

# MISSISSIPPI INSTITUTE

OF AESTHETICS, NAILS, & COSMETOLOGY

CLINTON CAMPUS

DEDICATED TO  
**YOUR**  
EDUCATION

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



## SCHOOL CATALOG

EFFECTIVE 9-1-2012



# MISSISSIPPI INSTITUTE

## OF AESTHETICS, NAILS, & COSMETOLOGY

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Clinton, MS 39056

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

### Mission Statement

The Mississippi Institute is dedicated to providing career preparation in cosmetology arts and sciences and giving students the knowledge necessary to meet the present and future demands of the industry. We assess our performance against its stated objectives, documents the results, and use the assessment to maintain or improve performance.

### Objectives

Each student admitted to the Mississippi Institute of Aesthetics, Nails & Cosmetology receives individual instruction in technical skills, professional services, and business and job related information. Each student also participates in closely supervised services while training in the clinic.

Each unit of study offered by the Institute is designed to provide a broad base to maximize the employability of its graduates.

Additional objectives of the program are:

1. To develop technical abilities
2. To instill professional qualities
3. To counsel each student in the variety of opportunities within the field
4. To introduce and teach techniques involved in products and equipment
5. To insure mastery of the necessary skills and procedures required for passing the State Board examination and obtaining a license.

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## Accreditations, Licenses, & Approvals

The Mississippi Institute of Aesthetics, Nails & Cosmetology is fully licensed and approved by the Mississippi State Board of Cosmetology located at 239 N. Lamar Street, Suite 301, P.O. Box 55689, Jackson, Ms. 39296-5689. Contact # (601)-354-5315.

The Mississippi Institute is nationally accredited by the National Accrediting Commission of Career Arts and Sciences (NACCAS): 4401 Ford Avenue, Suite 1300 Alexandria, VA 22302, (703)600-7600 .

The Mississippi Institute is Certified by the US Department of Education to Administer Title IV funds under the Higher Education Act of 1964.

The Mississippi Institute of Aesthetics, Nails & Cosmetology is a member of the National Association of Cosmetology Schools, 3510 Olive Street, St. Louis, Missouri 63103.

## Career Opportunities as an Aesthetician, Nail Tech, or Cosmetologist

*Below we have composed a list of the possible career opportunities that may be achieved once a graduate becomes licensed as an esthetician, nail technician, or cosmetologist:*

Member of State Board  
School Owner / Director  
Instructor  
Free Lance  
Sales  
Stylist  
Color Specialist

Skin Specialist  
State Board Inspector  
Manufacturer Representative  
Magazine Columnist  
Spa / Salon Owner  
Platform Artist  
Researcher

Theatrical Hair Stylist  
Make-up Artist  
Nail Tech  
Salon Consultant  
Medical Skin Care Specialist  
Style Director  
Resort / Destination Spa



## What is required to Enroll at the Mississippi Institute?

The Mississippi Institute admits as regular students anyone who meets the following requirements:

- \*Must be at least 17 years of Age
- \*\*Must have a High School Diploma or equivalent
- Must attend an Interview with the Admission's Director
- Must be able to read, write, speak, and understand English

The Procedure for enrolling as a student at the Mississippi Institute is as follows:

- \*\*\*Make formal application and be accepted
- Complete, sign, and agree to the terms of the Enrollment Agreement
- Attend New Student Orientation
- Show up for class on the date specified by the Admission's Director

- \* State or Federal Issued Identification is required
- \*\* Official Copy of your High School Transcripts / GED Transcripts Required
- \*\*\* Applications can be printed at [www.msinstitute.com](http://www.msinstitute.com) or picked up in the business office

### Non-Discrimination Policy

The Mississippi Institute has a strict non-discrimination policy. This policy states the no member of our staff may discriminate against any student or prospect on the basis of race, color, creed, religion, sex, age, country / area of residence, or ethnic origin.

### Handicapped Policy

The Mississippi Institute complies with the Rehabilitation Act of 1973 (section 504) in that no qualified, handicapped person, by reason of the handicap, will be excluded from enrolling in a course of instruction, though manual dexterity is required in the field of cosmetology. All areas of the facility are handicap accessible, including (3) restrooms, access to classrooms and clinic and elevator.

## Credit for Previous Training / Transfer

Decisions concerning the acceptance of credits by any institution other than the granting institution are made at the sole discretion of the receiving institution. No representation is made whatsoever concerning the transferability of any credits to any institution.

Students considering their education at or transferring to another institution must not assume that credits at this school will be accepted by the receiving institution. An institution's accreditation does not guarantee that credits earned at that institution would be accepted for transfer by any other institution. Students must contact the admissions office or the receiving institution to determine what credits, if any, will be accepted. Any student withdrawing from Mississippi Institute of Aesthetics, Nails & Cosmetology and transferring to another school may retain and transfer their hours provided there is no financial obligation. In the event of Financial Obligation, ALL monies must be paid before hours will be released and credited.

Transferring students from other accredited schools will be given credit in accordance with the regulations of the Mississippi State Board of Cosmetology.

Transfer students may enroll 30 days after previous instruction at a former school, or with the State Board's approval.

Tuition at Mississippi Institute of Aesthetics, Nails & Cosmetology will be based on the total hours of instruction needed to complete the course. Mississippi Institute of Aesthetics, Nails & Cosmetology does not recruit students already attending or admitted to another school offering a similar program of study.

## Access to Student Files / Privacy Act

The Mississippi Institute complies with all the requirements set forth by the Family Educational Rights and Privacy Act (FERPA). Student or parent/guardian (if student is a dependent minor) may have access to their own files by contacting the Mississippi Institute's administration for an appointment. These records may not be removed from the property.

No information regarding a student will be released in response to third-party requests without the prior written consent of the student, or parent/guardian if the student is a dependent minor, unless required to do so by the Mississippi State Board of Cosmetology, our accrediting agency, or governmental agency.

