

NACCAS' Policies
Effective July 1, 2010

Policy I.01:

Policy #I.01

Revised 7/10

**EDUCATIONAL OBJECTIVES AND INSTITUTIONAL EVALUATION:
MISSION STATEMENT GUIDELINES**

Following are examples of mission statements. Schools should bear in mind that the mission statement can be as broad or as specific as they choose based on the training offered in its programs. Schools should bear in mind that when counting a graduate as successfully placed on its annual report, they will have needed to prepare the graduate to do the job more effectively. Schools should be able to substantiate the results of the mission statement through their curriculum.

“It is the mission of ABC Beauty Academy to provide an opportunity to achieve a quality education for a group of learners who have the ability to benefit from the program.”

“It is the mission of Design Institute to provide a quality cosmetology education that prepares the graduate for licensure and job entry-level skills.”

“It is the mission of ABC Beauty Academy to provide an opportunity to achieve a quality education for a group of learners who have the ability to benefit from the program by developing the requisite skills in business and customer service for success in the workplace.”

“It is the mission of The Design Institute to provide a quality education in the practical skills necessary for licensure and success including business skills, customer service, retailing, and communications.”

“It is the school’s mission to provide graduates with the understanding of the business skills needed to be a top salon or spa professional.”

“ABC College of Cosmetology is dedicated to student success by enriching lives and cultivating professionals through innovative, personalized education in a creative and inspiring environment that prepares graduates in the business skills and fiscal responsibility necessary for success in the workplace.”

“It is the hope and purpose of Design School of Cosmetology to provide students with a positive learning environment and a pathway to career success.”

Back Up Data for the School’s Most Recent Annual Report Year

The school should download the Cohort Grids from the NACCAS Web-site for the most recent Annual Report and fill in all three for each course offered. The on-site evaluation team will use the grids to verify the school’s annual report as accurate and to ensure that the minimum thresholds are met for completion, licensure, and placement.

Schools that do not meet the minimum thresholds for the most recent Annual Report Year may provide at least six months of preliminary data for the current or more recent year to show compliance with the threshold requirements. That date will also be verified by the on-site evaluation team. They will also be required to submit a preliminary report for the subsequent year by the first quarter of the following year.

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Policy #I.02

Revised 7/10

**EDUCATIONAL OBJECTIVES AND INSTITUTIONAL EVALUATION:
GUIDELINES FOR OBTAINING FEEDBACK ON OUTCOMES RATES**

All NACCAS-accredited institutions are required to solicit annual feedback from current students, graduates and the institution's advisory committee member(s). The primary purpose of soliciting such feedback is to improve the overall quality of the institution and to ensure the achievement of the institution's mission and educational objectives. These guidelines have been developed to assist institutions in assessing feedback and performance outcomes.

Conducting surveys allows the institution to review both positive and negative feedback about the curriculum, the facilities and equipment, the student support services, the institutional performance statistics, etc. This information allows the institution to evaluate itself and implement changes to improve the overall quality of the institution.

- A. The school should develop applicable surveys to solicit relevant information as follows:
1. Current Students: The survey should request information from students in areas such as relevance of instruction, availability of instructional materials, program content, and student support services. (See Sample Current Student Survey.)
 2. Graduates: The survey should request information from graduates in areas such as achievement of educational objectives, effectiveness of licensure preparation, job search skills, preparation for employment, effectiveness of instruction, etc. (See Sample Graduate Survey.)
 3. Advisory Committee: Information should be solicited from the advisory committee, either through meetings, conference calls, or surveys that address the effectiveness of the institution's curriculum, facilities and equipment, performance outcomes, and student support services as relevant to industry trends and needs. (See Sample Advisory Committee Survey.)
- B. The institution compiles its annual performance statistics based on the results of its most recent NACCAS Annual Report and determines if the rates are congruent with the institution's mission.
- C. The institution conducts an annual meeting with relevant personnel to review the feedback received from the surveys and/or meetings. Recommendations for improvement are discussed and agreed upon, if applicable. An action plan for implementing desired changes is defined. Time lines for implementation are defined. Responsible personnel are identified. A follow-up meeting is scheduled to review effectiveness of improvements. The minutes of the meeting are recorded and maintained.
- D. Improvements are implemented and results are monitored and documented.
- E. The follow-up meeting is conducted, results are reported, and a determination is made as to whether the new procedures should continue or further changes are needed. Solicitation of feedback, assessment of feedback, implementation and monitoring of improvements is an ongoing cycle.

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Policy I.03:

Policy #I.03

Revised 7/10

**EDUCATIONAL OBJECTIVES AND INSTITUTIONAL EVALUATION:
GUIDELINES FOR DEVELOPING A PLAN FOR IMPROVEMENT OF LOW OUTCOMES**

PLAN FOR IMPROVEMENT

Pursuant to Section 5.0 (d) (4) of the Rules of Practice and Procedure, an institution may use the following format to submit its Plan for Improvement when placed on Low Outcomes Monitoring.

I. SCHOOL RATES

State the school's current rates as calculated from the most recent Annual Report.

- A. Completion: _____%
- B. Licensure or Certification _____%
- C. Placement _____%

II. TARGETED RATES

State the school's targeted rates that it hopes to achieve with the submission of the next Annual Report as a result of implementation of the improvement plan.

- A. Completion: _____%
- B. Licensure or Certification _____%
- C. Placement _____%

III. PLAN FOR IMPROVEMENT

- A. Analyze specific areas of the school's recruitment and admissions, faculty, student support services, curriculum, facilities and equipment.
- B. Identify areas needing improvement that could specifically affect the school's outcomes rates.
- C. Develop strategies that will improve the school's outcomes rates.
- D. Monitor and evaluate the plan for improvement.

INTERNAL ANALYSIS

The institution should ask a series of questions regarding the three performance areas to determine where improvement may be needed.

COMPLETION RATE

Answer the following questions to determine areas where improvement might be needed.

1. How many students withdrew during the most recent annual report year?
2. Did most of the withdrawals fall into a specific demographic? If so, which demographic?
3. When did the majority of the withdrawals occur?
4. Can the withdrawals be tied to a specific instructor or class level such as the first phase of study or just after advancing to the student salon?
5. Do the institution's course hours exceed the hours required by the State? If yes, are withdrawals occurring when state requirements are met?
6. Are withdrawals occurring when the hours requirement of a neighboring state are met?
7. What is the institution's attendance policy?
8. Does the institution allow students to make up missed time or assignments?
9. Do students understand program objectives and requirements?
10. Do students fully understand the requirements for maintaining satisfactory progress?

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11. Are students fully aware of all graduation requirements?
12. Are the reasons for student absences analyzed?
13. Can the institution change policies or assist in providing services to overcome the reasons for absences?
14. What reasons did withdrawals give for withdrawal?
15. What steps can the institution take to help overcome the causes of withdrawal?
16. Does the institution provide any special recognition or rewards other than a diploma or certificate of completion to those who graduate?

LICENSURE RATE

Answer the following questions to determine areas where improvement might be needed.

1. Are students made aware of licensure requirements prior to enrollment?
2. Are course requirements and expectations stressed throughout the program?
3. Are state exam requirements emphasized with each practical lesson taught?
4. Is State Law taught as part of the curriculum?
5. Are state board preparation classes part of the structured curriculum?
6. Does the institution conduct simulated state board examinations?
7. Does the institution provide the graduate with information regarding the licensing examination?
8. Does the institution provide guidance on when, where and how to take the state licensing examination?
9. Does the institution provide incentives to graduates to return with evidence of satisfactory completion of the licensing examination?
10. How much time elapses between graduation and the ability to take the licensing examination?
Is this impacting licensure success?
11. Does the institution offer review or refresher courses to prepare for licensure or re-examination?
12. Do many of the licensing exam failures occur in special needs students?

PLACEMENT RATE

Answer the following questions to determine areas where improvement might be needed.

1. What is the institution's placement policy?
2. Does the institution teach the importance of professionalism throughout the curriculum?
3. Does the institution teach students how to write an achievement-oriented resume?
4. Does the institution provide opportunities for students to experience success and demonstrate achievement that will enhance the resume?
5. Does the institution teach students how to participate in a successful employment interview?
6. Does the institution teach students effective job search skills?
7. Does the institution maintain a relationship with area salons and other potential employers?
8. Does the institution make known area job opportunities to students?
9. Does the institution facilitate job fairs attended by local employers?
10. Does the institution invite area employers as guest speakers during job readiness classes?
11. Does the curriculum include development of an effective employment portfolio?
12. Does the institution facilitate field trips to area salons/spas/establishments?
13. Does the curriculum focus on the importance of developing a strong work ethic?
14. Does the curriculum place emphasis on important soft skills such as communication, building a business, retail sales, and customer service?
15. Does the institution provide any incentives to graduates to return and document their employment?

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THE FORMAL PLAN FOR IMPROVEMENT

Instructions: Download the following Plan and complete the applicable information for submission to NACCAS. Each of the following categories must be addressed *only* for the outcomes rate(s) that is/are below the threshold. Indicate the rate(s) for which the plan applies. Check the applicable areas in Item 1 of each category that may need improvement and answer items 2 through 5 accordingly.

