to directory information).
- Student has the right to—
- Inspect and review any education records pertaining to the student;
- Request an amendment to his/her records; and
- Request a hearing (if the request for an amendment is denied) to challenge the contents of the education records, on the grounds that the records are inaccurate, misleading, or violate the rights of the student.

### **Rights under FERPA**

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. These rights include:

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

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

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

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

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

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

The school discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is a person employed by the school in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the school has contracted as its agent to provide a service instead of using school employees or officials (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks.

A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the school. The student has the right to file a complaint with the U.S. Department of Education concerning alleged failures by the Institution to comply with the requirements of FERPA. The name & address of the Office that administers FERPA:

Family Policy Compliance Office  
U.S. Department of Education  
400 Maryland Avenue, SW  
Washington, DC 20202-5920  
1-800-872-5327

### **Record Keeping and Access**

- All files are the property of Universal Spa Training Academy, Inc.
- Files are kept for a minimum of 5 years.
- Students are encouraged to keep their own records of attendance and grades. It is the student's responsibility to maintain THEIR copies of important documents: Enrollment Agreements, Financial Aid documents, written requests, SAP reports, etc.

A school representative must be present during the review of the files; their intent is to clarify questions concerning these records.

### **Consumer Information on College Navigator Website**

<http://nces.ed.gov/collegenavigator/>

Universal Spa Training Academy, Inc., located at 340 Burlington Avenue, Downers Grove, IL 60515

<http://nces.ed.gov/collegenavigator/?q=universal+spa+training+academy&s=IL&id=459374>

### **Net Price Calculator**

To see the Net Price Calculator for our campus, please visit the webpage on our school website:

<http://www.spatrainingacademy.com/npcalc/npcalc.htm>

## Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid

The following appears exactly as it appears in the Enrollment Agreement effective 1/2024:

### BUYER'S RIGHT TO CANCEL – REFUND POLICY

#### (Aesthetics, Nails, Instructor and Cosmetology Programs)

- Applicants not accepted by the Academy shall be refunded all monies paid to the Academy.
- If student (if under legal age, the parent or guardian) cancels the enrollment in writing within five days of signing the enrollment contract, all monies collected by the Academy will be refunded even if the student has begun classes.
- If a student cancels the enrollment more than five days after signing the enrollment contract but prior to the completion of the first day of class, a refund of all monies paid to the Academy less the \$50 registration fee plus the cost of any books or materials received by the student.
- A student must give notice of cancellation to school in writing. The unexplained absence of a student from school for more than 14 consecutive calendar days shall constitute constructive notice of cancellation to the school. For purposes of cancellation, the cancellation date shall be the last date of attendance, or on expiration of an approved LOA in which a student did not return.
- For students who enroll and begin classes but withdraw or are expelled prior to course completion and after five days of signing the contract, the following schedule of tuition earned by the Academy applies:

% of Scheduled Time Enrolled to Total Course	Total Tuition Academy Shall Receive / Retain
0.01% to 04.9%	10% of tuition or \$300, whichever is less; plus \$50 reg fee, plus the cost books & materials provided
5% to 9.9%	30% of tuition, plus \$50 reg fee, plus the cost books & materials provided
10% to 14.9%	40% of tuition, plus \$50 reg fee, plus the cost books & materials provided
15% to 24.9%	45% of tuition, plus \$50 reg fee, plus the cost books & materials provided
25% to 49.9%	70% of tuition, plus \$50 reg fee, plus the cost books & materials provided
50% and over	100% of tuition and fees

- Any monies due applicant or student shall be refunded within 45 calendar days of Formal Cancellation Date.
  - If the course is canceled subsequent to a student's enrollment, the Academy will either provide a full refund of all monies paid or completion of the course at a later time.
  - If the Academy cancels a course and ceases to offer instruction after students have enrolled and instruction began, the school shall provide a full refund of all monies paid.
  - If the Academy closes permanently and ceases to offer instruction after students have enrolled and instruction began, the school will provide a pro rata refund.
- 
- In case of a documented disabling illness or other documented mitigating circumstances, the student refund may exceed the Academy's minimum refund policy, at the Academy's discretion.
  - If a student terminates his or her program, the State refund calculation on the enrollment agreement will be done. For students eligible for Title IV funds, the Return to Title IV calculation will be used to determine the amount of Title IV funds that may be credited to the students account. For any remaining balance due the school, student will be personally responsible. All refund calculations are based upon scheduled hours.
  - The Academy does not participate in any teach-out plans with other institutions. If permanently closed or no longer offering instruction after a student has enrolled, the Academy will provide a pro rata refund of tuition to the student.
  - Students who withdraw or are expelled prior to course completion are charged a cancellation fee of \$150.00. This refund policy applies to tuition and fees charged in the enrollment contract. Other charges the student may have incurred are extra kit materials, used books and kits, products, and any unreturned Academy property will be calculated separately at the time of Formal Cancellation.
  - Academy shall mail a written acknowledgement of student cancellation or written withdraw to student within 15 calendar days of notification date. Written notification is not necessary if refund has been mailed to student within 15 calendar days.