## Services Provided to Students

### **Advising:**

Personal advising is available as an aid to student motivation and as a means for maintaining the productive attitudes and professional outlook through which students will be able to reach their fullest potential.

### **Housing:**

There is no on-campus housing available. Our administration can provide students with information pertaining to the availability of privately owned apartment housing, hotels / motels, and RV Parks in the nearby area.

### **Placement:**

The school's educational programs offer to students job skills, job placement skills, and resume writing. Upon successful completion of the course, students may be registered for employment assistance and the school will use its best efforts to successfully place students. However, students are advised that the school cannot and does not guarantee placement to any student or graduate. Good placement has been achieved for many students and graduates through a cross filing system listing prospective employers who contact the school for students desiring placement. Information on job placement and career opportunities is available from the school office or the employment board displayed in the school.

## Facilities and Equipment



The Mississippi Institute's has just over 10,000 square feet of space located at 507 Springridge Rd., Suite G in Clinton, MS. The space is divided into four offices, four clinic areas, six restrooms, teacher's resource area, dispensary, laundry room, five classrooms, and two storage areas. All areas are temperature controlled by central air / heat.

Enclosed in the aforementioned space is the following Equipment: 10 fully-equipped manicure stations, 5 pedicure stations, 27 styling stations, 16 drying stations, 7 shampooing stations, 2 hair removal centers, 7 facial beds, and 7 facial machine treatment centers. Our room arrangements and equipment meet all the requirements of the Mississippi State Board of Cosmetology.

## Physical and Safety Demands

Certain physical demands need to be considered before one enters training. Students will experience standing for prolonged periods of time and excessive use of hands and upper arms, exposure to chemical odors, bending, light lifting and sitting. Most students experience no problems or inhibitions to training with the proper personal regimen of diet, sleep and physical exercise.

Studies involve learning to stand and sit properly, wearing proper shoes and the proper use of equipment to avoid stress to the body.

## Grading System

Teachers evaluate students' understanding of the material and practical ability regularly through the use of examinations and other assigned projects. Each assignment must be passed with a score of 85% percent or better. The following grade scales are used:

### Theory

A (100 – 96%)	Excellent
B (95 – 91%)	Good
C (90 – 85%)	Satisfactory
F (84 – Below)	Failing (must retake)

### Practical

100% Accuracy = Pass
Anything Less than 100% Accuracy = Fail (must retake)

Students must receive an 85 or better on examinations. Students are required to re-take failed exams. Progress records are monitored for each student and recorded. The student's records are available for explanation or clarification by the school director or instructor during regular school hours. Students must maintain an 85% cumulative grade average and complete the required amount of hours for the program he/she enrolled in, for graduation.

## Academic Policies / Schedule

**Credit Unit and Class Size:** The Mississippi Institute operates on a Clock-hour basis, where 60 minutes is equal to one clock hour. Class sizes vary depending on the material being covered, but generally classes are limited to 20 students per instructor. Class sizes may be larger if multiple instructors are combining efforts to cover the same material.

**Class Schedule:** Classes are held Tuesday thru Friday from 8:00am to 5:00pm. Students are allowed two ten minute breaks during the day for which they are not required to clock-out. Daily lunch breaks are a maximum of 1 hour and students are required to clock-out. Students usually accumulate 32 clock hours per week. Students are not allowed more than a monthly average of 40 hours per week.

**Holiday Observance / Scheduled closings:** On a yearly basis, the Mississippi Institute is closed one week for Spring Break in March, One week in July for Summer Break, One week in November for Fall Break / Thanksgiving holidays, and two weeks for Christmas and New Years. Exact dates may vary from year to year. Exact dates can be found on our school calendar at [www.msinstitute.com](http://www.msinstitute.com).

**Academic Transcripts:** The transcript or certificate of completion is to be withheld until all fees and charges have been paid. A copy of the written contract, rules and regulations and the school catalog are given to the student at the time of execution of the contract. Students may obtain a transcript from the school upon request if he/she has fulfilled his/her financial obligation to the school.

**Makeup Work:** All missed work must be made up. Students are responsible for making arrangements with their instructor for making up the missed test / assignments. Any makeup test taken by a student after the completion of their contracted hours will result in an additional fee of \$20 per examination. Payment of this fee is required before the exam will be administered.

**Satisfactory Academic Progress Appeal Procedure:** A student may appeal a determination of unsatisfactory progress by submitting a written explanation of his/her reasoning to the school Director. The decision of the Director shall be final. At the end of the segment, a student who is not making satisfactory progress may be deemed to be making satisfactory progress if a set or sets of mitigating circumstances exist. Such situations will be evaluated individually and approved only by the school Director. These standards of satisfactory progress apply to ALL STUDENTS.

**To Reestablish Satisfactory Progress:** To reestablish satisfactory progress, a student must maintain minimum satisfactory progress requirements for the next evaluation period, while on probation or by winning on appeal.

**Course In-Completion And Repetitions:** Mississippi Institute of Aesthetics, Nails & Cosmetology does not have course in-completion procedures or policy for students who withdraw and are not due a refund. The only course repetition cases allowed are students who have dropped from the school and re-enrolled to complete their training. Students who reenroll are given credit for all satisfactory grades obtained during the first enrollment.

**Practical Instruction:** Each student is required to accept and complete all work that is assigned to them. An instructor must inspect all work so that credit can be given. If working on a client, and instructor must inspect your work prior to the departure of the client.

**Sanitation:** Each Student is responsible his/her workspace daily as well as the assigned daily chores assigned to them. All tools must be sanitized appropriately and towels must be placed in their designated cabinets.

## Instructional Methods

Theory is taught in a classroom structure with the aid of lecture, video, power point and/or demonstration. Skill is taught in the Clinic area with demonstration from the Instructor and student application. Skill training and clinic work is assigned and supervised by a licensed Instructor.

All course materials and lectures are taught in the English language.

The Students at Mississippi Institute of Aesthetics, Nails & Cosmetology receive competency based practical instruction. This method allows individuals to progress at their own practical ability rate with theory on a scheduled basis.