Completion **Licensure** **Placement**

A. STUDENT RECRUITMENT AND ADMISSIONS

1. Areas needing improvement that may affect outcomes rates:
 - Recruitment Advertising** (*Who is the target audience? Does that audience have the highest potential for success?*)
 - Pre-admission Screening** (*How are applicants pre-qualified before interview?*)
 - First Interview Procedures** (*Are admissions requirements explained? How are course expectations explained? Is emphasis placed on the commitment required of the applicant? Are both technical and soft skills requirements covered? Are licensure requirements explained? Are obstacles to course completion addressed?*)
 - Final Enrollment Interview** (*Is student provided access to the student catalog? Are all the relevant policies and enrollment/school policies covered? Are all elements of the enrollment agreement reviewed including the refund policy and penalties for withdrawal?*)
2. Define specific strategies for improving each area needing improvement as indicated above.
3. Describe resources needed, if any.
4. State who will be responsible for implementing improvement.
5. Define the timelines for monitoring and evaluation of results.

B. STUDENT SUPPORT SERVICES

1. Areas needing improvement that may affect outcomes rates.
 - New Student Orientation** (*Are students given an overview of the program and of all educational objectives and course requirements? Is the student catalog reviewed? Are all student-related administrative policies covered? Are students informed of available student support services? Are all student questions answered thoroughly? Are students made familiar with all personnel and the space and facilities?*)
 - Academic Advisement** (*Are students counseled periodically with respect to their academic and practical performance as well as their attendance? Are students given feedback on their professionalism and the skills needed for success in the workplace? Are action plans for improvement defined when needed?*)
 - Financial Assistance Advisement** (*Are students properly advised regarding opportunities for assistance with tuition payment? Is assistance provided in completing required applications, etc?*)
 - Referrals for Professional Assistance** (*Are students given referrals for professional assistance as needed? Does the school post contact information for a variety of professional agencies?*)
 - State Laws and Regulations** (*Are students advised or trained on the regulations governing the scope of practice for which they are training?*)
 - Employment Assistance** (*Does school have an active placement program? Who is responsible? Are students taught how to prepare a resume and for an employment interview? Are job search skills taught?*)
 - Internal Grievance Procedure** (*Are students made aware of the procedure to be followed in the event the student has a grievance or concern?*)

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2. Define specific strategies for improving each area needing improvement as indicated above.
3. Describe resources needed, if any.
4. State who will be responsible for implementing improvement.
5. Define the timelines for monitoring and evaluation of results.

C. FACULTY

1. Areas needing improvement that may affect outcomes rates.
 - ___ **Qualifications** (*Do instructors hold the appropriate credentials?*)
 - ___ **Experience** (*Do instructors have relevant professional experience and skills?*)
 - ___ **Professional Development** (*Do instructors obtain current and relevant professional development training on an annual basis?*)
 - ___ **Preparation** (*Are teachers prepared, organized, and effective in planning education?*)
 - ___ **Talent** (*Do instructors incorporate student-centered, discovery-oriented academic and practical learning strategies into the curriculum?*)
 - ___ **Interpersonal Skills** (*Are instructors able to interact effectively with the diversity of students enrolled?*)
 - ___ **Management Skills** (*Are instructors skilled in classroom and conflict management?*)
2. Define specific strategies for improving each area needing improvement as indicated above.
3. Describe resources needed, if any.
4. State who will be responsible for implementing improvement.
5. Define the timelines for monitoring and evaluation of results.

CURRICULUM

1. Areas needing improvement that may affect outcomes rates.
 - ___ **Curriculum Development** (*How does the institution develop and/or select the curriculum it follows for each program?*)
 - ___ **Curriculum Revision** (*How often is the curriculum updated? What factors are used to determine when updates are needed?*)
 - ___ **Class Levels** (*Does the institution have a comprehensive first level of training that properly prepares students for advancing to the student salon and serving guests?*)
 - ___ **Student Salon Activities** (*Does the school ensure that the student obtains the relevant student experience to make a smooth transition into employment?*)
 - ___ **State Board Preparation** (*How does the institution ensure that graduates are prepared for the state licensing examination?*)
 - ___ **Job Readiness Training** (*What steps are taken to ensure that each graduate is ensured an entry-level position upon licensure?*)
2. Define specific strategies for improving each area needing improvement as indicated above.
3. Describe resources needed, if any.
4. State who will be responsible for implementing improvement.
5. Define the timelines for monitoring and evaluation of results.

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FACILITIES, MATERIALS AND EQUIPMENT

1. Areas needing improvement that may affect outcomes rates.
 - ___ **Location** (*Is location safe? Does public transportation serve the area?*)
 - ___ **Safety** (*Does the facility meet all building, fire, health, ventilation, heating, and safety requirements?*)
 - ___ **Instructional Space** (*Do instructional areas allow for effective delivery of instruction? Is space equipped to accommodate the numbers of students assigned at one time? Is space arranged to meet the needs of a variety of learning styles? Do students have a clear view of demonstrations?*)
 - ___ **Instructional Equipment** (*Are effective training aids and materials used to supplement instruction?*)
 - ___ **Student Kits** (*Do kits include the appropriate tools for relevant training in current industry trends?*)
 - ___ **Student Books and Materials** (*Does the student book bundle include the appropriate materials and technology to meet the needs of today's learners?*)
 - ___ **Student Salon** (*How does the equipment used compare to what is used in today's professional establishments? Are there sufficient stations and equipment to serve the assigned students?*)
 - ___ **Repairs** (*Are repairs made timely? Is replacement equipment purchased when needed?*)
 - ___ **Appearance** (*Is facility clean, shining, and inviting? Does it convey an atmosphere of professionalism that tells students and guests that they are important?*)
2. Define specific strategies for improving each area needing improvement as indicated above.
3. Describe resources needed, if any.
4. State who will be responsible for implementing improvement.
5. Define the timelines for monitoring and evaluation of results.

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Policy I.04:

Policy #I.04

Revised 7/10

**EDUCATIONAL OBJECTIVES AND INSTITUTIONAL EVALUATION:
ADVISORY COMMITTEE GUIDELINES**

All NACCAS-accredited institutions are required to have an external advisory committee.

Advisory Committee Definition: A committee composed of employers (at least one of whom is not otherwise affiliated with the institution) and may include other industry representatives, students, staff, graduates, and consumers, with emphasis placed on employers in the fields of study for which the institution prepares graduates. The focus of the committee should be curriculum, facilities and equipment, and institutional outcomes.

Guidelines for Development and Use of an Advisory Committee

Composition: The Committee must be composed of at least one employer or employers representing the field(s) of study offered by the institution. A committee member may represent multiple fields. The school should determine whether one employer would be able to provide the feedback that needs to be provided. The advisory committee can be comprised of one employer and the school owner. One employer could be able to comment on all fields and whether the school's curriculum is effectively preparing graduates for employment. If the school has one advisory committee member who is not qualified to provide feedback in all areas, then the school must have another member. However, it is recommended that the school consider using other key individuals as suggested in the definition of an advisory committee.

Consultation: The school shall consult with the members of the Advisory Committee at least annually to obtain feedback in those areas relevant to their experience and/or background. The consultation may be completed by way of an annual meeting, an annual or periodic conference call, or surveys conducted via mail or email.

Topics of Consultation: The feedback must include, but does not have to be limited to, information about the institution's curriculum, facilities and equipment, and outcomes statistics (completion, licensure, and placement rates). Other topics the institution might consider include:

- Admission procedures and goals
- Review of student and graduate surveys
- Current industry trends
- Salon employment needs
- Educational program offerings
- Entry-level skills needed by graduates

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Policy I.05:

Policy #I.05

Revised 7/10

**EDUCATIONAL OBJECTIVES AND INSTITUTIONAL EFFECTIVENESS:
ANNUAL REPORT DATA VERIFICATION**

The team will have a copy of the school's most recent NACCAS Annual Report. Reviewing the accuracy of the Annual Report is a time-consuming and sometimes cumbersome process not only for the on-site team but also for the school. Having the following items ready for the team will generally provide for a smooth review:

1. A list of those students enrolled in each course offered as of January 1 of the year covered in the Annual Report.
2. A list of the students enrolled in each course offered by the school as of December 31 of the year covered in the Annual Report.
3. A list of students who enrolled during the year covered in the Annual Report (regardless of their expected graduation date).
4. A list of students who were scheduled, according to the calculated completion date on their contract (or an addendum to the contract), to complete the course in the calendar year covered in the Annual Report. Please identify the calculated completion date next to each name. Also indicate which of these students were admitted under the school's ability-to-benefit policy.
5. A list of those students included in item 4 above who completed their programs. Indicate which of these students were admitted under the school's ability-to-benefit policy.

Note: The cohort #1Grid available on NACCAS' Website may be used for items 4 and 5.

6. A list of students who graduated in the report year no matter what year they were scheduled to graduate indicating who was an ATB admission. Also indicate, which graduates on this list have been or are employed in the field for which trained, with name, address, and telephone of employer. The Cohort #2 Grid available on NACCAS' Website may be used for these lists.
7. A list of students who took the licensing or certification exam for the first time during the year covered in the Annual Report (no matter what year they graduated) and an indication of those who successfully completed it. Indicate which of these students were admitted under the school's ability-to-benefit policy.
8. A list of those students from item 4 above who did not complete the program and the reasons why each did not complete.

Please remember that this information will be used to verify the information in the most recent Annual Report submitted to NACCAS.

