

CONSUMER BROCHURE

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NOTICE OF AVAILABILITY OF INSTITUTIONAL AND FINANCIAL AID INFORMATION

Financial aid is available for those students that meet the necessary requirements. Aveda Institutes participate in the Pell Grant Program and the Federal Direct Loan Program. In general, financial aid is awarded based on need.

Prospects or students needing assistance in obtaining Institutional and Financial Aid Information can contact the school's Financial Aid office.

STUDENT LOAN INFORMATION

Assistance Available from Federal, State, Local and Institutional Programs

Federal Pell Grants

Federal Pell Grants are awards of Federal Aid funds, which do *not* have to be paid back. This grant is available for undergraduates that have not earned a bachelor's or professional degree. The amount awarded is determined by the U.S. Department of Education, based on the student's needs. A Federal Pell Grant is an entitlement, which means if a student qualifies for an award, he or she *will* receive it as long as the student meets the SAP requirements.

William D. Ford Federal Direct Loan (Direct Loan) Program

A Direct loan is a low-interest loan directly from the U.S. Department of Education (ED).

Federal Direct Subsidized loan is a low-interest (2.75% for loans first disbursed on or after 7/1/20 and before 7/1/21), fixed-rate loan that **MUST** be paid back. Interest does not accrue while students are attending school, during the grace period, and during periods of deferment.

Federal Direct Unsubsidized loan is a low-interest (2.75% for loans first disbursed on or after 7/1/20 and before 7/1/21), fixed-rate loan that **MUST** be paid back. Interest will accrue on this loan while the student is in school, during the grace period, and periods of deferment. A student can choose to pay the interest while in school.

Federal Direct PLUS loan is a low interest (5.30% for loans first disbursed on or after 7/1/20 and before 7/1/21) fixed rate loan that **MUST** be paid back. This loan is only available for parents of dependent students and the parent must complete a credit check prior to obtaining the loan.

Loan Fees: Most federal student loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you actually borrow. You're responsible for repaying the entire amount you borrowed and not just the amount you received. Direct Subsidized and Unsubsidized Loans first disbursed on or after 10/1/19 and before 10/1/20 have a loan fee of 1.059%. Direct PLUS Loans first disbursed on or after 10/1/19 and before 10/1/20 have a loan fee of 4.236%.

Veterans' Benefits

Veterans' Benefits are not available in all institute locations, and only to those who qualify. If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. For example, the Post-9/11 GI Bill provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

If you are currently serving in the military, you might be eligible for funding offered through the Department of Defense Tuition Assistance Program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.

If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the paygrades E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill benefits to you.

Borrowers may qualify for Title IV student financial aid. Terms and conditions of Title IV loans may be more favorable than private education loans.

State Grant Assistance

The Bright Futures Scholarship awards Florida high school graduates who merit recognition of high academic achievement. Visit the Florida Student Scholarship and Grant Program website at <http://www.floridastudentfinancialaid.org/SSFAD/bf/bfmain.htm> for more information and eligibility requirements.

Applying for Aid and Eligibility

Any student who wishes to apply for federal Title IV financial assistance must complete the *Free Application for Federal Student Aid* (FAFSA). Students can complete the FAFSA online at www.fafsa.gov. The FAFSA information is electronically transmitted to the U.S. Department of Education's Central Processing Service (CSP). Once processed, the school will receive an Institutional Student Information Record (ISIR) that is used to determine the student's eligibility for financial assistance. To be eligible for federal aid an applicant must:

- Be enrolled in an eligible program
- Have a valid Social Security Number
- Be a U.S. citizen or eligible non-citizen
- Demonstrate need (need is the difference between the cost of education and the amount that you or your family can afford to pay). Need is determined by the information that is supplied on the FAFSA.
- Not be in default on any Federal Title IV student loan
- Not owe a Pell refund at any school
- Have a high school diploma or its equivalency
- Be registered with Selective Services (males only)
- Maintain satisfactory progress towards completion of the course of study

Initial Loan Counseling for Student Borrowers

The institution ensures that student loan borrowers of a Federal Direct Loan will receive entrance counseling prior to the first disbursement of the loan. The counseling will include:

- An explanation of the use of the Master Promissory Note
- The effect of the loan on the borrowers eligibility for other forms of aid
- The importance of repayment obligation
- Obligation to repay the full amount of the loan regardless of completion of the program or completing within regular time, inability to obtain employment, or is otherwise dissatisfied with or does not receive the educational or other services the borrower purchased from the school

- Information on accrual and capitalization of interest
- Option of paying unsubsidized loan interest while in school
- Information on the Borrowers Right and Responsibilities
- Sample of monthly repayment amounts
- Consequences of Default
- Information about NSLDS and how the borrower can access their loan records
- Definition of half-time enrollment and consequences of not maintaining half-time enrollment
- Contact information for individuals the borrower may contact with questions about the borrower's rights and responsibilities or other terms and conditions of the loan
- Plain language disclosure of Arbitration Agreement Entrance Counseling Disclosure (see page 24)

Loan Repayment Obligation and Repayment Options

Repayment of these loans (excluding PLUS) begins six months after the student's last day of attendance. If a student leaves school, he or she must contact ED to arrange a repayment schedule. A student is considered to have left school if he or she falls below half-time status as defined by the school, graduates, or drops. The amount of loan repayment depends upon the size of the debt; the larger the loan, the higher the payments. Students should inquire as to the monthly payments before securing the loan. Student loan programs offer many different repayment options; the school Financial Aid Office can provide students information for the different repayment options.

