



DEDICATED TO YOUR  
EDUCATION

Revised September 2017

# SCHOOL CATALOG



# 2017-2018 ACADEMIC YEAR



**REGGIE HEAD**  
*Director of Admissions*

507 Springridge Rd.  
Suite G  
Clinton, MS 39056

(601)925-1344 Phone  
(601)925-1345 Fax

[reggie@msinstitute.com](mailto:reggie@msinstitute.com)  
[www.msinstiute.com](http://www.msinstiute.com)

- Financial Aid Available to Those Who Qualify -



507 Springridge Rd. Suite G  
Clinton, Mississippi 39056

## Mission Statement

The Mississippi Institute of Aesthetics, Nails, & Cosmetology 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.

## 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 North Lamar Suite 301 Jackson, MS 39201.

Mailing: P.O. Box 55689 Jackson, MS 39296-5689. Phone: (601)359-1820

The Mississippi Institute of Aesthetics, Nails & Cosmetology is nationally accredited by the

**National Accrediting Commission of Career Arts and Sciences (NACCAS):**  
3015 Colvin Street Alexandria, VA 22314.

The Mississippi Institute of Aesthetics, Nails & Cosmetology is certified by the US Department of Education to Administer Title IV funds under the Higher Education Act of 1964.

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# 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, cosmetologist, or instructor:

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?

We 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 is as follows:

- Schedule an appointment with the Admission's Director
- 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

### Re-Enrollment

Any student that enrolls in a program at the Mississippi Institute of Aesthetics, Nails & Cosmetology, and withdraws prior to completion, is only eligible for one (1) re-enrollment in that program. Re-enrollment must take place within 3 years of the initial start date of the program. Upon re-enrollment within the required timeframe, the student will be given credit for any hours and work completed during the initial enrollment.

### Non-Discrimination Policy

The Mississippi Institute of Aesthetics, Nails & Cosmetology 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, sex, age, color, religion, or ethnic origin.

### Handicapped Policy

The Mississippi Institute of Aesthetics, Nails & Cosmetology 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 of 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.

Credit given to transferring students from another licensed cosmetology school will be determined on a case by case basis. Students enrolling in Aesthetics, Nails, or an Instructor program are not allowed to transfer hours or grades from another school. Students enrolling in Cosmetology may not transfer more than 750 clock hours from another school. Transfer students may enroll 30 days after previous instruction at a former school, or with the State Board's approval.

Aesthetics or Nails graduates of the Mississippi Institute of Aesthetics, Nails & Cosmetology may transfer up to 50% of their hours to the Cosmetology program at the Mississippi Institute if enrolled within one year of graduation. (300 Aesthetics / 175 Nails)

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 of Aesthetics, Nails & Cosmetology 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 submitting a request in writing to the 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 for each request 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 of Aesthetics, Nails & Cosmetology has just over 6,000 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, classrooms, and 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, 4 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 or exceed the requirements set forth by 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:

<u>Theory</u>	<u>Practical</u>
A (100 – 96%)	Excellent 100% Accuracy = Pass
B (95 – 91%)	Good Anything Less than 100% Accuracy = Fail (must retake)
C (90 – 85%)	Satisfactory
F (84 – Below)	Failing (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 of Aesthetics, Nails & Cosmetology 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:** New classes begin on the first Tuesday of every month with mandatory Orientation taking place the Friday before. 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 of Aesthetics, Nails & Cosmetology is closed one week for Spring Break in March, One week in July for Summer Break, One week in September for Fall Break, One week in November for 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.msinststitute.com](http://www.msinststitute.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. Students are required to complete all tests within 60 calendar days of the completion date of their contracted hours or be withdrawn from the program.

**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 warning, 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. Reenrolling student will reenter the program with the same Academic Progress status they obtained during their previous 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 an 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.