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Policy II.01:

Policy #II.01

Revised 7/10

**INSTRUCTIONAL STAFF:
GUIDELINES FOR DEVELOPING A CONTINUING EDUCATION PLAN**

Policy Development: The policy should take into consideration any specific state requirements for license renewal as well as NACCAS' requirement for twelve hours per year, at least four of which must be devoted to teaching methodology. Completion of the requisite continuing education or professional development hours may be linked to the instructor's annual performance.

Programs or Courses: The types of educational seminars, workshops, courses, or programs that would meet the requirements of the criterion are broad in nature. Examples of teaching methodology include topics such as: classroom management, lesson plan development, course development, delivery methods, presentation skills, development and use of teaching aids, student motivation and learning, evaluation and assessment of student progress, qualities of an effective educator, managing the learning environment, basic learning styles and principles, student counseling/advising, career and employment preparation, teaching in the student salon, teaching learning-disabled students, developing effective educational relationships, teaching study and testing skills, teamwork, communications, professional development of the instructor, student retention, etc.

Sources for Continuing Education:

- a. Community colleges or universities
- b. Association for Career and Technical Education
- c. Cosmetology Educators of America
- d. Product Manufacturers
- e. In-house continuing education provided by qualified individuals
- f. NACCAS workshops and seminars
- g. Various state and national associations representing related fields
- h. Publishers in the applicable fields of study
- i. Approved providers of continuing education and recognized industry experts/trainers

Documentation of Compliance:

- a. Transcript or certificate from a college course or program, distance learning course or program, or adult education course or program that indicates the number of credits or hours obtained.
- b. Certificate of attendance from an educational provider that indicates the date and number of hours or credits completed.
- c. Letters from manufacturers, who provide product knowledge classes, indicated the subject matter taught, the number of credits/hours of the training, and a list of instructors attending.
- d. Tickets for trade shows including a copy of the program or flyer that describes the event attended.
- e. Course outline, date, and name of instructor, instructor's qualifications, and a list of attendees for in-house training seminars.
- f. Letters from guest speakers indicating the length of the presentation, date, and subject matter presented.

For certificates that do not indicate the number of credits/hours attended, an agenda or program schedule may be appended that indicates the amount of time scheduled in the course/program.

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Policy III.01:

Policy #III.01

Effective 7/10

**ADMINISTRATIVE SERVICES:
DEFAULT MANAGEMENT CONSULTATION POLICY**

An official cohort default rate in Title IV student financial assistance programs in excess of the threshold established by the U.S. Department of Education will “flag” an institution for monitoring by the Commission, in accordance with Section 8.11 and 8.15 of the *Rules of Practice and Procedure*.

An institution may have this monitoring waived in the following circumstances:

1. The institution submits a copy of its letter to the U.S. Department of Education formally withdrawing from participation in the Title IV HEA loan program(s) together with the receipt indicating the letter was received by the Department.
2. The institution submits a letter from the U.S. Department of Education accepting the institution's withdrawal from participation in the Federal Family Education Loan programs;
3. The institution submits evidence that its official default rate has been below the Congressional threshold for the past three years;
4. The institution is successful in obtaining a rescission of the show cause order under Part 7 of the *Rules*;
5. The institution's appeal of its official default rate is pending before the U.S. Department of Education; or
6. The institution has a default management plan that complies with the sample default management plan published by the United States Department of Education at GEN-01-08 in June 2001 (which follows).

SAMPLE DEFAULT MANAGEMENT PLAN

This sample default management plan describes measures that schools should find helpful in reducing defaults under the FFEL and Direct Loan programs. If schools are required to use a default management plan to participate in the Title IV programs, under 34 CFR 668.14(b)(15), their implementation of all the measures in this sample plan will satisfy those requirements.

Other schools should strongly consider implementing some or all of these measures as well, and may find additional ideas about default prevention in the Department's publication, “Ensuring Student Loan Repayment.” This publication is available as an electronic announcement, dated January 19, 2001, on the Department's Information for Financial Aid Professionals web site (<http://ifap.ed.gov/>).

A school that implements this sample default management plan –

1. **Uses its resources efficiently.**
 - a. Establishes a default management team by engaging its chief executive officer and relevant senior executive officials and enlisting the support of representatives from offices other than the financial aid office.

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- b. Identifies and allocates the personnel, administrative, and financial resources appropriate to implement the default management plan.
- c. Establishes a process to ensure the accuracy of data used to calculate its draft and official cohort default rates.
- d. Establishes a data collection system to track and analyze borrowers who default on their loans.
- e. Defines evaluation methods, sets default reduction targets, and conducts an annual comprehensive self-evaluation of its administration of the Title IV programs to identify institutional practices that should be modified to reduce defaults, and then implements those modifications.

2. Works to reduce its number of dropouts.

- a. Ensures that its admission policies and screening practices only admit students who have a reasonable expectation of succeeding in their program of study.
- b. Enhances the enrollment retention and academic persistence of borrowers through counseling and academic assistance, especially for academically high-risk students.
- c. Evaluates and improves, if necessary, its curricula, facilities, materials, equipment, qualifications and size of faculty, and other aspects of its educational program to ensure that borrowers remain in school and that they are employed after they complete their program of study.

3. Works to ensure that its borrowers can repay their loans.

- a. Assists borrowers who are experiencing difficulty in finding employment through career counseling, job placement assistance, and information about repayment options, including the availability of deferments and forbearances.
- b. If possible, identifies and implements alternative financial aid award policies and develops alternative financial resources to reduce the need for student borrowing in the first 2 years of study.

4. Provides enhanced initial and exit counseling.

- a. In addition to requirements in 34 CFR 682.604 and 34 CFR 685.304, provides the information listed in the "Enhances Initial and Exit Counseling" section, on the following page, during initial and exit counseling.
- b. If possible, used interactive electronic materials, audio-visual materials, and written tests during counseling to ensure that borrowers understand the terms and conditions of their loans.
- c. If borrowers demonstrate that they do not understand the terms and conditions of their loans (for example, by failing a written test), provides additional, more intensive counseling.

5. Keeps in touch with its borrowers.

- a. Frequently reviews borrowers' in-school status to ensure that it recognizes instances in which borrowers withdraw without notice.

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- b. Contacts borrowers during their grace period to remind them of the importance of the repayment obligation and of the consequences of default. Tracks borrower's delinquency status by obtaining reports from the Department and from FFEL Program guaranty agencies and lenders.
- c. Keeps records updated regarding borrowers' addresses, telephone numbers, employers, and employers' addresses.
- d. If necessary, uses activities such as skip tracing and sending letters "Forwarding and Address Correction Requested" to maintain contact with borrowers who have moved.
- e. When implementing this sample plan, schools must also continue to comply with applicable state and federal laws (for example, the Fair Debt Collection Practices Act) and with the requirements of the cognizant accrediting body.

ENHANCED INITIAL AND EXIT COUNSELING

In addition to meeting the requirements in 34 CFR 682.604 and 34 CFR 685.304, provide the following information to student borrowers during initial and exit counseling.

1. Repaying the loan

- a. Estimated balance of the borrower's loan(s) when the borrower completes the program.
- b. Interest rate on the borrower's loan(s).
- c. The name, address, and telephone number for the borrower's lender.
- d. Estimated average amount of the borrower's required monthly payments on the loan's balance. (During exit counseling, provide a sample loan repayment schedule based on the borrower's total loan indebtedness.)
- e. Estimated monthly income that the borrower can reasonably expect to receive in his or her first year of employment based on the education received at the school.
- f. Estimated date of the borrower's first scheduled payment.

2. Personal financial management and Title IV loans

- a. Dissatisfaction with, or non-receipt of, the educational services being offered by the school does not excuse borrowers from repayment of their FFEL or Direct Loans.
- b. Borrowers must inform their lenders immediately of any change in name, address, telephone number, or Social Security number.
- c. If a borrower is unable to make a scheduled payment, he or she should contact the lender before the payment's due date to discuss his or her other repayment options.
- d. General information about budgeting of living expenses and other aspects of personal financial management;
 - i. Deferment, forbearance, cancellation, consolidation, and other repayment options, including procedures for obtaining these benefits; and

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- ii. The sale of loans by lenders and the use of lenders by outside contractors to service loans.

3. Information about delinquency and default

- a. A description of the charges imposed for failure by a borrower to pay all or part of a scheduled payment when it's due.
- b. The consequences of a borrower's failure to repay a loan, including:
 - i. A damaged credit rating for at least 7 years,
 - ii. Loss of generous repayment schedule and deferment options,
 - iii. Possible seizure of Federal and State income tax refunds due,
 - iv. Exposure to civil suit,
 - v. Referral of the account to a collection agency,
 - vi. Liability for collection costs and attorney's fees,
 - vii. Garnishment of wages, and
 - viii. Loss of eligibility for further Federal Title IV student assistance

4. Requesting borrower information

- a. During initial counseling, obtain information from the borrower regarding references and family members beyond those provided on the loan application.
- b. During exit counseling, obtain updated information from the borrower regarding the borrower's address, the addresses of the borrower's references and family members, and the name and address of the borrower's expected employer.

