



Student Catalog

Published 10-2025
Updated 3-3-2026
For the Catalog year 2026

Letter From the Directors

Thank you for allowing us to introduce you to Keene Beauty Academy located in the beautiful city of Keene, New Hampshire. We are a post secondary Cosmetology & Esthetics school and have been serving New Hampshire, Vermont and Massachusetts since 1964. Thousands of successful stylists have begun their career at Keene Beauty Academy and we have proudly served the Monadnock Region with a full selection of hair, skin, and nail services. Keene has a population of around 26,000 people and is home to 5 very active colleges. The college students and long term residents of Keene and the surrounding towns give us a wide age group of clients to practice and work with providing clinic services. It is a pleasure and a privilege to be a part of the great community of Keene and the Monadnock Region.

As a student at Keene Beauty Academy you will receive current best practice, relevant, up to date skills and information in a fun and friendly atmosphere. We take great pride in the high level of educated and experienced instructors as well as a very low student to instructor ratio. This allows us to provide the best possible attention to your success in the industry. Small class sizes provide a positive classroom experience for a variety of learning styles. Our clean well maintained campus includes a dedicated Esthetics area and a spacious and open Cosmetology clinic. Four large classrooms and ample room to serve clients is available in our 9400 sq. ft. space. Services performed by students on clients are always supervised by licensed instructors; so you as a student get the attention you need to learn and improve while the clients get the high level of service they have come to expect in our student clinic.

Our courses require hard work, dedication and practice. The rewards are only limited by your desire and motivation to reach your own personal goals. A diverse list of potential career choices can be found with a solid foundation in cosmetology or esthetics and are not limited to hands on client care.

We love what we do and enjoy supporting our students on their path to careers that are rewarding, lucrative, creative and always in high demand. Our students are a way to preserve the craft we love so much and to pass on the necessary skills to succeed in this amazing industry. It is an honor to be considered as a way for you to reach your goals. We look forward to experiencing this journey with you.

Jeanne Chappell and Lisa Hopkins
Co- Owners
Keene Beauty Academy

Mission Statement

- Professional cosmetologists, estheticians, and manicurists are in high demand. We feel that a strong, solid educational foundation allows for individual growth. Whether our graduates choose to be stylists, salon owners, platform artists, makeup or skin care specialists, or instructors, the education they receive will support their dreams.
- Our philosophy is to encourage and develop talent, desire and confidence in each of our students.
- Our goal is to instill commitment, challenge, purpose and spirit; guaranteeing each student the opportunity to perform at their best.
- We provide a safe, positive learning environment to acquire the knowledge, skill and expertise to become a successful professional within the beauty industry. We truly believe that “A quality education is the foundation to a promising career.”

Accreditation



Keene Beauty Academy is Nationally accredited by the National Accrediting Commission of Career Arts & Sciences, Inc. 3015 Colvin St. Alexandria, VA .22314 Phone: (703) 600-7600. The school is licensed by the NH State Board of Barbering Cosmetology and Esthetics, 7 Eagle Court, Concord, NH 03301. Phone: (603) 271-2152.

A career in the beauty industry provides incredible opportunities – increased earning potential, flexible hours, job satisfaction, and the opportunity to help people look and feel their best. If you are seeking a solid foundation in a field enjoying rapid growth, we can help. Whether you are interested in cosmetology, or esthetics, we’ll help make certain you are fully qualified to become a successful professional in the beauty industry.

With an estimated \$56 billion spent annually, the beauty industry needs more salon professionals than can be supplied. You’ll enjoy a rewarding career with great income potential, and the ability to work with a flexible schedule and wide range of hours.

Career Opportunities Include

- Hair Stylists
- Makeup Artists
- Estheticians
- Hair Color Specialists
- Image Consultants
- Photo & Movie Stylists
- Nail Artists
- Manicurists
- Salon or Day Spa Owners & Managers
- Beauty Care Product Distributors
- Industry Educators

While Keene Beauty Academy does not guarantee employment, we take pride in the professional relationships we have built with our community of salon and spa owners and managers and are frequently contacted to offer student graduates employment opportunities.

Cosmetology Program

Licensed cosmetologists (soc) 39-5012.00 work in an incredibly rewarding field. They help people look and feel their best. Some of the benefits of becoming a licensed cosmetologist include job security, flexible hours and a great earning potential. Keene Beauty Academy's Cosmetology Program consists of 1500 hours of training. The object of this program is to develop knowledge and skills in all areas of cosmetology. Our program of study is approved by the National Accrediting Commission of Career Arts and Sciences, The New Hampshire State Board (and states with reciprocal agreements) and the U.S. Department of Education.