Students who receive federal student loans sign a Master Promissory Note (MPN) which states the borrower is obligated to repay the student loan funds regardless of the student's graduation, withdrawal from school, or inability to obtain employment.

Failure to repay a Direct Loan can cause your loan to go into default. Defaulting on a loan can result in a court suit; loss of eligibility for other federal student aid, immediate repayment of the entire unpaid amount, garnishment of wages or tax refunds and future credit ratings may be affected.

Students can access information on their loans through the National Student Loan Data System (NSLDS) at www.nsls.ed.gov. The school submits students' financial aid information to NSLDS and this information is accessible by guaranty agencies, lenders, and institutions as authorized users of the data system.

The method of payment for such awards is electronic transfer to the school; these disbursements are usually made in two or more payments. Aid from Federal programs does NOT automatically continue from one award year to the next; students *must* re-apply every award year.

Borrower's Rights

- You have the right to receive a copy of your promissory note either before or at the time your loan is made.
- You are entitled to receive a disclosure statement before your loan repayment begins which includes information about interest rates, fees, loan balance, monthly payment amount, and the number of payments.
- If you qualify, you have the right to request a deferment of your loan payments for a specified period of time.
- If you qualify, you have the right to request a forbearance if you are unable to make payments and don't qualify for a deferment.
- You have the right to a grace period before your loan repayment period begins. However, your parents do not receive a grace period for a PLUS Loan. Your grace period begins when you leave school or drop below half-time status.
- You have the right to prepay all or any part of your loan(s) at any time without penalty.

- You must be notified in writing if your loan is sold to another lender or secondary market or transferred to another financial company for servicing. You must be informed regarding the identity of the new lender or loan holder, the address to which you must make payments and the telephone numbers of both the purchasing and selling lenders and servicers.
- You have a right to receive documentation that your loan(s) is/are paid in full.

Borrower's Responsibilities

- You must repay your student loan(s) including accrued interest and fees even if you do not complete your education, are not satisfied with your education, or are not able to find employment.
- You must make your payments on time, even if you do not receive any notices from your lender or servicer.
- You must immediately notify the lender or servicer if you are unable to make a scheduled payment.
- If you apply for a deferment or forbearance, you must continue making loan payments until you are notified that your request has been granted.
- You must notify the lender regarding any reasons that might change your eligibility for a deferment.
- You must participate in exit counseling before you leave school.
- You must notify the lender in writing within 10 days if any of the following personal information changes:
 - Name
 - Address
 - Telephone Number
 - Social Security Number
 - References
 - Graduation Date
 - Less than half-time enrollment
 - Withdrawal from school
 - Transfer to another school

Termination of Financial Aid

A student will lose all financial aid awards for the following reasons:

- Not making satisfactory progress in his/her attendance and academic studies.
- Being absent from school for a total of fourteen (14) consecutive calendar days.
- Not returning from an official leave of absence.

Reinstatement of Financial Aid

A student may be reinstated for aid after:

- Achieving satisfactory progress.
- Re-entering after being dropped or withdrawn from the school.

Verification

Once students complete and submit the Free Application for Federal Student Aid (FAFSA) to the Central Processing System (CPS), there is a possibility that the application will be selected for a process called "Verification". This is an audit/review process in which the student's school of choice will be required to conduct the review in order to determine the student's aid eligibility. Generally, CPS will select the application for verification based on conflicting

data, a change from the prior year or due to a random selection process. If the application is selected, an asterisk will appear on the Student Air Report (SAR), next to the Expected Family Contribution (EFC). However, the school's Financial Aid Office also is authorized to "Institutionally" select applications for this review process in cases of conflicting information.

Although the school has the option of processing one Pell payment without verifying the application, this school does not take that option due to the risk of financial liability. The Aveda Institute verifies those applicants who are selected by the federal processor for Verification and those who have conflicting information and comments. Students who are selected for verification by the processor or Institutionally Selected by the Financial Aid Office must submit the signed and completed verification forms and documents along with supporting documentation such as IRS Tax Return Transcripts, W-2 forms, etc.

Students are to be notified, in a timely manner, of all required documents to submit to the school. The verification process cannot begin and/or be completed until all required documents are submitted. The list below includes the verification items used when reviewing a student's verification process:

Verification Items:

Adjusted Gross Income (AGI) U.S.
Income Tax Paid Education
Credits
Untaxed IRA distributions
Untaxed Pensions
IRA Deductions and Payments
Tax-Exempt Interest Income
Earned from Work Household Size
Number in Institute Supplemental Nutrition
Assistance Program (SNAP, formerly food stamps)
Child Support Paid
High School Completion Status
Identity/Statement of Educational Purpose

Verification Tracking Groups:

V1, V4, & V5

V1: Standard Verification Group ~ Tracking Flag V1:

Students in this group must verify the following if they are tax filers: AGI, U.S. Income Tax Paid, Untaxed portions of IRA distributions, Untaxed portions of pensions, IRA deductions and payments, tax-exempt interest income, education credit, household size, or number in Institute.

Students who are non-tax filers must verify the following: Income earned from work, household size, or number in Institute.