# All about Aesthetics



U.S. Department of Labor's Standard Occupational Classification (SOC) Code: <a href="http://www.onetonline.org">www.onetonline.org</a>	39-5094.00
Clock Hours Required	600 hrs
Timeframe for Completion for Full-time Student	19 Weeks
<b>Tuition Costs:</b> Full-time / Part-time	<b>\$6,300 / \$7,245</b>
<b>Books and Kit Costs:</b> <i>Non-refundable Once Issued</i>	<b>\$800</b>
<b>Registration Fee:</b> <i>Non-refundable</i>	<b>\$100</b>
<b>Total Program Cost</b>	<b>\$7,200 / \$8,145</b>

**Payment Methods:**

- Registration Fee is due upon enrollment
- Kit / Textbook Fee is due on the first day of class
- Financial Aid is Available to those who qualify. Any financial Obligation for tuition not expected to be covered by Financial aid is due upon completion of 50% of the course.
- Accepted Methods of payment are: Cash, Check, Money Order, Credit Card (*Visa, MasterCard, Discover*)

<b>2011 Completion Rate:</b> Percentage of Students that Completed the program	<b>71.43%</b>
<b>2011 Licensure Rate:</b> The percentage of graduates that passed the state board exam	<b>100%</b>
<b>2011 Placement Rate:</b> Percentage of graduates eligible for employment that are actually employed in the aesthetics field	<b>84.21%</b>
<b>2011 On-time Graduation Rate:</b>	<b>4%</b>
<b>2011 Median Loan Debt:</b> Title IV Loan debt incurred by graduates who completed the program	<b>\$3,603.00</b>
<b>Median Compensation a Graduate can Expect to Earn:</b> Information taken from the US Bureau of Labor Statistics	<b>\$29,190</b>



**Course Description:** The course is designed to teach students the practical applications of procedures of the esthetics industry as well as the theory behind them

**Course Objective:** To prepare students to be employed at the entry level in the Field of Esthetics. The student will learn both machine and manual skin care treatments.

**Curriculum Content**

Health, Sanitation, and Infection Control	50 Hours	Principals and Techniques of:	275 Hours
Ergonomics		Hair Removal	
Products, Tools, and equipment use		Basic Facial	
Sciences	175 Hours	Facial with Electrotherapy	
Chemistry		Lash and Brow Tint	
Anatomy		Eyebrow Design	
Bacteriology / Ecology		Career and Employment Information	25 Hours
Electricity		Professional ethics	
Skin Physiology		Effective Communication	
Product Knowledge, Use, and Safety	25 Hours	Business Plan	
Principals and Techniques of:	50 Hours	Licensing Requirements and Regs	
Microdermabrasion		Business Management	
Chemical Peels			



# All about Nails



U.S. Department of Labor's Standard Occupational Classification (SOC) Code: <a href="http://www.onetonline.org">www.onetonline.org</a>	39-5092.00
Clock Hours Required	350 hrs
Timeframe for Completion for Full-time Student	11 Weeks
<b>Tuition Costs:</b> Full-time / Part-time	<b>\$2,800 / \$3,220</b>
<b>Books and Kit Costs:</b> <i>Non-refundable Once Issued</i>	<b>\$600</b>
<b>Registration Fee:</b> <i>Non-refundable</i>	<b>\$100</b>
<b>Total Program Cost</b>	<b>\$3,500 / \$3,920</b>

**Payment Methods:**

- Registration Fee is due upon enrollment
- Kit / Textbook Fee is due on the first day of class
- Financial Aid is Available to those who qualify. Any financial Obligation for tuition not expected to be covered by Financial aid is due upon completion of 50% of the course.
- Accepted Methods of payment are: Cash, Check, Money Order, Credit Card (*Visa, MasterCard, Discover*)

<b>2011 Completion Rate:</b> Percentage of Students that Completed the program	<b>93.33%</b>
<b>2011 Licensure Rate:</b> The percentage of graduates that passed the state board exam	<b>100%</b>
<b>2011 Placement Rate:</b> Percentage of graduates eligible for employment that are actually employed in the nails field	<b>66.67%</b>
<b>2011 On-time Graduation Rate:</b>	<b>7%</b>
<b>2011 Median Loan Debt:</b> Title IV Loan debt incurred by graduates who completed the program	<b>\$2,845.50</b>
<b>Median Compensation a Graduate can Expect to Earn:</b> Information taken from the US Bureau of Labor Statistics	<b>\$19,400</b>



**Course Description:** The course is designed to teach students the practical applications of procedures of a nail technician as well as the theory behind them

**Course Objective:** To prepare the student to be employed at the entry level in the field and to be licensed to practice a Manicurist / Nail Technician

**Curriculum Content**

Health, Sanitation, and Infection Control	75 Hours	Principals and Techniques of:	75 Hours
Ergonomics		Nail Mend	
Products, Tools, and equipment use		Artificial Nail Removal	
Sciences	100 Hours	Nail Extensions	
Nail Physiology		Electric Nail File	
Skin Physiology			
Chemistry		Career and Employment Information	10 Hours
Electricity		Professional ethics	
Ecology		Effective Communication	
Product Knowledge, Use, and Safety	25 Hours	Business Plan	
Principals and Techniques of:	65 Hours	Licensing Requirements and Regs	
Manicures		Business Management	
Pedicures			
Massage			



# All about Cosmetology



U.S. Department of Labor's Standard Occupational Classification (SOC) Code: <a href="http://www.onetonline.org">www.onetonline.org</a>	39-5012.00
Clock Hours Required	1,500 hrs
Timeframe for Completion for Full-time Student	47 Weeks
<b>Tuition Costs:</b> Full-time / Part-time	<b>\$13,000 / \$14,950</b>
<b>Books and Kit Costs:</b> <i>Non-refundable Once Issued</i>	<b>\$1,300</b>
<b>Registration Fee:</b> <i>Non-refundable</i>	<b>\$100</b>
<b>Total Program Cost</b>	<b>\$14,400 / \$16,350</b>