As of July 1, 2025, the State of New Hampshire reduced the required education hours for cosmetology licensing to 1200. Keene Beauty Academy remains committed to the 1500 hour curriculum, more widely used nationally. Cosmetology students are required to complete the contracted graduation requirements to receive their diploma and official transcript of completion.

Our cosmetology program includes 1,500 hours of study, approximately 13 to 15 months, 30 hours a week. Curriculum includes a mix of classroom studies, and hands-on training in our clinic. In addition, students enjoy guest speakers, technical demonstrations and numerous small workshops.

Training Hours

Bacteriology & Sanitation	100	Professional Product Knowledge	25
Shampooing	50	Hair Styling	400
Hair Shaping	150	Hair Coloring	150
State Laws	25	Professional Development	25
Permanent Waving/Hair Straightening	55	Hair Analysis & Scalp Treatments	75
Hair Removal and Contraindications	50	Textbook Theory	200
Skin Care and Associated Massage	60	Nail Care and Nail Services	60
Career Management and Self Marketing	45	Make Up	30
		Total Hours	1500

These are approximations of the time spent on each required unit to complete 1500 hours of training. Logical variations will apply.

Total Cost

Non-refundable Application Fee	\$100
Lab Fee	\$400
Uniform Fee	\$150
Books & Equipment	\$2500
Tuition	\$19,500
NH State Registration fee	\$55

Financial Aid:

Keene Beauty Academy is approved to participate in Title IV programs that include; Pell Grants, Federal Direct Student Loans, Parent Plus Loans. Federal Financial Aid is available to qualified applicants. Free Application for Federal Student Aid can be filled out at Studentaid.gov. Keene Beauty Academy also accepts payment in cash, credit/debit card, check, or Bank Transfer. No penalty will be assessed for early payment. Students may make a full payment at the time of enrollment.

Hours	2026 Start Dates
Monday thru Friday 9AM to 4PM Lunch - 11:45 AM to 12:45 PM	March 10, 2026 June 2, 2026 September 1, 2026 December 1, 2026

Student Kit & Equipment

Students purchase a kit of professional tools and textbooks from Keene Beauty Academy. The student books and equipment includes, but is not limited to, the following:

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| <ul style="list-style-type: none"> • Milady Textbook of Cosmetology • Computer Laptop • Apps and programs for for Cosmetology and Beauty as a Business • Three Mannequins with Stand • Blow Dryer • Curling Iron • Flat Iron • Assorted Hair Brushes | <ul style="list-style-type: none"> • All-Purpose Combs • Shampoo/Chemical Capes • Feather Razor • Hair Cutting Shears • Thinning Shears • Clipper & Trimmers • Permanent Wave Rods • Color Bowls & Brushes • Applicator Bottles • Spray bottle • Hair removal kit | <ul style="list-style-type: none"> • Mani/Pedi Files and Implements • Nail Polish Remover • Manicure & Pedicure Items • Nail Bowl • Sanitation Items |
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Esthetics Program

Now more than ever, people realize the importance of proper skincare, making esthetics one of the fastest growing segments of the salon/spa industry. Estheticians (soc) 39-5094.00 perform a variety of treatments to help provide the client with lasting skin health. Keene Beauty Academy's Esthetics Program utilizes Dermalogica, one of the leading skin care systems in the world. Being a Dermalogica Partnership School enables us to provide the latest innovations in applications and products. Our program of study is approved by the National Accrediting Commission of Career Arts and Sciences, The New Hampshire State Board (and states with reciprocal agreements) and the U.S. Department of Education.

Our Esthetics program consists of 600 hours, approximately 8 to 9 months 20 hours a week. The objective of this program is to develop knowledge and skills in all areas of esthetics. The students must complete 600 hours of training in the following areas:

Training Hours			
Skin Analysis	55	Hair Removal	35
Skin Treatments	155	Make Up	25
Nail Treatments	35	Cosmetic Ingredients	25
Infection Control and Sanitation	25	Business Management/Salesmanship	60
Professional Development	20	Textbook Theory	10
State Laws	25	Applied Science	130
		Total Hours	600

These are approximations of the time spent on each required topic to complete 600 hours of training. Logical variations will apply.