## BUYER'S RIGHT TO CANCEL – REFUND POLICY

### (Massage Therapy Program)

- Applicants not accepted by the School shall be refunded all monies paid to the School.
- If student cancels enrollment in writing within five days of signing enrollment contract, all monies collected will be refunded.
- If a student cancels the enrollment more than five days after signing the enrollment contract but prior to the close of the first day of class, a refund of all monies paid to the School will be returned less the \$50 registration fee and any book fees.
- A student must give notice of cancellation to school in writing. The unexplained absence of a student from school for more than 14 consecutive calendar days shall constitute constructive notice of cancellation to the school. For purposes of cancellation, the cancellation date shall be the last date of attendance, or when student does not return from LOA.
- For students who enroll and begin classes but withdraw or are expelled prior to course completion and after five days of signing the contract, the following schedule of tuition earned by the School applies:

<b>% of Scheduled Time Enrolled to Total Course</b>	<b>Total Tuition Academy Shall Receive / Retain</b>
0.01% to 4.9%	10% of tuition, plus \$50 reg fee, plus the cost books & materials provided
After 5% completed and within first 4 weeks of class	30% of tuition, plus \$50 reg fee, plus the cost books & materials provided
After 4 weeks completed to 24.9%	45% of tuition, plus \$50 reg fee, plus the cost books & materials provided
25% to 49.9%	70% of tuition, plus \$50 reg fee, plus the cost books & materials provided
50% and over	100% of tuition and fees

- Any monies due the applicant or student shall be refunded within 30 calendar days of the Formal Cancellation Date.
- If the course is canceled subsequent to a student's enrollment, the Academy will either provide a full refund of all monies paid or completion of the course at a later time.
- If the Academy cancels a course and ceases to offer instruction after students have enrolled and instruction began, the school shall provide a full refund of all monies paid.
- If the Academy closes permanently and ceases to offer instruction after students have enrolled and instruction began, the school will provide a pro rata refund.
- In case of a documented disabling illness or other documented mitigating circumstances, the student refund may exceed the Academy's minimum refund policy, at Academy's discretion.
- If a student terminates his or her program, the State refund calculation on the enrollment agreement will be done. For students eligible for Title IV funds, the Return to Title IV calculation will be used to determine the amount of Title IV funds credited to the students account. For any remaining balance due the school, student will be personally responsible. All refund calculations are based upon scheduled hours.
- The Academy does not participate in any teach-out plans with other institutions. 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.
- Students not provided access to a copy of the contract & school handbook (paper or electronic) shall receive a full refund.
- Students who withdraw or are expelled prior to course completion are charged a cancellation fee of \$150.00. This refund policy applies to tuition and fees charged in the enrollment contract. Other miscellaneous charges the student may have incurred are: extra kit materials, used books and kits, products, unreturned school property, etc., will be calculated separately at the time of Formal Cancellation.
- Academy shall mail a written acknowledgement of student cancellation or written withdraw to student within 15 calendar days of notification date. Written notification is not necessary if refund has been mailed to student within 15 calendar days.

Complaints against this school may be registered with:

Illinois Board of Higher Education: (Massage Therapy)

1 N. Old State Capitol Plaza, Suite 333, Springfield, Illinois 62701, 217-782-2551 Fax: (217) 782-8548 [www.ibhe.org](http://www.ibhe.org)

## **Return to Title IV or R2T4**

The Return of Title IV funds as prescribed in Section 484B of HEA Amendments determines the amount of Title IV aid a student has earned at the time a student withdraws.

### **PROPRIETARY INSTITUTIONS OF HIGHER EDUCATION**

#### **Higher Education Act of 1965, Extension and Revision (Section 481 (B) October 3, 1980)**

The term “Proprietary Institution of Higher Education” means a school which: Admits as regular student only persons having a certificate of graduation from a school providing secondary education, or the recognized equivalent of such a certificate.

We participate in the Federal Pell Grant Program which is covered by the above amendment. All return of Title IV calculations are performed using the R2T4 calculation worksheets provided by GEMCOR, Inc.

If a student withdraws during a payment period or period of enrollment the amount of Title IV program assistance that has been earned up to that point is determined by a specific formula. The formula, in brief, is as follows:

- The institution will determine the date of withdrawal and then determine the percentage of the payment period attended by the student.
- The institution will determine the amount of Title IV aid for which the student was eligible by the percentage of the time enrolled.
- The institution will compare the amount earned to the amount disbursed. If the amount of aid disbursed exceeds the amount earned, this amount of Title IV aid must be returned.
- The institution allocates the responsibility for returned unearned aid between the school and the student according to the portion of disbursed aid that could have been used to cover institutional charges and the portion that could have been disbursed directly to the student once institutional charges were covered.
- The institution and/or the student must then distribute the unearned Title IV aid back to the Title IV programs.
- All refunds are calculated using a withdrawal date which coincides with the last day of scheduled attendance of the student.
- If the return of Title IV funds results in a student tuition balance, the student will be responsible for payment of the balance to Universal Spa Training Academy, Inc.
- If the student receives less assistance than what was earned, the student may be eligible for a post-withdrawal disbursement.
- If the student received more assistance than what was earned, the excess funds must be returned by the school and/or student. The student will be notified in writing if a refund is due to the Title IV program.

**Withdrawal date is determined by one of the following:**

**Forcible Drop/ Unofficial Withdraw.** This is determined by the Institution through monitoring clock hour attendance at least every thirty (30) days. If the student is absent without notice 14 consecutive calendar days, the student will be forcibly dropped and terminated by the school on the 15<sup>th</sup> day and any refund due will be disbursed within 30 days. Termination date will be the last of scheduled attendance or the date indicated on a written notification by the student.

Any refund due to a student or to the Title IV program shall be refunded within 30 days from cancellation of student contract by the student, or formal termination by the school, which shall occur no more than 30 days from the last scheduled date of attendance or the date the student notifies the school in writing that the student will not be returning to school.

**Return to Title IV and Institutional Refund Policy.** The Return to Title IV refund is not the entire amount owed to the school; the student may be responsible for funds according to the Institution Refund Policy. The requirements for the Title IV program funds when you withdraw from a program are separate from the Institutional Refund Policy. Therefore, you may still owe funds to Universal Spa Training Academy, Inc. to cover unpaid institutional charges. Universal Spa Training Academy, Inc., will also charge the student for any Title IV program funds that it is required to return. A collection agency may be authorized to collect funds on behalf of Universal Spa Training Academy, Inc., and students will have to pay any costs associated with collection and interest on any unpaid balance.