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Policy III.02:

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Revised 7/10

ADMINISTRATIVE SERVICES:
POLICY ON ADVERTISING

The National Accrediting Commission of Cosmetology Arts & Sciences, recognizing the desire of schools to make known their special offerings and resources, encourages schools to hold to a high standard of truthfulness in advertising and requires schools, at a minimum, to meet the standards set out in this policy on advertising. Schools applying for, denied, or in candidacy status shall not use the candidacy or application for candidacy in any way to imply, either publicly or privately, that the institution has the approval or accreditation of the institution or its programs by the Commission. A school, which has never been accredited, has voluntarily relinquished accreditation by NACCAS, or has had its accreditation withdrawn by the NACCAS Board of Commissioners, may not advertise itself as accredited by NACCAS. An institution which has been granted "candidate status" may use the phrase "candidate for accreditation" in its advertising.

1. Advertising materials and any public statements and disclosures shall clearly distinguish the institution as a school. When advertising its accredited status, or the accredited status of its programs, an institution shall accurately describe such status by:
 - a. Using the name under which accreditation was granted;¹
 - b. Specifying the status of any and all of its separate facilities; and
 - c. Representing as accredited only those programs and courses that were evaluated and approved during the institutional accreditation process or subsequently reviewed and approved by the Commission.
 - d. Each year a school may advertise a maximum of one pilot program or course which does not yet have NACCAS approval in order to determine if a market exists for it. All advertising must clearly indicate that the pilot program or course is not yet accredited.
 - e. Off-site advertising (not on the premises of the school) must include the approved name of the school.
 - f. Words such as "salon" or "spa" may be used in the school's name so long as the institution is clearly identified as an educational institution (academy, college, institute, school, etc.).

¹When an institution submits its application for accreditation, if any other names are used, a list of these must be attached to the application. The Commission allows use of a shortened version of the school name in certain instances where the school is clearly identifiable as the same institution.

Example: International Academy of Hair Design, Inc. has "International Academy" on its exterior sign.

Example: Charles and Alice Beauty School, A Partnership, uses "C&A Beauty School" in its advertising.

An expanded campus facility that offers different programs than the main facility may be identified as a separate department of the main campus. Example: Charles and Alice Beauty School – Department of Massage. The main campus' name must be clearly identified on any expanded campus facility.

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2. When advertising its accredited status in advertising, promotional literature or letterhead the school shall do so by using the NACCAS emblem alone and/or by using any one of the following wordings:
- a. Accredited by the National Accrediting Commission of Cosmetology Arts & Sciences, Inc.;
 - b. Nationally accredited by the National Accrediting Commission of Cosmetology Arts & Sciences, Inc.; or
 - c. Accredited by NACCAS.

Either statement above may be followed by "The National Accrediting Commission of Cosmetology Arts & Sciences is recognized by the United States Department of Education as a national accrediting agency for postsecondary schools and programs of cosmetology arts and sciences, electrology, and massage." If other wording is used, written authorization from the Commission is on file at the school.

3. Any advertising by an institution or by its agents and representatives, with particular attention to advertising directed at prospective students, shall be accurate with regard to the institution or program in terms of:
- a. Resources;
 - b. Admission requirements;
 - c. Academic progress policy;
 - d. Graduation requirements;
 - e. Fees and other charges;
 - f. Student financial assistance programs, whatever the source (advertising of financial aid includes a qualifying statement that financial aid is available to those who qualify);
 - g. Refund policy; and
 - h. Administrative policies and standards.

Any quantitative claim made (i.e., graduation rates, licensure or certification rates, percentage of graduates employed), or any claim which draws a qualitative comparison between the advertising institution and another institution or institutions, in any advertising, shall be supported by current data sufficient to prove the truthfulness of the claim.

Supporting data for such claim shall be maintained for a minimum of three (3) years and shall be available for review by the Commission and the general public.

4. The laboratory does not represent itself as providing services by licensed professionals. In the case of Electrology, or massage, the practical laboratory of a school shall not be called, labeled, referred to or advertised as an electrologist's or massage therapist's private or occupational clinic.

If an institution wishes to identify its clinic either with the term "salon" or "spa" it must be identified as a student training area.

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5. An accredited institution, its agents and representatives may not offer any monetary or other incentive to students or prospective students to induce them to enroll in, attend, continue in, or graduate from said institution unless all of the following requirements are met:
 - a. The incentive must be bona fide.
 - b. The incentive must be available, on the same terms and conditions, to all students or prospective students for the period which the incentive program is in effect.
 - c. The terms and conditions of the incentive must be fully set forth in writing and each student qualifying for the incentive must be furnished with a copy of the terms and conditions prior to the student taking any course of action based on the incentive.
 - d. All public statements and advertising concerning the incentive program must be truthful, complete and accurate.
 - e. The incentive program must not be conducted in a manner which is misleading or deceptive or which leads to abuse of student financial aid programs or of students or prospective students.
 - f. The incentive offered must in fact be provided to all qualifying students.
 - g. The incentive program must comply with all applicable federal, state, and local laws, regulations, and ordinances.
 - h. The particulars concerning an incentive must remain on file for three (3) years.

6. A school shall not use any trade or business name, label, insignia, or designation which misleads or deceives prospective student or the public as to the nature of the school, its accreditation, programs of instruction, methods of teaching, or any other material fact. No advertising by an institution, its agents and representatives shall be:
 - a. Fraudulent
 - b. Deceptive
 - c. Misleading; or
 - d. False

The term “advertising”, as used in this policy, refers to school name, “.edu”, letterhead, public disclosures, publications, websites, public information releases, advertisements, published notices, public statements, recruitment practices, promotional practices and materials, and disclosures by an institution, its agents or representatives.

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Effective July 1, 2010

Policy IV.01:

Policy #IV.01

Revised 7/10

ADMISSIONS:
ADMISSIONS POLICY

NACCAS requires each institution to have in place an admissions policy that identifies all requirements that a prospective student must meet prior to enrolling in, and beginning a specific program of study. Required documents must be maintained in each student's file. Criterion 2 states:

The school's admission policies require that each admitted student meet one of the following:

- a. Have a high school diploma, or its equivalent, a transcript showing high school completion, or a certificate of attainment (only applicable for non-Title IV recipients); or
- b. Have a state-issued credential for secondary school completion if homeschooled; or
- c. Have the ability-to-benefit from the training, according to the NACCAS Ability-To-Benefit Policy.
- d. If enrolled under a training agreement with a government agency, school district, and/or other entity, meet the admission requirements set out in the training agreement and/or applicable state licensing or certification regulations.

High School Diploma/GED

NACCAS recognizes several equivalents to a high school diploma:

- A GED;
- A certificate demonstrating that the student has passed a state-authorized examination that the state recognizes as the equivalent of a high school diploma;
- An academic transcript of a student who has successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree; or
- For a student who enrolls before completing high school, a high school transcript indicating the student has excelled in high school. The student must no longer be enrolled in high school, must satisfy your school's written policy for admitting such students, and must be starting a program that leads at least to an associate's degree or its equivalent.
- For a student who is unable to provide the actual documentation of high school completion or receipt of a GED certificate, students may self-certify their educational degree/certification by signing a notarized statement listing the name and address of the secondary school attended, and the approximate date they graduated or were awarded a GED certificate.

Homeschooling

Though homeschooled students are not considered to have a high school diploma or equivalent, they are eligible for admission into a NACCAS-accredited school, if the school's policy so states, and if their secondary school education was in a home school that state law treats as a home or private school. Some states issue a secondary school completion credential to homeschoolers. If this is the case in the state where the student was homeschooled, she must obtain this credential in order to be eligible for enrollment.

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Proof of Age

Proof of age may be documented by various means including, but not limited to, birth certificate, drivers license, government issued identification, birth registration, passport, etc.

Ability to Benefit

For schools that accept ability-to-benefit students, the school must maintain documentation of the results of each student's test for verification that the student has achieved a passing score. Information on the third party test administrator also must be maintained. An option to testing prior to enrollment is after enrollment, the student may satisfactorily complete 6 credit hours or 225 clock hours, if applicable.

Policy on Training Agreements

If a NACCAS-accredited institution enters into a training agreement with a government agency, school district, and/or other entity, it must ensure that the following conditions are met:

1. In order to comply with Section 1.2 of the Rules of Practice and Procedure, accredited institutions must have at least one student who is contracted under its own enrollment agreement separate and apart from any training agreements.
2. Students attending under a training agreement are not considered enrollees of the NACCAS-accredited institution and are not counted in the NACCAS Annual Report.
3. The institution is not required to have a separate contract with each individual student enrolled under the training agreement.
4. The institution must maintain a copy of any training agreement with a list of students enrolled through the agreement.
5. The training agreement must specify what is expected of the NACCAS-accredited institution with regard to the contractual relationship (i.e. reporting of attendance and grades, etc.).