Total Cost	
Non-refundable Application Fee	\$100
Lab Fee	\$550
Uniform Fee	\$50
Books & Equipment	\$2000
Tuition	\$12000
NH State Registration Fee	\$55

Financial Aid:

Keene Beauty Academy is approved to participate in Title IV programs that include; Pell Grants, Federal Direct Student Loans, Parent Plus Loans. Federal Financial Aid is available to qualified applicants. Free Application for Federal Student Aid can be filled out at Studentaid.gov. Keene Beauty Academy also accepts payment in cash, credit/debit card, check, or Bank Transfer. No penalty will be assessed for early payment. Students may make a full payment at the time of enrollment.

Hours	2026 Start Dates
Mondays & Wednesdays – 9AM to 4PM Tuesdays – 9AM to Noon Thursdays – 9AM to 3PM Lunch – 11:45 AM to 12:45 PM	March 16th, 2026 July 6th, 2026 November 2nd, 2026 *Keene Beauty Academy reserves the right to postpone a start date if less than two people have enrolled.

Student Kit & Equipment

We will provide students with a kit of professional tools and textbooks. This kit is all high quality and will follow students into their career providing an excellent start. The student book and equipment kit include, but is not limited to, the following:

- Milady Textbook of Esthetics
- Computer Laptop, Apps and Programs
- Plush Spa robe
- Skinscript product manual
- Dermalogica welcome pack
- Dermalogica student kit
- Skin Script products kit

Complete supply of NH State Board practical exam disposables

State Board Test preparation materials and instruction.

Custom created state board written test preparation exams.

Keene Beauty Academy prides itself on providing high level professional products by Dermalogica and Skinscript in order for students for use on themselves and in the student clinic's clients for optimum results during the "hands on" experience. Prepare to be treated with high quality ingredients as a student with us!

Meet the Staff

At Keene Beauty Academy our faculty is a collection of highly skilled cosmetologist, estheticians, and higher education professionals. Our esthetics and cosmetology programs are taught by industry leaders who love what they do, and want to share their passion with you! We value kindness and are committed to developing talent through up-to-date practices that lead to successful and sustainable careers for our students.

Administrative Staff



Jeanne Chappell Co-Owner, Director, President / CEO-Title IX Coordinator
Cosmetologist 1984
Esthetician 2006
Instructor since 1993



Lisa Hopkins Co-owner, Vice-President, Financial Aid Administrator, Cosmetology Instructor
Esthetics Instructor
Cosmetologist since 2010

Estheticians and Cosmetologist Instructional Staff



Margaret Forrest
Cosmetology Instructor
Cosmetologist 2006



Christina Normand
Cosmetology Instructor,
Cosmetologist 2014



David Ellis
Cosmetology Instructor
Cosmetologist 2022



Jill DeJesus
Esthetician Instructor
Esthetician 2019



Briana Tebaldi
Cosmetology Instructor
Cosmetologist 2000

Holidays and Closures 2026

- Monday, January 19 - Martin Luther King Day
- Monday, February 16 - Winter weekend
- Monday, April 6 -Spring weekend
- Monday, May 25 - Memorial Day
- Friday, June 19th- Juneteenth
- Friday July 3 - Independence Day
- Monday, July 20 - Friday, July 24th - Summer Vacation
- Monday, September 7 - Labor Day
- Monday, October 12 -All Nations Day
- Thursday, November 26 & Friday, 27 - Thanksgiving
- Monday, December 21 – Friday, January 1, 2026 - Winter Vacation

Instructors' Seminars & Workshops - To Be Announced

Closures due to weather are announced on Facebook, local radio and T.V. stations.

Academy Policies

Nondiscrimination Statement:

This institution, in its admission, instruction, and graduation policies, practices no discrimination or tolerance of discrimination on the basis of sex, age, race, religion, color or ethnic origin.

Student Housing: Keene Beauty Academy will assist students in finding suitable housing through normal available means. We suggest students begin investigating housing options at least six weeks prior to their starting date. Keene Beauty Academy cannot guarantee housing.

Application Fee: A non-refundable application fee is due prior to the start of class. This fee maintains the students enrollment while completing further application and enrollment requirements. This application fee is \$100.00 for all programs.