**Refunds must be made in the following order: Unsubsidized Loans, Subsidized Loans, Federal Pell Grants, students.**

**Clock hour to credit hour calculation**

The conversion of clock hours to credit hours is as follows:

- 1 credit hour equals 30 clock hours -



## Textbook Information

<b>Massage Therapy</b>	<b>Aesthetics</b>	<b>Instructor</b>	<b>Cosmetology</b>
<ul style="list-style-type: none"> <li>• A Massage Therapist Guide to pathology 7<sup>th</sup> Edition ISBN: 978-0-9982663-4-3</li> <li>• Trail Guide to the Body 6<sup>th</sup> Edition, ISBN: 978-0-9987850-6-6</li> <li>• Trail Guide to the Body 6<sup>th</sup> Edition, Workbook ISBN: 978-0-9914666-7-2</li> <li>• Theory and Practice of Massage Textbook 6<sup>th</sup> Edition (text book and workbook bundle) ISBN: 978-1-337-59777-7</li> </ul>	<ul style="list-style-type: none"> <li>• Milady's Standard Esthetics Fundamentals ISBN: 978-1-337-09502-0</li> <li>• Milady's Standard Foundations: ISBN-13: 978-1-377-09525-9</li> <li>• Milady's Standard Esthetics, Fundamental Workbook ISBN-13: 978-1-377-428318946</li> <li>• Milady's Exam Review ISBN: 9781428318953</li> </ul>	<ul style="list-style-type: none"> <li>• Milady's Professional Educator ISBN: 978-0-357-92218-7</li> <li>• Milady's Professional Educator Exam Prep ISBN: 978-0-357-92218-2</li> <li>• Milady, Professional Educator 4<sup>th</sup> Edition CIMA for Milady Professional Educator, Instant Access 9798214098746</li> </ul>	<ul style="list-style-type: none"> <li>• Milady Standard Cosmetology 14<sup>th</sup> Edition CIMA Digital Course Printed Access Code (PAC) ISBN: 9798214098814 Student Seat ISBN: 9780357873441</li> <li>• Cosmetology and Foundations eBook Package ISBN: 9780357379080</li> </ul>

## Institutional and Program Accreditation, Approval, and Licensure

<u>Institution</u>	<u>License</u>	<u>State Licensure</u>
<b>Universal Spa Training Academy, Inc., Downers Grove, IL</b>  <b>OPEID: 04175000</b>	133000114 (aesthetics, cosmetology, instructor training)	IL Department of Financial and Professional Regulation  320 West Washington Street Springfield, Illinois 62786  <b>Phone:</b> 217 785 – 0820 <b>Toll Free:</b> 1-888-4REGUL8 (1-888-473-4858) <b>TTY:</b> 1-866-325-4949
	13095 (massage therapy)	Illinois Board of Higher Education:  431 East Adams, 2 <sup>nd</sup> Floor, Springfield, IL 62701  P: (217)-782-2551 Fax: (217) 782-8548 <a href="http://www.ibhe.org">www.ibhe.org</a>
	ID: 023175-00 (accreditation)	NACCAS  4401 Ford Avenue, Suite 1300, Alexandria, VA 22302-1432 USA  <b>Phone:</b> 703-600-7600 <b>Fax:</b> 703-379-2200

## Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and 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. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For more information, please see the Web site of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov) , especially their FAQ’s at [www.copyright.gov/help/faq](http://www.copyright.gov/help/faq) .

## Drug and Alcohol Abuse Prevention Program

### LOCAL TREATMENT CENTERS:

Drug and alcohol counseling, rehabilitation, or referrals may be available at the following treatment centers:

Alcohol Abuse and Crisis Intervention (800) 234-0246	Alcohol and Drug Abuse Helpline and Treatment (800) 234-0420
Alcoholics Anonymous Greater Chicago and/Chicago, Illinois (800) 371-1475	Narcotics Anonymous – The Chicago land 24 Hour Helpline (708) 848-4884
National Suicide Prevention Lifeline (800) 273-8255	

The policy of this institution is to provide information to its students and employees to prevent drug and alcohol abuse. Distribution of drug and alcohol abuse prevention information may be given through discussion, counseling, direction to drug and alcohol abuse facilities, or the distribution of printed materials.

### DRUG CRIMES – Illinois

**DRUG CONVICTION FOR POSSESSION**  
(felony or misdemeanor)

Under Student Aid Laws: Cannot obtain any Government Student Aid, Loans, or Grants for 1 Year after 1<sup>st</sup> Conviction for Possession; for 2 Years after 2<sup>nd</sup> Conviction and for an indefinite amount of time after 3<sup>rd</sup> Conviction.

DRUG CONVICTION FOR SALE (felony or misdemeanor)	Under <u>Student Aid Laws</u> : Cannot obtain any Government Student Aid, Loans, or Grants for 2 Years after 1 <sup>ST</sup> Conviction and indefinite amount of time after 2 <sup>ND</sup> Conviction.	
DRUG POSSESSION		
CANNABIS (< 10 grams) 720 ILCS 550/4	not more than 10 grams of any substance containing cannabis is guilty of a civil law violation punishable by a minimum fine of \$100 and a maximum fine of \$200.	
CANNABIS (10 to 30 grams) 720 ILCS 550/4	any substance containing cannabis is guilty of a Class B misdemeanor	
CANNABIS (30 grams to 100 grams) 720 ILCS 550/4	any substance containing cannabis is guilty of a Class A misdemeanor; provided, that if any offense under this subsection (c) is a subsequent offense, the offender shall be guilty of a Class 4 felony;	
CANNABIS (100 grams to 500 grams) 720 ILCS 550/4	any substance containing cannabis is guilty of a Class 4 felony; provided that if any offense under this subsection (d) is a subsequent offense, the offender shall be guilty of a Class 3 felony;	
CANNABIS (500 to 2,000 grams) 720 ILCS 550	any substance containing cannabis is guilty of a Class 3 felony;	
CANNABIS (2,000 to 5k grams) 720 ILCS 550/4	any substance containing cannabis is guilty of a Class 2 felony;	
PRESCRIPTION FORGERY 720 ILCS 570/406(b)(3)	1 <sup>ST</sup> Offense Felony Up to \$100,000 Fine &/or 1 to 3 Years in Pen.	2 <sup>ND</sup> Offense Felony Up to \$200,000 Fine &/or 2 to 5 Years in Pen.
POSSESSION DRUG PARAPHERNALIA 720 ILCS 600/3.5	\$750 to \$2500 Fine &/or Up to 1 Year in Jail	
POSSESSION OF HEROIN, COCAINE, MORPHINE, METHAMPHETAMINE, LYSERGIC ACID OR LSD: 720 ILCS 570/402		
15 GRAMS TO 100 GRAMS	Felony Up to \$200,000 Fine &/or 4 to 15 Years in Pen.	
100 GRAMS to 400 GRAMS	Felony Up to \$200,000 Fine or Street Value &/or 6 to 30 Years Pen.	
400 GRAMS TO 900 GRAMS	Felony Up to \$200,000 Fine or Street Value &/or 8 to 40 Years Pen.	
900 + GRAMS	Felony Up to \$200,000 Fine or Street Value &/or 10 to 50 Years Pen.	
PEYOTE, BARBITURIC ACID, AMPHETAMINE (more than 200)	Felony Up to \$200,000 Fine &/or 4 to 15 Years in Pen.	

