

MODERN BEAUTY ACADEMY



SCHOOL CATALOG

Publication Date, January 1, 2019
To
December 31, 2019

Last Revision 01/01/2019
699 South "C" Street, Oxnard, CA 93030
(805) 483-4994
www.ModernBeautyAcademy.org

Modern Beauty Academy

699 South C Street
Oxnard, California 93030
(805)483-4994
www.ModernBeautyAcademy.org

from Our School President

April 1, 2019

Dear Student:

Welcome to Modern Beauty Academy, we thank you for selecting Modern Beauty Academy to obtain your training in the beauty field of your choice. You are entering a learning experience that will give you the opportunity to be successful in the beauty industry.

At Modern Beauty Academy, it is our goal to offer you the basic training to improve your opportunities to take and pass the licensure examination required by the Board of Barbering and Cosmetology under the California Department of Consumer Affairs.

We emphasize the importance to teach you how to be successful in the marketplace, and how to gain experience from each of the operations that you will perform during your training. The operations are an element necessary for you to take the required state license examination. The state license is required in order to obtain employment as a cosmetologist or as a manicurist. Your training will take place within an environment similar to that of your prospective employers. This means that you will be expected to be punctual, respectful toward your instructor, your fellow students and your patrons. It also means hard work, dedication, and lots of practical work on your part. Your training will consist of theory classes, applications of subject matters studied in the theory classes, salon management, business concepts, and the elements of personal success.

The training you will receive will allow you to obtain an entry-level position in the beauty industry. The real experience and the advancements in this industry will depend on your own efforts once you work in the beauty field.

It is a pleasure to have you join us at Modern Beauty Academy. The degree of your success will depend on the effort you are willing to apply during the entire course of your training.

Again, welcome to Modern Beauty Academy. The entire staff wishes you a successful career in the beauty business world.

Sincerely,
Linda M. Davis
President of Modern Beauty Academy

INDEX

A letter from our College President	2	17. Student Access	17
Index	3-4	Courses of Study	18
Disclosure Statement	5	Cosmetology Course	18-22
Facilities and Pre-enrollment Requirements	5	(1600 Clock Hours)	
Grievance Procedure	6	Manicuring/Nail Care Course	23-25
Mission and Educational Objectives	7	(400 Clock Hours)	
Accreditation	7	Tuition & Fees Policies	26
United States Department of Education	7	Textbooks, Equipment & Supplies	26
History and Ownership	7	Tuition & Fees Schedule	26
Administration Business Hours	7	1. Extra Instruction Charges	26
Faculty	7	Method of Payment	26
Housing	8	Institution Refund Policy	27
Admission Policy	8-9	1. Student's Right to Cancel	27
Articulation Agreements	10	2. Refund Policy	27
Schedule and Holidays	10	3. Withdrawal from Course	27
Scholarships	10	Return of Title IV	28
Disclosure (FERPA) & Retention Records	11	Refunds	28
Handicapped (Wheelchair Access)	11	Accrediting Commission Formula	28
Health and Physical Considerations	11	School Closure	28
Statement of Non-Discrimination	11	Financial Aid- Consumer Information	29
Career Counseling & Advising	12	Federal Disclosure Requirements	30
Placement	12	Campus Security Act	
Attendance Status	12	Disclosure Statement	31-34
Attendance, Tardy & Make-Up Policies	12	Drug & Alcohol Abuse Policy	
Class & Practice Hours	13	Statement	35
Credit Evaluation	13	Admissions Disclosure Form	36
Conduct & Termination Policy	13	Copyright Infringement Information	36
Graduation Requirements & Diploma	13	Voter Registration Information	36
Licensing Requirements	13	Constitution Day & Citizenship Day	36
Satisfactory Academic Progress Policy	14	Gainful Employment Program Disclosure	37
1. It Applies to ALL Students	14	• Program name & length	37
2. Maximum Time Frame	14	• Cost	37
3. Extra Instruction Charges	14	• Debt at Program Completion	37
4. Leave of Absence/Interruptions	15	• Program Competition in Normal Time	38
5. Grading System	15	• Placement	38
6. Evaluation Periods	15	General Financial Aid Information	38
7. Determination of Progress Status	16	Compliance Statement	38
8. Warning SAP	16	Financial Aid Mechanism	38
9. Probation SAP	16	Student Eligibility Requirements	39
10. Regain Financial Aid Eligibility	16	Department of Education Title IV	
11. Re-establishment of SAP	16	Student Financial Aid Programs	39
12. Appeal Procedure	16	Application for Aid: Procedures & Forms	39
13. Deemed Unsatisfactory	16	1. Free Application for	
14. Withdrawals and Re-entry	17	Federal Student Aid (FAFSA)	39
15. Noncredit and Remedial Courses	17	2. Disbursement	39
16. Transfer Hours	17	Federal Pell Grant Program	39

1. Deadline	39	Cost of Attendance	40
2. Renewal Process	39	Student Tuition Recovery Fund	41
3. Disbursement	39	Award, Concept, Selection of Recipients & Packaging Criteria	42
Federal Supplemental Educational Opportunity Grant (FSEOG)	40	Federal William D. Ford Direct Loan Program	42
1. Deadline	40		
2. Disbursement	40		
Determining Need	40		

INDEX Continued

Federal Direct Subsidized Loan	42-43
1. Maximum Annual Reward	43
Federal Direct Stafford Unsubsidized Loan	43
1. Deadlines	43
2. Maximum Annual Award	43
3. Aggregate Limits for Subsidized/ Unsubsidized Loans	43
4. Disbursements	43
Deadlines	44
Financial Aid Definitions	44-45
Verification Process	46-47
School Rules & Regulations	48-49
Students Rights & Responsibilities	50
Organizational Chart	51

Disclosure Statement

This institution is a private institution approved to operate by the California Bureau for Private Postsecondary Education. Approval to operate means the institution is compliant with the minimum standards contained in the California Private Postsecondary Education Act of 2009 (as amended) and Division 7.5 of Title 5 of the California Code of Regulations.

The Bureau has approved the following courses offered by Modern Beauty Academy:

Cosmetology	1600 Clock Hours
Manicuring / Nail Care	400 Clock Hours
Barbering course	1500 Clock Hours
Barbering Crossover	200 Clock Hours

Facilities and Pre-enrollment requirements:

Instruction is provided within a two-story 11,776 sq. foot air-conditioned, modern, two-story facility with many benefits for our staff and students. Our school simulates salon conditions to help our students “learn-by-doing”, with modern equipment and a variety of supplies that help enhance the students’ product knowledge. A video library is available to the students for additional education. Each student uses a locker for their private articles. Our facility has an occupancy level accommodating 100 students at any one time. Prospective enrollees are required to visit the physical facilities of the school, review and sign (4 times) the “Institutional Performance Fact Sheet” read the catalog and to discuss personal, educational and occupational plans with school personnel before enrolling, attending class or signing enrollment agreements. Modern Beauty Academy participates in some Title IV Programs to assist student to meet educational expenses. For information on those programs, see the financial aid section of this catalog. Modern Beauty Academy does NOT recruit students already attending or admitted to another school offering a similar program of study.

The following are agencies which set minimum standards for our program of studies in accordance with their individual requirements:

1. **The State of California Department Consumer Affairs Bureau of Barbering and Cosmetology:** provides licenses to graduates upon passing the Barbering and Cosmetology Bureau examination.
2. Modern Beauty is accredited by the **National Accrediting Commission of Career Arts and Sciences.**
3. Modern Beauty Academy **is** also eligible for recognition by the **United States Department of Education (USDE)**. As an eligible institution, Modern Beauty Academy also participates in the Federal PELL Grant Program and the Federal Supplemental Education Opportunity Grant Program neither of these program require repayment plan. Modern Beauty Academy does also participate in Title IV Direct student loans (Subsidized, Unsubsidized and PLUS loans for parents if the student is a dependent student. These loan programs required a repayment plan with the U.S. department of Educations and are not protected by the bankruptcy laws. A statement specifying whether the institution has a pending petition in bankruptcy, is operating as a debtor in possession, has filed a petition within the preceding five years, or has had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C. Sec. 1101 et seq.).

For more information on these programs please refer to our Financial Aid section on this catalog.

Grievance Procedure

In such a case whereas a problem or complaint should arise, you should first contact your immediate instructor in charge. Requests for further action may be made to the schools Academy Director, Ms. Angelica Garcia. If still not resolved, you may direct your complaint to our California regulatory agency. You may write to one or both state and federal agencies:

Board of Barbering and Cosmetology
P.O. Box 944226
Sacramento, CA 94244
(916)574-7570 Fax: (916)575-7281

And / or

National Accrediting Commission of Career Arts and Sciences
3015 Colvin Street
Alexandria, VA 22314
Email: [web info@naccas.org](mailto:webinfo@naccas.org)
(703) 600-7600

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.:

Bureau for Private Postsecondary Education
2535 Capitol Oaks Drive, Suite 400
Sacramento, CA 95833
www.BPPE.ca.gov
Toll-Free (888)370-7589 or Fax (916)263-1897

I certify that all contents of this catalog are current, true and correct to the best of my knowledge.

Linda m. Davis
President

Mission Statement

Modern Beauty Academy is dedicated to student success by enriching lives and cultivating professionals through innovative, personalized post-secondary education that will prepare students to pass the California State board licensing examinations and prepare them for future employment.

Educational Objectives for Our Cosmetology, Manicuring/Nail Care

Our prime vocational objective is to train and produce knowledgeable graduates able to seek and find entry-level employment in the beauty industry. Our successful students should be able to function effectively at an entry level in one of the many specialty areas such as: hair stylist, hair colorist, manicurist, make-up artist or as a beauty salon operator, Barber, Barbering Instructor, Platform Artist, State Board Examiner and Men's Stylist. Normal progression based on individual efforts and job experience, should move him/her to positions such as Beauty Salon Manager, Beauty Salon Owner, Barber or Barber Shop Owner, School Supervisor/Director, or School Owner.