Financial Aid: Keene Beauty Academy participates in Federal Direct Student Loan programs for our Cosmetology and Esthetics programs. We also participate in U.S. Department of Education PELL grants for those eligible. The Academy's financial aid office will supply you with the proper forms and applications and the Free Application for Federal Student Aid can be found on line at www.FAFSA.gov. The student and/or parents may be required to submit copies of Federal Income Tax Returns to verify income levels. It is recommended that applicants start the financial aid process well before starting school. Keene Beauty Academy will assist in setting up a no interest cash payment plan for interested applicants.

Privacy Policy

Keene Beauty Academy agrees with, and maintains as policy, the principles and practices of Public Law 93-579: The Privacy Act of 1974 of the United States. We do not release information about students without the written permission of the student or guardian of dependent minor student. Keene Beauty Academy does provide access to student and other school records to its accrediting agency to ensure compliance of all accreditation standards. The Student has the right to gain access to his/her files, under the supervision of the Director. Adequate notice is appreciated for former student files. All student records are maintained for at least six (6) years. No information will be released to a third party without the student's written permission.

Counseling

Keene Beauty Academy counsels students on an "as needed" basis. If the administration feels a student is in need of counseling whether for personal issues, behavior problems, unsatisfactory progress in attendance or grade point average, the student is met in a private setting to discuss the appropriate measures to be taken. Resources are readily available for outside assistance if needed

Rules of Conduct

Students are expected to conduct themselves in a professional and courteous manner while attending the Academy. Respect to fellow students, instructors, staff and clients is mandatory. Students who fail to meet expectations will face disciplinary actions and possible dismissal from the Academy. Behavior deemed unprofessional includes acts such as, but not limited to, the following:

1. Drug and/or alcohol use
2. Yelling or loud talking
3. Profanity or sarcasm

Grading & Student Evaluation

Grading of academic and practical work at Keene Beauty Academy is based on test scores as well assigned classroom work. All criteria is based on industry standards and made known to each student. Progress is charted carefully by recording academic test grades and practical test grades. A 75% average in academic subjects and practical skills constitutes a passing grade point. Other important areas of evaluation are attendance, attitude, effort and personal appearance. By providing

evaluation, we offer feed-back to each student and advise them on how to improve weaker areas while encouraging them to grow in their areas of strength. Complete Satisfactory Academic Progress Policy is available on in the catalog and distributed at students' initial interview prior to enrollment.

Academic & Practical Grade Equivalencies

Test Grade	Interpretation
75%-100%	Satisfactory
0-74%	Unsatisfactory
Incomplete	Unsatisfactory

Tardiness, Absences & Makeup Work

A student arriving after their scheduled arrival time will be deemed tardy. At that time, a student will need permission to enter a class that is already in session.

A late arrival should be announced 30 minutes prior to the scheduled arrival time.

- The Academy will allow no more than 5 'tardies' in one month. If a 5th tardy is obtained a one day suspension from attending school will be issued. Suspensions will be scheduled on student clinic days not to interfere with the student's class schedule. Hours missed due to suspension will need to be made up and may extend a student's calculated completion date.
- Students whose training is extended beyond the calculated completion date due to unexcused absences from school will be required to pay an additional charge equal to the rate stated in their contract for each hour training is extended. 2025 rates per overtime hours are Cosmetology; \$13.00 per hour; Esthetics; \$20 per hour.
- The student is responsible for obtaining class notes and homework assignments for missed time.
- Exams missed due to absence must be made up no later than the first Friday following the student's return. Makeup exams are to be scheduled at the convenience of the instructor.
- If an entire subject is missed due to absence, the student is required to participate in the subject's next available time frame.

Termination

2. Grounds for termination: it is essential to the performance of this contract by the school for the student to attend class during the prescribed time; to dress in the uniform of the school and depicting cleanliness; to be prompt in attendance; to comply with the State Board rules and regulations regarding sanitation, sterilization and personal hygiene; to conduct themselves in a courteous and orderly manner with good attitude for learning; to accept class and manual assignments from instructors; to not disrupt the instructions, and not to create problems for the instructors or among other students by circulation of rumor, scandal or demeaning remarks. A student not in compliance with the rules and regulations of the school is subject to dismissal without recourse to refund beyond the standard refund policy. In the event of a termination by the school an administrative termination fee will be assessed at \$150.00.

Graduation & Licensing

Upon successful completion of a course, the student is awarded a diploma certifying training in all branches of their chosen field. The graduate is then eligible to take the state board licensing exam. The graduate may also apply for an interim or temporary permit to work (NH) while waiting for the state exam.