NACCAS' Policies
Effective July 1, 2010

Policy IV.02:

Policy #IV.02

Revised 7/10

ADMISSIONS:
ABILITY-TO-BENEFIT POLICY

The following policy applies to all NACCAS-accredited institutions or departments:

I. Admissions Procedures for Ability-to-Benefit Students

1. Definition of an Ability-to-Benefit Student - A student who is beyond the age of compulsory education, lacks a high school diploma or its equivalent, and has the ability to benefit from the education or training offered at an institution.
2. Admissions of Ability-to-Benefit Students - In order to be admitted on the basis of his or her ability to benefit, a student shall, complete either:
 - a. prior to admission, complete a nationally recognized, standardized, or industry developed test which meets the guidelines established by NACCAS (see Part II, Implementation) and which measures the applicant's aptitude to complete successfully the program or course to which he or she has applied, or
 - b. prior to admission, complete a session of individual counseling which shall be in such a manner and of such type as appropriate to determine the applicant's ability to benefit, or
 - c. after enrollment, satisfactorily complete 6 credit hours or 225 clock hours, as applicable.
3. Remedial Instruction - Students who are admitted only on the basis of counseling, or who are unable to satisfy the institution's testing requirements, must be enrolled in an institutionally prescribed program or course of remedial or developmental education², not to exceed one academic year or its equivalent in length.³ Such a program of remedial or developmental education shall be offered by the institution itself or through contracts with others. It shall be offered prior to enrollment, or concurrently with the program of study undertaken, but it must be completed prior to graduation.⁴ The remedial program shall include programs of instruction or self-paced programs. Courses or programs of remedial or developmental education shall provide each student with the basic skills necessary, according to the individual's need, for satisfactory performance in the training or education program which the student has chosen, such as reading comprehension skills for cosmetology or massage education. Institutions adding remedial/ developmental programs or courses or adding a remedial component to an accredited program are subject to Part 4 Sub-Part D of the NACCAS *Rules of Practice and Procedure* dealing with addition of new program.

² The Ability-to-Benefit provisions in law and the U.S. Department of Education require successful completion of such course or program of study by such student for continued receipt of financial aid.

³ The length and type of remedial or developmental instruction should depend on the particular needs of the individual student.

⁴ Schools should consult with the U.S. Department of Education to determine if a particular course or program of remedial or developmental education can be covered by Title IV funds and familiarize themselves with applicable federal student aid requirements.

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4. General Education Diploma Alternative - Students who shall receive the general education diploma prior to certification or graduation from the program of study or prior to the completion of the first year of the program, whichever is earlier, are not required to meet the requirements for testing, counseling and remedial education.

II. Implementation

1. Tests - Tests which are used to determine a student's Ability-to-Benefit may be of three types: nationally recognized tests, standardized tests, or industry developed tests, which are approved by the United States Department of Education.
2. Institutional Policy – NACCAS accredited institutions must develop, publish, and implement institutional policies which conform to NACCAS' Ability-To-Benefit Policy. A general statement of the school's Ability-To-Benefit policy shall be published in the school catalog. If the institution does not admit Ability-To-Benefit students, this should be stated. Catalogs may incorporate paste-overs or inserts until the next required catalog republication.

The institution must publish in its procedures manual or a similar document, but not necessarily in its catalog, the elements of its policy. If testing is the manner in which the ability to benefit from the training is determined, then the policy must, at a minimum state that the test publisher's guidelines are followed.

If the school admits ATB students on the basis of remediation and counseling, then the policy, at a minimum, must include:

1. The name of the counseling administrator;
2. A description of the counseling procedures
3. A description of the remediation time-frame
4. The remediation guidelines; and
5. The subject matter included in the developmental instruction.

If the school admits students who will obtain the GED prior to graduation or within the first year of training, the institution's policy, at a minimum, must include an indication of the time period in which such students must obtain their GED.

3. Record Keeping: Institutions shall develop and retain the necessary record keeping documents, including records of tests administered, passing scores, student scores, counseling records, name of administrator, and records pertaining to each student's enrollment and progress in programs of remedial or developmental instruction. These documents shall be retained for a period of five years following the student's completion of the program, and shall be made available upon request to NACCAS on-site examiners.

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Appendix A
Tests Recognized as Being in Compliance

In order to provide guidance to institutions wishing to select a test for purposes of determining a student's Ability-to-Benefit, the following is a list of tests, which meet NACCAS' policy and are approved by the Secretary of the United States Department of Education as of March 11, 2005. The list is not intended to be exhaustive nor does it constitute a recommendation. Each institution using testing as an alternative for determining a student's ability to benefit must select a test which is appropriate for it and which meets NACCAS criteria. There are many types of tests which meet the NACCAS criteria. It is the institution's responsibility to select an instrument which best suits its particular needs and to administer it according to the developer's guidelines. Tests will vary in length, content and in requirements for purchase and administration. Some can easily be administered at the school, while others are administered elsewhere. Some tests listed here may meet the criteria, but their practical application may be limited to admitting particular students who had previously taken the test.

NACCAS will periodically revise and update this list.

Approved ATB Test List Published by USDE
March 11, 2005

1. **Test:** ASSET Program: Basic Skills Tests (Reading, Writing, and Numerical)--Forms B2, C2, D2 and E2.
Passing Scores: Reading (35), Writing (35), and Numerical (33).
2. **Test:** Career Programs Assessment (CPAT) Basic Skills Subtests (Language Usage, Reading and Numerical)--Forms B and C.
Passing Scores: Language Usage (42), Reading (43), and Numerical (41).
3. **Test:** COMPASS Subtests: Pre-Algebra/Numerical Skills Placement, Reading Placement, and Writing Placement
Passing Scores: Pre-Algebra/Numerical (25), Reading (62), and Writing (32).
Test: COMPASS/ESL

Publisher Contact for Tests 1, 2 and 3: Dr. John D. Roth, (319) 337-1030,
Fax: (319) 337-1790.

4. **Test:** Combined English Language Skills Assessment (CELSA)--Forms 1 and 2.
Passing Scores: CELSA Form 1 (90) and CELSA Form 2 (90).

Publisher Contact: Pablo Buckelew, (805) 569-0734, Fax: (805) 569-0004.

Note: The CELSA test is approved only for certain non-native English speakers.

5. **Test:** Computerized Placement Tests (CPTs)/Accuplacer (Reading Comprehension, Sentence Skills, and Arithmetic)
Passing Scores: Reading Comprehension (55), Sentence Skills (60), and Arithmetic (34).
6. **Test:** Wonderlic Basic Skills Test (WBST)--Verbal Forms VS-1 & VS-2, Quantitative Forms QS-1 and QS-2.
Passing scores: Verbal (200) and Quantitative (210).

Publisher Contact: Mr. David Teuber, (877) 605-9499, Fax: (847) 680-9492.

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7. **Test:** Work Keys Program - Reading for Information--Forms A01AA, A02AA, CO1AA, and D01AA, Applied Mathematics Forms A01BB, A02BB, C01BB and D01BB.
Passing scores: Forms A01AA (76), A02AA (75), C01AA (77), and D01AA (77), A01BB (73), A02BB (74), C01BB (73), and D01BB (73).

Publisher Contact: Dr. A. Candace Noble, (319) 337-1296, Fax: (319) 337-1229.

The following ATB tests, not listed in the March 11, 2005 Federal Register may still be used to assess the ability to benefit of students whose native language is Spanish and for whom the language of instruction will be Spanish:

1. **Test:** Pruebas de Aprovechamiento Academico (PAA). English section (ESLAT).
Publisher Contact: Manuel Maldonado-Rivera, (809) 759-8825.
2. **Test:** Pruebas de Aprovechamiento Academico - Spanish and Mathematics Section.
Publisher Contact: Manuel Maldonado-Rivera, (809) 759-8825.
3. **Test:** Prueba de Aptitude Academica. Approved for use if Spanish is both the student's native language and the language of the instructor.
Publisher Contact: Manuel Maldonado-Rivera, (809) 759-8825.
4. **Test:** Spanish Assessment of Basic Education (SABE), Level 6. Approved for use if Spanish is both the student's native language and the language of the instructor.
Publisher Contact: Jeffrey Eberia, (800) 838-0547.
5. **Test:** Wonderlic Scholastic Level Exam (Spanish, Puerto Rican Spanish, Cuban Spanish, Mexican Spanish), Forms IV and V. Approved for use if Spanish is both the student's native language and the language of the instructor.
Publisher Contact: Fred Rafilson, (800) 323-3742.

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Policy IV.03:

Policy #IV.03

Revised 7/10

ADMISSIONS:
ENROLLMENT AGREEMENT REQUIREMENTS AND CHECKLIST

A contractual relationship exists between an institution and its applicant or student. The terms of such agreement are considered to be of substantial importance and should be clearly understood by all concerned parties, including unsophisticated applicants and parents. Therefore, an institution is required to utilize a written enrollment agreement clearly outlining the obligations of the institution and the student, including details of the institution's refund policy, and to provide a copy of the agreement to the applicant before any payment is made other than a non-refundable application fee not to exceed \$100.00. Any changes to terms⁵ of the enrollment agreement must be acknowledged by both parties by signature or initialing the changes. This checklist has been prepared to assist schools in interpreting the Standards for accreditation and to serve as a guide in preparing contracts.

It is not necessary for the various elements to be stated in any special phraseology or listed in any particular sequence, as long as the overall document conveys the terms of the agreement in a manner that can be easily understood.

Required Elements

These elements must be included in each enrollment agreement. A copy of the agreement is to be furnished to the applicant before any payment is made other than a non-refundable application fee not to exceed \$100.00. Since accrediting standards require that each applicant be fully informed as to the nature of the obligations, responsibilities, and rights under the contract before signing it, the applicant should also have a copy of the institution's catalog and any other necessary supporting documents detailing the services outlined in the enrollment agreement.

A copy of this checklist (or the abbreviated version found in the NACCAS Samples and Guidelines booklet) is to accompany each enrollment agreement copy sent to the Commission, and this form is also a required exhibit for the Institutional Self-Study. For each of the items below, review the relevant section of your enrollment agreement to determine if it contains all of the information required by the item in the NACCAS Enrollment Agreement Requirements. Then list the item number of your enrollment agreement where the information can be found.