**Payment Methods:**

- Registration Fee is due upon enrollment
- Kit / Textbook Fee is due on the first day of class
- Financial Aid is Available to those who qualify. Any financial Obligation for tuition not expected to be covered by Financial aid is due upon completion of 50% of the course.
- Accepted Methods of payment are: Cash, Check, Money Order, Credit Card (*Visa, MasterCard, Discover*)

<b>2011 Completion Rate:</b> Percentage of Students that Completed the program	<b>79.17%</b>
<b>2011 Licensure Rate:</b> The percentage of graduates that passed the state board exam	<b>100%</b>
<b>2011 Placement Rate:</b> Percentage of graduates eligible for employment that are actually employed in the cosmetology field	<b>95.83%</b>
<b>2011 On-time Graduation Rate:</b>	<b>9%</b>
<b>2011 Median Loan Debt:</b> Title IV Loan debt incurred by graduates who completed the program	<b>\$4,916.50</b>
<b>Median Compensation a Graduate can Expect to Earn:</b> Information taken from the US Bureau of Labor Statistics	<b>\$22,570</b>



**Course Description:** The course is designed to teach students the practical applications of procedures of the cosmetology industry as well as the theory behind them

**Course Objective:** To prepare students to be employed at the entry level in the Cosmetology / Hair Styling Field upon completion of the State Board Licensure Examination

**Curriculum Content**

Health, Sanitation, and Infection Control	75 Hours	Principals and Techniques of:	850 Hours
Ergonomics		Shampooing	
Products, Tools, and equipment use		Hair Styling	
Sciences	275 Hours	Hair Cutting	
Chemistry		Perm Wrapping	
Anatomy		Color Application	
Bacteriology / Ecology		Chemical Relaxer Application	
Electricity		Wigs and Hair Pieces	
Skin Physiology		Scalp and Hair Treatments	
Nail Physiology		Principles and Techniques of Nails	50 Hours
Trichology		Career and Employment Information	100 Hours
Product Knowledge, Use, & Safety	100 Hours	Professional Ethics	
Principles and Techniques of :	50 Hours	Effective Communication	
Skin Care Treatments		Business Plan	
Application of Cosmetics		Licensing Requirements and Regs	
Hair Removal		Business Management	

# About Our Instructor Trainee Programs

Experience	Cosmetology		Aesthetics		Nails	
	None	2 Years or More	None	2 Years or More	None	2 Years or More
<b>Clock Hours</b>	2,000 Hours	750	1000	600	1000	600
<b>Costs:</b>						
Tuition	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Books	\$150	\$150	\$150	\$150	\$150	\$150
Registration	\$100	\$100	\$100	\$100	\$100	\$100

## Payment Methods:

- Registration Fee is due upon enrollment
- Kit / Textbook Fee is due on the first day of class
- Payments for Tuition are broken into monthly payments so that the balance is paid in full upon completion of 50% of your contracted hours
- Accepted Methods of payment are: Cash, Check, Money Order, Credit Card (*Visa, MasterCard, Discover*)

## Admission Requirements:

- Must hold a current Mississippi Cosmetology, Esthetics, or Nail License
- Must be at least 20 years of age
- Must have at least 12 Semester Hours in college courses approved by the State Board

Curriculum							
	Cosmetology		Aesthetics		Nails		
	2,000	750	1,000	600	1,000	600	
<b>Theory Observation</b>	32 hrs	12 hrs	16 hrs	10 hrs	16 hrs	10 hrs	
<b>Skill Observation</b>	181 hrs	68 hrs	90 hrs	54 hrs	90 hrs	54 hrs	
<b>The Professional Teacher</b>	437 hrs	164 hrs	223 hrs	131 hrs	223 hrs	131 hrs	
The Teacher							
Personality							
Technical Knowledge							
Characteristics							
Teachers as Professionals							
Preparations for Teaching							
Planning the Course							
Preparing Lesson Plans							
Steps to Teaching							
<b>Student Motivation and Learning</b>	264 hrs	99 hrs	132 hrs	79 hrs	132 hrs	79 hrs	
Laws Governing Learning							
Student Motivation							
Student Participation							
Student Personalities							
Individual Differences							
<b>Methods, Management, &amp; Materials</b>	885 hrs	332 hrs	436 hrs	264 hrs	436 hrs	264 hrs	
Methods, Procedure, & Techniques							
Classroom Management							
Teaching Materials							
<b>Teaching and Evaluation</b>	174 hrs	65 hrs	90 hrs	54 hrs	90 hrs	54 hrs	
<b>Laws, Rules, and Regulations</b>	27 hrs	10 hrs	13 hrs	8 hrs	13 hrs	8 hrs	

## Course Description:

The course is for licensed Cosmetologist, Aestheticians, & Nail Technicians who wish to become licensed instructors in their field.

## Course Objective:

The objective of this program is to prepare licensed Cosmetologist, Aestheticians, & Nail Technicians for the Mississippi State Board of Cosmetology's Instructor Licensing Exam and prepare them for a career as a successful instructor

# Financial Aid

The Mississippi Institute participates in Title IV Federal Financial Assistance programs under authorization of the U.S. Department of Education, Office of Student Financial Assistance. Any student interested in obtaining Federal Aid should visit or call the financial aid office and request a Student Financial Aid Guide or visit <http://www.studentaid.ed.gov> to view online federal assistance publications.



START HERE  
GO FURTHER  
FEDERAL STUDENT AID®

## What is Financial Aid?

Student financial aid is assistance which helps pay the cost of education, for those who qualify. Funds included in this aid may be provided from several sources, including federal, state and private agencies. Most financial aid recipients receive a combination "package" comprised of more than one type of assistance program such as Federal Pell Grants and Federal Direct Student Loans. Grant aid is money that does not have to be repaid. Loan assistance includes borrowed money that will be repaid by the applicant.