V4: Custom Verification Group ~ Tracking Flag V4:

Students must verify high school completion status and identify/statement of education purpose.

- Identify Verification – Students are asked to appear in person to present their valid Government issued photo ID (ex. Driver’s License, State ID or Passport).
- In the event the student is unable to appear in person, then he/she must appear before a notary with all required IDs and documents to have his/her identity or educational purpose confirmed

V5: Aggregate Verification Group ~ Tracking Flag V5:

Students must verify high school completion status and identity/statement of educational purpose in addition to the items in the Standard Verification Group.

Time period to submit verification documents

Students are notified, in a timely manner, of all required documents to submit to the school. The verification process cannot begin and/or be completed until all required documents are submitted. Generally, from the time we send the student the initial notice, students are given two weeks prior to class start to submit required documents. If the class start is less than two weeks away, then the student is given 3 days to submit the required documentation.

Consequences for failing to submit documents in time

Documents not submitted timely could result in:

- 1.) The student being responsible for paying his/her fees out of pocket.
- 2.) The student cannot be processed for a Financial Aid award.
- 3.) The student not being considered for a Financial Aid Deferment
- 4.) The program-year ending with the student having an outstanding balance with the school. This could result in late fees and the student’s account being turned over to a collection agency.

Making corrections to the FAFSA data

Once the student receives their SAR, they should review it for accuracy. If changes are needed, the student (and/or parents) should submit changes/corrections to the FAFSA online by using their PIN.

Once all verification documents are received by the Office of Student Financial Aid, the file will be reviewed for accuracy and completeness. Often times, corrections are required if the information indicated on the submitted documents does not match the FAFSA data. The Office of Student Financial Aid will submit corrections on the student’s behalf. The corrections will be sent to the COD via the Department of Education System. Generally, the corrected data is processed and received back in our office within 72 hours after corrected data is submitted.

An email is sent to the student informing him/her once the corrections have been returned. If no additional corrections are needed (pending the student has not also submitted corrections), and the student meets all necessary eligibility requirements, then an award will be processed.

If the Student’s EFC change and Student Aid Amounts Change

- In the event your EFC changes on an initial SAR, prior to the student being awarded, the award will be based on the last valid SAR transaction.

- If the EFC changes after the student have been awarded – the award must be cancelled. The file will be re-evaluated, and additional documentation may be requested from the student. Once that process is completed and pending the student meets all eligibility criteria, the student will be re-awarded based on the last valid SAR transaction and EFC.
- If the EFC changed occurred which caused a change to the Financial Aid award, the student will receive a revised Award Notification.

Office of Inspector General (OIG)

Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities (CPS, Judicial Services, IRS and including the Office of Inspector General <https://oig.hhs.gov>).

Exit Counseling for Student Borrowers

The institution will provide counseling to borrowers of Federal Direct Loans shortly before the student ceases at least half-time enrollment. The exit counseling will provide information on:

- Average anticipated monthly repayment amount
- Repayment plan options
- Options to repay or pay on a shorter schedule
- Debt management strategies
- Use of Master Promissory Note
- Importance of student’s repayment obligations
- Terms and conditions for forgiveness or cancellation
- Terms and conditions for deferment or forbearance
- Consequences of default
- Options and consequences of loan consolidation
- Tax benefits available to borrowers
- Obligation to repay the full amount of the loan regardless of completion of the program or completing within regular time, inability to obtain employment, or is otherwise dissatisfied with or does not receive the educational or other services the borrower purchased from the school
- Availability of the Student Loan Ombudsman’s office
- Information about NSLDS

Federal Student Financial Aid Penalties for Drug Law Violations

A federal or state drug conviction can disqualify a student for FSA funds.

Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid—they do not count if the offense was not during such a period. Also, a conviction that was reversed, set aside, or removed from the student’s record does not count, nor does one received when the student was a juvenile, unless the student was tried as an adult.

The school will provide a timely notice to each student who has lost eligibility for any grant, loan, or work-study assistance as a result of drug law violations.

The chart below illustrates the period of ineligibility for Federal Student Aid funds, depending on whether the conviction was for sale or possession and whether the student had previous offenses. (A conviction for sale of drugs includes convictions for conspiring to sell drugs.)

If convicted of an offense involving:

The possession of a controlled substance		
Ineligibility period is	First offense	1 year
	Second offense	2 years
	Third offense	Indefinite
The sale of a controlled substance		
Ineligibility period is	First offense	2 years
	Second offense	Indefinite

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

A student regains eligibility the day after the period of ineligibility ends or when the student successfully completes a qualified drug rehabilitation program. Further drug convictions will make the student ineligible again. Students denied eligibility for an indefinite period can regain it only after successfully completing a rehabilitation program as described below or if a conviction is reversed, set aside, or removed from the student’s record so that fewer than two convictions for sale or three convictions for possession remain on the record. In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. It is the student’s responsibility to certify that they have successfully completed the rehabilitation program.

When a student regains eligibility during the award year, the school may award Pell and Campus-based aid for the current payment period and Direct loans for the period of enrollment.

A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:

- Be qualified to receive funds directly or indirectly from a federal, state, or local government program.
- Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company.
- Be administered or recognized by a federal, state, or local government agency or court.
- Be administered or recognized by a federally or state-licensed hospital, health clinic, or medical doctor.