Graduation Requirements

Students will graduate upon completion of the required number of hours listed below, subject to the following conditions:

- A. The required number of practical assignments are completed
- B. The student must achieve a cumulative academic average of seventy-five percent (75%) at the date of graduation.
- C. The student will have fulfilled all financial obligations to the school, with the student understanding that prior to becoming licensed they must pass the state board exam.

Cosmetology: In order to graduate from Keene Beauty Academy in cosmetology, students must have completed 1500 hours of training, achieved a minimum average of 75% on academic work, and practical work, 70% attendance rate, and completed the required number of practical assignments.

Esthetics: In order to graduate from Keene Beauty Academy in esthetics, students must have completed 600 hours of training, achieved a minimum average of 75% on academic work and practical work, 70% attendance rate, and completed the required number of practical assignments.

Admission Requirements

- Must complete Admissions Interview and Tour
- Non Refundable application fee (\$100.00) paid and satisfactory arrangements made regarding tuition
- State of NH Cosmetology Board application completed and licensing fee (\$55.00) paid
- Proof of age, i.e. driver's license, birth certificate, government issued identification.
- Keene Beauty Academy can admit an applicant who exhibits professional potential and can provide proof they have graduated high school, or passed a G.E.D. exam as well as
 - A certificate demonstrating that the student has passed a state authorized examination that the state recognizes as the equivalent of a high school diploma;
 - An academic transcript of a student who has successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree.
- Keene Beauty Academy does not discriminate on the basis of age, sex, race, color, ethnic origin, or religion.
- Applicant who received online secondary education; validity of source of certification or diploma will be thoroughly researched and verified through Advanced.org and a full secondary education transcript will need to be submitted by the applicant. In order for a student to receive Federal Student Aid funding self certification will not be sufficient
- Homeschooled students though not considered to have a high school diploma or equivalent, they are eligible to receive FSA funds if their secondary school education was in a homeschool that state law treats as a home or private school. Some states issue a secondary school completion credential to homeschoolers. If this is the case in the state where the student was homeschooled, they must obtain this credential to be eligible for FSA funds.
- Applicants who are of compulsory age (NH 16y) will be considered when they can provide verifiable proof of completed secondary education. It should be noted that NH State Board of Barbering Cosmetology and Esthetics does not issue professional license applicants until the age of 18.
- Keene Beauty Academy does not admit students under the Ability to Benefit program at this time.
- Keene Beauty Academy does not admit foreign students at this time.
- Keene Beauty Academy will consider re-entry of terminated or students who have failed to complete on a case by case basis. All standard application procedures will be followed to apply for re-entry

TRANSFER POLICY

In order for Keene Beauty Academy to consider requests to accept training hours from post-secondary cosmetology or esthetics training programs, the following policy must be followed;

- Transcript of grades and classes attended from any cosmetology school attended must be provided and will be reviewed by Director.
- State Professional Licensure must be provided if applicable.
- Items for consideration include, but are not limited to;
 - Circumstances surrounding termination of previous institutions
 - Attendance rate
 - Grade Point average
 - Time lapsed from previous training
 - All financial obligations to any previous institution are met.
 - All standard Keene Beauty Academy admission criteria will be followed.
 - Keene Beauty Academy reserves the right to refuse the transfer of hours from any previous training.

Keene Beauty Academy allows the application for transfer of secondary training program hours and has in place a policy for application as follows;

- In order for Keene Beauty Academy to consider requests to accept training hours from secondary training programs, the following policy must be followed. Submission of transcript of Cosmetology or Esthetics grades and classes attended for both junior and senior years (if applicable) as well as a complete secondary school transcript. Each year is evaluated individually for final grade. Applicant must have final Cosmetology or Esthetics grade of 75% or better each year in both written and practical work to be considered for transfer of hours as well as an over all GPA of 75% or better each year in full secondary transcript. \$ 500.00 institutional scholarship is issued to applicants from secondary Cosmetology programs who exhibit GPA of 75% or better whether or not they request transfer of hours. Aforementioned institutional scholarship will expire one year after the graduation date of the applicant.
- All Transfer applicants must complete all standard Keene Beauty Academy entrance requirements. Transfer hours from secondary programs will be applied to student's completed hours after 900 hours of successfully completed training falling within the guidelines of Keene Beauty Academy Satisfactory Academic Progress policy. Enrollment agreement will reflect acceptance of transfer hours and will be amended if Satisfactory Progress is not achieved at 900 completed hours. Student may elect to remove request for transfer of hours at any point in their program.
- Keene Beauty Academy reserves the right to refuse the transfer of hours from any previous training.
- All standard Keene Beauty Academy admission criteria will be followed.