## How do I receive it?

- 1. Complete the FAFSA:** All students that wish to receive Federal Pell Grant or Federal Direct Loans must complete the Free Application for Federal Student Aid (FAFSA) prior to starting school. This application can be found at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
- 2. SAR and ISIR:** Once the student has completed and signed their FAFSA they will receive a Student Aid Report (SAR). The Financial Aid Office will receive an Institutional Student Information Record (ISIR). Both the SAR and the ISIR will contain all of the information provided by the student and parents on the FAFSA. They also contain the student's Expected Family Contribution (EFC). The EFC is calculated according to a formula established by law.
- 3. Verification:** Because students sometimes make errors on their application the law requires the school to verify selected students' information. Students chosen for Verification are selected by the U.S. Department of Education's CPS system. Selected students will be required to submit certain documents to the Financial Aid Office. The student will have thirty (30) days from the day of notification to return all requested documents before being considered inactive.
- 4. Award Package:** Students that have successfully applied for Financial Aid will receive and have to sign an Award Letter. The Award Letter is a detailed description of the aid the student is scheduled to receive. Awards will consist of Federal Pell Grant disbursements, Federal Direct Loans (Subsidized and Unsubsidized), and Federal PLUS Direct loan. Any part or whole award may be declined by specifying on the Award Letter.
- 5. Receiving Funds:** All Financial Aid Funds that a student receives will be electronically disbursed directly to their student account. Notification of the disbursement will be given to the student. If at any time there is a credit balance on a student's account the school will issue a check to the student in the amount of the credit within 14 business days.
- 6. Federal Student Loans:** Before a student can receive Federal Direct or Federal PLUS Direct Loan funds it is required that they undergo entrance counseling and sign their Master Promissory Note (MPN). The MPN is a binding legal document that lists the conditions of the loan and includes information on how interest is calculated

FEDERAL SCHOOL CODE:

**041402**

## Return to Title IV Policy

The Federal Return of Title IV funds formula (R2T4) dictates the amount of Federal Title IV aid that must be returned to the federal government or the lending institution by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60% point in time in the enrollment period. If a student does not begin training the R2T4 formula does not apply. For official withdrawals a student's withdrawal date is the date the school received the notice from the student that they are withdrawing.

For unofficial withdrawals a student's withdrawal date is their last day of physical attendance.

The school's determination that a student is no longer in school for unofficial withdrawals is determined after 14 days of non attendance. The federal formula requires a Return of Title IV calculation if the student received or could have received (based on eligibility criteria) federal financial assistance in the form of Pell Grants, Stafford Loans, or Plus loans and withdraws on or before completing 60% of the enrollment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was scheduled to be completed as the withdrawal date if this occurs on or before the 60% point of time. The percentage that has not been earned is calculated by subtracting the percentage of aid earned from 100%.

The percentage of the enrollment period completed is calculated by the hours scheduled to be completed in the period as of the withdrawal date divided by the scheduled hours in the period.

The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was disbursed as of the withdrawal date. Return of Unearned Aid is allocated in the following order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal Perkins Loan
4. Federal Parent (Plus) Loan
5. Federal Pell Grant
6. Federal Supplemental Opportunity Grant
7. Other Title IV Assistance

Refunds will be made to the federal programs within 45 days of the date of determination.

If a student earned more aid than was disbursed, the school will owe the student a disbursement of the earned aid that was not received at the time of their withdrawal; known as a post withdrawal disbursement. Post withdrawal disbursements will be made from Pell grant funds first if eligible. If there are current educational costs still due the school at the time of withdrawal, a Pell grant post withdrawal disbursement will be credited to the student's account. Any Pell grant funds in excess of current educational costs will be offered to the student. Any federal loan program funds due in a post withdrawal disbursement must be offered to the student and the school must receive the student's permission before crediting their account. From the date the institution determined the student withdrew, grant funds must be paid within 45 days and the loan funds must be paid within 180 days.

The statute requires that a student is responsible for all unearned Title IV program assistance that the school is not required to return. This is determined by subtracting the amount returned by the school from the total amount of unearned Title IV funds to be returned.

# Refund Policy / Course Cancellation Policy

## REFUND POLICY/ COURSE CANCELANATION POLICY

1. An applicant not accepted by the school shall be entitled to a refund of all monies paid.
2. If a student cancels within three business days of signing the contract, all monies collected by the school shall be refunded. This applies regardless of whether or not the student actually started training.
3. Student must cancel in writing
4. Cancellation date determined by postmark or by date notification delivered in person
5. If a student cancels after three business days, but prior to starting class, student entitled to full refund less the registration fee of \$100.00.
6. Any monies due are refunded within 30 days of written cancellation or termination.
7. If the student does not notify the school that he/she is withdrawing, formal termination shall be based on monitoring of participation determined by the institution as the last date of attendance. In the case of an unofficial withdrawal, a student's drop date will be determined within 30 days of the student's last day of attendance.
8. For students on an approved leave of absence that notify the school they will not be returning, the notification date will be used as the date the school determines the student to be a withdrawal and the last date of attendance will used as the withdrawal date for refund calculations.
9. Students who do not return from a leave of absence as scheduled, last date of physical attendance is used as the withdrawal date for refund calculations.
10. Refunds are always calculated based on a student's last day of attendance.
11. Costs not included in tuition are stated in catalog and on the enrollment agreement
12. Any non-refundable items are identified
13. All fees are identified in the catalog and on the contract

For students who enroll in and begin classes, the following schedule of tuition adjustment will be considered to meet the minimum standards for refunds. All calculations are based on actual hours completed.

PERCENTAGE LENGTH COMPLETED TO TOTAL LENGTH OF PROGRAM OR COURSE	% 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%

If a course is canceled after a student's enrollment, and before instruction in the course has begun, or if the school decides to close once instruction has begun, the school shall at its option:

1. Provide a full refund of all monies paid; or
2. Provide completion of the course

If the school decides to close permanently after students have enrolled and instruction has begun, the school will make arrangements for students and a pro-rata refund of tuition will be made.