CONTACT INFORMATION FOR ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION

Contact the Financial Aid office at your location of interest during regular school hours for assistance with obtaining institutional or financial aid information.

GENERAL INSTUTIONAL INFORMATION

Price of Attendance

TUITION

	Cosmetology/ Aveda Cosmetology (FL)/	Barbering	Facial Specialist	Aveda Esthiology Full Specialist	Massage Therapy	Aveda Esthiology Full Specialist/Massage Therapy (SPA)	Instructor Training
Florida: Jacksonville	\$14,000 (1200-hr) \$15,500 (1500-hr)	\$14,000	NA	\$8,800	\$9,300	NA	NA
Florida: Orlando	\$15,500 (1200-hr) \$16,600 (1500-hr)	\$15,200	NA	\$8,800	\$9,300	\$12,960	NA
Florida: South Florida	\$15,500 (1200-hr) \$16,600 (1500-hr)	\$15,200	NA	\$8,800	\$9,300	\$12,960	NA
Florida: Tallahassee	\$14,000 (1200-hr) \$15,500 (1500-hr)	\$13,000	NA	\$8,800	\$9,300	\$10,800	NA
Florida: Tampa Bay	\$15,200 (1200-hr) \$16,600 (1500-hr)	\$15,200	NA	\$8,800	\$9,300	\$10,800	NA

FEES

Application Fee (non-refundable): \$50

Registration Fee: \$100

Kit Fees:

\$3,000 – Aveda Cosmetology

\$3,000 – Barbering

\$1,850 – Esthiology; Aveda Esthiology Full Specialist

\$2,150 – Aveda Esthiology Full Specialist/Massage Therapy (SPA) (Florida)

Award Year 2020-21 Cost of Attendance

Aveda Institute - Jacksonville

Room, Transportation and Personal expenses per month

Living with parent and no dependents: \$1,023.00

All others: \$2,488.00

Aveda Institute - Orlando

Room, Transportation and Personal expenses per month

Living with parent and no dependents: \$1,433.00

All others: \$2,505.00

Aveda Institute - South Florida

Room, Transportation and Personal expenses per month

Living with parent and no dependents: \$1,405.00

All others: \$2,585.00

Aveda Institute - Tallahassee

Room, Transportation and Personal expenses per month

Living with parent and no dependents: \$1,398.00

All others: \$2,383.00

Aveda Institute - Tampa Bay

Room, Transportation and Personal expenses per month

Living with parent and no dependents: \$1,396.00

All others: \$2,617.00

Refund Policy and Requirements for Withdrawal and Return of Federal Financial Aid

Institutional Refund Policy –

The following policy applies to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure.

Enrollment is defined as the time elapsed between the student's actual starting date and last day of physical attendance in school.

Any monies due the applicant or student who withdraws from the institution shall be refunded within thirty (30) days of a determination that the student has officially or unofficially withdrawn.

Official cancellation, termination, or withdrawal shall occur no more than fourteen (14) days from the last day of physical attendance, and shall occur on the earlier of the dates that:

1. An applicant is not accepted for enrollment by the school. The applicant shall be entitled to a full refund of all monies paid with the exception of the non-refundable application fee of \$50 and the non-refundable registration fee of \$100.
2. A student (or in the case of a student under legal age, his/her parent or legal guardian) cancels his/her enrollment agreement and requests his/her money refunded, in writing, within three (3) business days of signing an enrollment agreement or contract, regardless of whether the student has actually started training. All monies collected shall be fully refunded with the exception of the non-refundable application fee of \$50 and the non-refundable registration fee of \$100.
3. A student cancels his/her enrollment agreement after three (3) business days after signing, but prior to entering classes. The student shall be entitled to a refund of all monies paid to the school with the exception of the non-refundable application fee of \$50 and the non-refundable registration fee of \$100.
4. A student notifies the institution of his/her withdrawal.
5. A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal determination shall be the earlier of the scheduled date of return or the date that the student notifies the institution that he/she will not be returning to school.
6. A student is expelled by the school.

In type 2, 3, 4, or 5 official cancellations or withdrawals, the cancellation date will be determined by the postmark on written notification, or the date said information was delivered to the school administrator/owner in person. Notice of cancellation or withdrawal must be in writing.

The following also applies:

- For students who enroll in and begin classes, refunds are determined by a formula using a percentage of actual time enrolled plus a termination fee of \$150 (see the schedule below). The “% of Actual Clock Hours Completed” is calculated by dividing the total number of clock hours completed between the student’s actual start date and the student’s last date of actual attendance by the total number of hours in the course. The following schedule of tuition adjustments is used:
 1. Termination after attendance has begun, but prior to 40% completion of the program will result in a pro rata refund computed on the actual number of hours completed to the total program hours.
 2. Termination after completing 40.01%-49.99% of the program will result in 70% of total tuition owed to the institute.
 3. Termination after completing 50% of the program will result in no refund, and 100% of total tuition owed to the institute.