# Aesthetics Program

## General Information & Costs

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

Tuition Costs: Full-time / Part-time	\$6,500
Kit / Textbook: <i>Non-refundable Once Issued</i>	\$900
Registration Fee: <i>Non-refundable</i>	\$200
Total Program Cost	\$7,600

#### **Payment Schedule & 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.
  - Accepted Methods of payment are: Cash, Check, Money Order, Credit Card (*Visa, MasterCard, Discover*)

**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.

**Instructional Methods:** Theory is taught in a classroom structure with the aid of lecture, video, power point, games, 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

**Grading Procedure:** 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 Exams:  $100-85 = \text{Pass}$        $84 - 0 = \text{Fail (Must Retake)}$       Practical Exams:  $100\% \text{ Accuracy} = \text{Pass}$   
 $\text{Less than } 100\% = \text{Fail (Must Retake)}$

## How We Perform

2016 Completion Rate: Percentage of Students that Completed the program	100%
2016 Licensure Rate: The percentage of graduates that sat for and passed the state board exam	100%
2016 Placement Rate: Percentage of graduates eligible for employment that are actually employed in the aesthetics field	80%
2015-16 On-time Graduation Rate:	82%
2015-16 Median Loan Debt: Title IV Loan debt incurred by graduates who completed the program	\$2,339
Median Compensation a Graduate can Expect to Earn: Information taken from the US Bureau of Labor Statistics 2015 Report	\$35,300

## 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	
Chemisrty		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			

# Nail Program

General Information & Costs	
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
Tuition Costs: Full-time / Part-time	\$3,600
Kit / Textbook: <i>Non-refundable Once Issued</i>	\$500
Registration Fee: <i>Non-refundable</i>	\$200
Total Program Cost	\$4,300

### **Payment Schedule & 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.
  - Accepted Methods of payment are: Cash, Check, Money Order, Credit Card (*Visa, MasterCard, Discover*)

## How We Perform

2016 Completion Rate: Percentage of Students that Completed the program	100%
2016 Licensure Rate: The percentage of graduates that sat for and passed the state board exam	100%
2016 Placement Rate: Percentage of graduates eligible for employment that are actually employed in the nails field	71.43%
2015-16 On-time Graduation Rate:	57%
2015-16 Median Loan Debt: Title IV Loan debt incurred by graduates who completed the program	\$3,000
Median Compensation a Graduate can Expect to Earn: Information taken from the US Bureau of Labor Statistics 2015 Report	\$23,630

# 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		Career and Employment Information	10 Hours
Chemistry		Professional ethics	
Electricity		Effective Communication	
Ecology		Business Plan	
Product Knowledge, Use, and Safety	25 Hours	Licensing Requirements and Regs	
Principals and Techniques of:	65 Hours	Business Management	
Manicures			
Pedicures			
Massage			

# Cosmetology Program

General Information & Costs	
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
Tuition Costs: Full-time / Part-time	\$14,000
Kit / Textbook: Non-refundable Once Issued	\$1,300
Registration Fee: Non-refundable	\$200
Total Program Cost	\$15,500

## Payment Schedule & 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.
- Accepted Methods of payment are: Cash, Check, Money Order, Credit Card (*Visa, MasterCard, Discover*)

<b>Course Description:</b>	The course is designed to teach students the practical applications of procedures of the cosmetology industry as well as the theory behind them
<b>Course Objective:</b>	To prepare students to be employed at the entry level in the Cosmetology / Hair Styling Field upon completion of the State Board Licensure Examination
<b>Instructional Methods:</b>	Theory is taught in a classroom structure with the aid of lecture, video, power point, games, 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
<b>Grading Procedure:</b>	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 Exams: 100-85 = Pass 84 – 0 = Fail (Must Retake)
	Practical Exams: 100% Accuracy = Pass Less than 100% = Fail (Must Retake)

## How We Perform

2016 Completion Rate: Percentage of Students that Completed the program	76.74%
2016 Licensure Rate: The percentage of graduates that sat for and passed the state board exam	93.75%
2016 Placement Rate: Percentage of graduates eligible for employment that are actually employed in the cosmetology field	75.76%
2015-16 On-time Graduation Rate:	37%
2015-16 Median Loan Debt: Title IV Loan debt incurred by graduates who completed the program	\$8,271
Median Compensation a Graduate can Expect to Earn: Information taken from the US Bureau of Labor Statistics 2015 Report	\$28,770

## 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 Programs

	Instructor w/o work experience	Instructor with verified work experience
Experience	None	1 Year Minimum
Clock Hours	2,000 Hours	1,000 Hours
Costs:		
Tuition	\$5,000	\$5,000
Textbook	\$175	\$175
Registration	\$200	\$200