1. **Cosmetology Course** you will be learning the following: haircutting, hair coloring, permanents, chemical straightening, pedicure, manicure, facials, facial waxing, wet styling, thermal styling and proper sanitation.
2. **Manicuring/Nail Care Course** you will be learning the following: manicure, pedicure, acrylic nails, fabric wraps, nail repair, gel nails, nail care and proper sanitation.
3. **Barbering Course**, you will be learning the following: hairstyling, permanent waving and chemical straightening, hair coloring and bleaching, hair cutting, shaving and proper sanitation.

4. **Barbering Crossover**, you will be learning the following: shaving, health and safety, disinfections and sanitation

Accreditation

Modern Beauty Academy is accredited by the National Accrediting Commission of Career Arts and Sciences. (NACCAS) may be reached at: 3015 Colvin Street Alexandria, VA 22314 - (703) 600-7600.

United States Department of Education

Modern Beauty Academy is recognized by the United States Department of Education (USDE) as an eligible institution to participate in the Financial Aid Title IV programs. We currently participate on FPell, FSEOG and Direct Loan Programs. We offer Title IV Funds to students who qualify. Please refer to the Financial Aid section.

History and Ownership

Modern Beauty Academy is owned and operated by Linda M. Davis, and has been a California Corporation under D & N Beauty Schools Inc. since 1961. In these many years of operation, the school has earned a reputation of excellence and quality of education.

Administration Business Hours

The school administrative offices are open for business Tuesday through Saturday from 9:00 a.m. to 4:30 p.m. For issues related to admissions, academics, financial aid, accounting and placement, please make an appointment or visit the offices within their business hours. The administrative office may be reached at (805) 483-4994.

Faculty

All instructional staff obtains a current and valid Cosmetology License from the Department of Consumer Affairs, Board of Barbering and Cosmetology. All financial aid officers stay current with all changes from the Department of Education and Federal Financial Aid.

Housing

Housing information including all of the following:

(B) The availability of housing located reasonably near the institution's facilities and an estimation of the approximate cost or range of cost of the housing.

This institution does not provide housing and does not have dormitory facilities available.

Admission Policy

(Please note the school does not recruit students already attending or admitted to another school offering a similar program of study).

The school is accepting applicants for admissions into any of our programs as regular students once one of the following criteria has been met:

1. Applicant must provide a copy of his/her U.S. High School Diploma, Equivalent GED, California State Proficiency Test or its equivalent.

2. Students lacking the high school Diploma or its equivalent, must be at least 18 years old (compulsory school attendance in California), must have completed the 10th grade education level or its equivalent as required by the California State Barbering and Cosmetology Board. Students admitted under this basis as of 07/01/2015, would be accepted under the Ability to Benefit Criteria and would not be eligible to receive Federal Financial Aid (Title IV programs). If you can provide documentation that you were enrolled in an eligible institution prior to 7/1/2012, contact the Financial Aid office for possible assistance. Students admitted under this criteria, will be required to pass one of the Ability-to-Benefit tests approved by the US Department of Education and administered by an independent proctor. Currently, Modern Beauty Academy uses the Wonderlic Exam; the test shall be administered by an outside test proctor not employed by the school. Perspective enrollees must complete 35 correct answers or better out of a possible 50 questions. These tests are also used to determine the student's ability to be trained in the courses offered by Modern Beauty Academy. Students subject to these criteria are referred to students admitted under the Ability-to-Benefit criteria guidelines. The admissions personnel will provide applicants with additional information as to how to arrange for the Ability-to-Benefit test. All Ability-to-Benefit students must take and pass the test prior to being admitted in school. However, students admitted by Ability-to-Benefit are not eligible for Title IV aid, by signing the enrollment contract and prior to the first day of class. Students admitted under the ATB procedures, are encouraged to obtain a GED certificate equivalent to a high school level of education by contacting the Ventura Unified School District at 5200 Valentine Street, Ventura, Ca. 93001. (805) 289-7925. Oxnard Adult School (805) 385-2578 or Simi Valley Career School (805) 579-6200 are also available to you. These students must arrange with the institution a finance plan to cover institutional charges for the course of study before signing an enrollment agreement.
3. Secondary students are admitted as follows, meet state requirements for admission, obtains permission in writing from the secondary school in where enrolled. Successfully completes a pre- enrollment evaluation, as established by the institution.
4. Transfer Hours-Transfer hours from another institution that are accepted toward the student's education program are counted as both attempted and completed hours for the purpose of determining when the allowable maximum time- frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution. Students who wish to transfer hours to Modern Beauty must submit a Proof of Training from the previous California school. Students with hours or a diploma from a different state or Country must contact the California State Board, for the appropriate credit allowances.
5. Re-Entry Policy - All students who withdraw in good standing may re-enter into the course of study without the loss of credit for prior hours and operations earned during the prior enrollment. If the student transferred to other institution before returning to Modern Beauty Academy, those hours and operations earned at that institution may

also be credited to the student for the new re-enrollment. Each re-entry is treated on an individual basis. Modern Beauty Academy reserves the right to reject students that had withdrawn from Modern Beauty Academy twice before.

Articulation Agreements

(Transferability of hours and operations earned at this institution)

This institution does not have any transfer or articulation agreements between any colleges or universities. Transferability of HOURS and OPERATIONS to another institution will depend exclusively on the policy of the new institution in their acceptance of the hours and operations you earned at Modern Beauty Academy.

Schedules and Holidays

1. Starting Class Schedules - Classes are scheduled to start every Tuesday or the first available business day of the week. School hours are Tuesdays through Fridays 9:00 a.m. to 10:00 p.m. and Saturday 9:00 am to 3:30pm
Please see the administration office for exact start dates.
2. Orientation Class Schedules - Orientation classes are held before the first day of classes, the student would have physically visited and reviewed the school facilities, reviewed and have explained their student rights, disclosure statements and have signed an enrollment contract for the course of study with the institution.
3. Class Schedules - Class schedules depend on the student's capability to attend school. Classes are held from Tuesdays through Fridays 9:00 a.m. to 10:00 p.m. and Saturday 9:00 am to 3:30pm
 - A. Freshmen students attend from 9:00 a.m. to 3:30 p.m. or

- 5:00pm to 10:00 pm
- B. Senior students attend from 9:00 a.m. to 3:30 p.m. or 5:00pm to 10:00 pm
- C. Part-time four-hour students attend from 9:00 a.m. to 1:00 p.m.
- Upon request, a change from a six-hour day schedule (9:00 a.m. to 3:30 p.m.) to a four-hour day schedule (9:00 a.m. to 1:00 p.m.) may be arranged on a student-by-student basis.
4. Calendar/Holidays - The school is closed on Sundays, Mondays and the following holidays: New Year's Day; Memorial Day; Fourth of July; Labor Day; Thanksgiving Day (following Friday & Saturday) and Christmas Day. A "special" holiday may be declared for emergencies or special reasons. Holidays of all religious beliefs are respected and allowed.

Scholarships

Modern Beauty Academy does NOT have an institutional scholarship program.

Disclosure Family Educational Rights and Privacy Act (FERPA) and Retention of Student Records

To protect the privacy of students and families, federal law sets certain conditions on the disclosure of personal information from records kept by schools that participate in the FSA programs. The relevant law is the Family Educational Rights and Privacy Act of 1974 (FERPA). Adult students, parents of dependent minor students, have the right to inspect, review, and challenge information contained in the institution's student records. Modern Beauty Academy would require written consent from the student and/or parents of minor students, each instance before educational records may be disclosed to any third party with the exception of accrediting commissions or governmental agencies so authorized by law. Before publishing directory information such as name, address, phone of student, date and place of birth, major field of study, dates of attendance, degrees and awards received, date of graduation from previous school and allow the student or guardian to deny authority to publish one or more of these items. However, a staff member must be present during the process to provide clarification and/or answers to related questions raised during the review of the student's file. Educational records are defined as files, materials, and documents that contain information directly related to the student's period of enrollment and that are maintained by the institution. Modern Beauty Academy will keep these records for six (6) years from the last day of attendance. The school keeps student records in locked file proof file cabinet in the main office. Financial Aid officer and registrar are the only ones with keys to the cabinet.

After this period, all records except the enrollment agreement and the "School Performance Fact Sheet" would be destroyed. The students are not entitled to inspect the financial records of their parents. Request for such an inquiry is to be addressed to:

Mrs. Linda Davis President
Modern Beauty Academy
699 South C Street
Oxnard, CA 93030

Handicapped (Wheelchair Access)

Modern Beauty Academy has access by persons in wheelchairs on our lower floors only. Any and all educational or clinical services may be taught or performed on the lower floors. Restrooms are handicap accessible.

Health and Physical Considerations

Generally, the professional in the beauty field must be in good physical health since he/she will be working in direct contact with patrons. In most aspects of the beauty field there is a great deal of standing, walking, pushing, bending and stretching for extended periods of time. A person must consider his/her physical limitations in terms of making a career choice that involves extensive physical demands. We promote the acceptance of students with physical limitations or disabilities if these students (their parents or physician) believe they can fulfill the training demands.

Statement of Non-Discrimination

Modern Beauty Academy does not discriminate on the basis of race, color, religion, sex, handicap, financial status, age, area / ethnic origin or residence, in its admissions, staffing, instruction, and/or in our graduation policies.

Career Counseling & Advising

Career Counseling (Advising) - The school advises the students individually as often as necessary. Advising takes place in monitoring the student progress as scheduled for the period of enrollment. Salon owners and stylists are invited to the school regularly to give demonstrations and discuss career goals with the students. This activity supplements the daily counseling carried out by the instructors and administration.

Placement

Modern Beauty Academy does not guarantee placement to any student. However, limited job placement assistance is provided to graduates at no additional charge. Upon graduation, the student's name is recorded in a placement register for the follow-up process. Results from the California State Barbering and Cosmetology Board license examination are recorded as passed or failed. Students that failed the exam are encouraged to return to school for assistance and guidance for subsequent attempts to pass the exam. Placement assistance is provided by reviewing the listings of salons seeking employees, their job requirements, salary, and other pertinent information. Students are referred to interviews and the results of these interviews are recorded in the placement register. The school may show prospective students this register upon request. Follow-ups are also done with graduate employers on a continuous basis.