% of Actual Clock Hours Completed	% of Total Tuition Owed to Institute
0.01% to 40%	Percentage of program hours actually completed
40.01% to 49.99%	70%
50% and over	100%

- The refund will be calculated based on the student’s last day of attendance, regardless of the method of withdrawal or expulsion.
- If a student is absent 14 consecutive calendar days the student will be considered withdrawn. Student attendance is monitored weekly to determine unofficial withdrawals.
- When situations of mitigating circumstances are in evidence, the school may adopt a policy wherein the refund to the student may exceed the “schedule of tuition and adjustment.”
- The cost of the kit is not included in the tuition adjustment computations. These items become the property of the student when issued.
- Students who terminate prior to course completion will be charged a \$150 termination fee and the school will not release the student’s transcript until all balances have been paid in full.
- If the school closes permanently and ceases to offer instruction after students have enrolled, and instruction has begun, the school shall provide a pro-rata refund.
- If a program or course is cancelled subsequent to a student’s enrollment, and before instruction in the program has begun, the school shall, at its option:
 1. Provide a full refund of all monies paid; or
 2. Provide completion of the course.

- If the school cancels the course and/or program and ceases to offer instruction after students have enrolled and instruction has begun, the school shall at its option:
 - Provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school: or
 - Provide completion of the course and/or program; or
 - Participate in a Teach-Out agreement; or
 - Provide a full refund of all monies paid.

RETURN TO TITLE IV FUNDS POLICY The school participates in federal financial aid. Students who receive loans are responsible for repaying the loan amount, plus any interest, less the amount of any refunds, and if those students have received federal student financial aid funds, they are entitled to a refund of the monies not paid to the federal student financial aid program fund. For students who have received Title IV financial assistance, the Federal Return of Title IV Funds calculation will be completed first and applicable funds returned. Returned funds will be reduced from the payments received on behalf of the student before applying the institutional refund policy to determine whether the student is owed a refund or if a balance is owed to the school.

In compliance with Federal regulations, the school will determine how much Federal student financial assistance that the student has earned or not earned when a student who is a Title IV recipient withdraws from the school. The Federal Return of Title IV Funds formula dictates the amount of federal Title IV aid that must be returned to the federal government or the lending institution by the school and/or student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60% point in time in the payment period. The Return of Title IV Funds calculation may result in the student owing a balance to the Federal Government and, in some cases, to the school. Refunds are made within forty-five (45) days of the termination or withdrawal.

Withdrawal Before 60%

The school must perform a R2T4 to determine the amount of earned aid up through the 60% point in each payment period and use the Department of Education’s prorated schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period.

Withdrawal After 60%

For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, the school will still calculate the Institutional Refund and R2T4 for financial aid recipients.

To calculate the amount earned, the school will determine the percentage by dividing the total number of clock hours the student was scheduled to complete in the payment period as of the last day of attendance by the total number of clock hours in the payment period. If a refund results from this calculation, federal policy requires that these unearned funds be returned to the applicable Title IV financial aid fund source. Funds are refunded to the Title IV Programs in the following federally mandated order: (1) Unsubsidized Federal Direct Loan; (2) Subsidized Federal Direct Loan; (3) Federal Direct PLUS Loan; (4) Federal Pell Grants; (5) Federal Supplemental Education Opportunity Grant (SEOG); (6) other grant or loan assistance authorized by Title IV of the HEA, as amended.

If more Federal student financial assistance has been earned than has been received, the student may be eligible for a post-withdrawal disbursement. The school will notify the student of any post-withdrawal disbursement loan funds for which the student may be eligible and what steps need to be taken for the Federal financial assistance funds to be received. The student or parent, in the case of Federal Direct PLUS Loans, needs to provide permission before any loan funds may be disbursed on the student’s account or disbursed to the student or parent. However, the school may

automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees, and with the student's authorization, the school may automatically use the grant funds for other educationally related charges. Any balance of grant funds that may be available will be offered to the student.

If the Federal student financial assistance funds need to be returned, the institution must return a portion or all of the unearned funds equal to the lesser of: the institutional charges multiplied by the percentage of unearned Federal student financial assistance funds; or the entire amount of unearned funds.

If there are remaining unearned Federal financial aid funds to be returned, the student must return any loan funds that remain to be returned in accordance with the terms and conditions of the promissory note. If the remaining amount of funds to be returned includes grant funds, the student must return any amount of the overpayment that is more than half of the grant funds received. The school will notify the student as to the amount owed and how and where it should be returned.

Academic Program

COURSE OF STUDY: AVEDA COSMETOLOGY

Florida 1200 Hours, 1500 Hours

COURSE OF STUDY: BARBERING

Florida 1200 Hours

COURSE OF STUDY: AVEDA ESTHIOLOGY FULL SPECIALIST

Florida 600 Hours

COURSE OF STUDY: AVEDA ESTHIOLOGY FULL SPECIALIST/MASSAGE THERAPY (SPA)

Florida 900 Hours

COURSE OF STUDY: AVEDA ESTHIOLOGY MASSAGE THERAPY

Florida 600 Hours

Instructional Facilities

- **Clinic Service Areas**

A wide variety of clients come to Aveda Institutes for beauty and wellness services. As a student you have the opportunity to perform a full spectrum of hair, skin, nail, and body services in a state of the art virtual salon/day spa setting, under the supervision of your instructors.

Included in each facility is an Aveda Retail Store, which features hair, skin, flower and plant Pure-Fume® and body care, makeup and lifestyle products. The Experience Center gives students the opportunity to practice client service and retailing skills.

- **Student Classrooms**

Various sized classrooms have been designed to provide the proper environment for different types of learning and activities.

