



# Course Information Catalog



## Cosmetology, Esthetics, & Cosmetology Instructor 2026

03/01/2026

145 N. Third Street, DeKalb, IL 60115 [www.debschool.com](http://www.debschool.com)

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**TABLE OF CONTENTS**

**Contents**

**Debutantes School Mission .....2**

**Why Choose Debutantes School? .....2**

**Our Story .....3**

**Debutantes School Staff/Faculty .....4**

**School Holidays / Closures .....4**

**Admission Requirements .....4-5**

**Transfer Students.....5**

**Re-Entry Students .....5**

**Program Information Cosmetology.....6-8**

**Program Information Cosmetology Instructor .....9-11**

**Program Information Esthetics ..... 12-14**

**Enrollment Agreements .....15**

**Graduation Requirements .....15**

**Scholarship Information ..... 16-17**

**School’s Course Completion Annual Report Informational Reporting Year-2023 .....17**

**Financial Aid Policy ..... 18-24**

**School Policies/Student Handbook ..... 25-47**

Internal Grievance Form ..... 44

Student Disciplinary Process ..... 45

Student Disciplinary Form..... 46

Drug-Free Schools/Drug-Free Workplace Annual Disclosure ..... 46

## Debutantes School Mission

As a family enterprise, we strive to foster a learning environment which best prepares our students to attain their professional license from the state of Illinois as well as employment in their field of study

## Why Choose Debutantes School?

Debutantes School of Beauty is located in the heart of downtown DeKalb, home of Northern Illinois University.

Our 17,000-square foot historic building is in the midst of eclectic shops and restaurants. Our facility was first used as a theatre termed “The Theatre of Tomorrow” which opened in 1949. Opening the doors of Debutantes School meant completely renovating the facility to foster and create a unique and effective work environment for student success. This includes updated classrooms, hands on work spaces, state of the art equipment, & the newest tools in the industry for an ultimate learning experience.



*Learning...Growing...Becoming...*

We are highly focused on individual student success. This includes a commitment to a 16 to 1 student to teacher ratio complete with individualized student plans.

Debutantes School has partnered with industry leading suppliers to ensure access to the latest styles, techniques, and trends.

We are dedicated to our students' long-term career success through the teaching of business principles, strategies, and ethics.

Debutantes School attracts, motivates, and retains the highest quality instructional staff in the industry

## Our Story

Debutantes may be an unusual name for a school of cosmetology, esthetics and nail technology, but it has meaning for us. We are a family business – Tom (father), Jaime, Sarah and Becky (daughters). Missing in this family is a wife and mother. Deb is her name and the name we wanted to make sure was a very real part of our business. Debutantes was our choice of a name to honor her.

In December of 2006 at the way too young age of 51, Deb lost her life to cancer. She had become a wife at age 19, a mother at age 20 and invested her life in those she loved. For 31 years we were fortunate to be the ones she loved most. We loved her back as best we knew how.

She left a legacy of building into the lives of others for her husband and daughters to follow. So, in the fall of 2008 when we opened our doors, it made sense that Debutantes would be the name above those doors. We knew, however, that a name was only an honor when the name stood for something honorable. We knew we needed to create a school that would live up to the name.

We may not always succeed (she didn't either), but we are working hard to build into the lives of our students so that they have opportunities to use their gifts and be successful in the process. When Deb was a very young mom, living in Vermont and looking for a way to help her family's finances, she used her God-given artistic abilities, coupled it with her desire to create, and taught herself how to make dough ornaments. She then launched her own successful business "Rollin in Dough". She worked incredibly hard, but she was never more alive than when she used her talents and abilities to provide something of value for others.

The school that now carries her name lives so that others can apply their own gifts, work hard, serve others, and experience the joy of being successful doing what they were created to do. We are committed to that mission and look forward to working together to help others achieve their dreams.

# Debutantes School Staff/Faculty

**Owners:** Tom Rogers, Jaime Rogers, Becky Rogers

**School Managing Partners/Directors:** Becky Rogers, Tom Rogers

**Admissions:** Tom Rogers

**Financial Aid:** Gabriela Zepeda

**Cosmetology Instructional Staff:** Gabriela Zepeda, Lauren Henrich, Rebecca Moment, Shannon Toms, Ana Camaro, Sarah Beyer, Meghan Crumpton-Powell, Manuel Salinas

**Esthetics Instructional Staff:** Ana Camaro

**Cosmetology 500 Hr Instructor Staff-** Gabriela Zepeda, Lauren Henrich, Rebecca Moment, Shannon Toms, Ana Camaro, Sarah Beyer, Meghan Crumpton-Powell, Manuel Salinas

## School Holidays / Closures

Debutantes School of Beauty is closed on Sundays and Mondays. We will have full school closures on the below dates. There will be no staff, students, or clients in our facilities during school closures. Debutantes School of Beauty reserves the right to cancel classes for weather and emergency related items. School closures do not count as scheduled hours.