grams) 720 ILCS 570/402		
METHAQUALONE, PENTAZOCINE, PHENCYCLIDINE (more than 30 grams) 720 ILCS 570/402	Felony Up to \$200,000 Fine &/or 4 to 15 Years in Pen.	
ANABOLIC STEROID 720 ILCS 570/402	1 <sup>ST</sup> Offense Up to \$1500 Fine &/or 30 Days in Jail	2 <sup>ND</sup> Offense UP to \$1500 Fine &/or 6 Months in Jail
NITROUS OXIDE 720 ILCS 5/24.5-5	1 <sup>ST</sup> Offense Up to \$2500 Fine &/or Up to 1 Year in Jail	2 <sup>ND</sup> Offense Felony Up to \$25,000 Fine &/or 1 to 3 Years in Pen.
<b>SALE, MANUFACTURE, POSSESSION WITH INTENT TO TRAFFIC DRUGS</b>		
COCAINE (1 to 15 grams) 720 ILCS 570/401 HEROIN (10 to 15 grams) MORPHINE (10 to 15 grams) METHAMPHETAMINE (5 to 15 grams)	Felony Up to \$250,000 &/or 4 to 15 Years in Pen.	
COCAINE, HEROIN, MORPHINE, METHAMPHETAMINE, LSD: 720 ILCS 570/401		
15 GRAMS TO 100 GRAMS	Felony Up to \$500,000 Fine &/or 6 to 30 Years in Pen.	
100 GRAMS TO 400 GRAMS	Felony Up to \$500,000 or Street Value &/or 9 to 40 Years in Pen.	
400 GRAMS TO 900 GRAMS	Felony Up to \$500,000 Fine or Street Value &/or 12 to 50 Years Pen.	
OVER 900 GRAMS	Felony Up to \$500,000 Fine or Street Value &/or 15 to 60 Years Pen.	
NITROUS OXIDE 720 ILCS 5/24.5-10	Felony Up to \$25,000 Fine &/or 2 to 5 Years in Pen.	
<b>FELONY, INCREASES PENALTY TO 15-20-25-LIFE</b>		
Increased Penalties for use of Firearm During Commission of Offense:		
Use of firearm during commission of offense: 15 years added to sentence imposed Discharge		
of firearm during commission of offense: 20 years added to sentence imposed		
Discharge of firearm causing death or injury: 25 years or up to natural life added to sentence imposed		

MISDEMEANORS 730  ILCS 5/5-9-1 & 5/5-8-3	<u>Class A:</u> Up to \$2500 Fine &/or Up to 1 Year in Jail. <u>Class B:</u> Up to \$1500 Fine &/or Up to 6 Months in Jail. <u>Class C:</u> Up to \$1500 Fine &/or Up to 30 Days in Jail.
FELONY CONVICTION  730 ILCS 5/5-8-1 & 5/5-9-1	<u>Class X Felony</u> Up to \$25,000 Fine &/or 6 to 30 Years in Pen. <u>Class 1 Felony</u> Up to \$25,000 Fine &/or 4 to 15 Years in Pen. <u>Class 2 Felony</u> Up to \$25,000 Fine &/or 3 to 7 Years in Pen. <u>Class 3 Felony</u> Up to \$25,000 Fine &/or 2 to 5 Years in Pen. <u>Class 4 Felony</u> Up to \$25,000 Fine &/or 1 to 3 Years in Pen.

**Penalty Details (Possession)**

Possession of 1 oz. or less is a misdemeanor punishable by a maximum sentence of 1 year imprisonment and a maximum fine of \$1,000.

A second conviction for possession of 1 oz. or less is a felony which is punishable by a maximum sentence of 6 years imprisonment and a maximum fine of \$10,000.

A third conviction for possession of 1 oz. or less is a felony which is punishable by a minimum sentence of 3 years and a maximum sentence of 10 years imprisonment as well as a maximum fine of \$10,000.

**Sale**

The sale of 1 oz.-10 lbs. is a felony which is punishable by a sentence of 4-10 years imprisonment and a maximum fine of \$10,000. The sale of between 10 lbs.-100 lbs. is a felony punishable by a sentence of 5-10 years imprisonment and a maximum fine of \$50,000.

The sale of more than 100 lbs. is a felony which is punishable by a sentence of 6-30 years imprisonment and a maximum fine of \$50,000. The sale within 1,000 feet of a school increases the penalty.

**How Does Drug and Alcohol Use Affect Health?**

Health risks are everywhere and are compounded with the use and abuse of drugs. Risks associated include nausea, depression, cardiac damage, coma, anxiety, and even death. Risks to pregnant women include difficult pregnancies and physical and mental damage to the fetus.