- **Educator Offices and Resource Library**

A Resource Library containing books on styling, motivation, health, and wellness is available for your reference. The instructors are available to the students at all times and have designated offices.

Faculty

A Faculty list can be obtained from the school director at each institution.

Accreditation, Approval, and Licensure of Institution and Programs

Licensed By: Florida Department of Education, Commission for Independent Education
325 West Gaines Street, Suite 1414
Tallahassee, FL 32399-0400
850.245.3200

Accredited By: National Accrediting Commission of Career Arts and Sciences (NACCAS)
3015 Colvin Street
Alexandria, VA 22314
703.600.7600

Certified By: U.S. Department of Education
400 Maryland Ave. SW
Washington, DC 20202
800.437.0833

Upon request, the institution will make available to any enrolled or prospective student a copy of the documents describing the institution's accreditation, approval, or licensing.

Enrolled or prospective students may also use the contact information listed above to file complaints relating to accreditation or licensing that cannot be resolved through Aveda Institute's internal complaint policy outlined in the Student Handbook.

Facilities and Services for Students with Disabilities

The Institute will work with students or applicants in need of reasonable accommodations to determine whether reasonable accommodations can be effective or are available. Students requesting reasonable accommodations in accordance with the Americans with Disabilities Act should follow the procedures outlined in the Student Handbook. The Institute will make every effort to accommodate students with special needs. All school facilities are handicap accessible.

Privacy of Student Records – Family Education Rights and Privacy Act (FERPA)

NOTIFICATION OF RIGHTS UNDER FERPA

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution.) These rights include:

1. The right to inspect and review the student's education records within 45 days after the day Aveda Institute receives a request for access. A student should submit to the Student Records Administrator a written request that identifies the record(s) the student wishes to inspect. A 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.
2. 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 submit a request in writing to the Student Records Administrator, 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.
3. The right to provide written consent before the institute discloses personally identifiable information (PII) 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 Aveda Institute in an administrative, supervisory, academic, research, or support staff position; a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of Aveda Institute who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist 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 Aveda Institute. Upon request, the school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.
4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Aveda Institute to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

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

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, FERPA requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student:

- To other school officials, including teachers, within Aveda Institute whom the school has determined to have legitimate educational interests. A "school official" includes Educators, administrators, staff, counselors, attorneys, clerical staff, advisory board members, members of committees and disciplinary boards, and contractors, volunteers or other parties to whom the school has outsourced institutional services or functions. A school official generally has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility.

- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer.
- To authorized representatives of the U. S. Comptroller General, the U. S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf.
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid.
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction.
- To accrediting organizations to carry out their accrediting functions.
- To parents of an eligible student if the student is a dependent for IRS tax purposes.
- To comply with a judicial order or lawfully issued subpoena.
- To appropriate officials in connection with a health or safety emergency.
- Information the school has designated as "directory information." "Directory information" is defined as information contained in the education records of a student that would not generally be considered harmful or an invasion of privacy if disclosed. Directory information may include information such as the student's name, address, e-mail address, telephone listing, photograph, date and place of birth, major field of study, participation in officially recognized activities, dates of attendance, diplomas, certificates, and awards received, the most recent previous educational agency or institution attended, grade level or year (such as freshman or junior), and enrollment status (undergraduate or graduate; full-time or part-time). Eligible students have the right to restrict the disclosure of directory information. Those wishing to do so should inform the School within 14 days of enrollment that he or she does not want any or all of those types of information designated as directory information.
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding.
- To the general public, the final results of a disciplinary proceeding, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her.
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21.

More information about FERPA generally may be found on the U.S. Department of Education's website at ED.gov.

Copyright Infringement – Policies and Sanctions

Computer Use and File Sharing

Illegal downloading of copyrighted material or unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject students to civil and criminal liabilities.

Almost all of the music, movies, television shows, software, games and images found on the Internet are protected by federal copyright law. The owner of the copyright in these works has the right to control their distribution, modification, reproduction, public display, and public performance. It is therefore generally illegal to use file sharing networks to download and share copyrighted works without the copyright owner's permission unless "fair use" or another exemption under copyright law applies. Whether the use of copyrighted material without permission constitutes "fair use" or one of the other exceptions in the Act depends on a very detailed, case-by-case analysis of various factors. Students should be aware that sharing music, videos, software, and other copyrighted materials is very likely not to be considered a "fair use" and therefore may be a violation of the law.

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

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, especially the FAQs at www.copyright.gov/help/faq.

Institutional Policy on Copyright Infringement

Students who engage in unauthorized peer-to-peer file sharing, illegal downloading or unauthorized distribution of copyrighted materials using Aveda Institute's information technology system can result in termination of network access for the student and/or other appropriate disciplinary action, up to and including termination from the program.

Transfer of Credit Policies and Articulation Agreements

Transfer hours may or may not be accepted from other schools depending on the state board transfer requirements. Please refer to your student catalog for school transfer policies.