**Spring Break:** April 3 – April 4, 2026

**Summer Break:** June 30 - July 4, 2026

**Fall Break:** November 26 – November 28, 2026

**Winter Break:** December 24- January 2 2027

## Admission Requirements

In addition to the requirements below, Debutantes School does not and will not reschedule no call/no show appointments during our Admissions Process and your Prospective student file will be closed and not allowed to be re-opened by any member of our Admissions Team. Debutantes School does not currently accept "Ability-to-Benefit" students in place of requirements 1-3 below. In order to be considered for enrollment at Debutantes School of Beauty, the following items must be successfully completed:

- 1.) Have successfully (a) completed high school or its equivalent as evidenced by any of the following; a copy of diploma, a copy of GED certificate, a copy of a transcript showing high school completion, proof of attainment of an Associate's degree or higher by providing a copy of a college transcript showing college completion or college degree, or (b) be enrolled through a high school which has contracted its Vocational Program through Debutantes School of Beauty, or
- 2.) Have evidence of completion of home schooling that Illinois state law treats as a home or private school or
- 3.) Have evidence that verification of a foreign student's high school diploma has been performed

by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a high school diploma.

- 4.) Schedule and successfully complete an Admissions Tour at our campus.
- 5.) Schedule and successfully complete a Financial Advisement Meeting
- 6.) Complete an Enrollment Agreement prior to the scheduled class start date
- 7.) Pay the required Registration fee not to exceed \$100
- 8.) If enrolling in the Cosmetology Instructor Education Program, applicants must provide their state issued Cosmetology license

## **Transfer Students**

Debutantes School may credit transferable hours. If a transfer student desires to have transfer hours counted, they must go through a formal skill evaluation (practical and written) to determine their skill level. Skill evaluations are scheduled in accordance to educator availability. Please call in advance for an appointment and to ensure that the proper paperwork is completed prior to the skill evaluation. Transfer hours may not be entirely credited if the skill level does not meet our requirements; if the student scores below 80% on the written test; or if we feel the student may need additional classroom time. Transfer students must provide transcripts with their grades and hours at the time of the skill evaluation. Tuition for transfer students will be calculated per hour based on number of hours needed to complete the program. Class/lab fees will be prorated based on the number of hours needed. If a kit is required, the student must pay for it on the first day of school. If only a partial kit is necessary, it can be purchased separately. Debutantes School of Beauty does not recruit students already attending or admitted to another school offering a similar program of study. Transfer students must meet all other Admission Requirements stated above.

## **Re-Entry Students**

Students who have dropped out of school or who have been terminated from their program may apply for re-entry. The student must have satisfied all prior financial obligations to the school. The student should write a letter of intent to the school explaining why they wish to continue their education. Terminated students must also explain how they have or plan to correct the circumstances which lead to their termination. If approved, the student must then complete the entire application process and pay all the fees. All re-entry students must complete a written evaluation to determine the amount of clock-hours that will be transferred to the new enrollment agreement. If the student had been out of school for more than six months or had previously begun the practical portion of their education, they must complete a skill evaluation in addition to a written evaluation. The fee for the skill evaluation is \$100 and the student must provide a model and supplies for evaluation.

## Program Information Cosmetology

At Debutantes School of Beauty you will learn all of the skills required to become a licensed Cosmetologist, or according to the Standard Occupational Classification Codes (SOC) a hairdresser, hairstylist, or cosmetologist, code number 39-5012.00.

**DESCRIPTION:** The Cosmetology Course at Debutantes School of Beauty is designed to prepare and train students in the field of Cosmetology under the guidelines and standards of the Illinois Department of Financial and Professional Regulations.

**OBJECTIVES:** Upon completion of the course requirements, the determined graduate will be able to:

- 1.) Project a positive attitude and sense of personal integrity and self confidence
- 2.) Project professionalism, visual poise and proper grooming
- 3.) Communicate effectively and interact appropriately with colleagues, supervisors and clients
- 4.) Respect the need to deliver worthy service for value received in an employment environment
- 5.) Perform the basic manipulative skills in the areas of hairstyling, hair shaping, hair coloring, texture services, scalp and hair conditioning, skin and makeup, and nail care
- 6.) Perform the basic analytical skills to advise clients in the total look concept
- 7.) Apply academic learning, technical information and related matter to assure sound judgments, decisions, and procedures

To ensure continued career success, our students will continue to learn new and current information related to skills, trends, and methods for career development in cosmetology and related fields.

**CURRICULUM BREAKDOWN:** The following is a breakdown of the 1500-hour curriculum for our Cosmetology Program:

Basic Training – Curriculum includes no less than 150 hours of classroom instruction in general theory and practical application. Completion of this training is required prior to practicing on the public

Practical Chemical Application/Hair Treatment – Curriculum includes no less than 500 hours of a combination of classroom instruction and hands on experience

Hair Styling/Hair Dressing – Curriculum includes no less than 475 hours of a combination of classroom instruction and hands on experience

Shop Management, Sanitation and Interpersonal Relations – Curriculum includes no less than 200 hours of classroom instruction

Esthetics – Curriculum includes no less than 85 hours of instruction

Nail Technology - Curriculum includes no less than 55 hours of instruction

Electives – Curriculum includes no less than 35 hours

Internship program – May be substituted for 150 hours of the 1500 hours. Students must qualify by meeting minimum standards and criteria in order to participate in the Internship Program at Debutantes School of Beauty

REFERENCE MATERIALS: For students in classes starting prior to June 2024, Debutantes School of Beauty partnered with Pivot Point to provide a number of reference materials for our students. Those Cosmetology students are provided with Pivot Point Salon Fundamentals Textbook and Smart Notes Workbook as well as a key-code for learnaboutbeauty.com (LAB). For students in classes starting in June 2024 and following, Debutantes School of Beauty partners with Milady through which students utilize its CIMA platform. Both platforms allow students access to videos, presentations, and a comprehensive overview of the Cosmetology program. For students using the CIMA platform, the textbook and workbooks are provided in an online format only. In addition to those provided materials, Debutantes School offers a comprehensive library of references, periodicals, books, texts, audio/video tapes and web- based materials that are available to support the program of study and supplement the program of study.