### Application of Policy

All monies due the applicant/student shall be refunded within 30 days from date of cancellation or failure to appear on the first day of classes, or after formal termination from the school. Any monies due to the student will be refunded within 30 days from the last date of student attendance.

# School Rules and Regulations

## Attendance:

- Time of Enrollment is defined as the time elapsed between the date student started class and the date of termination regardless of time actually spent in class.
- Daily attendance is required. A daily report is accurately kept on the trainee's attendance. Excessive absenteeism may be cause for extra charges, suspension, or dismissal.
- Students are allowed absences of no more than 10% of scheduled course hours without being charged for time beyond graduation date.
- Each student must record his/her own time at the required time. Morning- clock in, Lunch-clock out, lunch- clock in, evening- clock out. Recording time, in or out for another student is prohibited.
- If a student is to be tardy, it is the responsibility of that student to notify a school office.
- Tardy students will not be allowed into once class has begun until invited in by the instructor or until there is a break in the class.

## Absences:

- It is the responsibility of the student to notify the office if he/she is going to be absent
- It is the responsibility of the student to find out what assignments were missed while absent
- Students with an attendance percentage below 90% will be charged overtime charges at a predetermined rate.
- Overtime Rates are as follows:       \$13 / hr for Cosmetology   \$15.75 / hr for Aesthetics   \$12.00 / hr for Nails
- All Overtime charges must be paid on a weekly basis. You will be notified in writing when you begin accruing such charges.
- In the event an extended absence is needed, See Leave of Absence below.

## Leave of Absence:

Students will be allowed one (1) leave of absence for a period of no less than 10 school days and no more than 30 school days. The student requesting the leave must clearly state their reason and anticipated date of return to school. If a student is granted a LOA and returns to school but does not use the entire allowed 30 days they will forfeit the remaining days. If a student's leave extends longer than 30 school days or if a student has to leave school for an extended period of time after they have used their only LOA, they will be withdrawn. If a student is withdrawn they will be allowed to re-enroll if space is available and the re-enrollment fee of \$100 is paid. Re-enrollment is limited to one (1) occurrence for each student.

## Suspension Policy:

The school for the following reasons may suspend students:

- Non-payment of monies due the school, or failure to comply with school rules and regulation.
- Students who are suspended for non-payment of monies due the school are suspended for a period of 10 days. A student may return to school at any time during the suspension period provided that the student brings his/her account current by paying the past due tuition amount plus the current months tuition.
- Failure to comply with school rules and regulations may result in suspension for a minimum of 3 days; however, the period can be longer. If, at the end of the suspension period, the student does not return to school, he/she will be dropped and the school refund policy will apply.

## Grounds For Termination:

- Insufficient progress in training and attendance
- Non-payment of monies due the school
- Failure to comply with the school Rules and Regulations.
- Students who do not return from a leave of absence, last date of attendance is used as the termination date.

## Additional Stipulations:

- No responsibility is assumed by the school for any negligence, carelessness or lack of skill by one or more students while practicing any part of the school course on one another.
- Students are responsible for their own equipment and personal property.
- Students must obey all rules of personal hygiene, sanitation and sterilization while in school.
- Students must handle all school equipment with respect and care. Purpose mishandling of school equipment is treated as willful destruction of school property.
- No change in the contract will be recognized unless made in writing

### Dress Code:

- All Students must wear scrubs
- Aesthetics students' uniforms will consist of white tops(without any striping) and navy blue bottoms
- Nail technician Students' uniforms will consist of white tops(without any striping) and burgundy bottoms
- Cosmetology Students' uniforms are black tops with black bottoms
- Undershirts are required with white tops
- If a student wears an undershirt (Short or long sleeve), it must be solid white or the solid color of the uniform pants.
- Only tennis shoes will be allowed
- School issued identification must be worn at all times
- School approved t-shirts may be worn **only** when pre-approved by the administration

### Professional Ethics:

- The use of profanity, alcohol, and drugs during school hours is prohibited, including lunch periods. Improper or abusive behavior to other students, school officials or school patrons is cause for suspension or dismissal.
- Students are not to refuse to perform a service on a client. If you cannot do the service for whatever reason, you take the client to your station and ask an instructor for guidance.
- Cheating, stealing or willful destruction of property will not be tolerated.
- There is no smoking inside the building. Smoking is only allowed in designated areas.
- Telephone conversations are prohibited on the school telephone, unless you have been called to the phone due to an emergency.
- Absolutely NO CELL PHONES on inside the building. They must be OFF or on SILENT. If a student is found talking on their cell phone inside the building, during class or clinic hours, the student will be asked to place their cell phone in the admissions office until student is clocked out for the day.
- All students must return school supplies immediately upon completion of work; under no circumstances can they be taken from the building.
- Students shall not be permitted to gather around the reception area.
- All clients are to be treated with courtesy and respect. If a client harasses a student, the student will ask the instructor to handle it.
- No student shall carry a concealed weapon into the school. A concealed weapon is any weapon deemed unlawful by the Mississippi Department of Law Enforcement.

## Graduation and Diploma



To Graduate from the Mississippi Institute a student must have completed all required hours and assignments. These assignments include tests, projects, and clinic services. The student must have achieved a score of 85% or better on all tests.

In addition to the items described above, a student must have fulfilled all financial obligations with the Mississippi Institute.

Once a student has completed all of the above, the Mississippi Institute will forward all necessary documentation, including your Application of Examination, to the Mississippi State Board of Cosmetology and will issue him / her a certificate of completion.



## Campus Security, Crime Awareness, & Drug Free Workplace General Policy

The school is committed to providing students with a safe environment in which to learn and to keep parents and students well informed about campus security. To that end, and in accordance with the Crime Awareness and Campus Security Act of 1990, this institution collects campus crime statistics and prepares a report for distribution to all students, employees, and applicants for enrollment or employment. It is the hope that the institution's comprehensive policy will help combat violence in the workplace and on campus.