Attendance Status

Full-time students are required to be enrolled to attend a minimum of 24 clock hours per week.

Part-Time students are required to be enrolled to attend less the 24 hours but more then12 clock hours per week.

Half-time enrollment requires a minimum of 12 clock hours per week. Less than Half-Time enrollment is defined as less than 12 clock hours per week.

Attendance, Tardy and Make-Up Policies

Attendance must be maintained at an average of 67 percent of the scheduled attendance if, the student may be expected to complete the course of study within the 1.5 times of the period stated on the contracted enrollment agreement. An absence may be excused by calling-in the same day prior to the beginning of class. Students are required to make-up for the lessons, and exams missed due to absenteeism. However, the made-up work by the student will not provide credit for hours or operations if not physically performed within the school premises. If the student is absent during 14 (fourteen) consecutive days, the school will withdraw him/her. The instructor in charge will review excessive tardiness or absences with the student to determine possible corrective action to the issue on hand. Student hours and operations once properly earned by the student will not be taken away from the student records based on disciplinary actions by the school. Clock-in time is rounded to the nearest one forth hour. Once theory classes have begun (by eight-minute rule) students will not be allowed to enter the classroom. You must be productive with applied effort during the class hour. You will be assigned an assignment in accordance to your academic needs on your timecard.

Class & Practice Hours - Credit Procedure

Students at Modern Beauty Academy record their attendance by entering their names and time to clock IN at the start of the day, OUT for a lunch period, IN when returning to class and OUT at the end of the class day. Students will be allowed up to seven (7) minutes to sign-in and receive credit for the full quarter (1/4) hour. Students received credit for operations completed after each operation or project verified by an instructor. The daily hours and operations earned are recorded in a daily record timecard, Biometric Fingerprint recognition system. The student and the instructor must initial and sign the daily record card at the end of the day. A new daily record timecard is prepared from the prior day's timecard.

Time cards must remain in the school at all times.

Credit Evaluation

School officials will grant appropriate credit for prior training upon review and verification of its validity under the Cosmetology Act and the California State Barbering and Cosmetology Board Rules and Regulations. Occasionally, a student acceptance by the school will depend entirely on the credit evaluation conducted by the California State Barbering and Cosmetology Board. Before enrolling in Modern Beauty Academy, it is the student responsibility to obtain the state's evaluation. The freshman curriculum for each of the courses requires a specific number of hours of classroom lectures, demonstrations and student practice. The freshman class teaches and introduces the basics of those areas that the student will need to know to pass the Barbering and Cosmetology Board examination.

From this initial introduction, the student will learn all the fundamental basics for his/her future and career. The hours spent in the freshman class are 400 for the cosmetology course and 150 for the manicure/nail care course. Modern Beauty Academy considers the freshman classes to be the foundation for the students' learning process.

Conduct and Termination Policy

All students are to conduct their behavior and language with professionalism at all times. Students are to adhere to the federal, state and school rules and regulations at all times. Modern Beauty Academy has a student violation and counsel policy in place. Excessive negative violations, counsels, probations and or suspensions may show just cause for permanent termination from school.

Graduation Requirements

When a student has completed all clocked in hours, the required theory hours and practical operations with a GPA of "C" (70%) or better.

Graduation Diploma

When a student has completed the required clock hours, theory hours and practical operations for his/her course of study with a GPA (Grade Point Average) of "C" (70%) or better, he/she receives a Diploma certifying his/her graduation of the appropriate course of study. The school assists the students in completing the necessary documents to file for the appropriate California State Barbering Cosmetology Examination.

Licensing Requirements: Applicant must be 17 years of age or older and have completed the 10th grade. Financial aid (Title IV) students must have a high school diploma, GED or have passed an ATB exam to initially be enrolled in school. A Cosmetology or Manicuring license will be granted by the State of California only after the student has successfully completed and graduated from a prescribed course as sanctioned by the state of California. The student must pass the State Barbering and Cosmetology Board examination with an overall average of 75% on both the practical and written exams.

SATISFACTORY ACADEMIC PROGRESS POLICY

The following standards of satisfactory academic and attendance progress policies have been established following the guidelines adopted by the National Accrediting Commission of Career Arts and Sciences (NACCAS).

This policy applies to all students enrolled at Modern Beauty Academy. It is printed in the catalog to ensure that all student receive a copy prior to enrollment. The institution expects its students to maintain Satisfactory Academic Progress (SAP).

Students must maintain and cumulative academic average of "C" (70%) or better on all tests, operations and other required course work. Students are required to attend a minimum of 67% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 67% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

Regardless of the average level of attendance students who have more than 14 consecutive calendar days will be dismissed. This policy applies to all students except those on an approved Leave of Absence.

However, students receiving Title IV funds can be dismissed after 14 calendar days per the department of education.

MAXIMUM TIME FRAME

The maximum time (which does not exceed 150% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

MAXIMUM TIME FRAME		
COURSE	WEEKS	SCHEDULED HOURS
Cosmetology (FT,30 hrs./wk.)-1600 hours	80 weeks	2400
Cosmetology (PT, 20 hrs./wk.)-1600 hours	120 weeks	2400
Barbering (FT,25 hrs./wk.)-1500 hours	90 weeks	2250
Barbering (PT,20 hrs./wk.)-1500 hours	112.5 weeks	2250
Barbering Crossover (FT, 30 hrs./wk.)-200 hours	10 weeks	300
Barbering Crossover (PT, 20 hrs./wk.)-200 hours	15 weeks	300
Manicuring/Nail care (FT, 30 hrs./wk.)-400 hours	20 weeks	600
Manicuring/Nail care (PT, 20 hrs./wk.)-400 hours	30 weeks	600

Extra Instruction Charges: If a student exceed the maximum time frame his/her contract and needs additional time to complete hours and/or operations, Modern Beauty Academy will extend a courtesy period of additional training limited to three weeks without assessing additional charges. Thereafter, overtime tuition charge will be assessed for the remaining number of hours to complete times the hourly rate of their contractual course hourly rate. See page 26 for hourly rate.

LEAVE OF ABSENCE / INTERRUPTIONS

Students must submit in advance for a LOA in writing and include the reason for the student's requests, and include the student's signature, for the leave unless unforeseen circumstances prevent the student from doing so. Modern Beauty Academy may grant a LOA to a student who did

not provide the request prior to the LOA due to unforeseen circumstances and will document and collect the request from the student at a later time. If enrollment is temporarily interrupted for a Leave of Absence, there must be a reasonable expectation that the student will return from LOA. The institution may not assess the student any additional charges as a result of the LOA. The student granted an LOA that meets these criteria is not considered to have withdrawn, and no refund calculation is required at that time. The student will return to school in the same progress status as prior to the leave of absence, if a student does not return to the institution at the expiration of an approved LOA (or a student takes an unapproved LOA). The LOA together with any additional leave of absence must not exceed a total for 180 day in any 12- month period. 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. Changes to the contract period on the enrollment agreement must be initialed by all parties. A Contract addendum will be done with the new schedule end date. Addendum will be signed and dated by student and Institutional Representative. Students must request in writing a leave of absence and include the reason for the leave. It will then be approved by the school administrator. The withdrawal date for the purpose of calculating a refund is always student's last day of attendance.

Grading System

Students are evaluated on theory, practical and clinical work. The evaluation form reflects the overall attendance and academic progress of the student. Students must maintain a "C" (70%) average to maintain satisfactory academic status. The grading system detailed below is the system utilized in the school.

Theory grading:

90% -100%	A	Excellent
80% - 89%	B	Good
70%- 79%	C	Average
69% - or Below	D	Failing

Practical grading:

10	Points 100%	A+Exceptional
9	Points 90%	A Excellent
8	Points 80%	B Good
7	Points 70%	C Average
	69% or Below	Failing

The academic testing consists of a written and practical exam, also an analysis of the number of technical hours and the number of operations as compared to the number of total hours completed.

EVALUATION PERIODS

The first evaluation must occur no later than the mid-point of: the academic year and/or the program, whichever occurs sooner. (Note: All evaluations must be completed within seven (7) School Business Days following the established evaluation points.)

Students are evaluated for Satisfactory Academic Progress as follows:

Cosmetology 450, 900, 1250 and 1600 clocked (actual) hours.

Barbering 450, 900 1200 and 1500 clocked (actual) hours.

Barbering Cross-Over 100 and 200 clocked (actual) hours.

Manicuring/Nail Care 200 and 400 clocked (actual) hours

If the institution has a SAP evaluation that is going to affect a student's eligibility we are required to notify the student as soon as possible.

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.

REGAIN FINANCIAL AID ELIGIBILITY – Students may restore their financial aid status at the end of payment period with both pace rate of over 67% and average grades of over 70%.

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 probationary period.

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 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.

DEEMED UNSATISFACTORY Students who do not achieve the minimum standards of SAP are no longer eligible for Title IV funds unless the student is on warning or has prevailed upon appeal of the determination that has resulted in the status of probation.

WITHDRAWALS AND RE-ENTRY

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.

NONCREDIT AND REMEDIAL COURSES

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

TRANSFER HOURS

“NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at (name of institution) is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the (degree, diploma, or certificate) you earn in (name of educational program) is also at the complete discretion of the institution to which you may seek to transfer. If the (credits or degree, diploma, or certificate) that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending (name of institution) to determine if your (credits or degree, diploma, or certificate) will transfer.”

Transfer hours from another institution that are accepted toward the student's education program are counted as both attempted and completed hours for the purpose of determining when the allowable maximum time- frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

STUDENT ACCESS

The institution generates students satisfactory academic progress evaluations from our 3rd party servicer RGM system, students will sign and date evaluations. Signed evaluations are kept in students active files.

Courses of Study

All courses offered by Modern Beauty Academy are taught in **English**. **The institution does not provide English as a second language course.** Modern Beauty Academy utilizes the Milady Beauty System as its main reference and basic instructional guidance programs.