TEACHING AND LEARNING METHODS: The Cosmetology 1500 clock hour education at Debutantes School of Beauty is provided through a sequential set of learning steps which address specific tasks necessary for state board preparation, graduation, and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative, and productive career-oriented activities. The course is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student salon activities, and student participation. Audio-visual aids, guest speakers, projects, activities, and other related learning methods are used in the course.

GRADING PROCEDURES: Please refer to our Satisfactory Academic Progress Policy on Pages: 45-47.

## 2026- Cosmetology Scheduling and Tuition Information

*\* All scheduling, start dates, pricing, and fees are subject to change without notice until enrollment agreement is signed by both parties*

### Costs:

Registration Fee- \$100

Tuition Price: \$18,000 (\$12.00/clock-hour)

\*Debutantes School reserves the right to increase our tuition fee by \$500 for each Cosmetology class start date. The fee is waived if transferring from a school that has permanently closed.

Kit Price: \$2,400

**Other Costs:** Students that do not meet their course completion date agreed upon at enrollment will be subject to an "Overage Charge" of \$10.00 per clock-hour.

**Class Schedule Change:** Any schedule other than the schedule shown on this Enrollment Agreement must be approved by the Admissions Office. Any schedule change requests must be submitted in writing. If the student needs to change their class schedule from their contracted schedule there may be a fee assessed to accommodate the change.

**Transcript Fees:** Each time that a student's transcripts are transferred or given out, the student will be charged a \$5.00 processing fee.

### Hours:

Initial 280 hours: Tuesday-Friday: 8:45am-1:45pm

Post 280 hours: Tuesday-Friday: 9am-3pm and every other Saturday: 8am-4pm.

### Cosmetology Start Dates:

February 4, 2026

June 3, 2026

October 7, 2026

### Cosmetology Payments

Financial Aid is available to those who qualify. All students applying for Federal Financial Aid are required to file a Free Application for Federal Student Aid (FAFSA). Log on to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to submit your application. Our Federal School Code is 042299. Financial aid awards are contingent upon student completion and return of necessary paperwork in timely manner.

If you have already filed a FAFSA for the current award year, please do not submit a duplicate application, as it will be rejected by the Department of Education. Log on to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and add our school code (042299) to your existing application.

Debutantes School of Beauty accepts payments in the forms of Cash, Personal Checks, Certified Checks, Money Orders, Visa, MasterCard, and American Express.

## Program Information Cosmetology Instructor

Debutantes School of Beauty will prepare you to become a licensed Illinois Certified Cosmetology Instructor. To qualify for this program, you must have your Illinois Cosmetology License as well as two years of practical experience at an Illinois Registered Salon.

**DESCRIPTION:** The 500-hour Cosmetology Instructor Course at Debutantes School of Beauty is designed to prepare and train students in the field of Cosmetology Instruction under the guidelines and standards of the Illinois Department of Financial and Professional Regulations.

**OBJECTIVES:** Upon completion of the course requirements, the determined graduate will be able to:

- 1.) Prepare, maintain, and organize daily lesson plans including written and practical examinations in accordance with course syllabi and Illinois State Regulations
- 2.) Provide an educational environment which encourages students to meet and exceed educational and professional standards
- 3.) Provide positive relationships with students by understanding and addressing individual learning styles, motivation, needs and concerns
- 4.) Recognize and reinforce student accomplishments
- 5.) Act with integrity, honesty, and knowledge that promote the culture and values of the Cosmetology Industry
- 6.) Remain calm, maintain perspective and respond in a professional manner when faced with tough situations
- 7.) Apply academic learning, technical information and related matter to assure sound judgments, decisions, and procedures

To ensure continued career success, our students will continue to learn new and current information related to skills, trends, and methods for career development in cosmetology and related fields.

**CURRICULUM BREAKDOWN:** The 500-hour program is broken down as

follows: 20 hours of Educational Psychology

20 hours of Teaching Methods (Theory)

150 hours of Application of Teaching

Methods 50 hours of Business Methods

260 hours of Student Teaching under the on-site supervision of an Illinois licensed teacher. The student teacher will be expected to present theoretical and practical demonstrations to students in the basic curriculum

REFERENCE MATERIALS: In its Cosmetology Instructor program, Debutantes School of Beauty partners with Milady through which students utilize its CIMA platform - allowing students access to their e-book, videos, presentations and assessments to provide a comprehensive curriculum to instruct and equip future Cosmetology Instructors . In addition to those provided materials, Debutantes School offers a comprehensive library of references, periodicals, books, texts, audio/video tapes and web- based materials that are available to support the program of study and supplement the program of study.

TEACHING AND LEARNING METHODS: The Cosmetology Instructor 500 clock hour education at Debutantes School of Beauty is provided through a sequential set of learning steps which address specific tasks necessary for state board preparation, graduation, and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative, and productive career-oriented activities. The course is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student salon activities, and student participation. Audio-visual aids, guest speakers, projects, activities, and other related learning methods are used in the course.

GRADING PROCEDURES: Please refer to our Satisfactory Academic Progress Policy on Pages: 45-47.