- _____ 1. Title – Identified as a contract or enrollment agreement.
- _____ 2. Institution – Name and address of the institution to be attended.
- _____ 3. Program(s) – Program title(s) as identified in the catalog.
- _____ 4. Length of Program – Number of clock hours, credit hours, or competencies in each program or course and an approximate number of weeks or months required for completion.
- _____ 5. Cost –
 - _____ a. Tuition – Total tuition for the course.

⁵ Changes to the terms of the enrollment agreement may be on either the original agreement or on an addendum to the agreement.

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- _____ b. Books and Supplies – Must be actual cost to the student.
 - _____ c. Fees – Must be separately identified.
 - _____ d. Other Costs – All other costs and charges must be identified.
 - _____ e. Payment – Methods and terms of payment of monies owed to the institution must be identified.
- _____ 6. Starting Date – Scheduled class starting date.
- _____ 7. Calculated Completion Date.
- _____ 8. Class Schedule – Identify full time or part time and the actual hours per week the student is scheduled to attend.
- _____ 9. Termination by Institution – Grounds for termination by the institution and applicable administrative fee (not to exceed \$150.00).
- _____ 10. Refund Policy – Must comply with the NACCAS Minimum Cancellation and Settlement Policy and any state or federal mandated policies. (See Separate Policy and Checklist)
- _____ 11. Graduation Requirements – List any special conditions or requirements.
- _____ 12. Employment Assistance – A clear statement that the institution does not guarantee employment. A description of the extent and nature of employment assistance.
- _____ 13. Acknowledgement – Acknowledgement that signers have read and received a copy of the contract.
- _____ 14. Applicant Signature – Date and signature of the applicant (and/or parent or other sponsor if the applicant is below legal age).
- _____ 15. Institution Signature – Acceptance date and signature of appropriate institution official.
- _____ 16. Other Elements – Other elements required by various governmental bodies (such as state licensing and approval agencies).
- _____ 17. Conditional Elements – The enrollment agreements (contract) must also disclose and outline any other conditions, circumstances, or qualifications imposed by the institution.
- _____ 18. The contract must be in the language in which the program will be taught.
The program will be taught in _____; the contract is in _____.

All enrollment agreements (contracts) must meet with state and federal truth-in-lending requirements.

Approval of any institution's enrollment agreement is effective for one year from the date on the letter of approval.

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Policy IV.04:

Policy #IV.04

Revised 7/10

**ADMISSIONS:
CATALOG REQUIREMENTS AND CHECKLIST⁶**

A prospective student is entitled to sufficient data to make an informed choice of training opportunities and institutions. An institution is therefore obligated to provide sufficiently detailed information in advance of enrollment to assure that prospective students clearly understand their opportunities, limitations, and obligations.

Prior to signing an enrollment agreement (contract), an institution is required to provide each applicant with access to a written publication which is readily identifiable as a catalog. The catalog provided to the student must be written in the language in which the program(s) will be taught. The catalog is designed, written and printed to convey an accurate and dignified impression of the institution. It avoids false, misleading and exaggerated statements. Illustrations and copy pertain directly to the institution, and sources of illustrations are clearly identified.

A copy of this checklist (or the abbreviated version found in the NACCAS Samples and Guidelines booklet) is to accompany each catalog copy sent to the Commission, and this form is also a required exhibit for the Institutional Self-Study (ISS). The cross-referenced catalog submitted with the ISS must be translated into English. For each of the items below, review the relevant section of your catalog to determine if it contains all of the information required by the item in the NACCAS Catalog Requirements. Write the item number from the Catalog Requirements next to the requirement in the catalog and list the appropriate page number(s) from the catalog on this checklist where the information can be found.

The catalog must be an organized collection of the items listed below; however, it is not necessary to adhere to any particular sequence or phrasing when including this information. Items marked with one asterisk (*) must appear both in the catalog and on the contract.

A copy of this checklist is to accompany each catalog copy sent to the Commission, and this form is also a required exhibit for the Institutional Self-Study for Standard IV, Criterion I. The cross-referenced catalog submitted with the ISS must be translated into English. For each of the items below, review the relevant section of your catalog to determine if it contains all of the information required by the item in the NACCAS Catalog Requirements. Write the item number from the Catalog Requirements next to the requirement in the catalog and list the appropriate page number(s) from the catalog on this checklist where the information can be found.

- _____ 1. The catalog must be written in the language in which the program(s) will be taught.
- _____ 2. Name and address of the institution for each location. An unaccredited institution must be identified as such or omitted from the catalog.
- _____ 3. Date of publication.
- _____ 4. The school's mission statement.

⁶ Approval of an institution's catalog is effective for one year from the date on the letter of the approval provided that all information contained within the catalog is factual, accurate, and current.

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- _____ 5. The admission requirements (criteria) used by the institution for each program or course. The institution's admission policy must comply with the NACCAS ability-to-benefit policy.
- _____ 6. The admission requirements used by the institution state how training or education received at another institution is applied.
- _____ 7. The name of each course and/or program and the name, nature and level of occupations for which training is provided must be identified.
- _____ 8. Length of Course and/or Program: Number of clock hours, credit hours, or competencies in each program offered by the institution in sufficient detail to show the scope and sequence of units included. (Clearly identify the coverage of each program or course).
- _____ 9. Description of the institution's general facilities and equipment.
- _____ 10. The grading system used by the institution. Identify the full range of grades that students may earn. (Must be consistent with the institution's Satisfactory Progress Policy).
- _____ 11. Graduation requirements for each course and/or program. List any special conditions or requirements.
- _____ 12. Type of document (certificate, diploma, etc.) awarded upon graduation from each program.
- _____ 13. Refund Policy: Refund policy must comply with the NACCAS Cancellation and Settlement Policy and Tuition Adjustment Schedule and state or federal mandated policies.
- _____ 14. Employment Assistance: A clear statement that the institution does not guarantee employment. Describe employment assistance.
- _____ 15. A school calendar of beginning dates of classes for each course and/or program. Indicate holidays and school closures.
- _____ 16. Statement that the institution does not discriminate on the basis of sex, race, age, color, ethnic origin, or religion.
- _____ 17. Name(s) of the owner(s).
- _____ 18. The institution's policy guaranteeing the right of students to gain access to their files.
- _____ 19. The institution's policy for releasing information about an individual student.
- _____ 20. Scholarship and fee waiver policies (if applicable).
- _____ 21. Specifics describing the extent of other available services, such as housing (if applicable), career counseling, etc.
- _____ 22. The name(s), address(es), and telephone number(s) of the appropriate state agency(ies) which license the institution, as well as the name(s), address(es) and telephone number(s) of the agency(ies) which accredit the institution.
- _____ 23. Any other material facts concerning the institution or the program of instruction which are likely to affect the decision of the student to enroll therein.

The following items may appear on a dated catalog insert as long as there is a clear indication in the catalog's table of contents that this information is so provided. *If an institution chooses to use a catalog*

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format which is comprised of inserts or separate pages, all pages or inserts must be dated and numbered. The main body of the catalog must contain a complete table of contents which clearly indicates all inserts or separate pages and the corresponding page numbers.

- _____ 24. Policies related to tardiness, excused and unexcused absences, make-up work, conduct, termination and other rules and regulations of the institution.
 - _____ a. Tardiness
 - _____ b. Excused and unexcused absences
 - _____ c. Make up work
 - _____ d. Conduct
 - _____ e. Termination
 - _____ f. Other rules and regulations of the institution
- _____ 25. Administrative staff and faculty.
- _____ 26. Costs for each program or course:
 - _____ a. Tuition – Total tuition for each course;
 - _____ b. Books and supplies – Must be actual cost to the student;
 - _____ c. All fees – Must be separately identified;
 - _____ d. Other costs; and
 - _____ e. Payment – Methods and terms of payment of monies owed to the institution must be identified.

If One Catalog Is Used For Several Institutions

- _____ 27. All institutions which use a common catalog must be of common ownership and this must be indicated.
- _____ 28. Any pictures of the physical facilities must be captioned to identify the particular institution depicted.
- _____ 29. The members of the headquarters administration who have supervisory responsibilities for the institutions must be clearly identified.
- _____ 30. Any information contained in the catalog which is not common to all institutions must be clearly identified.
- _____ 31. The names and addresses of the institutions which utilize the catalog must be included.

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Policy IV.05

Policy #IV.05

Effective 7/10

**ADMISSIONS:
TEACH-OUT POLICY AND CHECKLIST**

When developing a Teach-Out Plan and entering into a Teach-Out Agreement, the school must follow the NACCAS Teach-Out Policy and Checklist.

The Teach-Out Plan notifies students about additional charges, if any, and complies with the following:

- _____ Provides students access to the program and services without requiring them to move or travel substantial distances.
- _____ The teach-out institution(s) has the necessary experience, resources, and support services .
- _____ The teach-out institution(s) provides an educational program of acceptable quality.
- _____ The teach-out institution has a program that is reasonably similar in content, structure, and scheduling to the closing institution or program.
- _____ The teach-out institution is stable, can carry out its mission, and meet all obligations to existing students.
- _____ The closing school (or program) is responsible for submitting to NACCAS a list of students who were enrolled at the time of closure and indicate the arrangements made for each affected student.
- _____ The closing school (or program) will comply with applicable state and/or federal laws regarding records maintenance.