Cosmetology Course: (1,600 Clock Hours)

Course Description: The cosmetology course of study consists of 1600 clock hours covering all phases of cosmetology, skin care, manicuring and pedicure mandated by the California State Department of Barbering and Cosmetology pursuant to section 7316 of the Barbering and Cosmetology Act. Modern Beauty Academy utilizes the Milady Standard Cosmetology books as its main reference and basic instructional guidance programs. The course is designed to prepare the student to pass the California State Department of Barbering and Cosmetology licensing examination and to help the student to obtain the knowledge and skills needed for an entry level position in the beauty field. Passing the exam is a requisite in order to obtain a Cosmetology License. The license is a requirement to operate as a cosmetologist in the state of California.

Classes are Tuesday to Friday from 9:00am to 10:00pm and Saturday from 9:00 am to 3:30pm

Course Format: The curriculum for students enrolled in a cosmetologist course shall consist of 1,600 clock hours of technical instruction and practical operations as mandated by the State of California Department of Barbering and Cosmetology. Technical instruction means instruction given by demonstration, lecture, classroom participation, or examination. Practical operation shall mean actual performance by the student of a complete service on another person or mannequin.

Grading System

Students are evaluated on theory, practical and clinical work. The evaluation form reflects the overall attendance and academic progress of the student. Students must maintain a "C" (70%) average to maintain satisfactory academic status. The grading system detailed below is the system utilized in the school.

Theory grading:

90% -100%	A	Excellent
80% - 89%	B	Good
70%- 79%	C	Average
69% - or Below	D	Failing

Practical grading:

10	Points	100%	A+Exceptional
9	Points	90%	A Excellent
8	Points	80%	B Good
7	Points	70%	C Average
		69% or Below	Failing

The academic testing consists of a written and practical exam, also an analysis of the number of technical hours and the number of operations as compared to the number of total hours completed.

The Cosmetology course consists of a minimum of 390 Hours of Technical (Theory) training and approximately 1210 hours devoted to complete the required practicals.

Educational Goals:**Performance Objective:**

1. Acquire knowledge of laws and rules regulating the established California's cosmetology practices.
2. Acquire the knowledge of sanitation and sterilization as related to all phases of hair, skin, and nails.
3. Acquire knowledge of general theory relative to cosmetology including anatomy, physiology, chemistry, and theory.
4. Acquire business management techniques common to cosmetology.

Skills to Be Developed:

1. Learn the proper use of implements relative to all cosmetology services.
2. Acquire the knowledge of analyzing the scalp, face, and hands before all services are done, to determine any disorders.
3. Will learn the procedures and terminology used in performing all cosmetology services.
4. Will learn the application of daytime and evening make-up to include the application of false strip eyelashes.
5. Will learn the proper procedure of manicuring to include water and oil manicure and pedicure.
6. Will learn the application of brush-on nails, nail wraps, and nail tips.

Attitudes and Appreciations to Be Developed:

1. Able to appreciate good workmanship common to cosmetology.
2. Possess a positive attitude towards the public and fellow workers.
3. Appreciate honesty and integrity.
4. Have improved personality in dealing with patrons and colleagues.

Cosmetology Course Contents: The curriculum for the cosmetology course consists of 1600 clock hours of technical instruction and practical operations covering all practices constituting the art of cosmetology pursuant to section 7316 of the Barbering and Cosmetology Act. Such technical instruction and practical operations shall include:

Subject:	Minimum Hours of Technical Instruction	Minimum Practical Operation
Health & Safety- 200 hours (85hours theory and10 practical hours) Including at minimum: 1. The Barbering and Cosmetology Act and the Department's Rules & Regulations;	20	
2. Cosmetology Chemistry: (shall include the chemical composition and the purpose of cosmetic, nail, hair and skin care preparations. It shall also include the elementary chemical makeup, chemical skin peels, physical and chemical changes of matter);	20	

3. Health and Safety/Hazardous Substances: (shall include training in chemical and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries health and safety laws and agencies, ergonomics and communicable diseases;	20	
4.Theory of Electricity in Cosmetology: (shall include the nature of electrical current, principles of operating electrical devices, and the various safety precautions used when operating electrical equipment);	5	
5. Disaffection and sanitation. (It shall include procedures to protect the health and safety of the consumer as well as the technician. The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specified in sections 979 and 980. Disaffection should be emphasized throughout the entire training period and must be performed before the use of all instruments and equipment);	20	100
Anatomy and Physiology 15 Hours (15 hours theory) Including at a minimum: 6. Study of Human Anatomy and Human Physiology	15	
Hair Dressing- 1100 Hours (185 theory hours and 915 practical hours) Including at minimum: 7. Wet Hair Styling: (shall include hair analysis, shampooing, finger-waving, pin curling, and comb-outs);	65	240
8. Thermal Hair Styling: (shall include hair analysis, straightening waving, curling with hot combs and hot-curling irons, and blower styling). a. Thermal styling b. Press and curl	20	50 50
9. Permanent Waving: (shall include hair analysis, chemical and heat permanent waving);	20	80
10.Chemical Straightening: (shall include hair analysis, and the use of sodium hydroxide and other base solutions);	20	25
11. Haircutting: (shall include hair analysis, and the use of the razor, scissors electric clippers, and thinning shears, for wet and dry cutting);	20	125

<p>12. Hair coloring and bleaching: (It shall include hair analysis, predisposition tests, safety precautions, formula mixing, tinting, bleaching, and the use of dye removers. Shall not include any credit for color rinses).</p> <p>a. Hair coloring;</p> <p>b. Bleaching;</p>	40	75 75
<p>13. Scalp and Hair Treatments: (shall include hair and scalp analysis, scientific brushing, electric and manual scalp manipulation, and other hair treatments);</p>	5	70
<p>Facials, Eyebrow Arching, Hair Removal & Make-up 120 Hours (50 theory hours and 70 practical hours) Including at minimum:</p> <p>14. Facials:</p> <p>a. Manual: (shall include cleansing, scientific manipulations, packs, and masks);</p> <p>b. Electrical: (shall include the use of all electrical modalities, including dermal lights and electrical apparatus, for facials and skin care purposes) however, machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face;</p> <p>c. Chemicals: (shall include chemical skin peels, packs, masks and scrubs. Training shall emphasize that only the non-living, uppermost layers of facial skin, known as the epidermis, may be removed, and only for the purpose of beautification. All practical operation must be performed in accordance with Section 992 regarding skin peeling);</p>	<p>5</p> <p>10</p> <p>10</p>	<p>10</p> <p>50</p> <p>15</p>
<p>15. Eyebrow Arching and Hair Removal: (shall include the use of wax, tweezers, electric or manual and depilatories for the removal of superfluous hair);</p>	10	100

Manicuring / Nail Care Course: (400 Clock Hours)

Course Description: The manicuring course of study consists of 400 clock hours covering all phases of manicuring and pedicuring mandated by the California State of Barbering and Cosmetology Bureau pursuant to Section 7316 of the Barbering and Cosmetology Act. Modern Beauty Academy utilizes the Milady Standard Manicuring books as its main reference and basic instructional guidance programs. The course is designed to prepare the student to obtain the knowledge and skills needed for an entry level position in the nail care field and pass the California State Barbering and Cosmetology Bureau licensing examination. Passing the exam is a requisite in order to obtain a Manicurist License. The license is a requirement to operate as a manicurist/pedicurist in the state of California.

Classes are Tuesday to Friday from 9:00am to 10:00pm and

Saturday from 9:00 am to 3:30pm

Part-time classes are flexible.

Course Format: The curriculum for students enrolled in a nail care course shall consist of 400 clock hours of technical instruction and practical operations as mandated by the State Barbering and Cosmetology Bureau. Technical instruction means instruction given by demonstration, lecture, classroom participation, or examination. Practical operation shall mean actual performance by the student of a complete service on another person or mannequin.

Grading System

Students are evaluated on theory, practical and clinical work. The evaluation form reflects the overall attendance and academic progress of the student. Students must maintain a "C" (70%) average to maintain satisfactory academic status. The grading system detailed below is the system utilized in the school.

Theory grading:

90% -100%	A	Excellent
80% - 89%	B	Good
70%- 79%	C	Average
69% - or Below	D	Failing

Practical grading:

10	Points 100%	A+Exceptional
9	Points 90%	A Excellent
8	Points 80%	B Good
7	Points 70%	C Average
	69% or Below	Failing

The academic testing consists of a written and practical exam, also an analysis of the number of technical hours and the number of operations as compared to the number of total hours completed.

The Manicuring/Nail Care course consists of a minimum of 135 hours of Technical (Theory) training and approximately 265 hours devoted to complete the required practicals.

Educational Goals:

Performance Objective:

1. Acquire knowledge of laws and rules regulating California Cosmetology establishment practices.
2. Understand sterilization procedures.
3. Acquire the knowledge of general theory relative to manicuring, including anatomy, physiology, chemistry, and theory relative to practical procedures performed.
4. Acquire business management techniques common to manicurist.

Skills to Be Developed:

1. Use of proper implements relative to all manicuring, pedicuring, and artificial nails.
2. Develop the knowledge to recognize the various skin conditions and disorders.
3. Acquire practical knowledge in manicuring and pedicuring.
4. Develop the knowledge of safety precautions in use of manicuring, pedicure and artificial nails.

Attitudes and Appreciations to Be Developed:

1. Be able to appreciate good workmanship common to manicuring.
2. Possess a positive attitude towards the public and fellow workers.
3. Appreciate honesty and integrity.
4. Have improved personality in dealing with patrons and colleagues.