# 2026- Cosmetology Instructor Scheduling and Tuition Information

*\* All scheduling, start dates, pricing, and fees are subject to change without notice until enrollment agreement is signed by both parties*

## **Cosmetology Instructor**

### **Program Costs:**

Registration Fee- \$100

Tuition Price: \$6,000 for 500-hour course (must have two years' practical experience in a registered salon) Kit Fees: \$400

**Other Costs:** Students that do not meet their course completion date agreed upon at enrollment will be subject to an "Overage Charge" of \$10.00 per clock-hour.

**Class Schedule Change:** Any schedule other than the schedule shown on this Enrollment Agreement must be approved by the Admissions Office. Any schedule change requests must be submitted in writing. If the student needs to change their class schedule from their contracted schedule there may be a fee assessed to accommodate the change.

**Transcript Fees:** Each time that a student's transcripts are transferred or given out, the student will be charged a \$2.00 processing fee.

### **Hours:**

Program hours will be individually scheduled at the time of registration. All Students Instructors must average a minimum of 14 hours per week and cannot exceed 32 hours per week.

### **Cosmetology Instructor Program Start Dates:**

Dates are based on Availability

### **Cosmetology Instructor Program Payments**

**Advanced Payment Reward:** Student to receive 15% cash discount as well as a \$400 credit towards book costs for paying tuition 14 days prior to first day of class. Total amount owed will be \$5100.00

**Monthly Payments:** While attending school, Student Instructors must pay \$100 per month if completing 14- 22 hours/week, \$125 per month if completing 23-30 hours/week, or \$150 per month if completing 31-36 hours/week. Starting one full month after graduation students will be given 36 months to pay off their remaining balance in equal monthly payments

Debutantes School of Beauty accepts payments in the forms of Cash, Personal Checks, Certified Checks, Money Orders, Visa, MasterCard, and American Express.

## Program Information Esthetics

At Debutantes School of Beauty you will learn all of the skills required to become a licensed Esthetician. Or according to the Standard Occupational Classification Codes (SOC) a skincare specialist, code number 39-5094.00.

**DESCRIPTION:** The Esthetics Course at Debutantes School of Beauty is designed to prepare and train students in the field of Esthetics under the guidelines and standards of the Illinois Department of Financial and Professional Regulations.

**OBJECTIVES:** Upon completion of the course requirements, the determined graduate will be

- able to: 1.) Project a positive attitude and sense of personal integrity and self confidence
- 2.) Project professionalism, visual poise and proper grooming
- 3.) Communicate effectively and interact appropriately colleagues, supervisors and clients
- 4.) Respect the need to deliver worthy service for value received in an employment environment
- 5.) Perform the basic manipulative skills in the areas of hair removal, facial services, body treatments, microdermabrasion, chemical services, and make-up application
- 6.) Perform the basic analytical skills to advise clients in the total look concept
- 7.) Apply academic learning, technical information and related matter to assure sound judgments, decisions, and procedures

To ensure continued career success, the graduate will continue to learn new and current information related to skills, trends, and methods for career development in esthetics and related fields.

**CURRICULUM BREAKDOWN:** The following is a breakdown of our 750-hour curriculum:

Basic Training – 75 hours of classroom instruction in general theory and practical application. Completion of this training is required prior to practicing on the public

Scientific Concepts – 150 hours of classroom instruction

Practices and Procedures – 500 hours of instruction, a combination of classroom instruction and clinical application

Business Practices – 25 hours of classroom instruction

**REFERENCE MATERIALS:** Debutantes School of Beauty partners with Pivot Point Salon Fundamentals in order to provide a number of reference materials for our students. All Esthetics students are provided

with Pivot Point Salon Fundamentals Textbook and Smart Notes Workbook. In addition to the provided materials, Debutantes School offers a comprehensive library of references, periodicals, books, texts, audio/video tapes and web-based materials that are available to support the program of study and supplement the program of study.

**TEACHING AND LEARNING METHODS:** The Esthetics 750 clock hour education at Debutantes School of Beauty is provided through a sequential set of learning steps which address specific tasks necessary for state board preparation, graduation, and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative, and productive career-oriented activities. The course is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student salon activities, and student participation. Audio-visual aids, guest speakers, projects, activities, and other related learning methods are used in the course.

**GRADING PROCEDURES:** Please refer to our Satisfactory Academic Progress Policy on Pages: 45-47.

## 2026- Esthetics Scheduling and Tuition Information

*\* All scheduling, start dates, pricing, and fees are subject to change without notice until enrollment agreement is signed by both parties*

### **Costs:**

Registration Fee- \$100

Tuition Price: \$11,500\*

\*Debutantes School reserves the right to increase our tuition fee by \$1000 for each Esthetics class started

Kit Fee: \$1,500

**Other Costs:** Students that do not meet their course completion date agreed upon at enrollment will be subject to an "Overage Charge" of \$10.00 per clock-hour.

**Class Schedule Change:** Any schedule other than the schedule shown on this Enrollment Agreement must be approved by the Admissions Office. Any schedule change requests must be submitted in writing. If the student needs to change their class schedule from their contracted schedule there may be a fee assessed to accommodate the change.

**Transcript Fees:** Each time that a student's transcripts are transferred or given out, the student will be charged a \$2.00 processing fee.

