

[CONSUMER INFORMATION REPORT] LORAINES ACADEMY & SPA: ST. PETERSBURG, FL

In compliance with the Higher Education Opportunity Act (HEOA), Loraines Academy & Spa has compiled this Consumer Information Report to inform and notify current students, potential students, and Loraines employees of policies and procedures that are important to the success of Loraines students, staff, and faculty. Should you have any questions concerning this report, or to obtain a copy, please contact Shannon Beeler at sbeeler@genesiscareer.edu.

It is important to note this report is a summary and is not all inclusive of Loraines' policies, procedures, and rules. Please refer to the School Catalog for comprehensive information regarding Loraines Academy & Spa.

FINANCIAL ASSISTANCE AVAILABLE TO STUDENTS

The information below summarizes the financial aid options available to Loraines Academy & Spa students.

Federal Pell Grant: Federal Pell Grants are awards to help undergraduate students pay for their education. These grants provide a "foundation" of financial aid, to which aid from other federal and non-federal sources may be added. Unlike loans, grants do not have to be paid back.

Federal Direct Student Loan Program (DL): Many students rely on federal government loans to finance their educations. These loans, administered by "Direct Lending Schools", are provided by the US government directly to students and their parents. They have low interest rates and do not require credit checks or collateral. Student loans also provide a variety of deferment options and extended repayment terms.

Federal Direct PLUS Loan Programs (PLUS): PLUS loans are federal loans that parents of dependent undergraduate students can use to help pay educational expenses. Unlike direct student loans PLUS loans do require a credit check.

Entrance loan counseling is provided to all prospective and current students and is required by all first time borrowers prior to attending. Exit loan counseling is also provided prior to graduation and is a requirement for completion. During counseling students will receive information on loan terms, a sample repayment schedule, and education on the necessity for repaying loans. Current students may schedule additional counseling sessions by contacting the financial aid department on campus or by emailing Shanna Frasier at sfrasier@genesiscareer.edu.

The following information can be found in the School Catalog regarding financial aid available to Loraines students:

- 1. How to apply for aid
- 2. Student eligibility requirements
- 3. Criteria for determining award amounts
- 4. Rights and responsibilities of students receiving Title IV aid
- 5. Criteria for continued eligibility including the policy on satisfactory progress
- 6. Disbursement methodology and schedule

All prospective students will receive a School Catalog prior to enrolling into Loraines Academy & Spa. Anyone may request a copy. To request a copy, please contact the Student Services Coordinator on campus for a digital or hard copy. Electronic copies of the School Catalog are available on the website: https://www.lorainesacademy.edu/brochure-request.shtml

INSTITUTIONAL INFORMATION

Program Offerings:

All programs are delivered in English.

Cosmetology: The Cosmetology Program is a 1200-clock hour program covering a period of 40 weeks for full time students or 60 weeks for part time students.

Cosmetology with Facial: The Cosmetology with Facial Program is a 1500-clock hour program covering a period of 50 weeks for full time students or 75 weeks for part time students.

Cosmetology with Nails: The Cosmetology with Nails Program is a 1500-clock hour program covering a period of 50 weeks for full time students or 75 weeks for part timestudents.

Cosmetology w/ Advanced Styling Bootcamp: The Cosmetology w/ Advanced Styling Bootcamp Program is a 1275-clock hour program covering a period of 42.5 weeks for full time students or 63.75 weeks for part time students.

Full Specialist: The Full Specialist Program is a 600-clock hour program covering 20 weeks for full time students and 30 weeks for part time students.

Clinical Skin Care: The Clinical Skin Care Program is a 600-clock hour program covering a period of 20 weeks for full time students and 30 weeks for part time students.

Therapeutic Massage: The Therapeutic Massage program is a 600-clock hour program covering a period of 20 weeks for full time students and 30 weeks for part time students.

Massage w/ Facial: The Massage w/ Facial program is a 900-clock hour program covering a period of 30 weeks.

Nail Tech: The Nail Tech Program is a 300-hour program covering a period of 10 weeks for full time students and 15 weeks for part time students.

Facial Specialist: The Facial Specialist Program is a 300-clock hour program covering 10 weeks for full time students and 15 weeks for part time students.

Instructor Training: The Instructor Training Program is a 600-clock hour program covering a period of 20 weeks for full time students and 30 weeks for part time students.

Facilities: Loraines Academy & Spa occupies a spacious facility with over 12,000 square feet consisting of a reception area, administrative offices, classrooms for theory and student laboratory, a media/resource room, and break rooms.

Loraines has a clinical floor area for students to provide services on patrons to create realistic training scenarios in their professions. Student laboratories include a variety of equipment particular to the profession of training. Student laboratories in the Cosmetology, Nail Tech and Esthetician programs include manikins along with all of the equipment and supplies needed for skill development in each field of study.