Drug use, including alcohol, may diminish short term memory, affect your coordination, slow your reflexive abilities, impair your ability to make sound judgments and impair your ability to operate motor vehicles.

Alcohol interferes with the brain's communication pathways, and can affect the way the brain looks and works. These disruptions can change mood and behavior, and make it harder to think clearly and move with coordination. Drinking a lot over a long time or too much on a single occasion can damage the heart, causing problems including:

- Cardiomyopathy – Stretching and drooping of heart muscle
- Arrhythmias – Irregular heart beat
- Stroke
- High blood pressure

Heavy drinking takes a toll on the liver, and can lead to a variety of problems and liver inflammations including:

- Steatosis, or fatty liver
- Alcoholic hepatitis
- Fibrosis
- Cirrhosis

Drinking too much can weaken your immune system, making your body a much easier target for disease. Chronic drinkers are more liable to contract diseases like pneumonia and tuberculosis than people who do not drink too much. Drinking a lot on a single occasion slows your body's ability to ward off infections – even up to 24 hours after getting drunk. A description of alcohol and drug categories, their effects, symptoms of overdose, symptoms of withdrawal and indications of misuse can be found at:

## Vaccinations Policy

Universal Spa Training Academy Inc., does not require vaccinations for admission into any of the programs. If you are interested in getting more information about vaccinations, please contact your local public health department or consult with your health care provider.

<http://www.immunize.org/cdc/schedules/>

## Security Report (Emergency Response and Evacuation Procedures), Timely Warnings, and Crime Log

In the case of an emergency or immediate or perceived threat toward the employee, or immediate or perceived threat toward any other person on the school premises, the employee is authorized to make an emergency call to 911. Instructors (including student instructors) and/or staff members should remain in the room with their students if they are notified of a possible emergency. As soon as is reasonably possible, the Administration should be notified of the threat.

Should an emergency or dangerous situation arise that may impact the health or safety of students and/or employees adhere to the following guidelines:

- **Fire Evacuation:** Exit the building in the event of a fire, follow signage to the nearest exit
- **Tornado Procedure:** Seek shelter in the event of a tornado, follow staff instructions
- **All Other Emergency Situations:** Refer to campus managers and instructors
- Emergency Notices will be posted on each school's website:

<u>Institution</u>	<u>Address</u>	<u>Website</u>
Universal Spa Training Academy, Inc.	340 Burlington Ave, Downers Grove, IL 60515	<a href="http://www.spatrainingacademy.com">www.spatrainingacademy.com</a>
OPE ID: 04175000		

## Security Report – Missing Person Notification Policy

Universal Spa Training Academy, Inc. does not provide on-campus housing; therefore, in accordance with Department of Education and HEOA Sec. 488(g) amended HEA Sec.485 (20 U.S.C. 1092): added HEA Sec.485 (j), we do not have a Missing Person Notification Policy.

## Important Numbers for Safety

AIDS Hotline (Illinois)	800.243.2437
Substance Abuse and Mental Health Services Organization	800.662.4357
Identity Theft Hotline (Illinois)	866-999-5630
National Center for Missing & Exploited Children	800.843.5678
National Child Abuse Hotline	800.422.4453
National Eating Disorders Association	800.931.2237
Planned Parenthood	800.230.7526
National Organization for Victim Assistance	800.879.6682
National Domestic Violence Hotline	800.799.7233
National Office on Women's Health	800.994.9662
Rape, Abuse, & Incest National Hotline	800.656.4673

## **Fire Safety Report and Fire Log**

Universal Spa Training Academy, Inc. does not provide on-campus housing; therefore, in accordance with Department of Education and HEOA Sec.488 (a)(1)(E) amended HEA Sec.485(a)(1) U.S.C. 1092(a)(1): added HEA Sec.485(a)(1)(T). HEOA Sec.488 (g) amended HEA Sec.485 (20 U.S.C. 1092): added HEA Sec.485 (i), we do not distribute a Fire Safety and Fire Log.

### **Information for Crime Victims about Disciplinary Proceedings**

Upon written request, this institution will disclose to the alleged victim of any crime of violence or a non-forcible sex offense, the results of any disciplinary proceeding conducted by the institution against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided, upon request, to the next of kin of the alleged victim.

#### **Licensure Requirements (Aesthetics):**

- a) Is at least 16 years of age (18 years for Aesthetics Teacher); and
- b) Is beyond the age of compulsory school attendance or has received a certificate of graduation from a school providing secondary education, or the recognized equivalent of that certificate; and
- c) Has graduated from a school of esthetics or cosmetology approved by the Division, having completed a program: Cosmetology: of 1500 hours in the study of cosmetology extending over a period of not less than 8 months nor more than 7 consecutive years; Aesthetics: of 750 hours in the study of esthetics extending over a period of not less than 18 weeks nor more than 4 consecutive years; Aesthetics Teacher (must already have a current license as a cosmetologist or esthetician): 500 hours of teacher training in a licensed school of cosmetology or a licensed esthetics school and had 2 years of practical experience within 5 years preceding the examination; or completed a program of 750 hours of teacher training in a licensed school of cosmetology approved by the Department to teach esthetics or a licensed esthetics school.
- d) Has passed an examination authorized by the Department to determine eligibility to receive a license; and
- e) Has met any other requirements of the Act.