### **Esthetics Start Dates:**

February 11, 2026

June 10 2026

October 14, 2026

### **Hours**

0-85 Scheduled Clock Hours: Wednesday-Friday 10am-3pm

86 Scheduled Clock Hours -Complete: Tuesday-Friday 9am-3pm and every other Saturday 8am-2pm

### **Esthetics Payments**

Financial Aid is available to those who qualify. All students applying for Federal Financial Aid are required to file a Free Application for Federal Student Aid (FAFSA). Log on to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to submit your application. Our Federal School Code is 042299. Financial aid awards are contingent upon student completion and return of necessary paperwork in timely manner.

If you have already filed a FAFSA for the current award year, please do not submit a duplicate application, as it will be rejected by the Department of Education. Log on to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and add our school code (042299) to your existing application.

Debutantes School of Beauty accepts payments in the forms of Cash, Personal Checks, Certified Checks, Money Orders, Visa, MasterCard, and American Express.

## Enrollment Agreements

**Policy-** All first-time students are required to pay a \$100 registration fee at the time their enrollment agreement is executed.

Once an Enrollment Agreement is completed by both parties, the student has the right to cancel their Enrollment Agreement until midnight of the fifth business day after the execution of the agreement. Cancellation must be in writing. When written notice of cancellation is given to the managing employee of the school within five days of signing the enrollment agreement, all charges, including the cost of books and materials, will be refunded. If notice of the right to cancel is not given to any prospective student at the time the enrollment agreement is signed, then the student has the right to cancel the agreement at any time and receive a refund of all the monies paid to date within 10 days of cancellation.

When written notice of cancellation is given to the managing employee of the school after five days of signing the enrollment agreement, but before the completion of the student's first day of attendance; the school will retain the application and registration fees, plus the cost of all books and materials received by the student. The cost of books, for purposes of refunds, is the cost of books charged to the student, not the cost of books to the school.

If written notice of cancellation is given to the managing employee of the School after the completion of the student's first day of attendance the following schedule of tuition adjustments shall be followed to meet minimum standards for refunds according to the Illinois Department of Financial and Professional Regulations (IDFPR):

Percentage of Scheduled Course Completion to Total Course Length	Amount of Total Tuition Owed to the School
.01% - 4.9%	10%
5.0% - 9.9%	30%
10.0% - 14.9%	40%
15.0% - 24.9%	45%
25.0% - 49.9%	70%
50.0% AND OVER	100%

All refunds owed to student will be paid by the school within 30 days after written notice to the School of termination of their enrollment agreement. Any cost of tuition owed to the school must be paid to the School within 30 days after written notice to the School of termination of their enrollment agreement.

The school shall mail a written acknowledgement of a student's cancellation or written withdrawal to the student within 15 calendar days of the date of the notification. Written acknowledgement is not necessary if a refund has been mailed to the student within 15 calendar days.

The above refund schedule applies to all terminations of this enrollment agreement for any reason, by either party, including student decision, course or program cancellation, or school closure.

## Graduation Requirements

Students must successfully complete all units of study, complete the number of hours required by the Illinois Department of Financial and Professional Regulations, pass the written and practical final with an 80% average or better and complete all required exit paperwork and exit interviews. A diploma is awarded upon graduation and an official transcript is awarded once all past due debts are paid to the school..12

## Scholarship Information

Debutantes School of Beauty offers Commitment to Education Scholarships to high school graduate or equivalent students, enrolling in the full-length private program for Cosmetology (1500 hours). These scholarships are awarded prior to enrollment. Amounts are pro-rated and applied to each clock-hour of the program. The available scholarships offered are as follows:

**Recent High-School Completion Scholarship** - This scholarship is available to all students that successfully completed high school as evidence by an official transcript. Students must begin their Cosmetology education within 4 months of their official high school graduation. Students that are committed to beginning their Cosmetology education within the four months allowed, will receive a \$1500 scholarship

**High-School Completion Commitment to Education Scholarship** - This scholarship is available to all students that successfully completed high school as evidence by an official transcript. Students must begin their Cosmetology education within 8 months of their official high school graduation. Students that are committed to beginning their Cosmetology education within the eight months allowed, will receive a \$500 scholarship.

**Associate's Degree Completion Scholarship** - This scholarship is available to all students that successfully completed their Associate's Degree as evidence by an official transcript from their college or university. Students that are committed to beginning their Cosmetology education after the successful completion of an Associate's Degree Program will receive a \$800 Scholarship

**Bachelor's Degree Completion Scholarship** - This scholarship is available to all students that successfully completed their Bachelor's Degree as evidenced by an official transcript from your college or university. Students that are committed to beginning their Cosmetology education after the successful completion of their Bachelor's Degree will receive a \$1500 scholarship for Please note that once you have received your Bachelor's Degree you are no longer eligible for PELL grants according to the Department of Education's Policies and Procedures.

**College Credits Completion Scholarship** - In addition to the scholarships awarded for completed degrees, Debutantes School also recognizes a commitment to education through successful completion of credit hour classes at a two or four year university. For every 20 hours of successfully completed credit hours with a C or higher, Debutantes School will provide a \$250 scholarship towards your Cosmetology Tuition at Debutantes School of Beauty. A maximum scholarship of \$1500 will be awarded under the College Credit Completion

Scholarship. Completion of credit hours must be documented by an official or unofficial transcript

In addition to the above scholarships for the Cosmetology program, Debutantes also offers the **Debutantes School Graduate Scholarship**. This scholarship is available to all Debutantes School Graduates that successfully complete our Cosmetology, Esthetics or Nail Technology programs of study with a 95% or higher attendance percentage. Students that successfully graduate from one of our full-length programs will receive a \$1,000 scholarship for their 2<sup>nd</sup> full-length program and \$2,000 scholarship for their 3<sup>rd</sup> full-length program.