## Payment Methods:

- Registration Fee is due upon enrollment
- Textbook Fee is due on the first day of class
- Payments for Tuition are broken into monthly payments
- 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 6 Semester Hours in college courses approved by the State Board

2016 Completion Rate: Percentage of Students that Completed the program	N/A
2016 Licensure Rate: The percentage of graduates that sat for and passed the state board exam	N/A
2016 Placement Rate: Percentage of graduates eligible for employment that are actually employed in the nails field	N/A

Curriculum		
	2,000	1,000
Theory Observation	32 hrs	16 hrs
Skill Observation	181 hrs	90 hrs
The Professional Teacher	437 hrs	223 hrs
The Teacher		
Personality		
Technical Knowledge		
Characteristics		
Teachers as Professionals		
Preparations for Teaching		
Planning the Course		
Preparing Lesson Plans		
Steps to Teaching		
Student Motivation and Learning	264 hrs	132 hrs
Laws Governing Learning		
Student Motivation		
Student Participation		
Student Personalities		
Individual Differences		
Methods, Management, & Materials	885 hrs	436 hrs
Methods, Procedure, & Techniques		
Classroom Management		
Teaching Materials		
Teaching and Evaluation	174 hrs	90 hrs
Laws, Rules, and Regulations	27 hrs	13 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

## Instructional Methods:

Theory is taught in a classroom structure with the aid of lecture, video, PowerPoint, and demonstrations.

## Grading Procedure:

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

Theory Exams:     100 – 85 = Pass  
                      84 – 0 = Fail

Practical Exams:   100% Accuracy = Pass  
                      Less than 100% = Fail

# Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

The Mississippi Institute of Aesthetics, Nails & Cosmetology 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.

## How to Apply

**Step 1:** Go to [www.fafsa.gov](http://www.fafsa.gov). It is recommended that you enter the web address directly into the address bar instead using a search engine. FAFSA is an acronym for "Free Application for Federal Student Aid." If you are asked for any payment information you are on the wrong site.

**Step 2:** Login using your FSA User ID(or verified email) and Password. To create your FSA User ID go to [www.fsaide.gov](http://www.fsaide.gov). Be sure to remember your login information and store it in a secure place. You will need this information later in the application process and in the future to update or make corrections to the application.

**Step 3:** Complete the Financial Aid Application. Multiple award year applications are available for you to complete. Select the appropriate application by selecting the tab at the top of the page. **You must complete the application for the correct award year.** To determine which application(s) you should complete see the chart below.

Program	Month in Which You Plan To Start											
	July 18'	Aug 18'	Sept 18'	Oct 18'	Nov 18'	Dec 18'	Jan 19'	Feb 19'	Mar 19'	April 19'	May 19'	Jun 19'
Aesthetics	●	●	●	●	●	●	●	●	●	●	●	●
Nails	●	●	●	●	●	●	●	●	●	●	●	●
Cosmetology	●	●	●	●	●	●	●	●	●	●	●	●

**KEY**      ● 2017-18 Application      ● 2018-19 Application

**Step 4:** Enter our federal school code into the application so that you application will be sent to us. It typically takes a week to ten days for us to receive your application.

FEDERAL SCHOOL CODE:  
**041402**

**Step 5:** Sign and Submit the Application

**Step 6:** Students who want Federal Direct Student Loans must complete a Master Promissory Note and Direct Loan Entrance Counseling. This can be done with the assistance of the Financial Aid Administrator or by going to [www.studentloans.gov](http://www.studentloans.gov) and logging in using your FSA User ID and Password

Tips for the Most Common Errors When Completing the FAFSA		
Question #	Question	Correct Response
29	What will your college grade level be when you begin the 2017-2018 school year?	Never attended college and 1st year undergraduate, <b>or</b> Attended college before and 1st year undergraduate
30	What degree or certificate will you be working on when you begin the 2017-2018 school year?	Certificate or diploma (occupational, technical or education program of less than two years).
48	At the beginning of the 2017-2018 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?	NO

## 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.

# Withdrawal and Settlement Policy

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure.

Any monies due the applicant or students shall be refunded within 30 days of official cancellation or withdrawal.