Manicuring/Nail Care Course Contents: The curriculum for the Manicuring/Nail Care course consists of 400 clock hours of technical instruction and practical operations covering all practices of a manicurist pursuant to section 7316 of the Barbering and Cosmetology Act. Such technical instruction and practical operations shall include:

Subject:	Minimum Hours of Technical Instruction	Minimum Practical Operations
Health & Safety 45 hours Theory & 10 hours practical...Including at minimum 1. The Barbering and Cosmetology Act and the Department's Rules and Regulations.	10	

2. Cosmetology chemistry related to manicuring practices: (shall include the chemical composition and purpose of nail care preparations);	10	
3. Health and Safety/Hazardous Substances: (shall include training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, and communicable diseases including HIV/AIDS and Hepatitis B);	15	
4. Disinfections and sanitation: (shall include procedure to protect the health and safety of the consumer as well as the technician. The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specific in Section 979 and 980. Disinfections should be emphasized throughout the entire training period and must be performed before use of all instruments and equipment);	10	10
5 Anatomy and Physiology; 10 hours theory) Study of Human Anatomy and Human Physiology	10	
Manicuring & Pedicuring – 295 hours (55 theory hours and 240 practical hours) 6. Water and oil manicures: including hand and arm massage;	15	40
7. Complete pedicure: including foot and ankle massage.	10	20
8. Application of artificial nails		
a. Acrylic: Liquid and powder brush-ons	15	80
b. Nail tips	10	60
c. Nail wraps and repairs	5	40

<p>9. Additional Training: This training shall include salon management, professional ethics, communication skills, salesmanship, personal hygiene, grooming, decorum, record keeping, client service, seeking employment, preparing a resume, payroll deductions modeling, reception desk, and other matters related to the manicuring field. It may also include not more than eight (8) hours credit for field trips. Such field trips must be under the direct supervision of a licensed cosmetology instructor. Date, time, and description of the field trip shall be recorded on student's daily record). No credit of any type shall be given for time spent in laundering towels or in washing or scrubbing floors, walls, toilets or windows</p>	<p>40</p>	

Barbering Course: (1,500 Clock Hours)

Course Description: The barbering course of study consist of 1500 clock hours covering all phases of Barbering, Hairstyling ,skin care, Permanent Waving and Chemical straightening, Hair color. Hair cutting, shaving preparation and performance mandated by the California State Department of Barbering and Cosmetology pursuant to section 7316 of the Barbering and Cosmetology Act. Modern Beauty Academy utilizes the Milady Standard Barbering books as its main reference and basic instructional guidance programs. The course is designed to prepare the student to pass the California State Department of Barbering and Cosmetology licensing examination and to help the student to obtain the knowledge and skills needed for an entry level position in the beauty field. Passing the exam is a requisite in order to obtain a Barbering License. The license is a requirement to operate as a Barber in the state of California.

Classes are Tuesday to Friday from 9:00am to 10:00pm and Saturday from 9:00 am to 3:30pm

Course Format: The curriculum for students enrolled in a barbering course shall consist of 1,500 clock hours of technical instruction and practical operations as mandated by the State of California Department of Barbering and Cosmetology. Technical instruction means instruction given by demonstration, lecture, classroom participation, or examination. Practical operation shall mean actual performance by the student of a complete service on another person or mannequin.

Grading System

Students are evaluated on theory, practical and clinical work. The evaluation form reflects the overall attendance and academic progress of the student. Students must maintain a "C" (70%) average to maintain satisfactory academic status. The grading system detailed below is the system utilized in the school.

Theory grading:

90% -100%	A	Excellent
80% - 89%	B	Good
70%- 79%	C	Average
69% - or Below	D	Failing

Practical grading:

10	Points 100%	A+Exceptional
9	Points 90%	A Excellent
8	Points 80%	B Good
7	Points 70%	C Average
	69% or Below	Failing

The academic testing consists of a written and practical exam, also an analysis of the number of technical hours and the number of operations as compared to the number of total hours completed.

Educational Goals:

Performance Objective:

1. Acquire knowledge of laws and rules regulating the established California's barbering practices.
2. Acquire the knowledge of sanitation and sterilization as related to all phases of hair, skin.
3. Acquire knowledge of general theory relative to barbering including anatomy, physiology, chemistry, and theory.
4. Acquire business management techniques common to barbering.

Skills to Be Developed:

1. Learn the proper use of implements relative to all barbering services.
2. Acquire the knowledge of analyzing the scalp, face, and hands before all services are done, to determine any disorders.
3. Will learn the procedures and terminology used in performing all barbering services.
4. Preparation and performance for shaving.
5. Health and Safety Considerations
6. Procedures for disinfection and Sanitation

Attitudes and Appreciations to Be Developed:

1. Able to appreciate good workmanship common to Barbering .
2. Possess a positive attitude towards the public and fellow workers.
3. Appreciate honesty and integrity.
4. Have improved personality in dealing with patrons and colleagues.

The Barbering course consists of a minimum of 385 Hours of Technical (Theory) Training and approximately 1115 hours devoted to complete the required practicals.

Barbering Course Contents: The curriculum for the Barbering course consists of 1500 clock hours of technical instruction and practical operations covering all practices constituting the art of cosmetology pursuant to section 7316 of the Barbering and Cosmetology Act. Such technical instruction and practical operations shall include:

Barbering Course	MINIMUM REQUIRED TECHNICAL INSTRUCTION (HOURS)	MINIMUM REQUIRED PRACTICAL OPERATIONS (ACTUAL OPERATIONS – NOT HOURS)
<u>1100 Hours of Technical Instruction and Practical Training in Hair Dressing</u>		
(185 theory and 915 practical operation) Including at minimum:		
Hairstyling: The subject of Hairstyling shall include, but is not limited to, the following techniques and procedures: Hair analysis, shampooing, finger waving, pin curling, comb outs, straightening, waving, curling with hot combs and hot curling irons and blower styling.	65	240
Permanent Waving and Chemical Straightening: The subject of Permanent Waving and Chemical Straightening shall Include, but is not limited to, the following techniques and procedures: Hair analysis, acid and alkaline permanent waving, chemical straightening including the use of sodium hydroxide and other base solutions.	40	105

[illegible]

Laws and Regulations: The subjects of Laws and Regulations shall include, but is not limited to, the following issues: The Barbering and Cosmetology Act and the Board's Rules and Regulations.	30	
Health and Safety Considerations: Health and Safety/hazardous substances including training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, bacteriology and preventing communicable diseases including HIV/AIDS and Hepatitis B.	45	
Disinfection and Sanitation: The subject of Disinfection and Sanitation shall include, but is not limited to the following techniques and procedures: Disinfection and sanitation including proper procedures to protect the health and safety of the consumer as well as the technician, proper disinfection procedures for equipment used in establishments. Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.	30	100
Anatomy and Physiology: The subjects of Anatomy and Physiology shall include, but is not limited to the following issues: Human Anatomy, Human Physiology.	25	
Included in the above subject The Board recommends that schools provide training in the area of communication skills that includes professional ethics, salesmanship, client record-keeping, decorum, basic tax information relating to booth renters, independent contractors, employees, and employers.		

BARBERING CROSSOVER

The curriculum for students enrolled in the Barber Crossover course requires 200 hours of practical training and technical instruction covering Barber practices not covered in Cosmetology training. The average student can complete the evening schedule in 8 weeks. Students are graded on technical written tests, practical procedures and attendance. Students attend lectures and complete a required number of practicals. Instruction in State Board procedures is also included. Barbers may earn income through different career choices. Occupations include: Barber, Hairstylist, Barbering instructor, Platform Artist, State Board Examiner, Men's Stylist, and Salon Manager, and Salon Owner.

Course: Barbering Crossover 200 hours of technical instruction and practical operations (80 theory hours and 120 practical hours)	Minimum Hours of Technical Instruction	Minimum Practical Operations
1. The Barbering and Cosmetology Act and the board's Rules and Reregulation's.	5	--
1. History, career Opportunities and Life Skills Shall include, but not limited to the brief history of barbering, career paths, career opportunities and managing your career. Skills on management of your time and study skills. Goal setting and the ethics of being a barber.	5	--
2. Health and Safety/Hazardous Substances: shall include training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, and communicable diseases including HIV/AIDS and Hepatitis B);	10	--
3. Disinfections and sanitation: Shall include procedure to protect the health and safety of the consumer as well as the technician. The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specific in Section 979 and 980. Disinfections should be emphasized throughout the entire training period and must be performed before use of all instruments and equipment);		20
4. Operations in Haircutting: Cutting tools: Shall include proper use of scissors, razors, thinning shears, texturizing tools and techniques. Also, combs, various comb styles and their purposes. Use of electrical clipper: The ergonomics of clipper cuts, Clipper styles-Fitting clipper sizes and shapes to job at hand. Trimmers: Fitting the trimmer shape and size to various services Clipper techniques on wet or dry hair.	-	-
6. Shaving – Preparation and Performance Shall include, but limited to the following techniques and procedures: Preparing the client's hair for shaving, assessing the condition of the client's skin, performing shaving techniques, applying after-shave antiseptic following facial services, massaging the client's face and rolling cream massages.	75	60
7.ADDITIONAL TRAINING - On the Job/Salon Business Shall include, but not limited to the salon business and what to expect. Going into business yourself. Managing your clients and building a client base. (3) Professional Image/Communicating for Success - Shall include, but not limited to your physical presentation and appearance. Communication skills in and out of the salon. Seeking Employment – Shall include, but not limited to preparing for licensure and employment. Job resume preparation.	5	---
*State Board Practical Procedures **	20	--

* Written Chapter Tests **		--
----------------------------	--	----

BECAUSE OF THE SHORT DURATION OF THIS CLASS, YOU WILL BE REQUIRED TO STUDY EACH CHAPTER ON YOUR OWN TIME. IN ORDER TO GRADUATE, YOU WILL BE REQUIRED TO COMPLETE AND PASS EACH CHAPTER TEST ALONG WITH A FINAL EXAM. THE STATE REQUIRES THAT YOU TAKE BOTH THE WRITTEN & PRACTICAL PORTIONS OF THE STATE BOARD BARBERING EXAM IN ORDER TO OBTAIN YOUR LICENSE. This will include subjects from your Barbering course such as Hair Coloring, Electricity, Anatomy, Etc. It is our job to prepare you the best we can in your limited 200 hours

Classes are Tuesday to Friday from 9:00am to 10:00pm and Saturday from 9:00 am to 3:30pm
Part-time classes are flexible.