Keene Beauty Academy

Satisfactory Academic Progress Policy

This satisfactory progress policy is established and maintained consistently for all students attending the Keene Beauty Academy. This is true whether a student is using Title IV student aid or not. This is true for any VA or Military Financial Benefits. It is applied to all students whether full or part time. This policy complies with all other regulations applicable to Keene Beauty Academy.

In order to be considered making satisfactory academic progress (SAP) while attending Keene Beauty Academy, a student must achieve SAP requirements which will be evaluated at the point at which the student achieves the following actual attended hours.

The SAP evaluation periods for each program are as follows;

Cosmetology; 450 clock hours and 15 weeks, 900 clock hours and 30 weeks, and 1200 clock hours and 40 weeks. These are actual attended hours not scheduled hours.

Esthetics; 300 clock hours and 10 weeks. These are actual attended hours, not scheduled hours.

Keene Beauty Academy academic year consists of 900 actual attended hours.

Cosmetology program consists of 1 2/3 academic years. 900hrs + 600 hrs

Esthetics program consists of 2/3 of one academic year. 600hrs

All transfer students will be evaluated at the midpoint of their contracted hours or the established evaluation periods above, whichever comes first in each contracted period.

A student meeting the minimum requirements at an evaluation shall be considered making satisfactory progress until the next scheduled SAP evaluation. The student must meet both the attendance and academic progress requirements to be considered making satisfactory progress.

Satisfactory Academic and Practical performance requirements:

The student must maintain a 75% or better cumulative grade point average, which includes practical test scores and written test scores, in order to meet the academic requirement of the Satisfactory Academic Progress Policy.

General Interpretation of Academic and Practical Grades:

75-100	Satisfactory
0-74	Unsatisfactory

Satisfactory Attendance requirement:

The student must maintain a 70% attendance rate in order to meet required attendance rate of the Satisfactory Academic Progress Policy evaluation periods.

Maximum Time Frame

The maximum time frame that is allowed for a student to complete each program, which does not exceed 150% of the course length, is stated below:

Cosmetology, Scheduled Program Length 30 hours /week, 1500 hours /50 weeks Esthetics, Scheduled Program Length, 20 hours /week, 600 hours /30 weeks

Maximum Time Allowed per program

Cosmetology, 71.5 weeks, 2145 scheduled hours, 143%

Esthetics, 42.9 Weeks, 858 scheduled hours, 143%

The Maximum time allowed for transfer students who need less than the full course requirements will be determined based on 143% of the scheduled contract hours

Should it be determined by attendance percentage and remaining program hours that a student is unable to complete the program in the maximum time frame stated above, the student enrollment will be terminated as of the date of determination.

ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion. Several comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a cumulative written and practical grade average of 75% and pass one final written exam prior to graduation. Students must make up missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

75 - 100

SATISFACTORY

74 and BELOW

UNSATISFACTORY

DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

WARNING

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she may be placed on probation and, if applicable, students may be deemed ineligible to receive Title IV funds.

PROBATION

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress while during the probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period and within the Maximum Time Frame.

INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal if they are accepted back.

APPEAL PROCEDURE

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school on the designated form describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable.

NONCREDIT, REMEDIAL COURSES, REPETITIONS

Noncredit, remedial courses, and repetitions do not apply to this institution. Therefore, these items have no effect upon the school's satisfactory academic progress standards.

TRANSFER HOURS

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted.

This policy is included in this First Day Handbook, the Keene Beauty Academy Catalog as well as the pre-enrollment interview documentation you receive.

Refund Policy

5. Refund Policy:

This policy applies to all applicant rejections, terminations for any reason, by either party, including student decision, course program cancellation, or school closure.