The Therapeutic Massage program has a clinical floor area for students to provide services on patrons to create realistic training scenarios in their professions. Classrooms are spacious and private. Student laboratories include a variety of equipment particular to the profession of training. Student laboratories have massage tables, sheets, and any other specialized supplies needed for the variety of massage training.

Loraines Academy & Spa also houses a media/resource room supplied with books, DVDs, VHS videos, CDs, DVD/VHS/CD players and a TV. Students also have access to computers with internet access and printers. The media/resource room is open the same operating hours of the facility, which provides students access to this room before, during, and after classes are in session. In an effort to maintain a quality training program, Loraines is constantly improving and updating its facilities to maintain the most modern and up to date campus possible.

Cost of Education: Enrolling into a college in today's educational climate is complicated. There are many hurdles that get between a motivated qualified student and enrolling in school. Loraines provides a different approach during the enrollment process built upon simplicity.

	Admin Fee	Books	Clinic Supplies	Kit(s)	State Tax	HIV Pack	Licensur e	Tuition	Total Cost
Cosmetology	\$1000	\$210	\$995	\$880	\$76.30	\$15	\$95	\$11,495	\$14,767
Cosmetology with Facial	\$1000	\$425	\$1,645	\$985	\$98.70	\$15	\$120	\$12,495	\$16,784
Cosmetology with Nails	\$1000	\$395	\$1,295	\$1,115	\$105.70	\$15	\$95	\$14,395	\$18,416
Cosmetology w/ Advanced Styling Bootcamp	\$1000	\$210	\$1,060	\$880	\$76.30	\$15	\$95	\$12,213	\$15,550
Full Specialist	\$1000	\$400	\$950	\$420	\$57.40	\$15	\$100	\$6,900	\$9,843
Clinical Skin Care	\$1000	\$260	\$1,100	\$160	\$29.40	\$15	\$100	\$7,100	\$9,765
Therapeutic Massage	\$1000	\$325	\$225	\$725	\$73.50	\$0	\$350	\$7,250	\$9,949
Massage w/ Facial	\$1000	\$540	\$875	\$830	\$95.90	\$15	\$450	\$9,300	\$13,106
Nail Tech	\$1000	\$185	\$300	\$315	\$35.00	\$15	\$75	\$2,900	\$4,825
Facial Specialist	\$1000	\$215	\$650	\$105	\$22.40	\$15	\$100	\$2,750	\$4,858
Instructor Training	\$1000	\$160	\$250	\$0	\$11.20	\$15	\$0	\$6,102	\$7,539

Required Textbooks Cosmetology and Cosmetology w/ Advanced Styling Bootcamp					
Milady's Standard Cosmetology, 13th Edition	ISBN Number				
Cosmetology Textbook	978.0357.708.590				
Cosmetology Workbook	978.1285.769.455				
Cosmetology Exam Review	978.1285.769.554				
	Bundle Cost \$210.00				
Cosmetology with Fa	Cosmetology with Facial				
Milady's Standard Cosmetology, 13th Edition	ISBN Number				
Cosmetology Textbook	978.0357.708.590				
Cosmetology Workbook	978.1285.769.455				
Cosmetology Exam Review	978.1285.769.554				
Milady's Standard Esthetics, 11th Edition	ISBN Number				
Esthetician Textbook	978.1111.306.892				
Esthetician Workbook	978.1111.306.915				
	Bundle Cost \$425.00				

Cosmetology with N	 Jails			
Milady's Standard Cosmetology, 13th Edition	ISBN Number			
Cosmetology Textbook	978.0357.708.590			
Cosmetology Workbook	978.1285.769.455			
Cosmetology Exam Review	978.1285.769.554			
Milady's Standard Nail Technology, 7th Edition	ISBN Number			
Nail Tech Textbook	978.1285.080.475			
Nail Tech Workbook	978.1285.080.512			
	Bundle Cost \$395.00			
Required Textbooks Instruc	tor Training			
Milady's Master Educator, 3rd Edition	ISBN Number			
Master Educator Textbook	978.1133.693.697			
Master Educator Exam Review	978.1133.776.598			
	Bundle Cost \$160.00			
Required Textbooks Na	nil Tech			
Milady's Standard Nail Technology, 7th Edition	ISBN Number			
Nail Tech Textbook	978.1285.080.475			
Nail Tech Workbook	978.1285.080.512			
	Bundle Cost \$185.00			
Required Textbooks Clinical Skin Care	and Facial Specialist			
Milady's Standard Esthetics, 11th Edition	ISBN Number			
Esthetician Textbook	978.1111.306.892			
Esthetician Workbook	978.1111.306.915			
	Bundle Cost \$260.00			
Required Textbooks Full S	Specialist			
Milady's Standard Esthetics, 11th Edition	ISBN Number			
Esthetician Textbook	978.1111.306.892			
Esthetician Workbook	978.1111.306.915			
Milady's Standard Nail Technology, 7th Edition	ISBN Number			
Nail Tech Textbook	978.1285.080.475			
Nail Tech Workbook	978.1285.080.512			
	Bundle Cost \$400.00			
Required Textbooks Therapeutic Massag	ge ISBN Number			
Theory and Practice of Therapeutic Massage, 6 th Edition	9781285187556			
Mosby's Essential Sciences for Therapeutic Massage, 6 th Edition	9780323672290			
Review for Therapeutic Massage and Body work exams, 3 rd Edition	9781605477121			