Tuition and Fees Policies

Institutional charges for the entire tuition, registration fee and supplies may be assessed and posted in the student's tuition account within the first payment period. Please refer to "Payment Period definition.

Textbooks, Equipment and Supplies

The Milady Text and workbooks, and supplies will be available for borrow or purchase on the first day of freshman class, all needed supplies and equipment during the freshman training will be available in the freshman classroom. At the end of the freshman training, each student will

be expected to use their supplies in the clinic lab and throughout the remainder of their course. The supplies contains the equipment necessary for a successful completion of the course. Students are expected to maintain their supplies by replacing lost or broken articles. The school is not responsible for a student's supplies, either lost, or stolen. **If bought and due to sanitary reasons, the supplies once issued and accepted by the student, is no longer returnable to the school upon withdrawal from the course of enrollment. The supplies therefore, becomes the property and responsibility of the student.**

Tuition and Fee Schedule

All charges may be assessed and billed on the first per payment period.

(Please note that Texts and Supplies may be borrowed or purchased at the time of Enrollment)

<u>COURSE</u>	<u>Hr. Rate</u>	<u>Tuition</u>	<u>Reg.</u>	<u>STR F</u>	<u>SUPPLIE S</u>	<u>OTHER CHARGES</u>	<u>TOTAL</u>
Cosmetology (1600 hrs)	\$10.20	\$16,480.0 0	\$100.00	\$0.0 0	\$965.00	\$135.00	\$17,680.0 0
Manicuring/Nail Care (400hrs)	\$10.20	\$4,080.00	\$100.00	\$0.0 0	\$667.00	\$119.00	\$4,966.00
Barbering (1500 hrs)	\$10.20	\$15,300.0 0	\$100.00	\$0.0 0	\$1,135.00	\$135.00	\$16,670.0 0
Barbering Crossover (200 hrs)	\$10.20	\$2,040.00	\$100.00	\$0.0 0	No Required	\$135.00	\$2,275.00

(STRF and SUPPLIES charges are non-refundable)

Once issued, if bought, the texts and supplies are not returnable due to sanitary considerations.

Extra Instruction Charges: If a student exceed the maximum time frame his/her contract and needs additional time to complete hours and/or operations, Modern Beauty Academy will extend a courtesy period of additional training limited to three weeks without assessing additional charges. Thereafter, overtime tuition charge will be assessed for the remaining number of hours to complete times the hourly rate of their contractual course hourly rate. Cosmetology course overtime hour rate is \$10.20 an hour and Manicuring/Nail Care overtime rate is \$10.20 an hour. Barbering and Barbering Crossover are at a rate of \$10.20 per hour.

Method of Payment

Students are expected to contribute from their own family resources toward the student's cost of attendance. Payment plans are available from Modern Beauty Academy and/or, private lenders. Method of Payment of monies owed to the institution include cash, credit card, money order, check, Title IV funds ,VA, Vocational Rehabilitation ,and Private Financing Federal student financial aid is available to those that qualify to cover educational expenses. Financial aid may be in forms of grants (no repayment required). It is the policy of this institution to request from the student whenever possible, to contribute toward their school charges by making monthly or weekly installments in accordance to their means. It is also our policy to discourage students from borrowing loan funds unless is necessary. All estimates of available funds from financial aid will be first used to cover institutional charges; if funds remain available, they will be disbursed directly to the student. For information on the aid programs, please contact the financial aid office. The entire

educational expenses need to be included in planning the student's ability to meet those expenses. Satisfy all financial obligations to the school or make payment arrangements for any outstanding balance.

Institutional Refund Policy

STUDENT'S RIGHT TO CANCEL: The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session **(first day of classes)**, or the seventh calendar day after enrollment **(seven calendar days from the date when enrollment agreement was signed)**, whichever is later.

The notice of cancellation shall be in writing and submitted directly to the Financial Aid Office, a withdrawal may be initiated by the student's written notice or by the institution due to student's academics or conduct, including, but not necessarily limited to student's lack of attendance.

Refund Policy: After the cancellation period, the institution provides a pro rata refund of **ALL** funds paid for tuition charges to students who have completed 60 percent or less of the period of attendance. Once more than 60 percent of the enrollment period in the entire course has elapsed **(including absences)**, there will be no refund to the student. If the student has received federal student financial aid funds, the student is entitled to a refund of monies not paid from federal student financial aid program funds.

A registration fee of \$100.00 **is a non-refundable item**. Supplies and any other items **issued and received by the student** would not be returnable. Once received by the student it will belong to the student and will represent a liability to the student.

If you cancel the agreement, the school will refund any money that you paid, less any deduction for registration fee and equipment received. If you withdraw from school after the cancellation period, the refund policy described above will apply. If the amount that you have paid is more than the amount that you owe for the time you attended, then a refund will be made within 45 days of the official withdrawal date. See Refunds section below. If the amount that you owe is more than the amount that you have already paid, then you will have to arrange with the institution to pay that balance. Official withdrawal date is on the student's notification or school's determination.

Determination of withdrawal from school: The withdrawal date shall be the last date of recorded attendance. The student would be determined to have withdrawn from school on the earliest of:

The date you notify the Financial Aid Office of your intent to withdraw. Only the Financial Aid Office would be authorized to accept a notification of your intent to withdraw.
The date the school terminates your enrollment due to academic failure or for violation of its rules and policies stated in the catalog.
The date you fail to attend classes for a two-week period and fail to inform the school that you are not withdrawing.
The date you failed to return as scheduled from an approved leave of absence. The withdrawal date shall be the last date of recorded attendance. The date of the determination of withdrawal will be the scheduled date of return from LOA.

Return of Title IV: Special note to students receiving Unsubsidized/Subsidized/PLUS/Perkins loans, ACG/National SMART/Pell/SEOG grants or other aid, if you withdraw from school prior to the completion of the equivalent to **60 percent** of the workload in any given payment period, a calculation using the percentage completed will be applied to the funds received or that could have been received that will determine the amount of aid the student earned. Unearned funds would be returned to the program in the order stated below by the school and/or the student. Student liability to loan funds will continue to be paid in accordance to the original promissory note terms. Funds owed by the student to the Grant programs are limited to 50% of the gross award per program received. Sample Calculation, completion of 25% of the payment period or enrollment period earns only 25% of the aid disbursed or that could have been disbursed. If applicable, this would be the first calculation to determine the amount of aid that the student would be eligible for from the Title IV Financial Aid programs. A second calculation would take place to determine the amount earned by the institution during the period of enrollment. If the student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including garnishing any income tax refund to which the person is entitled, to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

Refunds: If any refunds are due based on the Return of Title IV calculation **or** based on the institutional refund policy calculation, any refunds will be made as soon as possible but not later than 45 days from the determination of withdrawal date in the order stated in section CFR 34 section 668.22. The order of payment of refunds is, 1) Unsubsidized Loans from FFELP or Direct Loan, 2) Subsidized Loans from FFELP or Direct Loan, 3) Perkins Loans, 4) PLUS (Graduate Students) FFELP or Direct Loan, 5) PLUS (Parent) FFELP or Direct Loan, 6) Pell Grant, 7) Academic Competitiveness Grant (ACG), 8) National SMART Grant, 9) Federal SEOG, 10) Other. This order would apply in accordance to the aid programs available at the institution.

Accrediting Commission Formula: This institution is required to follow the California State refund formula in calculating refunds. Therefore, since the calculations under the state refund policy results **at all times** more favorable to the student than the calculations under the accrediting commission refund policy formula, the accrediting commission refund policy formula is not followed by this institution.

School Closure: If the school closes subsequent to a student's enrollment and before instruction in the course has begun, the school shall at its option: 1. Provide a full refund of all money paid; or 2. Provide for completion of the course at schools in the neighborhood.

Financial Aid - Consumer Information

Based on a combination of approvals, authorization, and **accreditation our students are eligible** to apply for and receive tuition aid and possible financial assistance while attending Modern Beauty Academy. The Financial Aid Programs are for Modern Beauty's Cosmetology and Instructor Course only. The offers include:

1. Federal PELL Grant: Does not require repayment (FPELL)
2. Federal Supplemental Education Opportunity Grant: Does not require repayment (FSEOG)
3. Direct Loans (William Ford)

If a student obtains a loan to pay for an additional program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received financial aid funds, the student is entitled to a refund of the money not paid from the federal student financial aid program funds.

Manicuring Course does not offer Federal Financial Aid

Financial Aid Section

Consumer Information Disclosures

NOTICE OF AVAILABLE G.E.D. TRAINING

As of 07/01/2012, if you do not already hold a high school diploma, an equivalent G.E.D. certificate, a graduation certificate from a home schooled program approved by the state or a foreign equivalent credential (12 years of education), YOU Will NOT BE ABLE TO BE admitted into our program of study under the institution's ability to benefit procedures. The ability to benefit (ATB) procedures, were removed from statute as of 07/01/2012. Our institution wants you to know and encourages you to receive additional lifelong benefits from successfully completing the G.E.D training and taking the GED exam.

Special preparation for the G.E.D. is available locally through any of the local schools and/or community groups listed below.

The programs listed below, to the best of our knowledge, have proven to be successful in helping students pass the G.E.D. exam.

Entity Name	Oxnard Adult School
Street Address	1101 West 2 nd Street
City, State and Zip	Oxnard, CA 93025
Phone number	805-385-2578

NOTE: PLEASE CHECK WITH YOUR FINANCIAL AID OFFICER AT THIS INSTITUTION, IF YOU CAN PROVE THAT YOU HAVE ATTENDED A TITLE IV ELIGIBLE INSTITUTION BEFORE 07/01/2012, AND STILL DO NOT HOLD A HIGH SCHOOL DIPLOMA OR ITS EQUIVALENT, YOU MAY STILL BE ABLE TO ENROLL AND BE ELIGIBLE FOR TITLE IV AID.