#### **Licensure Requirements (Massage Therapy):**

- 1) The applicant is at least 18 years of age and of good moral character;
- 2) The applicant has successfully completed an approved massage therapy program in accordance with Section 1284.20 or a substantially similar massage therapy program from another jurisdiction and passed the National Certification Board for Therapeutic Massage & Bodywork's (NCBTMB) examination or the Massage & Bodywork Licensing Examination (MBLEx) administered by the Federation of State Massage Therapy Boards (FSMTB).
- 3) Should an applicant not meet the required number of classroom/hands-on hours required for licensure, the Division may require completion of additional coursework prior to licensure.
- 4) Verification of fingerprint processing from the Illinois Department of State Police (ISP), an ISP live scan vendor whose equipment has been certified by ISP, or a fingerprint vendor agency licensed by the Division. Out-of-state residents unable to utilize the ISP electronic fingerprint process may submit to ISP one fingerprint card issued by ISP, accompanied by the fee specified by ISP. Fingerprints shall be taken within the 60 days prior to application.
- 5) Pay the required fee specified in Section 1284.50.
  - b) When the accuracy of any submitted documentation or the relevance or sufficiency of the course work or experience is questioned by the Division because of lack of



information, discrepancies or conflicts in information given, or a need for clarification, the applicant seeking licensure shall be requested to:

- 1) Provide such information as may be necessary; and/or
- 2) Appear for an interview before the Massage Licensing Board (Board) to explain such relevance or sufficiency, clarify information or clear up any discrepancies or conflicts in information.

**Licensure Requirements (Cosmetology):**

- a) Is at least 16 years of age (18 years for Cosmetology Teacher); and
- b) Is a high school graduate or its equivalent or is beyond the age of compulsory school attendance; and
- c) Has graduated from either a school of Cosmetology or Barbering approved by the Division, having completed a program of Cosmetology: of 1500 hours in the study of cosmetology extending over a period of not less than 8 months nor more than 7 consecutive years; Cosmetology Teacher (must already have a current license as a cosmetologist): 500 hours of teacher training in a licensed school of cosmetology or a licensed esthetics school and had 2 years of practical experience within 5 years preceding the examination; or completed a program of 1,000 hours of teacher training in a licensed school of cosmetology approved by the Department.
- d) Has passed an examination authorized by the Department to determine eligibility to receive a license; and
- e) Has met any other requirements of the Act.

**Teacher Preparation Program Report**

Persons interested in becoming licensed instructors in cosmetology or aesthetics must first be licensed in that particular field. Once licensed, applicants must meet institutional admissions criteria. USTA’s teacher preparation course is designed to prepare the individual to pass the Illinois state licensing exam to receive their instructor’s license and to become employed as an instructor in an aesthetics, nail technology or cosmetology school.

USTA instructor graduates have successfully passed the instructor’s examination. Some have become instructors at our campus. USTA prepares teachers through the instructor course offered. Included in the course are practical clinic work combined with theory and classroom time. The course follows state guidelines.

**Placement Information**

Following graduation, we encourage graduates to keep us apprised of their licensure and employment. We survey past graduates throughout the year by phone, interview, social media, in person visits and by mail to gather results which we submit to NACCAS, our accrediting agency. We make this information available to prospective students through our website at: <https://spatrainingacademy.edu/yearly-stats>

**Job Placement Rates**

<b>Institution</b>	<b>Universal Spa Training Academy OPE ID: 04175000</b>
<b>Address</b>	340 Burlington Ave Downers Grove, IL 60515
<b>Placement Rate</b> (2022)	83%

## Student Loan Information Published by the Department of Education

To download publications from the Department of Education, visit:

<https://studentaid.gov/resources?src=edpubs>

The Department of Education strives to make all content accessible to everyone. While these documents do not currently meet the standards of Section 508 of the *Rehabilitation Act of 1973*, as amended, Federal Student Aid is working to create accessible versions. For immediate assistance on receiving a 508 compliant document, please send us a written request including the title of the document, date of the request, and your email address to:

Federal Student Aid Information Center

P.O. Box 84

Washington, DC 20044

## National Student Loan Data System (NSLDS)

Universal Spa Training Academy, Inc. hereby informs you whether you are a potential student, student, or parent of a student that enters into an agreement regarding a Title IV, HEA loan, that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

## Entrance Counseling for Student Loan Borrowers

- Your guaranteed student loan is a serious obligation; therefore, it is important that you understand your rights and responsibilities involved in this transaction. Your responsibilities are summarized below:
- I understand that I may be subject to prosecution under the provisions of the United States Criminal Code if I deliberately make any false statements on my loan application or use the loan proceeds for purposes other than approved educational expenses.
- I understand that all borrowers, regardless of personal or family income, are subject to a Needs Analysis.
- I understand that there is an Origination fee of approximately 1% that will be deducted from any loan proceeds given to the school for my tuition.
- I understand that my signature on the application/promissory note establishes my personal responsibility for repayment of this loan.
- I understand that I will have a grace period of 6 months after I cease to be enrolled at an eligible institution before I must begin payment.
- I understand that my lender will provide me with a repayment schedule before my repayment period begins.
- I understand that I must make monthly payments of no less than \$50 over a repayment period of 10 years.
- I understand that my payments may be made to other than my original lender if my loan(s) are sold to a secondary market.
- I understand that making my scheduled payments promptly will help me establish a favorable credit rating, but if I fail to repay my loan as scheduled:
  - -I may seriously injure my credit rating and jeopardize my future ability to borrow.
  - -I may face default and the legal action deemed necessary by the State of Illinois.
  - -I understand that my loan obligation will be cancelled only if I die or become permanently and totally disabled.
- I understand that I can get further information on Entrance counseling at:  
<https://studentloans.gov/myDirectLoan/counselingInstructions.action>

## **Exit Counseling for Student Loan Borrowers**

- After you graduate or if you are withdrawn from school, it is your responsibility to adhere to the following regarding your loans:
- I understand that if I change my address or name, I must notify the Lender.
- I understand that if I meet certain requirements, I have the right to defer payments on my loan(s). I understand that if I default on my loan(s), I lose these rights.
- I understand that if I am temporarily unable to make payments, I may request my Lender to grant me a forbearance which can be:
  - -A short period of time in which I make no payments, or
  - -A longer period of time for making payments, or
  - -A different repayment schedule than was first given to me.
- I know that it is up to the Lender whether to grant this request and I recognized the importance of requesting forbearance before my payments are overdue.
- I understand that if I have borrowed student loans from more than one lender, I can explore loan consolidation or refinancing.
- I acknowledge that all of the material covered on this acknowledgement form was explained to me. I know that I am responsible for repaying my student loan.
- I understand that I can get further information on Exit counseling at:  
<https://studentloans.gov/myDirectLoan/counselingInstructions.action>

## **Avoiding Misrepresentation in Recruiting Practices**

All information provided to prospective students meets and/or exceeds the standards of our accreditation and is supported by our records.