Student Diversity

Aveda Institute - South Florida

Gender

Male:	7%
Female:	93%

Ethnicity

American Indian:	.7%
Hispanic/Latino:	36.8%
Asian:	0.00%
African American:	21.2%
White:	38.1%
Two or more races	0.2%
Native Hawaiian	.01%
Race/Ethnicity unknown	.02%

Federal Pell recipients 2018: 47%

Aveda Institute - Tallahassee

Gender

Male:	4%
Female:	96%

Ethnicity

American Indian:	.01%
Hispanic/Latino:	11.6%
Asian:	0.1%
African American:	18.3%
White:	63.7%
Two or more races	2.7%
Native Hawaiian	.03%
Race/Ethnicity unknown	.1%

Federal Pell recipients 2018: 49%

The information on student body diversity was reported on students who enrolled anytime between 7/1/17 and 6/30/18. This information is updated annually as of July 1st.

Textbook Information

The following textbooks are required by curriculum. These textbooks are included in the kit cost but students can choose to purchase their textbooks from another source, in which case we will reduce the kit fee by the applicable cost.

Cosmetology

Pivot Point Fundamentals: Cosmetology
Digital Curriculum- Learn Aveda, Workbook
ISBN-10: 978-1-940593-52-4
Retail price: \$112.00

SPA

Trail Guide to the Body, 5th edition, Andrew Biel- ebooks
Text, ISBN 978-0-9829786-5-8, Retail price: \$64.95
Workbook, ISBN # 978-0-9829786-6-5, Retail price: \$24.95
Flash Cards, ISBN 978-0-9829786-7-2, Retail price: \$21.95

Massage Therapy Elsevier eBook on VitalSource, 6th Edition
Susan G. Salvo
ISBN 9780323597630
List Price: \$73.99

Esthiology
Pivot Point Salon Fundamentals Esthetics
Digital Curriculum- Learn Aveda, Workbook
ISBN-10: 978-0-9742723-7-5
Retail price: \$73.00

HEALTH AND SAFETY

Drug and Alcohol Abuse Prevention

The institution will annually distribute in writing to each student and employee and will biennially review the Drug and Alcohol Abuse Prevention Program, which will include:

- Standards of conduct that clearly prohibit, at a minimum, the unlawful possession, use or distribution of illicit drugs and alcohol by students and employees on Aveda Institute's property or as part of any of its activities.
- A description of the applicable legal sanctions under Local, State or Federal Law for the unlawful possession or distribution of illicit drugs and alcohol.
- A description of the health risks associated with the use of illicit drugs and the abuse of alcohol.
- A description of any drug or alcohol counseling, treatment, or rehabilitation or re-entry programs that are available to employees or students.
- A clear statement that the institution will impose disciplinary sanction against students and employees (consistent, with Local, State, and Federal Law), and a description of those sanctions, up to and including, expulsion or termination of employment and referral for prosecution, for violations of the standards of conduct. A disciplinary sanction may include the completion of an appropriate rehabilitation program.

Campus Security Policies, Crime Statistics, and Crime Log

By October 1 of each year, the school will publish and distribute the annual campus security report to all current students and employees.

Student Counseling and Assistance

Local student counseling services are listed within the Drug and Alcohol Abuse Prevention Program and the Campus Security Report. The following national assistance services are also available:

- National Alcoholism and Substance Abuse Information Center: 1-800-784-6776

- National Sexual Assault Hotline: 800-656-4673
- National Domestic Violence Hotline: 800-799-7233

Vaccination Policies

Aveda Institutes does not have a vaccination policy.

Fire Safety Policies

Aveda Institute does not have any on-campus student housing facilities. However, in the event of a fire educators will direct students and clients out of the building through the nearest exit in an orderly and calm manner. The receptionist will call the fire department (911).

STUDENT OUTCOMES

Aveda Institute is proud of our track record in graduating students, preparing them for the State Board examinations, and assisting them in employment. Please refer to the statistical handout on Graduation, Licensing, and Placement rates for each Institute.

Graduation, Licensure, and Placement Rates

The following information is contained in the 2018 Annual Report to the National Accrediting Commission of Career Arts & Sciences (NACCAS).

	<u>(Aveda Institute – South Florida and additional locations)</u>	<u>(Aveda Institute – Tallahassee and additional locations)</u>
Graduation	76.19%	73.71%
Licensure	82.44%	87.59%
Placement	67.66%	74.46%

Career and Job Placement Services

Aveda Institutes do not guarantee employment to our students; however, the schools do assist students in finding employment. The qualities that employers look for and those that the school monitors are:

- Attitude
- Professionalism
- Grooming
- Grade average
- Overall attendance

- Saturday attendance
- Technical skills
- Retail skills

The school routinely receives inquiries from prospective employers and these are posted on the student bulletin board. Additionally, Aveda Institute has the ability to assist students in out-of-state placement subject to licensing transfer. Aveda Institutes hold annual job fairs and invite prospective employers to come in to the school to meet with students. Aveda Institutes' reputation for graduating knowledgeable and productive salon professionals has allowed it to excel in the job placement process.

Transfer-out Rates

Our institutions do not provide substantial preparation for students to enroll in another Title IV, HEA-eligible institution.

