

For Institutions Serving Service Members, Veterans, Spouses and Family Members

- Maximum amount of Title IV, HEA aid available to students is \$19,878
- Borrower may qualify for Title IV, HEA loans.
- Terms and conditions of the Title IV, HEA loans may be more favorable than the provision of private education loans; and
- An explanation regarding the benefit programs offered by the Department of Veterans Affairs and Department of Defense is as follows:
 - If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. For example, the Post-9/11 GI Bill provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.
 - If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.
 - If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the paygrades of EI-ES, 01-02, or WI-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career.
 - If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill benefits to you.
- Private student loans contrast from Title IV, HEA loans by:
 - Title IV, HEA loans may have a lower interest rate.
 - Deferment while attending school until 6 months after graduation or last date of attendance for Title IV, HEA loans.
 - Repayment options are available.
 - No credit check for students apply for Title IV, HEA loans.
 - Private student loans may require a co signer.

Education Plans for all individuals using Federal military and veterans' educational benefits are detailed below:

- Total number of clock hours needed to graduate the program:
 - Cosmetology: 1250 hours
 - Teacher: 500 hours
 - Manicuring: 200 hours
- Coursework to complete in accordance with institutional academic policies:

○ Cosmetology:

Foundations	Theory Hours	Practical Hours
Orientation	3	
History and Career Opportunities, Life Skills, Professional Image, Communicating for Success	14	
Infection Control	6	
The Basics of Electricity	6	
The Basics of Chemistry	6	
Chemical Texture and Chemical Relaxing	30	100
Hair Color	48	122
Nail Structure and Growth	6	
Nail Diseases and Disorders	6	
Manicures and Pedicures	12	70
Properties of the Hair and Scalp, Shampooing, Rinsing, Conditioning	12	40
Principles of Hair Design	6	
Wet Hairstyling, Thermal Hairstyling, Straightening	24	42
Braiding, Extensions, Enhancements, Wigs	6	63
Hair Cutting	60	95
Guest Handling	14	20
Front Desk Training	7	20
General Anatomy and Physiology	12	
Skin Structure and Growth	6	
Skin Diseases and Disorders	6	
Facials	6	28
Make Up	6	28
Hair Removal	6	21
State laws and State Board Preparation	12	50
Business Skills, Seeking Employment, One the Job, The Salon Business	12	
Unit and Final Reviews	12	
Final Written Examinations	5	
Final Practical Examination	3	7
Advanced		
Creative Hair Cutting	18	49
Creative Hair Color	18	49
Trend Class, Total Look	18	
Marketing and Retail	6	
Long Hair Special Occasion Hairstyling	6	28

○ Teacher:

Foundation	Theory Hours	Practical Hours
Orientation	3	
The Career Educator	17	
The Teaching Plan and Learning Environment	20	10
Teaching Study and Testing Skills	15	15
Basic Learning Style	15	10
Basic Methods	25	15
Classroom Management and Retaining Students	35	10
Communication and Effective Presentation	15	20
Learning Results and Assessing Progress	20	10
Program Development and Lesson Planning	30	20
Educational Aids	10	5
Salon As An Adventure With Management	30	
Student Teaching and Planning	15	50
Salon Management	55	
Career Employment	15	
State Laws and Board Preparation	5	
Final Written Review, Final Written and Practical Examination	5	5

○ Manicuring:

Foundation	Theory Hours	Practical Hours
Orientation	3	
History and Opportunities, Life Skills, Professional Image, Communicating for Success	10	
Infection Control	6	
General Anatomy and Physiology	8	
Skin Structure and Growth	6	
Nail Structure and Growth	6	
Basics in Chemistry, Nail Product Chemistry	6	
Basics in Electricity	6	
Manicures and Pedicures	11	40
Electric Filing	6	10
Acrylic Nails	7	14
Nail Art, Additional Services	7	7
State laws and State Board Preparation	11	14
Business Skills, Seeking Employment, Salon Business	11	
Final Written Review, Final Written and Practical Examination	7	4

- Departmental or graduate academic requirements, such as grade point requirements, grading of tests and successful passing of licensure requirement for the state of Pennsylvania are detailed below:
 - Students must maintain an 85% or better in academics and attendance, along with completing all designated course work, and the required hours for the course. Upon completion a diploma will be issued and the student must pass a Pennsylvania State Board Examination to receive a license to work in the state of Pennsylvania.
- The institution provides to service members, veterans and their family members who have previous coursework relating to the course from another accredited institution a copy of the Transfer of Credits Policy also found on the institutions website Financial Aid page.