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

- 1 An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid.
- 2 A student (or legal guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded, regardless of whether or not the student has actually started classes.
- 3 A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases he/she shall be entitled to a refund of all monies paid to the school less the registration fee in the amount of \$200.
- 4 A student notifies the institution of his/her withdrawal in writing.
- 5 A student on an approved leave of absence notifies the school that he/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.
- 6 A student is expelled by the school.
- 7 In type 2, 3, 4 or 5, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.

II. Unofficial withdrawals are determined by electronically monitoring students' attendance. 14 consecutive school days of absences will result in the student being unofficially withdrawn from his/her program of study. Refunds are calculated based on the student's last day of attendance.

III. For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies. All refunds are based on actual hours:

Percentage of Actual Hours Completed to Total Course Length	Percentage 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%

IV. 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 permanently 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 at a later time

V. If a school cancels a course and/or program and ceases to offer instruction after students have enrolled and instruction has begun; the school shall at its option:

1. Provide a pro-rata refund for all students transferring to another school based on the hours accepted by the receiving school, or;
2. Provide completion of the course and/or program, or;
3. Participate in a Teach-Out Agreement, or;
4. Provide a full refund of all monies paid.

VI. Any monies due a student who withdraws from the institution shall be refunded within 30 days of a determination that a student has withdrawn, whether officially or unofficially.

VII. This refund policy applies to the original tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (*EG: kits or extra kit materials, books, products, overtime charges, etc.*) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement.

# 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.
- 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 the 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
- The Mississippi Institute of Aesthetics, Nails & Cosmetology does not allow for excused absences. Instead, students may miss up to 10% of the scheduled course hours without be charged additional charges.
- Students are allowed absences of no more than 10% of scheduled course hours without being charged for time beyond graduation date. Overtime Rates are as follows:    \$12 per Hour for Cosmetology    \$13.76 Per Hour for Aesthetics    \$10.71 Per Hour for Nails
- You will be notified in writing when you begin accruing such charges.
- Any absences must be made up and will revise the student's graduation date.
- In the event an extended absence is needed, See Leave of Absence below.

## Leave of Absence:

- To request a leave of absence a student must complete the *Status Change Request Form* in the office. Request forms should be completed in advance, unless unforeseen circumstances prevent the student from doing so.
- A Leave may be granted to a student who did not complete the request form prior to the leave if the Mississippi Institute receives sufficient documentation and the form is completed prior to, or at the time of the student returning to school.
- Leave request must include the reason for the leave, date of return, amended contract graduation date, and signatures of both parties.
- Leaves of absence are approved on a case by case basis at the sole discretion of the Director of Admissions. Leaves will only be granted if deemed necessary and there is a reasonable expectation that the student will return.
- A student granted a Leave approved by the Mississippi Institute will not be charged any additional fees and is not considered to have withdrawn, unless the student does not return by the date indicated on the request form. If a student does not return from a leave, the student's last date of attendance will be used for the calculation for the withdrawal and settlement calculation.
- Students who qualify for a leave 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. If a student is granted a Leave and returns to school but does not use the entire 30 days they will forfeit the remaining days.
- Any student withdrawn will be allowed to re-enroll if space is available and reenrollment fee of \$200 is paid. Reenrollment is limited to 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.
- No hats, scarves, headbands, or other headwear allowed in the school.
- 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 and Conduct:**

- The use of profanity, alcohol, and drugs during school hours is prohibited, including lunch & break periods.
- Improper or abusive behavior toward other students, school officials or school patrons is cause for suspension or dismissal.
- Students should understand that anytime they can be identified as a MSI Student, whether on school campus, in public, or online, their actions/comments are subject to disciplinary action including suspension or termination.
- 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.
- Personal 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.
- Students are prohibited from possessing firearms on school property. Parking areas are not considered school property.

## Graduation and Certificate of Completion

To graduate from the Mississippi Institute of Aesthetics, Nails & Cosmetology a student must complete all required Hours, Tests, and Clinic Services. Once a student has completed all of the above, the Mississippi Institute of Aesthetics, Nails & Cosmetology will issue him / her a certificate of completion. The school will forward the notification of graduation and examination approval form to the Mississippi State Board of Cosmetology. Any student that has not fulfilled their financial obligation with the Mississippi Institute of Aesthetics, Nails & Cosmetology will not be approved by the MS State Board to sit for the licensing exam.