VOTER REGISTRATION

Students can visit their local post office to obtain a Voter Registration form and necessary requirements outlined by their state or for a downloadable version of the form visit the U.S. Election Assistance Commission at <https://www.eac.gov/voters/register-and-vote-in-your-state/>. State voter registration information is also available at:

<http://dos.myflorida.com/elections/for-voters/voter-registration/register-to-vote-or-update-your-information/>



**Title IV Federal Student Aid Entrance Counseling:
Arbitration and Class Action Waiver Disclosure**

Aveda Institute requires each student to agree to a pre-dispute arbitration agreement and a class action waiver as a condition of enrollment (“Arbitration Agreement”). The Arbitration Agreement applies to any dispute the student may bring against the Institute, or any of its parents, subsidiaries, officers, directors, or employees, or which the Institute may bring against the student, no matter how characterized, pleaded or styled. The class action waiver provides that any dispute or claim the student may bring against the Institute shall be brought solely in his/her individual capacity, and not as a plaintiff or class member in any purported class action, representative proceeding, mass action, consolidated or joint action. The arbitration may be commenced by filing a Consumer Demand for Arbitration with the American Arbitration Association (“AAA”). Information about the AAA arbitration process and the AAA Consumer Rules can be obtained at www.adr.org. The Arbitration Agreement does not affect the student’s or the Institute’s right to seek relief in small claims court for disputes or claim within the scope of the small claims court’s jurisdiction.

The Arbitration Agreement does not, in any way, limit, relinquish, or waive a student’s ability to pursue filing a borrower defense claim, pursuant to 34 C.F.R. § 685.206(e) at any time. The Arbitration Agreement does not require that the student participate in arbitration or any internal dispute resolution process offered by the Institute prior to filing a borrower defense to repayment application with the U.S. Department of Education pursuant to 34 C.F.R. § 685.206(e). Any arbitration, required by the Arbitration Agreement, tolls (pauses) the limitations period for filing a borrower defense to repayment application pursuant to 34 C.F.R. § 685.206(e)(6)(ii) for the length of time that the arbitration proceeding is under way. Any questions about the Arbitration Agreement or a dispute relating to a student’s Title IV Federal student loans or to the provision of educational services for which the loans were provided should be directed to the Financial Aid Department, 235 3rd Street South, St. Petersburg, FL 33701 or financialaid@avedaflorida.edu

My signature below acknowledges that I have read and fully understand this Disclosure.

Student Name _____

Student Signature: _____

Date: _____



Program Reciprocity with Other States

State	1200 COS	1500 COS	Barbering	Esthi	Massage Therapy	Massage Therapy/Full Esthi (SPA)
Alabama	N	Y	N/A	N	N	N/A
Alaska	N	N	N	Y	Y	N/A
Arizona	N	N	N	Y	N	N/A
Arkansas	N	Y	N	Y	Y	N/A
California	N	N	N	Y	Y	N/A
Colorado	N	N	N	Y	Y	N/A
Connecticut	N	Y	N	Y	Y	N/A
Delaware	N	Y	N	Y	Y	N/A
District of Columbia	N	Y	N	Y	Y	N/A
Florida	Y	Y	Y	Y	Y	Y
Georgia	N	Y	N	N	Y	N/A
Hawaii	N	N	N	Y	Y	N/A
Idaho	N	N	N	Y	Y	N/A
Illinois	N	Y	N	N	Y	N/A
Indiana	N	Y	N	N	Y	N/A
Iowa	N	N	N	Y	Y	N/A
Kansas	N	Y	N	N	Y	N/A
Kentucky	N	N	N	N	Y	N/A
Louisiana	N	Y	N	N	Y	N/A
Maine	N	Y	N	Y	Y	N/A
Maryland	N	Y	Y	Y	Y	N/A
Massachusetts	Y	Y	N	Y	N	N/A
Michigan	N	Y	N	Y	N	N/A
Minnesota	N	N	N	Y	N	N/A
Mississippi	N	Y	N	Y	N	N/A
Missouri	N	Y	N	N	Y	N/A
Montana	N	N	N	N	Y	N/A
Nebraska	N	N	N	Y	N	N/A
Nevada	N	N	N	N	Y	N/A
New Hampshire	N	Y	Y	N	N	N/A
New Jersey	Y	Y	Y	Y	Y	N/A
New Mexico	N	N	N	Y	N	N/A
New York	Y	Y	N	Y	N	N/A
North Carolina	N	Y	N	Y	Y	N/A
North Dakota	N	N	N	Y	N	N/A



Program Reciprocity with Other States

State	1200 COS	1500 COS	Barbering	Esthi	Massage Therapy	Massage Therapy/Full Esthi (SPA)
Ohio	N	Y	N	N	N	N/A
Oklahoma	N	Y	N	Y	Y	N/A
Oregon	N	N	Y	Y	N	N/A
Pennsylvania	N	Y	N	Y	Y	N/A
Rhode Island	N	Y	N	Y	Y	N/A
South Carolina	N	Y	N	Y	Y	N/A
South Dakota	N	N	N	Y	Y	N/A
Tennessee	N	Y	N	N	Y	N/A
Texas	N	Y	N	N	Y	N/A
Utah	N	N	Y	Y	Y	N/A
Vermont	N	Y	Y	Y	N/A	N/A
Virginia	N	Y	N	Y	Y	N/A
Washington	N	N	Y	Y	Y	N/A
West Virginia	N	N	N	Y	Y	N/A
Wisconsin	N	N	N	Y	Y	N/A
Wyoming	N	N	N	Y	Y	N/A

Y = Yes program curriculum meets state educational requirements for professional licensure

N = No, program curriculum does not meet state educational requirements for professional licensure

N/A = Cannot make a determination if program curriculum meets state educational requirements for professional licensure