## School's Course Completion Annual Report Informational Reporting Year-2023

Graduation/Completion %- **74%**

Placement %- **84%**

Licensure %- **93%**

Please visit [www.debschool.com](http://www.debschool.com) for our individual  
Annual Reporting Information

# Financial Aid Policy

Debutantes School of Beauty (Federal school code 042299) is an approved institution in disbursement of Title IV funds for our cosmetology program. A financial aid advisor is available to assist students in applying for financial aid to meet the costs of their training program. To be eligible for student aid, a student must meet certain requirements, he/she must:

- Be a US citizen or eligible non-citizen.
- Be registered with Selective Service (if required).
- Attend a college that participates in the following program: Federal Pell Grants, Federal Subsidized and Unsubsidized Stafford Loans.
- Be working towards a degree or certificate.
- Have completed high school or its equivalent.
- Be making satisfactory academic progress.
- Not owe a refund on a federal grant or be in default on a federal educational loan.
- Have "financial need" as determined by the US Department of Education.

It is very important that all students understand the policies and procedures of financial aid at Debutantes School. The administration of financial aid is extremely complex because of all the federal, state, and local agencies that provide and regulate these resources. As a consumer of educational services and programs, you should fully understand the financial assistance to which you are entitled as a student of Debutantes School. The forms you are asked to complete are absolutely necessary. All forms should be completed accurately and honestly. Information given is held in strict confidence. If you have questions or need any information not found in this publication, please call or visit the Financial Aid Office at Debutantes School, (815)758-4045.

## **Eligibility of Financial Aid**

During the academic year in which you receive aid, your eligibility is governed by whether you are part-time or full-time. If you are not a full-time student, you will not be eligible for the maximum awards for financial aid. You must be enrolled "at least half-time" in order to be considered for any financial aid.

## **Types of Financial Aid**

Debutantes School offers two basic categories of financial aid: grants and loans.

- Grants are awards based on financial need and do not require repayment.
- Loans are monetary awards that must be repaid after the student ceases to be enrolled at Debutantes School. There are three different loans offered: Direct Subsidized, Direct Unsubsidized, and Parent PLUS loans.

## **Student Rights and Responsibilities**

You have a right to know:

- What Financial aid programs are available at Debutantes School.

- You have the right to privacy; all records and information submitted with your application for financial aid are confidential.
- The deadlines for submitting applications for the programs available.
- How your financial need was determined. This includes costs for tuition, housing, transportation, books & supplies, & misc. expenses.
- How Debutantes School's refund and repayment policies work.
- How the Financial Aid Office determines whether you are making satisfactory academic progress and what happens if you are not in compliance.

### **Student Responsibilities**

- Complete all applications accurately and submit them on time to Debutantes School.
- Provide correct information. Reporting incorrect information on financial aid application forms is a violation of the law and may be considered a criminal offense, which could result in indictment under the US Criminal Code.
- Return all documentation, verification, and/or corrections requested by Debutantes School within the given time frame
- Be responsible for reading and understanding all forms that you sign and for record keeping of all financial aid correspondence.
- Make satisfactory academic progress in your program.
- Notify the Financial Aid & Business Offices of any change in name, address, or phone number.

### **Financial Aid Procedures Summary**

1. File a FAFSA (Free Application for Federal Student Aid), each school year to determine eligibility.
2. Review the Student Aid Report and report any corrections to provide accurate information to the federal government.
3. Provide documentation as requested by the Financial Aid Officer. Without all required paperwork, NO awards will be processed.
4. Return a signed award letter accepting the financial aid awards.
5. Complete Entrance Counseling and a Master Promissory Note on [www.StudentLoans.gov](http://www.StudentLoans.gov) website.
6. Maintain satisfactory academic progress (at least a 75% GPA as defined by their program and 67% attendance).

After all the required paperwork is in the student file and satisfactory academic progress (SAP) is documented by the program coordinator, Pell and Loan disbursements will be ordered by the Financial Aid Officer. Once the Pell and Loan funds are deposited into the financial aid account it may take the bookkeeper 2-3 business days to update the student's financial payment plan. All financial aid, regardless of source, is applied to the student's account balance. A student's current academic charges must be paid in full before any money is refunded to the student.



## **HOW TO APPLY FOR FINANCIAL AID**

The Free Application for Federal Student Aid (FAFSA) must be completed to receive financial aid. Complete the FAFSA utilizing the previous year's Income Tax Form for yourself, and/or your parents if you are a dependent student. After submitting a FAFSA, you will receive the Student Aid Report (SAR) and the school you chose on your FAFSA will receive an Institutional Student Information Record (ISIR) that will include your estimated family contribution (EFC). The EFC will determine the amount of Pell Grant award you will receive.

<http://www.studentloans.gov>

<http://www.fafsa.ed.gov>

## **PELL GRANT**

The Pell grant is funded through the U.S. Department of Education and being a grant, does not need to be repaid. Eligibility is based on the family's financial situation. The Pell Grant maximum award amount is \$7,395 for a full-time student in the 2024-2025 award year.

## **Selective Service Registration**

Any male student who should be registered with Selective Service and fails to register is ineligible for student assistance provided through programs established under Title IV of the Higher Education Act.