# Alcohol and Drug Policies

The Mississippi Institute is committed to excellence in all aspects of personal and academic life. Alcohol abuse and misuse is a significant impediment to achieving this excellence. Therefore, MSI permits only responsible, legal consumption of alcohol and complies with all federal, state and local laws concerning alcohol and illegal drugs.

Alcohol policies apply to the campus and to all sponsored activities at off-campus locations. Administrators, alumni, faculty, guests, staff, and students must adhere to all applicable state and local laws and MSI regulations related to the sale, possession, and use of alcoholic beverages. The most common laws and regulations related to alcohol use and sales are as follows:

1. Alcohol is not permitted on campus
2. The sale of alcoholic beverages is prohibited except in designated areas at times and dates licensed by the Mississippi Department of Revenue.
3. In the State of Mississippi, it is against the law for persons under 21 years of age to possess or consume alcoholic beverages. MSI enforces all federal, state, and local laws concerning possession and/or consumption of alcohol. Enforcement options may include criminal charges as well as a referral to the administration for possible disciplinary sanctions.
4. The furnishing of alcoholic beverages to underage persons is also against state law.
5. Alcohol cannot be consumed or carried in open containers on any street, sidewalk, alley, automobile, or public area.
6. No person under legal drinking age or any obviously intoxicated person shall be furnished, served, or given an alcohol beverage.

Federal and State drug laws as well as MSI policy prohibit the sale, unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance, or of illicit drugs, on university property or as part of any MSI activity, in compliance with the 2012 Campus Security Report 29 Drug Free Schools and Communities Act and the Drug-Free Workplace Act. MSI enforces all federal, state, and local drug laws. This prohibition applies to all students and to all employees.

## Campus Crime Statistics

The following annual security report provides crime statistics for selected crimes that have been reported to local police agencies or to campus security authorities. The statistics reported here generally reflect the number of criminal incidents reported to the various authorities. The statistics reported for the sub-categories on liquor laws, drug laws, and weapons offenses represented the number of people arrested or referred to campus judicial authorities for respective violations, not the number of offenses documented.

OFFENSES	2014		2015		2016	
	On-Campus	Public Property	On-Campus	Public Property	On-Campus	Public Property
Murder / Non-Negligent Manslaughter	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0
Sex Offenses - Forceable	0	0	0	0	0	0
Sex Offenses – Non-Forceable	0	0	0	0	0	0
Robbery	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0
Burglary	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0
Arson	0	0	0	0	0	0
<b>VAWA (Violence Against Women Act) OFFENSES</b>						
Domestic Violence	0	0	0	0	0	0
Dating Violence	0	0	0	0	0	0
Stalking	0	0	0	0	0	0
<b>ARRESTS</b>						
Weapons	0	0	0	0	0	0
Drugs	0	0	0	0	0	0
Alcohol	0	0	0	0	0	0
<b>REFERRALS</b>						
Weapons	0	0	0	0	0	0
Drugs	0	0	0	0	0	0
Alcohol	0	0	0	0	0	0
<b>HATE CRIMES</b>						
Murder / Non-Negligent Manslaughter	0	0	0	0	0	0
Negligent Manslaughter	0	0	0	0	0	0
Sex Offenses - Forceable	0	0	0	0	0	0
Sex Offenses – Non-Forceable	0	0	0	0	0	0
Robbery	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0
Burglary	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0
Arson	0	0	0	0	0	0
Simple Assault	0	0	0	0	0	0
Intimidation	0	0	0	0	0	0
Vandalism	0	0	0	0	0	0

A full copy of our Annual Security report, including descriptions of the data listed in the chart above, can be found at <http://msinstitute.com/about-us/>

# 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 20 years, with an emphasis in aesthetics and nails, and a practicing Cosmetologist and Salon Owner for more than 40 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 Lymphatic 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.

## 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 40 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 Lymphatic 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.

## Wanda Beauchamp

Wanda Beauchamp is our Lead Instructor. She has been a practicing cosmetologist and licensed cosmetology instructor for over 60 years, with over 40 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.

## 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.

***"We certify that this catalog and all information contained within is true and correct in content and policy"***

  
Karoline Finch, President



  
Donna Head, Vice-President