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Policy V.01:

Policy #V.01

Effective 7/10

**STUDENT SUPPORT SERVICES:
INTERNAL GREIVANCE PROCEDURE POLICY**

Each accredited institution must have an internal complaint or grievance procedure to resolve student complaints at the local level.

The school must describe its internal complaint process in the Institutional Self-Study submitted to NACCAS and it will be reviewed during the on-site evaluation, either special or regular.

Policy Requirements:

At a minimum:

- a) The policy must be written and identified as a complaint or grievance policy.
- b) Students must be informed of the policy at the beginning of the course or program.
- c) The policy must clearly define the steps a student must take to file a formal grievance.
- d) Forms, if applicable, for filing a complaint are made available to students.
- e) Records of complaints and their resolution, as applicable, are retained according to the school's record keeping policy for review by the NACCAS on-site visit team.

The school may refer to the Internal School Complaint Procedure Guidelines published by NACCAS for guidance in developing a policy appropriate for the school.

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Policy V.02:

Policy #V.02

Effective 7/10

**STUDENT SUPPORT SERVICES:
INTERNAL GREIVANCE PROCEDURE GUIDELINES**

In accordance with the institution's mission statement, the school will make every attempt to resolve any student complaint that is not frivolous or without merit. Complaint procedures will be included in new student orientation thereby assuring that all students know the steps to follow should they desire to register a complaint at any time. Evidence of final resolution of all complaints will be retained in school files in order to determine the frequency, nature, and patterns of complaints for the institution. The following procedure outlines the specific steps of the complaint process.

1. The student should register the complaint in writing on the designated form provided by the institution within 60 days of the date that the act which is the subject of the grievance occurred.
2. The complaint form will be given to the school Director.
3. The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
4. If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable.
5. Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
6. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, management will appoint a hearing committee consisting of one member selected by the school who has had no involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the school, and another member who may not be employed by the school or related to the school owners. The hearing will occur within 90 days of committee appointment. The hearing will be informal with the student presenting his/her case followed by the school's response. The hearing committee will be allowed to ask questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each witness' testimony and a recommended resolution for the dispute. School management shall consider the report and either accept, reject, or modify the recommendations of the committee. Corporate management shall consider the report and either accept, reject, or modify the recommendations of the committee.
7. Students must exhaust the institution's internal complaint process before submitting the complaint to the school's accrediting agency, if applicable.

NACCAS' Policies
Effective July 1, 2010

Policy VI.01:

Policy #VI.01

Effective 7/10

CURRICULUM:
COURSE/PROGRAM OUTLINE GUIDELINES

A student is entitled to sufficient information regarding an intended course/program; therefore an institution is obligated to provide a detailed course/program outline at the beginning of each course/program to ensure that a student clearly understands his or her obligations for successful completion of the course/program.

The outline shall include a description of the course/program's academic and practical learning in related knowledge and skills. The content of each unit of study shall be kept current with changing occupational requirements and shall contain the required information to prepare a graduate in job entry-level skills in the field of cosmetology or related discipline. A course/program shall be designed to develop abilities in: desirable work habits and attitudes, pride in work, acceptable personal grooming and dress, appropriate employer-employee relationships, personal and business ethics, customer relations, and effective communication skills.

The following checklist has been prepared to assist institutions in interpreting the NACCAS Standards and Criteria and to serve as a guide in preparing course/program outlines. Each course/program shall include the following items as a minimum:

1. Name of Course/Program
2. Description of Course/Program: A brief overview of the course/program content and identification of whether the course/program is measured in credits, clock hours, and/or competencies.
3. Instructional methods used to teach the course/program.
4. Course/Program Objectives: An outline of what the course/program hopes to accomplish.
5. Grading Procedures – Methods used to determine grades.
6. For Clock Hour or Competency-Based Programs: Content of Units of Instruction – A unit outline for the entire program that includes:
 - a) The units of instruction to be covered;
 - b) The number of hours devoted to each unit of instruction; and
 - c) The integration of academic and practical learning during the course/program.

For Credit Hour Programs:

- a) Brief description of the subject matter content of each course;
 - b) Number of credits for each course;
 - c) Any prerequisites for enrollment into a specific course.
7. Other pertinent characteristics such as instructor names, text(s), reference materials, and required levels of achievement.

NACCAS' Policies
Effective July 1, 2010

Policy VI.02

Policy #VI.02

Effective 7/10

**STUDENT SUPPORT SERVICES:
EXTERNSHIP REQUIREMENTS POLICY**

In the absence of regulations promulgated by the state regulatory agency, the institution's externship policy contains the following elements:

1. The institution has a written agreement with an appropriate service facility for each externship course offered to its students;
2. If state licensing is required, the service facility where the externship occurs must be licensed by the state;
3. If the state does not require licensing of the service facility, it must have a business license to operate;
4. Each individual supervising students in the service facility must
 - a. Hold any required certification or state license(s), or
 - b. If no state certification or license is required, have at least one year of experience in the field for which supervision is being provided;
5. Students cannot accrue more than 10% of the contracted course and/or program (competencies, credits, or hours) in the externship course and/or program; unless the institution provides a justification for a greater percentage;
6. An institution must select students for the externship based on written criteria and the institution must ensure that the participating students met these criteria;
7. Students must have taken and passed a comprehensive written and practical examination establishing the individual's qualification to participate in the course;
8. A written training plan and goals for students that specify the particular applications and experiences that are to be secured during the externship;
9. Institution official must make periodic visits to participating establishment to observe and verify these requirements are being met;
10. Establishment must evaluate the students' performance for activities completed during the externship;
11. Students are evaluated by the service facility with respect to their attainment of the training objectives for the externship;
12. Establishment must complete a certificate of attendance and training (competencies, credits, or hours) as related to course requirements which are completed during the externship; and
13. Institution must recognize training (competencies, credits, or hours) certified by the establishment toward a student's course completion.

NACCAS' Policies
Effective July 1, 2010

Policy VII.01:

Policy #VII.01

Revised 7/10

**FINANCIAL PRACTICES & MANAGEMENT:
WITHDRAWAL AND SETTLEMENT POLICY AND CHECKLIST**

The intent of the NACCAS Withdrawal and Settlement Policy & Checklist is to see that each applicant/student is assured minimum conditions of refund, and that the institution will be assured of its integrity if it meets these standards. When calculating refunds, the school must use the policy mandated by state and/or federal regulatory agencies for each student. In the absence of such mandated policies, the school must apply a fair and equitable policy that contains all the elements of this Checklist and is at least as liberal as the NACCAS Tuition Adjustment Schedule. Schools may have more liberal policies and the Commission encourages such practices.

A copy of this checklist is to accompany each catalog and enrollment agreement sent to the Commission, and this form is also a required exhibit for the Institutional Self-Study for Standard VII. For the applicable items below, you will review the relevant section of your refund policy in both your catalog and enrollment agreement to determine if it contains all of the information required. Then list the item number in the refund policy in your catalog or enrollment agreement where the information can be found. If the Commission receives information that an institution is not complying with a mandated policy, it shall take appropriate action pursuant to the *Rules of Practice and Procedure*.

All Policy Requirements

The Policy:

- 1. Is stated in clear language that can be easily understood.
- 2. Applies to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure.
- 3. Complies with the mandated policy.
- 4. Requires that refund calculations are performed and refunds made timely.

NACCAS Refund Policy Requirements (Schools using a mandated state and/or federal regulatory agency or special programs, will not complete the remainder of the checklist).

The policy requires that:

- 5. Monies due the applicant or student are refunded within 45 days of official cancellation or withdrawal.

Official cancellation or withdrawal shall occur on the earlier of the dates that:

- 6. An applicant is not accepted by the school and is entitled to a refund of all monies except a non-refundable application fee.
- 7. A student or legal guardian cancels the contract and demands his/her money back in writing, within three business days of signing the enrollment agreement regardless of whether the student has actually started training. All monies collected by school are refunded except a non-refundable application fee.
- 8. A student cancels the contract after three business days of signing, but prior to entering classes. In this case student is entitled to a refund of all monies paid to the school less an application fee, if applicable, and registration fee of (state the amount for each course of study).
- 9. A student notifies the institution of his/her withdrawal.
- 10. A student on an approved leave of absence notifies the school that he or she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.
- 11. A student is expelled by the school.

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- ___ 12. In type 7, 8, 9 or 10 official cancellations or withdrawals, the cancellation date will be determined by the postmark on written notification, or the date said information is delivered to the school in person.

The Policy Requires that:

- ___ 13. Unofficial withdrawals for clock hour students are determined by the school through monitoring clock hour attendance at least every thirty days.
- ___ 14. For a school that is required to take attendance, the required date of the refund is determined by counting from the date the withdrawal was determined. However, for clock hour schools, the refund is calculated based on the student's last date of attendance.
- ___ 15. Unofficial withdrawals for non-clock hour students are determined by the school through monitoring of students' completion of class participation in learning activities such as class assignments, examinations, tutorials, computer-assisted instruction, participation in academic advisement, or other academically-related activities.
- ___ 16. Any monies due a student who withdraws from the institution shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially.
- ___ 17. When situations of mitigating circumstances are in evidence, schools are encouraged to adopt a policy wherein the refund to the student may exceed the Tuition Adjustment Guidelines.
- ___ 18. All extra costs, such as books, equipment, graduation fees, etc., that are not included in the tuition price are stated and any non-refundable items are identified.
- ___ 19. A non-refundable application fee does not exceed \$100.00, if applicable.