FEDERAL DISCLOSURE REQUIREMENTS

To help you make a good decision about whether to enroll in this institution

Our institution wants you to know that, according to its latest information:

Disclosure date 07-01-2019

**Data for cohort year ending 09-1-2015 TO 88/31/2016
(The date may vary in accordance to program.)**

How Are Our Students Doing:

<u>Student Right-to-Know Rates:</u>	<u>Men</u>	<u>Women</u>	<u>Total</u>	<u>Rates</u>
1a Initial cohort	4	23	27	
1c Allowable exclusions	0	0	0	
1e Final cohort	4	23	27	
2a Completers of < 2-yr programs	1	16	17	62.96%
3a Transfer-out- students	0	0	0	
4 Completion or graduation rate	25	70	0	62.96%
5 Transfer-out rate				
6 Retention rate (Based on IPEDS Fall Enrollment Report- Part E)				72.73%
7 Placement rate (report any placement rate calculated)				

Line 2a above (full time undergraduates) breaks down into this:

Ethnicity	Pell Recipients		Subsidized loan recipients without Pell		Neither of the aid programs	
	Male	Female	Male	Female	Male	Female
American Indian or Alaska Native						
Asian						
Black or African American						
Native Hawaiian or Other Pacific Islander						
0						
0						
Latinos	1.0	9.00				6.00
White						

CAMPUS SECURITY ACT DISCLOSURE STATEMENT – Clery Act

The Campus Security Act (Public Law 102-26) 34 C.F.R. Section 668.46 (c)(1) requires postsecondary institutions to disclose the number of instances in which certain specific types of crimes have occurred in any building or on any property owned or controlled by this institution which is used for activities related to the educational purpose of the institution and/or any building or property owned or controlled by student organizations recognized by this institution. In compliance with that law, the following reflects this institution crime statistics for the period between 01/01/2016 and 12/31/2018. PLEASE NOTE THAT THIS INSTITUTION DOES NOT HAVE ON CAMPUS HOUSING, AND THAT THERE NO POLICE RECORDS THAT PERTAIN DIRECTLY TO THE PROPERTY USED BY THE INSTITUTION, THEREFORE, THE STATISTICS BELOW REPORT ONLY THOSE INCIDENTS REPORTED TO THE INSTITUTIONAL ADMINISTRATION AND/OR TO THE LOCAL POLICE.

:

Report Distribution Date: October 1, 2019

Occurrences REPORTED within the 2016, 2017 and 2018 Calendar Years

Crimes Reported	2016	2017	2018	Location: C=Campus N=Non-campus P=Public Area	* Hate Crime? (see note)
(i) Criminal homicide:					
(A) Murder and non-negligent manslaughter	0	0	0	C	
(B) Negligent manslaughter	0	0	0	C	
(ii) Sex Offenses:					
(A) Rape	0	0	0	C	
(B) Fondling	0	0	0	C	
(C) Incest	0	0	0	C	
(D) Statutory Rape	0	0	0	C	
(iii) Robbery	0	0	0	C	
(iv) Aggravated assault	0	0	0	C	
(v) Burglary	0	0	0	C	
(vi) Motor Vehicle Theft	0	0	0	C	
(vii) Arson	0	0	0	C	
Arrest and referrals for disciplinary actions including:					
(A) Arrests for liquor law violations, Drug law violations, and illegal weapons possession..	0	0	0	C	
(B) Persons not included in 34 CFR 668.46(c)(1)(ii)(A) who were referred to campus disciplinary action for liquor law violations, drug law violations, and illegal weapons possession	0	0	0	C	
Hate crimes: As listed under 34.CFR668..46 (c)(1)(i)					
(A) Larceny-theft	0	0	0	C	
(B) Simple Assault	0	0	0	C	
(C) Intimidation	0	0	0	C	
(D) Destruction, Damage or Vandalism of Property	0	0	0	C	
(viii) Liquor law violations	0	0	0	C	

New reporting as of 10/01/2019					
Incidents of sexual assault		0	0	C	
Domestic Violence		0	0	C	
Dating Violence		0	0	C	
Stalking		0	0	C	

NOTE - Crimes reported under any of the category listed in this section that show evidence of prejudice based on race, religion, sexual orientation, ethnicity or disability as prescribed by the Hate Crimes Statistical Act.

This institution does not employ campus security personnel but encourages both its employees and students to immediately report suspected criminal activity or other emergencies to the nearest available institutional official and/or in the event of emergency to directly contact local law enforcement or other emergency response agencies by dialing 911.

CAMPUS SECURITY ACT DISCLOSURE STATEMENT – Clery Act—(continued) Page 2

2. (i) All students and employees are required to report any crime or emergency to their institutional official promptly.
(ii) Preparation for the Annual Disclosure of Crime Statistics report is obtained by the institution's directors who contact the correct police department District for statistics and the institution's Daily Incident Log and then records those statistics.

(iii) If a student or employee wishes to report a crime on a voluntary or confidential basis, the **institutional official** will be prepared to record and report the crime, but not the name of the informant. The student or employee may, in order to maintain confidentiality, submit the information in writing to his/her **institutional official** without signature. If the student wishes not to maintain confidentiality, the student will contact his/her **teacher or school official** who in turn will contact the nearest **supervisor** to report criminal actions or emergencies to the **appropriate agency by calling (911)**.
3. Only students, employees and other parties having business with this institution should be on institutional property. Staff, faculty, students, and prospective students or any person entering the premises must have and CARRY on them at all times a security identification badge. Those without an identification badge must sign in at the entrance and identify their purpose of visit, the person to be visited and register their time in and out of the building. The visitor must also wear a visitor's badge while on campus. All rear access doors leading to the campus are closed and locked during evening hours starting at 5 PM. When the school closes for the night, the school's official or supervisor will inspect each floor to see that it is empty and then set the alarms on each floor and then lock down the campus. Other individuals present on institutional property at any time without the express permission of the appropriate institutional official(s) shall be viewed as trespassing and may as such be subject to a fine and/or arrest. In addition, students and employees present on institutional property during periods of non-operation without the express permission of the appropriate institutional official(s) shall also be viewed as trespassing and may also be subject to a fine and/or arrest.
4. Current policies concerning campus law enforcement are as follows:
 - (i) Institution's officials have no powers of arrest other than the Citizens Arrest Law, and are required in the event of a crime or emergency to call the correct agency or dial (911) for the police and emergency services. The Citizens Arrest Law will be invoked only as a last resort, and after all other possibilities have been explored.
 - (ii) Employees shall contact their immediate or nearest ranking supervisor to report any criminal action or emergency to the appropriate agency by calling (911). If possible, in the interim, the security guard(s) and or institutional official shall attempt to non-violently deal with the crime or emergency with the appropriate agency on campus. Individual discretion must be used, as undue risk should not be taken.
 - (iii) The institution currently has no procedures for encouraging or facilitating pastoral or professional counseling (mental health or otherwise), other than the student or employee is encouraged to seek such aid.
5. Though this institution does not offer regularly scheduled crime awareness or prevention programs, students are encouraged to exercise proper care in seeing to their personal safety and the safety of others. The following is a description of policies, rules and programs designed to inform students and employees about the prevention of crimes on campus.
 - a. Do not leave personal property in classrooms.
 - b. Report any suspicious persons to your institutional official.
 - c. Always try to walk in groups outside the school premises.
 - d. If you are waiting for a ride, wait within sight of other people.
 - e. Employees (staff and faculty) will close and lock all doors, windows and blinds and turn off lights when leaving a room.
 - f. The Crime Awareness and Campus Security Act is available upon request to students, employees (staff and faculty) and prospective students.
 - g. The school has no formal program, other than orientation, that disseminates this information. All information is available on request.
 - h. Information regarding any crimes committed on the campus or leased/attached properties (parking lot) will be available and posted in a conspicuous place within two (2) business days after the reporting of the crime and be available for sixty (60) business days during normal business hours, unless the disclosure is prohibited by law, would jeopardize the confidentiality of the victim or an ongoing criminal investigation, would jeopardize the safety of an individual, would cause a suspect to flee or evade detection, or would result in the destruction of evidence. Once the reason for the lack of disclosure is no longer in force, the institution must disclose the information. If there is a request for information that is older than sixty 60 days, that information must be made available within two (2) business days of the request.
6. The institution does not offer regularly scheduled crime awareness or prevention programs other than orientation where all the institution's policies and regulations are properly disclosed to prospective students.
7. All incidents shall be recorded in the Daily Incident Log at the institutional official's station. The log includes the date, time, location, incident reported, and disposition of incident and the name of the person who took the report. The report must be entered in the log within two (2) business days after it is reported to the school's official, unless that disclosure is prohibited by law or would endanger the confidentiality of the victim.