By September 1 of each year, the school publishes and distributes the annual campus security report to all current students and employees by hand delivery. In addition, the report is provided upon request to all prospective students and employees. Such individuals are informed of the report's availability and given the opportunity to request a copy. The complete policy is distributed after its revision each September 1st.

## Campus Security, Crime Awareness, & Drug Free Workplace 2012 Report

*(Last Updated 9-1-2012)*

In accordance with the Crime Awareness and Campus Security Act of 1990, this institution collects campus crime statistics and prepares this report for distribution to all current and prospective students and employees.

1. Campus is defined as "any building or property owned or controlled by the school within the same contiguous geographic area and used by the school in support of or related to its educational purposes". The campus includes the facilities located at **507 Springridge Rd., Suite G in Clinton, MS**. There are no buildings or properties controlled by any students or their organizations, which are recognized by the institution.
2. This report is disseminated annually in September to all current and prospective students and employees. In addition, the report is provided to all individuals during enrollment or employment orientation, which is conducted with each start class or upon hiring of a new employee. At this time students and employees review the report and receive a description of the campus security procedures and further information regarding the prevention of crime.
3. No student will have access to the campus facilities, other than the parking area, at any time unless supervised by a staff member. Campus employees supervise any off campus events, which are sponsored by the school. Thus, the school will monitor and report any criminal activity at such events to local law enforcement.
4. The Campus does not employ campus security officials. The security of the campus is the direct responsibility of each employee and the administration. No such individuals have the authority to make arrests.
5. All individuals are encouraged and requested to report immediately any known criminal offense or emergency occurring on campus to the school administration office on the school complaint forms. All are also encouraged to promptly report all crimes to local law enforcement. The school staff will report all known criminal offences to local law enforcement upon receiving the report or upon obtaining knowledge of any criminal offense.
6. All students and employees are encouraged to be responsible for their own security and the security of others.
7. There are no off-campus housing facilities.
8. The school will provide timely warning to the campus community of any applicable crimes that have been reported to the administration or local police agencies that are considered to represent a continuing threat to students and /or employees.

9. Statistics concerning the number of arrest for on-campus crimes of murder, forcible and non-forcible sex offenses, aggravated assault, burglary, motor vehicle theft, violations of liquor laws, drug abuse, and weapons possession during the 2011 calendar year are listed below:

TYPE OF CRIME	OCCURENCES	ARRESTS
Murder and Non-Negligent Manslaughter	0	0
Negligent Manslaughter	0	0
Sex Offences – Forcible	0	0
Sex Offences – Non-forcible	0	0
Robbery	0	0
Aggravated Assault	0	0
Burglary	0	0
Motor Vehicle Theft	0	0
Arson	0	0
Hate Crimes	0	0
Weapons Possession	0	0
Drug Abuse Violations	0	0

10. In the event of a sex offense on campus, the accuser has the option to and should take the following steps:

- a) Report offense to the school administration
- b) Preserve any evidence as may be necessary to prove criminal assault
- c) Request assistance, if desired, from school in reporting the crime to local enforcement agencies
- d) Report the crime to local law enforcement agencies
- e) Request a change in the academic situation if desired
- f) Contact the appropriate agency in the community for counseling and other services

11. The school does not provide living situations during enrollment. The school will change a victim's academic situation after the alleged offense if requested by the victim.

12. The only on-campus services available to victims are described in this report. There are no on-campus counseling, mental health or other student services available.

13. On campus disciplinary action in cases of alleged sexual assault will be based on findings by the law enforcement agency investigation, facts pertaining to the crime, and other related mitigating circumstances provided that:

- a) the accuser and the accused may have other present during the campus disciplinary proceedings
- b) both the accuser and the accused shall be informed of the final determination of the determination of the disciplinary proceeding and any sanctions imposed

14. Possible sanctions the school may impose vary upon final determination and may include expulsion.

15. Drug abuse is prohibited at all times by students and employees on the school property or as any of its activities. Drug abuse is defined as: "The unlawful manufacture, distribution, possession, or use of illicit controlled substances, including alcohol.<sup>6</sup>

16. The institution prohibits possession, use, and sale of alcoholic beverages, enforces the state underage drinking laws and state and federal drug laws. The Drug Free Awareness Program includes providing a copy of the "Who Cares if I Do or Don't" pamphlet and a copy of this report. The hotlines and off-campus resources are posted at the time clock. Fact Sheets and posters about early warnings and guidelines regarding drug abuse are posted. As a condition of employment, employees will notify the administration of any criminal drug statute conviction for a violation occurring in the workplace no later than five days after such conviction

17. There is no on-campus drug or alcohol counseling, treatment, or rehab programs available. Off-campus services include, but are not limited to:

- |  |                |  |
|--|----------------|--|
| • <b>MS Department of Mental Health</b><br>(Mental Health, Suicide Prevention, Alcohol & Drug Assistance)                        | 1-877-210-8513 | <a href="http://www.dmh.state.ms.us">www.dmh.state.ms.us</a>                 |
| • <b>Center for Violence Prevention 24-Hour Crisis and Referral Line</b><br>(Domestic Violence Counseling and Temporary Shelter) | 1-601-932-4198 | <a href="http://www.msvpc.org">www.msvpc.org</a>                             |
| • <b>National Hopeline Network</b> (suicide help)  | 1-800-784-2433 | <a href="http://www.hopeline.com">www.hopeline.com</a>                       |
| • <b>Mississippi Poison Control</b>  | 1-800-222-1222 |  |
| • <b>MS Department of Homeland Security</b>  | 1-601-346-1521 | <a href="http://www.homelandsecurity.ms.gov">www.homelandsecurity.ms.gov</a> |
| • <b>National Domestic Violence Hotline</b>  | 1-800-799-7233 |  |
| • <b>For Immediate Threats and Emergencies Always Call</b>   | <b>911</b>     |  |

18. Penalties to be imposed on students and employees for drug violations occurring in the workplace include, but are not limited to:

- Notification of the abuse to the proper authorities
- A leave of absence from enrollment/employment, during which time the individual must consider the responsibilities of their enrollment/employment, become free from any dependencies and prove it, and certify that if they are reinstated they will no longer participate in abusive activities affecting performance
- Suspension or termination will be considered based on the circumstances surrounding the violation

### Emergency Response and Evacuation Procedure Report

The purpose of this report is primarily to inform staff, students, and faculty about this institution's Emergency Response and Evacuation Procedures. A wide variety of emergencies, both man-made and natural, may require the school to be evacuated. These emergencies include - fires, explosions, floods, earthquakes, hurricanes, tornadoes, toxic material releases, radiological and biological accidents, civil disturbances, and violence.