Program or Course Cancellation Policy

- ___ 20. If a program or course is canceled subsequent to a student's enrollment, and before instruction in the program or course has begun, the school shall at its option:
- ___ a. Provide a full refund of all monies paid; or
 - ___ b. Provide completion of the program or course.

Collection Policy requires that:

- ___ 21. Collection procedures reflect good taste and sound, ethical business practices.
- ___ 22. The name of the National Accrediting Commission of Cosmetology Arts and Sciences is not used in the institution's refund policy nor in any of its collection efforts.
- ___ 23. Collection correspondence regarding cancellation and settlement from the institution itself, banks, collection agencies, lawyers, or any other third parties representing the institution clearly acknowledges the existence of the withdrawal and settlement policy.
- ___ 24. If promissory notes or contracts for tuition are sold or discounted to third parties, the third party must comply with the cancellation and settlement policy of the institution.
- ___ 25. The NACCAS Minimum Tuition Adjustment Requirements are followed.

School Closure Policy

If a school closes permanently and ceases to offer instruction after students have enrolled, and instruction has begun, the school must make arrangements for students.

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The Policy requires that:

- ___ 26. A pro-rata refund of tuition is made.
- ___ 27. A list of all students who were enrolled at the time of school closure including the amount of each pro rata refund is submitted to NACCAS.

Minimum Tuition Adjustment Schedule

For students who enroll in and begin classes, the following schedule of tuition adjustment will be considered to meet minimum standards for refunds:

PERCENTAGE LENGTH COMPLETED TO TOTAL LENGTH OF PROGRAM OR COURSE, SEMESTER OR TERM	AMOUNT OF TOTAL TUITION OWED TO THE SCHOOL
0.01% to 4.9%	20%
5% to 9.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

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Policy VII.02:

Policy #VII.02

Revised 2/96

FINANCIAL PRACTICES & MANAGEMENT:
CONTRACT: POLICY ON EXTRA INSTRUCTIONAL CHARGES

An institution may charge a student for extra instruction needed to complete his/her program if:

1. The absences allowed within the contract period have been exhausted; and
2. The amount charged per unit of instruction (i.e., clock hour, week, credit or competency) is clearly stated on the enrollment agreement and tuition and fees information is provided to students upon enrollment.

Schools charging a fee prior to the completion date appearing on the enrollment agreement have secured from the student an acknowledgment of credit to their account. All monies received for extra-instruction prior to completion of the student contract are refunded if the student terminates.

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Effective July 1, 2010

Policy IX.01:

Policy #IX.01

Revised 7/10

Evaluation of Students:
Satisfactory Progress Policy and Checklist
for Programs Measured in Clock Hours or Competencies

A copy of this checklist is to accompany each Satisfactory Progress Policy sent to the Commission, and this form is also a required exhibit for the Institutional Self-Study for Standard IX. For each of the items below, review the relevant section of your policy to determine if it contains all of the information required. Then list the item number on your policy where the information can be found.

The Institution's Policy:

- ___ 1. Is written and identified as a Satisfactory Progress Policy.
- ___ 2. Applies to any student receiving Title IV federal student financial aid (the institution *may* choose to apply Satisfactory Progress Standards to all students including non-Title IV recipients).
- ___ 3. Is provided to applicants prior to enrollment.
- ___ 4. Is applied consistently to all applicable students enrolled in a specific program and scheduled for a particular category of attendance (part-time/full time).
- ___ 5. Includes both quantitative and qualitative elements that are evaluated on a cumulative basis at the designated evaluation periods throughout the course or program of study.
- ___ 6. Includes a maximum time frame in which a student must complete the educational course or program that is no longer than 150% of the published length of the educational course or program (based on 100% attendance schedule) measured in academic years, non-standard terms, or clock hours completed.
- ___ 7. Ensures that a leave of absence extends the student's contract period and maximum time frame by the same number of days taken in the leave of absence.
- ___ 8. Contains qualitative factors that will be evaluated to determine academic performance using a reasonable system of grades and/or work projects completed and/or comparable factors measurable against a norm.
- ___ 9. Contains a grading scale that includes a minimum acceptable level of progress requiring at least the equivalent of a 70% cumulative grade average or project completion rate.
- ___ 10. Establishes evaluation periods, whether in clock hours, weeks, or months, that are similar in length.
- ___ 11. Establishes evaluation periods that require an evaluation at least by the mid-point of the academic year or course/program, whichever comes first, for students enrolled in clock hour programs.
- ___ 12. Specifies that only students who maintain satisfactory progress are eligible to receive Title IV assistance.

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- ___ 13. Specifies that students who meet the minimum requirements for attendance and academic performance are considered to be making satisfactory progress until the next scheduled evaluation.

- ___ 14. May allow for Probation (Optional) and consider students not meeting the minimum requirements for attendance or academic performance to be making satisfactory progress during the first probationary period. If the policy allows probation, the policy:
 - ___ a. States the requirements students must meet to have the probationary status lifted.
 - ___ b. States whether students on probation are considered to be making satisfactory progress and eligible to receive Title IV funds.
 - ___ c. States that if the student is placed on a second, consecutive probation, the student will be determined as not making satisfactory progress.

- ___ 15. Details reasonable provisions regarding temporary interruptions or Leaves of Absence.

- ___ 16. Addresses the status of students re-entering institution and requires that students re-entering in less than six months from the date of interruption, enter in the same progress status as when they left.

- ___ 17. States whether course incompletes, repetitions and non-credit remedial courses apply to the institution, and if so, states the policy.

- ___ 18. States that course incompletes, repetitions, and non-credit remedial courses have no effect upon the institution's satisfactory progress standards if the institution has no such items.

- ___ 19. Establishes procedures available to a student to appeal a negative progress determination.

- ___ 20. Requires that cases of appeals are documented.

- ___ 21. Outlines specific procedures whereby Title IV aid will be reinstated to students who have re-established satisfactory progress status.

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Policy IX.02:

Policy # IX.02

Revised 7/10

EVALUATION OF STUDENTS:
SATISFACTORY PROGRESS POLICY AND CHECKLIST
FOR PROGRAMS MEASURED IN CREDIT HOURS

A copy of this checklist is to accompany each Satisfactory Progress Policy sent to the Commission, and this form is also a required exhibit for the Institutional Self-Study for Standard IX. For each of the items below, review the relevant section of your policy to determine if it contains all of the information required. Then list the item number on your policy where the information can be found.

The School's Policy:

- ___ 1. Is written and identified as a Satisfactory Progress Policy.
- ___ 2. Applies to any student receiving Title IV federal student financial aid (the school *may* choose to apply Satisfactory Progress Standards to all students including non-Title IV recipients).
- ___ 3. Is provided to applicants prior to enrollment.
- ___ 4. Is applied consistently to all applicable students enrolled in a specific program and scheduled for a particular category of attendance (part-time/full-time).
- ___ 5. Includes both quantitative and qualitative elements that are evaluated on a cumulative basis at the designated evaluation periods throughout the course or program of study.
- ___ 6. Includes a maximum time frame in which a student must complete the educational course or program that is no longer than 150% of the published length of the educational course or program (based on 100% attendance schedule) measured in academic years, non-standard terms, or clock hours completed.
- ___ 7. Ensures that a leave of absence extends the student's contract period and maximum time frame by the same number of days taken in the leave of absence.
- ___ 8. Contains qualitative factors that will be evaluated to determine academic performance using a reasonable system of grades and/or work projects completed and/or comparable factors measurable against a norm.
- ___ 9. Contains a grading scale that includes a minimum acceptable level of progress requiring at least the equivalent of a 70% cumulative grade average or project completion rate.
- ___ 10. Monitors the academic progress of students at the end of each term.
- ___ 11. Specifies that only students who maintain satisfactory progress are eligible to receive Title IV assistance.
- ___ 12. Specifies that students who meet the minimum requirements for successful course completion and academic progress are considered to be making satisfactory progress until the next scheduled evaluation.
- ___ 13. A student's successful course completion percentage is based on the number of successfully completed credit hours (those with a grade of 70% or higher or as otherwise defined by the

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institution) divided by the cumulative number of credit hours attempted by the student at the that time (those credits for which a student has incurred a financial obligation).

- ___ 14. May allow for Probation (Optional) and consider students not meeting the minimum requirements for attendance or academic performance to be making satisfactory progress during the first probationary period. If the policy allows probation, the policy:
 - ___ a. States the requirements students must meet to have the probationary status lifted.
 - ___ b. States whether students on probation are considered to be making satisfactory progress and eligible to receive Title IV funds.
 - ___ c. States that if the student is placed on a second, consecutive probation, the student will be determined as not making satisfactory progress.
- ___ 15. Details reasonable provisions regarding temporary interruptions or Leaves of Absence.
- ___ 16. Addresses the status of students re-entering school and requires that students re-entering in less than six months from the date of interruption, enter in the same progress status as when they left.
- ___ 17. States whether course incompletes, repetitions and non-credit remedial courses apply to the school, and if so, states the policy.
- ___ 18. States that course incompletes, repetitions, and non-credit remedial courses have no effect upon the school's satisfactory progress standards if the school has no such items.
- ___ 19. Establishes procedures available to a student to appeal a negative progress determination.
- ___ 20. Requires that cases of appeals are documented.
- ___ 21. Outlines specific procedures whereby Title IV aid will be reinstated to students who have re-established satisfactory progress status.