## **Dependent or Independent**

The Reauthorization of the Higher Education Act requires implementation of a new definition of independent student. For 2024-2025, you are automatically considered an independent student if you:

- Are at least 24 years of age by 10/31 of the award year,
- Have legal dependents other than a spouse,
- Are an orphan or ward of the court,
- Are a married student,
- Are a veteran of the U.S. Armed Forces,
- Are active military (not training only),
- Are a graduate or professional student,
- Are an emancipated minor, or
- Are homeless or at risk of it.

## **Cost of Attendance**

The cost of attendance (COA) is calculated by the amount of tuition, books & supplies, room & board, and miscellaneous expenses. The miscellaneous expenses include transportation, and personal costs that are determined by the financial aid office.

## **Expected Family Contributions**

How are the expected family contributions (EFC) calculated? For a student who is dependent upon parents, these resources would include the parent's contribution and the student's contribution. For the independent student, the resources would include only the student's contribution, and spouse's, if any. The EFC is calculated by the federal government using a formula including income, number of dependents, and various other factors.

The Financial Aid Advisor will provide an award letter, including all financial aid a student is eligible for and will send this to the student to be signed, dated, and returned to the financial aid office. No financial aid award will be disbursed before the award letter is signed and returned to the Financial Aid Office.

## **Verification**

In order to receive financial aid administered through Debutantes School, a student may be required to furnish documentation for verification of information provided on the financial aid application as required by the U.S. Department of Education. Any student unable to provide this information will not receive financial aid.

Students may be required to furnish items such as copies of non-taxable income, interest income, proof of assets, and veteran's benefits. These items may be needed to substantiate information reported on the FAFSA. Students must provide the Financial Aid Office with documentation for the verification request prior to completion of any financial aid award letter and the disbursement of any Title IV monies.

In some instances, the verification procedure discloses information that will change the award to be received by the applicant. At that time, the discrepancy will be discussed and the proper steps will be taken to correct the error(s). If applicable, the financial aid office may need to resubmit the FAFSA for corrections. The students must take the responsibility to insure the financial aid has all the appropriate information.

## **Required Verification Items**

- Household size (number of persons in the household).
- Number enrolled in post-secondary education (number of household members attending a post-secondary institution at least half-time [12 clock hours per week]).
- Adjusted gross income for the base year or income earned from work if AGI has not been calculated.
- Certain untaxed income and benefits for the base year such as:
  - Social Security benefits, if certain conditions apply
  - Child Support, if certain conditions apply
  - Untaxed payments to IRA and/or Keogh plans
  - Foreign income exclusion
  - Interest on tax-free bonds

The Financial Aid Officer will determine what documentation is necessary for each of the required verification items. All items need to be submitted to the Financial Aid office by the end of the award year applied for (June 30th).

## **Diploma Mills**

Debutantes School of Beauty's offices may require an official copy of a student's high school diploma for proof

of receipt and validity. If there is any question about whether the school is considered to be a diploma mill school, the diploma in question will be reviewed and then be determined whether the diploma meets requirements or not. The school will use a list of accredited state agencies in order to determine validity. If a diploma is deemed to be received from a diploma mill, it will not meet the requirements for financial assistance and the student will be required to complete and provide a copy of the GED prior to any financial assistance eligibility being awarded.

The Higher Education Opportunity Act defines a diploma mill as follows: (A) Offers, for a fee, degrees, diplomas, or certificates, that may be used to represent to the general public that the individual possessing such a degree, diploma, or certificate has completed a program of postsecondary education or training; and requires such individual to complete little or no education or coursework to obtain such degree, diploma, or certificate; and (B) Lacks accreditation by an accrediting agency or association that is recognized as an accrediting agency or association of institutions of higher education by a Federal agency, State government, or other organization or association that recognizes accrediting agencies or associations.

### **Loan Requirements**

Entrance and Exit Counseling - Students receiving financial aid while enrolled as an adult on either a full or part-time basis must participate in an entrance counseling session and complete and sign all necessary documents before receiving disbursement(s). If a student decides to receive Direct Loans, they must complete a Master Promissory Note. The student must also complete an exit session prior to graduation or termination of enrollment. The website for these sessions is <http://www.studentloans.gov>, which can be logged into using your PIN.

Master Promissory Note – A MPN is the legal document used to link a borrower to one or more Direct Loans. By signing a MPN the borrower is agreeing to repay all loans made under that MPN. Debutantes School requests e-MPN's (electronic MPN) through the student loans website by selecting Debutantes School to be notified.

### **Types of Loans**

Direct Subsidized Student Loan - Must be repaid. Loan limits vary according to enrollment status. The interest will not accrue during in-school period or during a 6-month grace period.

- Maximum - \$3,500 if enrolled full time for the academic year. \*Amounts may vary and are subject to change

Direct Unsubsidized Student Loan - Must be repaid. Loan limits vary according to enrollment status. Interest will accrue during in-school period.

- Maximum - \$9,500 if enrolled full time for the academic year. \*Amounts may vary and are subject to change

Both the Direct subsidized and unsubsidized loan begins repayment 6 months after graduation or withdrawal from a program. Interest rates currently have a fixed 4.99% rate. There is a simple Repayment Estimator Calculator on the Federal Student Aid website.

Parent Loans for Dependent Students (PLUS) - Parents of dependent undergraduate students may obtain guaranteed loans. The maximum amount of PLUS loan a student's parent may request is the total COA minus all of the students' received financial assistance. Interest rates for a new borrower are variable with a 7.54% rate. Interested applicants should contact the Financial Aid Office for more details.