MBLEX Massage and Bodywork Licensing Examination Study Guide	N/A- Vendor: FSMTB		
	Bundle Cost \$325.00		
Required Textbooks Massage w/Facial	ISBN Number		
Theory and Practice of Therapeutic Massage, 9781285187556			
Mosby's Essential Sciences for Therapeutic Massage, 6 th Edition	9780323672290		
Review for Therapeutic Massage and Body work exams, 3 rd Edition	9781605477121		
MBLEX Massage and Bodywork Licensing Examination Study Guide	N/A- Vendor: FSMTB		
Milady's Standard Esthetics, 11th Edition	ISBN Number		
Esthetician Textbook	978.1111.306.892		
Esthetician Workbook	978.1111.306.915		
	Bundle Cost \$540.00		

The following chart estimates the total costs of attendance (as of July 2022) not directly charged by Loraines for a student attending college in St. Petersburg, FL:

Estimated Weekly Expenses	Students Living With Parents	Single Student Not Living with Parents		
Room and Board	\$182.00	\$532.00		
Transportation	\$74.00	\$74.00		

The following policies and procedures can be located in the School Catalog:

- 1. Institutional Refund Policy
- 2. Withdrawal Policy and Procedure
- 3. Return of Title IV Funds
- 4. Transfer of Credit To and From Other Institutions

All prospective students will receive a School Catalog prior to enrolling into Loraines Academy & Spa. Anyone may request a copy. To request a copy, please contact the Student Services Coordinator on campus for a digital or hard copy.

Accreditation and Licensure:

Loraines Academy & Spa is accredited by the National Accrediting Commission of Career Arts & Sciences, Inc. The National Accrediting Commission of Career Arts & Sciences is recognized by the United States Department of Education as a national accrediting agency for postsecondary schools and departments of cosmetology arts and sciences and massage therapy.

National Accrediting Commission of Career Arts & Sciences 3015 Colvin Street, Alexandria, VA 22314 (703-600-7600) Loraines Academy & Spa is licensed by the Commission for Independent Education, Florida Department of Education. Additional information regarding this institution may be obtained by contacting the Commission at 325 West Gaines Street, Suite 1414, Tallahassee, FL 32399-0400, toll-free telephone number (888)224-6684

For copies of licensure and certificates of accreditation please contact the Campus Director. Please refer to the campus School Catalog for information regarding state licensure, federal authorization, and national accreditation.

Notification of Rights under FERPA for Postsecondary Institutions

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA affords eligible students certain rights with respect to their education records. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age.) These rights include:

- 1. The right to inspect and review the student's education records within 45 days after the day Loraines Academy & Spa receives a request for access. A student should submit to the Campus Director a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
- 2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA. A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed. If Loraines Academy & Spa decides not to amend the record as requested, the institution will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
- 3. The right to provide written consent before Loraines Academy & Spa discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent. Loraines Academy & Spa discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official typically includes a person employed by the institution in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the institution who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the institution.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the Loraines Academy & Spa to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

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

Below is a list of the disclosures that postsecondary institutions may make without student consent.

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within Genesis whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1)
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))

- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or nonforcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

Loraines Academy & Spa may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, Loraines Academy & Spa must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the Institution not disclose directory information about them. Loraines Academy & Spa must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student catalog, or newspaper article) is left to the discretion of Loraines Academy & Spa.

Copyright Infringement Policy and Sanctions:

The making of an electronic or paper copy of a copyrighted work by any means (photocopying, electronic reproduction, scanning, digitizing, etc.) constitutes reproduction that is governed by copyright law. The copyright principles that apply to the use of copyrighted works in electronic environments are the same as those that apply to such use in paper environments.

The reproduction or copying of a work subject to copyright protection typically requires the permission of the copyright owner. However, the copyright law recognizes that in certain situations, copyrighted work may be reproduced without the copyright owner's consent. One such situation is where the doctrine of "fair use" applies.