## **Code of Conduct for Education Loans**

Universal Spa Training Academy, Inc., is required by the Department of Education to develop, publish, and enforce a code of conduct. The Higher Education Opportunity Act (HEOA) set the code of conduct into law on August 14, 2008. Below applies to all officers, employees, and agents of our institution.

## **Ban on Revenue Sharing**

Neither Universal Spa Training Academy, Inc., nor any of their officers, employees or agents will enter into revenue-sharing arrangements with any lender or servicer which is defined by the Higher Education Opportunity Act of 2008, amending the Higher Education Act of 1965, Pub. L. # 110-315 (2008), (HEOA) s any arrangement between a school and a lender that results in the lender paying a fee or other benefits, including a share of its profits, to the school, or its officer, employees or agents, as a result of institution recommending lender to its students or families of those students.

## **Ban on Gifts and Incentive Compensation**

Financial Aid Officer (or employees who otherwise have responsibilities with respect to education loans or financial aid) will not accept gifts from any lender, guaranty agency or loan servicer. This prohibition is not limited just to those providers of Title IV loans but includes lender of private educational loans as well.

## **Ban on Contracting Arrangements**

No Financial Aid Officer (or employees who otherwise have responsibilities with respect to education loans) will accept any fee, payment or financial benefit as compensation for any type of arrangement or contract to provide services to or on behalf of a lender relating to education loans.

## **Prohibition against Steering Borrowers**

Financial aid Officers (or employees who otherwise have responsibilities with respect to education loans) will not steer borrowers to particular lenders, or delay loan certifications. This prohibition includes assigning any first-time borrower's loan to a particular lender as part of the award packaging or other methods.

## **Prohibition on Offers of Funds for Private Loans**

Financial Aid officers or employees at our institution will not request or accept any agreement of or offer of funds for private loans. This includes any offer of funds for loans to students at the institution, including funds for an opportunity pool loan, in exchange for providing concessions or promises to the lender for a specific number of loans, or inclusion on a preferred lender list.

## **Ban on Staffing Assistance**

No Financial Aid Officer or employees at our institution will request or accept any assistance with call center staffing or financial aid office staffing. However, HEOA does not prohibit schools from requesting or accepting assistance from a lender related to:

- Professional development training for financial aid administrators.
- Providing educational counseling materials, financial literacy materials, or debt management material to borrowers, provided that such materials disclose to borrowers the identification of any lender that assisted in preparing or providing such materials.
- Staffing services on a short-term, nonrecurring basis to assist the school with financial aid related functions during emergencies, including State-declared or federally declared natural disasters, and other localized disasters and emergencies identified by the Secretary.

### **Ban on Advisory Board Compensation/Recruiter Compensation**

Institution employees will not receive anything of a value from a lender, guarantor, or group in exchange for servicing on an advisory board. They may, however, accept reimbursement for reasonable expenses incurred while servicing in this capacity.

### **Sanctions**

Employees that violate this Code of Conduct will be disciplined in a manner consistent with our institution policies and procedures. Disciplinary action may include termination of employment.

### **Preferred Lender Lists**

Universal Spa Training Academy, Inc., does not have any specific lenders for private education loans or for Title IV, HEA loans.

### **Availability of Employee for Dissemination Purposes**

Universal Spa Training Academy (USTA) is required to designate an employee to assist enrolled or prospective students in obtaining pertinent information related to academic programs, policies and procedures, enrollment statistics, campus safety, and financial aid information. Requests for information by students can be directed to Francesca Muller, 340 Burlington Ave, Downers Grove, IL 60516, 630-968-6800, #1, or [francesca@spatrainingacademy.com](mailto:francesca@spatrainingacademy.com). Ms. Muller shall be available, upon reasonable notice, to any enrolled or prospective student during regular business working hours.

### **Dependency Overrides**

The Higher Education Act allows an FAA to make dependency overrides on a case-by-case basis for students with special circumstances. In addition to documenting such a decision in the student's file, the FAA must also report the override to the CPS using *FAA Access to CPS Online*. An FAA can also determine if a student is an unaccompanied youth who is either homeless or is self-supporting and at risk of becoming homeless. A student is considered homeless if he or she lacks fixed, regular, and adequate housing. This includes students who are living in shelters, motels, cars, or parks, or who are temporarily living with other people because they have nowhere else to go. Students are also considered homeless if they are fleeing an abusive parent(s) who would otherwise provide the student with financial support and a place to live. Homeless youth determinations will be made on a case-by-case basis.

### **Course Incompletes and Repetitions**

USTA does not offer grades of "incomplete" and accordingly, these have no impact on SAP. If a student withdraws from a program of study and re-enrolls in the same program within 180 days of withdrawal, the student is treated as returning to the same payment period that was in place when the student withdrew and must complete any clock hours for which the student previously received federal funding before being eligible for additional funding. A student who returns to a program after more than 180 days have elapsed since withdrawal may be eligible for federal aid for any classes the student must repeat to obtain academic credit. Students should meet with a financial aid advisor to discuss the conditions under which federal aid may be awarded for repeated courses.