## **Reinstatement of Financial Aid Eligibility**

If a student who has been denied payment of financial aid during a payment period brings his/her grades and/or attendance up to an acceptable level, financial aid will be reinstated. See the Financial Aid Officer for more information.

## **Professional Judgment Statue**

On the basis of adequate documentation, the Financial Aid Office has the right to make adjustments on a case-by-case basis to the cost of attendance or the values of the data items required to calculate the expected student or parent contribution (or both) to allow for treatment of an individual eligible applicant with special circumstances. Exercising a professional judgment is at the discretion of the school, Debutantes School will only exercise the practice of Professional Judgement on a case-by-case basis once requested by the student or parent. A request for a Professional Judgement must be submitted in writing to the school by the student/parent before any actions can be taken. For a Professional Judgement to be processed, the school may request several documents to base its' decision by. Once all the proper documents have been received by the school, the Financial Aid Office will make the decision to execute or deny the right to use the Judgement with the help of the Main Office and Managing Director. A Professional Judgement must be reapplied for with every new award year, a "cross-over" cannot happen.

Professional Judgement may affect the following:

- Cost of Attendance adjustments,
- Adjusting data elements of the EFC calculations, NOT the actual EFC formula, or
- Dependency overrides from Dependent to Independent status.

What Professional Judgement cannot do:

- Affect multiple Students,
- Change the actual EFC,
- Waive student eligibility requirements,
- Dependency overrides from Independent to Dependent status,
- Make a student Independent based on self-sufficiency, or
- Circumvent the regulations or the law.

Transfer students must apply for a Professional Judgement with Debutantes School, the judgement decision from the student's previous school will not be accepted.

## **Over awards**

An over award occurs when the Title IV aid the student has been awarded exceeds either need or COA. In the case where award amount is in excess, the amount of Unsubsidized Title IV aid the student has been awarded can be used to replace the EFC and thereby eliminate the overaward.

## **Return to Title IV**

The basic concept underlying the Return of Title IV Funds (R2T4) regulations is that FSA funds paid to a student, or to his or her account at the school, are either "earned" or "unearned" based on the percentage of a student's completion of a scheduled payment period or period of enrollment.

When a student withdraws, or stops attending during a payment period, Debutantes School of Beauty will determine if any FSA funds disbursed during the payment period were unearned. Unearned FSA funds will be repaid based on the result of R2T4 calculations that Debutantes School of Beauty makes. A student is considered to have withdrawn from a payment period or period of enrollment if the student does not complete all of the clock hours and weeks of instructional time in the payment period or period of enrollment that the student was scheduled to complete. The date of withdrawal is used in a return of funds calculation of a student's federal financial aid. Students may officially drop classes by contacting the Managing Director or Office Manager. The student's last day of recorded attendance will be the student's withdrawal date. The unexplained absence of a student from school for more than 14 consecutive calendar days will constitute constructive notice of cancellation to the school and will be determined to have unofficially withdrawn from Debutantes School, the student's last day of recorded attendance will be the student's withdrawal date. The calculation will be completed using the student's hours scheduled to be completed between first day of pay period and the last day of attendance, not including excused leave of absence.

These requirements do not apply to a student who does not actually cease attendance at Debutantes School. The Return of Title IV Funds Policy does not dictate Debutantes School's Student Refund Policy. Debutantes School is required to determine the earned and unearned portions of Title IV aid as of the date the student ceased attendance based on the amount of time the student was scheduled to be in attendance. Up through the 60% point in each payment period or period of enrollment, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, Debutantes School will still determine whether the student is eligible for a post-withdrawal disbursement. Debutantes School's Student Refund Policy will not affect the amount of Title IV Aid the student has earned under the Return calculation. If the amount disbursed to the student is greater than the amount the student earned, the unearned funds will be returned. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post-withdrawal disbursement of the earned aid that was not received. If a student withdraws, school charges that were previously paid by FSA funds might become a debit that the student will be responsible for paying.

If a student never actually begins attendance for the payment period or period of enrollment, this policy does not apply. If a student begins attendance but was not and could not have been disbursed Title IV grant or loan funds prior to withdrawal, the student is not considered to have been a Title IV recipient and this policy does not apply.

Once a student has been determined to be a withdrawal Debutantes School will, within 30 days, (1) Perform a R2T4 calculation (2) Notify student of grant overpayment (3) Notify student of eligibility for a post-withdrawal disbursement. Debutantes School will return Title IV funds within 45 days. In accordance with federal regulations, unearned aid will be returned to the federal programs in the following order: (1) Federal Direct Loans: Unsubsidized, then Subsidized, (2) Federal Direct Parent Loans, (3) Federal Pell Grant.

The R2T4 calculations may result in the student's and parent's being responsible for directly returning additional loan amounts to the US Department of Education. Your loan grace period begins on the student's withdrawal date from the school. If the student does not re-enroll within 6 months of their withdrawal date the loans will enter repayment. The student should contact the loan servicer or the US Department of Education to make repayment arrangements. The Master Promissory Note signed by the borrower outlines repayment obligations. The student should contact the servicer or the US Department of Education with any questions. Students who owe the US Department of Education for an overpayment of Title IV funds are not eligible for any additional federal financial aid until the overpayment is paid in full or payment arrangements are made with the US Department of Education.