Cancellation or withdrawal shall occur on the earlier of the dates that:

- a. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid, excluding \$100.00 application fee.
- b. A student (or legal guardian) cancels their enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded excepting the above mentioned application fee, regardless of whether or not the student has actually started classes.
- c. A student cancels their enrollment after three business days of signing the contract but prior to starting classes. In these cases they shall be entitled to a refund of all monies paid to the school except the application fee in the amount of \$100.00
- d. A student notifies the school of their withdrawal in writing
- e. A student on an approved leave of absence notifies the school that they 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 school that the student will not be returning.
- f. A student is terminated by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance daily.) Students who are absent for 14 consecutive days will be terminated and refund calculation will be based on last date of attendance.
- g. In type 5 b,c,d, or f 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
- h. person. The return of Title IV funds as prescribed in Section 484B of the HEA Amendments determines the amount of Title IV aid a student has earned at the time a student withdraws. The amount of Title IV aid a student has not earned is then returned to the Title IV programs. It is a proportional calculation based on the date of withdrawal through sixty percent (60%) of the payment period. All refunds are based on scheduled hours.
- i. For students who enroll and begin classes but withdraw prior to course completion (after 3 business days of signing the contract), or students who have been expelled, the following schedule of tuition earned by the school applies. All refunds are based on scheduled hours on students last day of attendance. The formula in brief is as follows:

Minimum Tuition Adjustment Schedule

Percent of scheduled time enrolled to total course	Total tuition school shall retain or receive
0.01% to 4.9%	20%
5.0% to 9.9%	30%
10.0% to 14.9%	40%
15.0% to 24.9%	45%
25.0% to 49.9%	70%
50% and over	100%

The order of any refunds is as follows: (1) Unsubsidized Direct Loan (2) Subsidized Direct Loan (3) PLUS, (4) PELL, (5) OTHR, (6) VOCR, (7) Scholarship

- a. The institution will determine the date of withdrawal and then determine the percentage of the payment period attended by the student.
- b. The institution will determine the amount of Title IV aid for which the student was eligible by the percentage of time enrolled.
- c. The institution will compare the amount earned to the amount disbursed. If the amount of aid disbursed exceeds the amount earned, this amount of Title IV aid must be returned.
- d. The institution allocates the responsibility for returned unearned aid between the school and the student according to the portion of disbursed aid that could have been used to cover institutional charges and the portion that could have been disbursed directly to the student once institutional charges were covered.
- e. The institution and/or the student must then distribute the unearned Title IV aid back to the Title IV programs.

A cancellation fee of \$150 will be charged for students who withdraw or terminate at any time during their enrollment.

All cost of extra items to the student, such as books and the instructional supplies or equipment service charges, student activity fees, deposits, rental and other charges need not be figured in refund computations, provided such charges are itemized separately in the enrollment agreement, catalogs, or in other data furnished the student before enrollment. Unmet obligations by the student to the school will be collected by legal and ethical business practices.

Please note such items are refundable under the circumstances described in Items 5 a,b,and,c above. If a course is canceled subsequent to a student's enrollment, and before instruction in the course has begun, the school shall provide a full refund of all monies paid including application fee and any unused registration fee to the State of NH. If a school closes permanently and ceases to offer instruction after students have enrolled, and instruction has begun, the school will provide a pro-rata refund of all monies paid. 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: provide a pro-rata refund for all students transferring to another school based on the hours accepted by the receiving school.

The school may retain a refund of \$25 or less that would be allocated to a Title IV program.

The student's rights under this agreement may not be assigned to any other person.

Items of importance:

A student should provide written notification to Keene Beauty Academy of the students withdrawal. In the case of disabling illness or injury, death in the students immediate family, or any other documented mitigating circumstances, a reasonable and fair refund settlement will be made.

If a course and/or program is canceled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall provide a full refund of all monies paid within 45 days of notice of the course or program cancellation.

If permanently closed or no longer offering instruction after the student has enrolled, the school will provide a pro rata refund of tuition to the student , within 45 days, OR provide course completion through a pre arranged teach out agreement with another institution. Students will be notified of amount of Title IV benefits they can expect to receive, and when, via a "Preliminary Award Letter"

The refund to the student may exceed the Minimum Tuition Adjustment Schedule. If a student has 14 consecutive days of absence, not documented as a leave of absence, Keene Beauty Academy will withdraw that student from enrollment. The last date of academic attendance will be determined by KBA from our attendance records. The student may provide written notification to KBA of their withdrawal prior to the date that KBA would normally determine that the student withdrew.



800 Park Ave
Keene, NH 03431
(603) 357-3736

www.keenebeautyacademy.edu

Published 10-2025

Revised 3-3-26

For the Catalog Year 2026