**Universal Spa Training Academy, Inc.**  
**340 Burlington Ave, Downers Grove, IL 60515**  
**OPEID: 041750**  
**Undergraduate Student Enrollment 2022**

<b>Total Enrollment:</b>	178	
<b>Transfer in Enrollment</b>	N/A	
<b>Student-To Faculty Ratio</b>	20 to 1	

**Undergraduate Student Characteristics**

<b>Full Time Students</b>	77	
<b>Female Students</b>	172	

**% of Undergraduates by Race or Ethnicity**

<b>Black or African American</b>	14.6	
<b>White</b>	38.7	
<b>American Indian or Alaska Native</b>	0	
<b>Hispanic/Latino</b>	30.8	
<b>Asian</b>	1.6	
<b>Two or More Races</b>	10.1	
<b>Race and Ethnicity unknown</b>	3.9	
<b>Non-resident alien</b>	0	

% of Undergrads by Age

24 yrs and under 61.2

25 yrs and older	38.2	
------------------	------	--

Unknown age 0

## **Information Security Program**

USTA's Information Security Program (ISP) is intended as a set of comprehensive guidelines and policies designed to safeguard all sensitive data maintained at the school, and to comply with applicable laws and regulations on the protection of Personal Identifiable Information.

Personal Identifiable Information (PII), can include:

- Social Security number;
- Driver's license number or state-issued identification card number; or
- Financial account number (e.g. bank account) or credit or debit card numbers
- Passport numbers
- Alien registration numbers
- Health records
- And more...

## **Data Classification**

All data will be classified into one of three categories outlined below, based on the level of security required for each, starting with the highest level.

### *Confidential*

Confidential data refers to any data where unauthorized access, use, alteration, or disclosure of this data could present a significant level of risk to the school, staff and or student. Confidential data should be treated with the highest level of security to ensure the privacy of that data and prevent any unauthorized access, use, alteration, or disclosure. Confidential data includes any data that is protected by federal or state laws or regulations, including, but not limited to, Health Insurance Portability and Accountability Act of 1996 (HIPAA), Family Educational Rights and Privacy Act (FERPA), student education records and financial aid information.

### *Internal Use Only*

Internal Use Only data refers to any data where unauthorized access, use, alteration, or disclosure of this data could present a moderate level of risk to the school, staff and or student. This data should be limited to access by individuals who are employed by USTA and who have legitimate reasons for accessing such data. Any non-public data that is not explicitly designated as Confidential should be treated as Internal Use Only data. A reasonable level of security should be applied to this classification to ensure the privacy and integrity of this data.

### *Public (or Unrestricted)*

Public data includes any information for which there is no restriction to its distribution, and where the loss or public use of such data would not present any harm to the school, staff, or its students. Any data that is not classified as Confidential or Internal Use Only should be considered Public data.

## **Identification and Assessment of Risks to College Information**

USTA recognizes that it has both internal and external risks to the privacy and integrity of College information. USTA believes that its current safeguards are reasonable and are sufficient to provide security and confidentiality to Confidential data maintained by the school.

These risks include, but are not limited to:

- Unauthorized access of Confidential data by someone other than the owner of such data
- Compromised system security as a result of system access by an unauthorized person
- Interception of data during transmission
- Loss of data integrity



- Physical loss of data in a disaster
- Errors introduced into the system
- Corruption of data or systems
- Unauthorized access of Confidential data by employees
- Unauthorized requests for Confidential data
- Unauthorized transfer of Confidential data through third parties

### **Safeguarding Confidential Data**

To protect confidential data, the following policies and procedures have been developed that relate to protection, access, storage, transportation, and destruction of records, computer system safeguards, and training.

#### *Access*

- Only those employees or authorized third parties requiring access to Confidential data in the regular course of their duties are granted access to Confidential data, including both physical and electronic records.
- Computer and network access passwords are disabled upon termination of employment or relationship with USTA.
- Upon termination of employment or relationship with USTA, physical access to documents or other resources containing Confidential data is immediately prevented.

#### *Removing Records from the school*

- Appropriate staff are strongly discouraged from removing records containing Confidential data off school property. In rare cases where it is necessary to do so, the individual must take all reasonable precautions to safeguard the data. Under no circumstances are documents, electronic devices, or digital media containing Confidential data to be left unattended in any insecure location.
- When there is a legitimate need to provide records containing Confidential data to a third party, electronic records shall be password-protected and/or encrypted, and paper records shall be marked confidential and securely sealed.

### **Reporting Attempted or Actual Breaches of Security**

Any incident of possible or actual unauthorized access to or disclosure, misuse, alteration, destruction, or other compromise of PI, or of a breach or attempted breach of the information safeguards adopted under this Program, must be reported immediately to the school Director.

### **BIOMETRIC DATA**

#### Type of biometric data utilized

The fingerprint process uses Biometric data created from scanning the fingerprint. The system creates a digitized template from the scanned fingerprints. This template is created on every scan and is compared against the database of registered users to record clock in and clock out activity.

#### Storage of biometric data

The data template is stored in a secure/ encrypted database table in the Prestige system as encrypted data and cannot be used to recreate the complete original image. The data template in the database is compared with one produced when a person scans their finger on a reader to determine activity.

All data used in the Prestige system follows the following data security protocols:

- All databases and user access are password protected and managed for security.
- Information on computer screens are hidden from persons who are not authorized to see them.
- A back-up procedure for computer held data, including off-site back-up.
- Ensuring that staff are made aware of the school's security measures and comply with them.
- Adequate overall security of the premises when it is unoccupied.

### The use of Biometric information

A fingerprint reader is a security device that uses a scanned image of your fingerprint to authenticate users in the Prestige system. With fingerprint security software users can log into the application to record clock in and clock out times by scanning your fingerprint instead of typing the Username and password on the keyboard. The biometric timeclock systems operate on the basis of the automatic identification of students, staff and employees for authentication/verification for the purpose of measuring attendance.

### Third Party Access

The school does not share personal information, including fingerprint information, with any non-vendor third party organization. All current school vendors have privacy and data protection policies included in service agreements.

### Individuals to access their personal data.

After initially collecting fingerprint information, there is not a user interface to view or access personal data. Students are able to request access to personal data, but fingerprints - once collected are not accessible or viewable.

### Retention

Fingerprint data will remain active until the student graduates or withdraws from the school. Once the student status is converted to Graduated or Withdrawn/completed in the Prestige system, the student fingerprint data is purged from the system. As soon as a student permanently leaves the school his/her biometric data would be immediately deleted