The following four factors must be considered for determining "fair use"

- The purpose and character of the use, including whether such use is of a commercial nature or is for nonprofit educational purposes.
- The nature of the copyrighted work
- The amount and substantiality of the portion used in relation to the copyrighted work
- The effect of the use upon the potential market for or value of the copyrighted work.

Loraines distributes materials informing the Loraines Community about the appropriate use of copyrighted materials. This information is included in the student catalog, codes of conduct, in addition to e-mail and/or paper disclosures.

Any unauthorized distribution of copyrighted materials will be handled by the Director of Education and a disciplinary hearing may be called.

The school presently has installed on its computer server "Watchdog Software", which monitors the traffic of computer usage. The software also restricts access to only those websites which are on a "safe list". In addition, it prohibits the users from downloading restricted information without the consent of the administrators in charge of the program.

The Institutional Advisory Committee reviews the effectiveness of the plan to combat the unauthorized distribution of copyrighted materials on an outcome basis. A check of a "before and after" comparison of bandwidth, or relapsing into previous problem situations is a way to check on outcomes.

The institution provides an annual notice on a one-to-one basis through a direct notice to each enrolled student. Any student involved in a copyright situation will be referred to the Director of Education and the proper authorities.

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

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

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

For more information, please see the Web site of the U.S. Copyright Office at www.copyright.gov/help/faq.

GRADUATION AND PLACEMENT DATA

The following data illustrates the completion, placement and licensure rates for the most recent annual reporting year (2020):

	Completion %	Placement %	Licensure %	
All Programs	77.66%	53.42%	90.91%	
Program	Completion %	Placement %	Licensure %	
Cosmetology	58.82%	70%	88.89%	
Cosmetology w/ Nails	N/A	N/A	N/A	
Cosmetology w/ Facials	N/A	N/A	N/A	
Cosmetology w/Bootcamp	N/A	N/A	N/A	
Facial Specialist	90%	66%	N/A	
Clinical Skin Care	80%	55%	N/A	
Nail Technician	N/A	N/A	N/A	
Full Specialist	81.25%	23.08%	N/A	
Therapeutic Massage	66.67%	50%	100%	
Massage w/ Facial	100%	100%	100%	
Instructor Training	N/A	N/A	N/A	

The institution's accrediting agency requires that any adjustments made to its student outcomes rates due to the COVID-19 Pandemic must be disclosed. As student achievement at this institution has not been significantly impacted by the Pandemic, the outcome rates reported do not reflect any such adjustments related to COVID-19.

Rates are calculated using guidelines put forth by our accrediting agency, the National Accrediting Commission of Career Arts & Sciences (NACCAS), www.naccas.org

Job Placement Rate Disclosure

Job Placement rates are calculated using guidelines put forth by NACCAS and is based on graduates who are eligible to be placed. Eligible to be placed is explained below:

Eligible for Placement: A graduate from the graduation cohort is considered eligible for placement unless they meet one of the five exemptions detailed below:

- a. The graduate is deceased
- b. The graduate has a permanent or indefinite disability
- c. The graduate was deployed for military service/duty
- d. The graduate studied under a student visa and is ineligible for employment in the U.S.
- e. The graduate continued his/her education at an institution under the same ownership (note: the new program must be a NACCAS-approved program and the institution under the same ownership must be

NACCAS-accredited)

f. Additionally, please refer to Appendix B: COVID-19 Exemptions and Restricted Variances

Completion-Graduation Rates Retention Rates

The cohort comprising the graduation data is broken down by gender, ethnicity, and financial aid eligibility. This information can be accessed by clicking the link below:

https://nces.ed.gov/ipeds/datacenter/InstitutionList.aspx?addUnitID=adadabb2b1b0 https://nces.ed.gov/ipeds/datacenter/institutionprofile.aspx?unitID=135337

VOTER REGISTRATION

Voter registration forms are available upon request in the financial aid office. Loraines will also distribute in electronic format access instructions to voter registration forms annually. To access the State of Florida voter registration form, go to:

https://vote.gov/register/fl/

HTTPS://FILES.FLORIDADOS.GOV/MEDIA/704795/DSDE39-ENGLISH-PRE-7066-20200914.PDF HTTPS://FILES.FLORIDADOS.GOV/MEDIA/704796/DSDE39-SPANISH-PRE-7066-20200914.PDF

http://www.eac.gov/voter_resources/contact_your_state.aspx http://www.rockthevote.com/election-center/voter-registration-deadlines-by-state.html

CAMPUS SECURITY

Campus Annual Security Reports are distributed every October. To access the Loraines Academy & Spa Campus Annual Security Report and crime statistics for the most recent reporting period simply click on the following links:

Crime Statistics: https://ope.ed.gov/campussafety/#/institution/details
Annual Security Report: https://www.lorainesacademy.edu/disclosure.shtml

You may request a hard copy of this report by contacting the campus student services coordinator.