Students are required to notify the nearest instructor or staff member of any possible emergencies or dangerous situations involving an immediate health or safety threat. The instructor or staff member that first becomes aware of the threat should immediately notify the remaining members of the staff using the nearest Intercom Station. It is the responsibility of the administration to notify the proper authorities (police, fire, utility companies, etc.) In a timely manner, a decision will be made by the school president whether or not an evacuation of the building is necessary and notify the entire school via the Intercom system. If an evacuation is deemed necessary, all students and staff should follow the posted evacuation route for their area of the building. All exits can be easily identified by illuminated exit signs. Depending on the type and magnitude of the emergency, the designated safety area will be announced by the president or other designated person. Instructors are responsible for ensuring all students, visitors, and clients in their area are evacuated and accounted for. **It is crucial that everyone remains calm and pays careful attention to instructions.**

## Mississippi Institute Faculty and Staff



### **Karoline Finch**

Karoline Finch is our President and Director of the Aesthetics Department. Karoline has been a licensed Cosmetology Instructor for over 35 years, with an emphasis in aesthetics and nails, and a practicing Cosmetologist and Salon Owner for more than 36 years. She is a graduate of the Vicksburg School of Cosmetology, the Gulf Coast Institute of Electrolysis, and the Kemp-Harris Institute of Aesthetics & Hypertrichology. In addition, Karoline attends annual continuing education seminars at the University of Southern Mississippi, among other continuing education seminars, and has received Advanced Educators training from Pivot Point International.

Karoline has received Certifications in DermAware Biotargeted Skin Care, Vitalift Lymphthatic Drainage and Facelift, Micordermabrasion /Micropeel, Obagi Skin Health

Restoration and Rejuvenation System, Fundamentals of Title IV Funding from the U.S. Department of Education, and the NACCAS Accreditation Workshop. She is certified in micropigmentation and permanent cosmetics by the American Institute of Intradermal Cosmetics in Arlington, TX. Karoline is a member of the Mississippi Cosmetology Association, Cosmetology Educators of America, Mississippi Cosmetology School Association, the American Association of Cosmetology Schools, and the National Correlation of Estheticians Association.

### **Donna Head**

Donna Head is our Vice-President and Director of the Cosmetology Department. Donna is a licensed Cosmetology Instructor and has been a practicing cosmetologist and salon owner for more than 35 years. She is a graduate of the Vicksburg School of Cosmetology. In addition, she attends annual continuing education seminars at the University of Southern Mississippi among other continuing education seminars. She is certified in micropigmentation and permanent cosmetics by the American Institute of Intradermal Cosmetics in Arlington, TX and Vitalift Lymphthatic Drainage and Facelift.

Donna was voted Vicksburg's most in-demand stylist, sponsored by the Vicksburg Evening Post. She has received certifications in the Fundamentals of Title IV funding by the US Department of Education and NACCAS.

Donna is a member of the Mississippi Cosmetology Association, Cosmetology Educators of America, Mississippi Cosmetology School Association, and the American Association of Cosmetology Schools.

### **Wanda Beauchamp**

Wanda Beauchamp is our Lead Instructor. She has been a practicing cosmetologist and licensed cosmetology instructor for 57 years, with nearly 30 years of salon and school ownership experience. She has held the President and Secretary positions on the Mississippi State Board of Cosmetology.

Wanda is a graduate of the Isbell University of Cosmetology in Fort Worth, TX and the Vicksburg School of Cosmetology. She attends annual continuing education seminars and has received Advanced Training from Pivot Point International.

She is a member of the Mississippi Cosmetology Association, Cosmetology educator of America, and the Mississippi Cosmetology School Association.

### **Reggie Head**

Reggie Head has been with us since 2006 and holds the position of Director of Admissions and Student Records. Reggie has over 30 years of managerial and sales experience and was voted Vicksburg's Most In-demand Real Estate Agent. Reggie has received certificates of completion in the Fundamentals of Title IV Funding by the U.S. Department of Education and by NACCAS.

### **Robert Head**

Robert Head has been with us since 2007 and is our Director of Financial Aid. Robert studied Business Administration at Mississippi College. He has been certified in the Fundamentals of Title IV Administration by the U.S. Department of Education. Robert is a member of the National Association of Student Financial Aid Administrators, the Southern Association of Student Financial Aid Administrators, and the Mississippi Association of Student Financial Aid Administrators.

# Mississippi Institute Advisory Committee

Alex Henley – Graduate & Employer  
1024 Clara Way  
Starkville, Ms. 39759  
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Rebecca Swedenburg – Employer & Instructor  
261 Cameron St.  
Jackson, Ms. 39212  
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Suzanne McWilliams – Employer & Instructor  
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Donna Head – Salon Owner & School Owner  
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601-925-1344

Karoline Finch – Salon Owner & School Owner  
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601-925-1344

Wanda Beauchamp – Lead Instructor  
213 Cobblestone Dr.  
Vicksburg, Ms. 39183  
601-925-1344

I CERTIFY THAT THIS CATALOG IS TRUE AND CORRECT IN  
CONTENT AN POLICY

A rectangular box containing a handwritten signature in black ink. The signature is cursive and appears to read 'Karoline Finch'.

**Karoline Finch**  
President

A rectangular box containing a handwritten signature in black ink. The signature is cursive and clearly reads 'Donna Head'.

**Donna Head**  
Vice-President