CAMPUS SECURITY ACT DISCLOSURE STATEMENT – Clery Act—(continued) Page 3

8. This institution does not permit the sale, possession or consumption of alcoholic beverages on school property and adheres to and enforces all state underage-drinking laws.
9. The institution does not permit the possession, use or sale of illegal drugs by its employees and students and adheres to and enforces all state and Federal drug laws. The violation of these policies by students or employees may result in expulsion, termination and/or arrest
10. Information concerning drug and alcohol abuse education programs is posted at the campus and is distributed annually to students and staff. *(Institutions are advised to make available to students and staff members information on an agency that provides counseling and help on drug and alcohol abuse education).*
11. It is the policy of this institution to have any sexual assaults (criminal offenses) on campus to be reported immediately to the institution's official, who will report it to (911) emergency and police units. The institution during the orientation of given to newly admitted students emphasizes the prevention of sexual crimes by insisting students to work, study and walk outside of the premises in as much as possible, accompanied by other students or in view of other persons, generally, avoiding as much as possible to be alone by themselves at any time. During the daily functioning of the school operations, staff and administrators focus in observing that students are not in any circumstance by themselves.
 - (i) The institutional program to prevent sexual crimes consists in maintaining a continuous lookout for each other to protect and prevent any sexual assaults. The entire staff takes part of this program to protect the students and the staff among themselves.
 - (ii) A person who was victimized will be encouraged to seek counseling at a rape crisis center and to maintain all physical evidence until such a time when that person can be properly transported to a hospital or rape crisis center for proper treatment.
 - (iii) A victim of a sexual crime has the option of reporting this crime to the institutional authorities or to report it directly to (911) and search for professional assistance from the emergency agencies. If requested, the institutional personnel will be prepared to request assistance calling (911).
 - (iv) The institution does not have accessibility to professional counseling, mental health or otherwise, students and employees are encouraged to seek such professional assistance at the nearest hospital or health care services.
 - (v) The institution will offer the victim of a sexual crime, any available options to change the academic schedule in as much as possible to the benefit of the victimized person.
 - (vi) The institutional disciplinary actions in reference to an alleged sex offence are as follows:
 - (A) The accuser and the accused are entitled to the same opportunities to have others present during a disciplinary proceedings: and
 - (B) Both the accuser and the accused must be informed of the outcome of any institutional proceeding brought alleging a sex offense
 - (vii) This institution has zero tolerance of violation of this policy. Once the offense is confirmed the institutional disciplinary action against students or employees may result in expulsion from school, or termination of employment and in accordance to local laws, to an arrest of the offender by the authorities.
12. The institution provides the following website to obtain information concerning the registration of sex offenders arrest.
Signup.kidslivesafe.com.
- 13 Revised Crime Classification: Burglary vs. Larceny: An incident must meet three conditions to be classified as a Burglary.**
 - There must be evidence of unlawful entry (trespass). Both forcible entry and unlawful entry – no force are counted.
 - The unlawful entry must occur within a structure, which is defined as having four walls, a roof, and a door.
 - The unlawful entry into a structure must show evidence that the entry was made in order to commit a felony or theft. If the intent was not to commit a felony or theft, or if the intent cannot be determined, the proper classification is Larceny.
- 14 Definition of On-Campus Student Housing Facility:** For the purposes of the Clery Act regulations, as well as the HEA fire safety and missing student notifications regulations, any student housing facility that is owned or controlled by the institution, or is located on property that is owned or controlled by the institution, and is within the reasonably contiguous geographic area that makes up the campus is considered an on-campus student housing facility. This definition clarifies that any building located on campus on land owned or controlled by the institution that is used for student housing must be counted as an on-campus student housing facility, even if the building itself is owned or controlled by a third party.
- 15 Campus Law Enforcement Policies:** All institutions must include a statement of policy regarding campus law enforcement in their Annual Security Report. This statement must contain the following elements:
 - A description of the law enforcement authority of the campus security personnel.

CAMPUS SECURITY ACT DISCLOSURE STATEMENT – Clery Act—(continued) Page 4

- A description of the working relationship of campus security personnel with State and local law enforcement agencies, including whether the institution has agreements with such agencies, such written memoranda of understanding (MOU), for the investigation of alleged criminal offenses.
- A statement of policies which encourage accurate and prompt reporting of all crimes to the campus police and the appropriate law enforcement agencies.
- Students and employees should refer to the person or agency listed at the end of this report when reporting or seeking help on a criminal incident. Please note that any emergency that requires immediate attention should not wait to report to the school's officer but rather should contact the appropriate agency by calling (911).

The institution does not maintain any special relationship with State and local police and does not have an agreement with those police agencies (such as written memoranda of understanding) to investigate alleged crimes.

This Institution encourages students to complete a timely reporting of all crimes to the campus administrators, police and appropriate law enforcement agencies

This institution encourages students to immediately report an incident where an emergency evacuation will be needed. All students should be familiar with the evacuation procedures posted in several key places around the campus.

This institution does not provide on-campus housing. Therefore the following disclosures do not apply to this institution:

Fire safety (668.49)

Missing students (668.46(h))

Emergency notifications 668.46(g))

Hate crimes 668.46(c))

Peer to Peer file sharing: Students authorized to utilize the institutional electronic equipment for purposes of conducting research, practical work, writing essays, doing homework assignments or in any general use of the equipment for course related work, are strictly unauthorized to copy or distribute any copyrighted material and any violations will subject the individual violator (staff member, non-staff member or student) to civil and criminal liabilities. The first violation will be punished by removing any authorized privilege use of any institutional equipment, if the violation includes the use of individually owned equipment, the individual will not be allowed to bring in his/her personal equipment into the school premises. Second violation the staff member may be terminated or the student may be expelled from school. This decision will be taken by the school administration. The institution conducts annual evaluations of the procedures in place to prevent any violations of copyrighted materials observing the need of the students to have access to the institutional network. The institution will keep a log summarizing violations reported and disciplinary actions taken.

Students and employees should refer to the following person or agency when reporting or seeking help on a criminal incidents. Please note that any emergency that requires immediate attention should not wait to report to the school's officer but rather should contact the appropriate agency by calling (911).

Name of institution's Financial Aid Officer	Ana Magana
Title	Financial Aid Officer
School Name	Modern Beauty Academy
Street address	699 South "C" Street
City, State Zip	Oxnard, CA 93030
Phone No.	805-483-4994

DRUG& ALCOHOL ABUSE POLICY STATEMENT

In accordance with the Drug-Free Workplace Act of 1988 (P.L. 100-690), the Drug-Free Schools and Communities Act of 1989 (P.L. 101-226) and 34 Code of Federal Regulation Part 84, Subpart F, this institution is committed to maintaining a drug-free workplace and a drug-free school. Drug and alcohol abuse can lead to liver, heart and other chronic diseases, low birth weight, birth defects and infant mortality in expectant mothers, and death. The unlawful manufacture, distribution, dispensing, possession or use of drugs, alcohol or other controlled substances at this institution is strictly prohibited. Students and employees are required, as a condition of enrollment and/or employment, to abide by this policy.

To the extent allowed by local, state and federal laws, this institution will impose disciplinary action against students and employees for violating these standards of conduct. These actions may include suspension, expulsion, and termination of employment, referral for prosecution and/or required completion of a drug or alcohol rehabilitation or similar program.

This institution, as required by federal regulation (34 CFR 85.635 and Appendix C), will report all employees convicted of a criminal drug offense occurring in the workplace to the U.S. Department of Education. Consistent with these same regulations, employees, as a condition of employment, are required to provide written notice to this institution of their conviction for a criminal drug offense occurring at the workplace within five (5) days after that conviction. In addition, students receiving Pell Grants who are convicted of a criminal drug offense during the period of enrollment for which the Pell Grant was awarded are required by federal regulation to report that conviction in writing to the:

Director of Grants and Services
United States Department of Education
400 Maryland Avenue SW.
Room 3124, GSA Regional Office Bldg. #3
Washington, DC 20202-4571

The report must be made within 10 days after the conviction.

In addition to institutional sanctions, students and employees convicted of the unlawful possession or distribution of illicit drugs or alcohol could face local, state and federal legal penalties which include the loss of eligibility for federal financial aid, fines, imprisonment and the seizure of drug related assets.

Drug awareness programs, counseling, treatment, rehabilitation and other related services are available on an ongoing basis to students and employees of this institution through:

Entity Name	Coalition to End Domestic Violence
Street Address	1030 North Ventura Road
City, State and Zip	Oxnard, CA 93030
Phone number	(805) 983-6014
Entity Name	Turning Point Foundation
Street Address	505 Poli Street, Suite 401
City, State and Zip	Ventura, CA 93001
Phone number	(805) 652-0000
Entity Name	Vista Del Mar Hospital
Street Address	801 Seneca Street
City, State and Zip	Ventura, CA 93001
Phone number	(805) 653-6434

Students and employees seeking assistance in overcoming a drug or alcohol related problems are encouraged to contact this organization.

This institution continues to make a good faith effort to provide a school and workplace free from the illicit use, possession or distribution of drugs and alcohol. This institution keeps track of incidents referred to the above agency or agencies and evaluates the performance of the institutional procedures every two years. A log of incidences and disciplinary actions is kept by the institution.

THIS INSTITUTIONAL POLICY AND PROCEDURES ARE EVALUATED BY THE INSTITUTIONAL ADMINISTRATORS TO DETERMINE THEIR EFFICIENCY AND NEED FOR UPDATES. AS NEEDED, DATA IS UPDATED BIANNUALLY AND PROVIDED TO PROPECTIVE AND CURRENT STUDENTS VIA THE INSTITUTIONAL CATALOG. EMPLOYEES RECEIVED A COPY ON A HARD COPY ONCE A YEAR.

ADMISSIONS DISCLOSURE FORM

We are required by federal law to advise you that, except in the case of a loan made or originated by the institution, your dissatisfaction with or non-receipt of the educational services being offered by this institution does not excuse you (the borrower) from repayment of any Federal Student Loan made to you (the borrower) for enrollment at this institution.

Copyright Infringement Information

Infringement of copyright³ (a) Anyone who violates any of the exclusive rights of the copyright owner as provided by sections 106 through 122 or of the author as provided in section 106A(a), or who imports copies or phono records into the United States in violation of section 602, is an infringer of the copyright or right of the author, as the case may be. For purposes of this chapter (other than section 506), any reference to copyright shall be deemed to include the rights conferred by section 106A(a). As used in this subsection, the term “anyone” includes any State, any instrumentality of a State, and any officer or employee of a State or instrumentality of a State acting in his or her official capacity. Any State, and any such instrumentality, officer, or employee, shall be subject to the provisions of this title in the same manner and to the same extent as any nongovernmental entity.

For additional information regarding copyright infringement visit <http://www.copyright.gov>

Voter Registration Information

Registration Deadline

The deadline to register or re-register to vote for any election is 11:59:59 p.m. Pacific Time on the 15th calendar day before that election. If you submit an application after this time, your application will still be processed for future elections.

What You Will Need

To register online you will need

- Your California driver license or California identification card number,
- The last four digits of your social security number and
- Your date of birth.

Your information will be provided to the California Department of Motor Vehicles (DMV) to retrieve a copy of your DMV signature.

If you do not have a California driver license or California identification card, you can still use this form to apply to register to vote by completing the online interview by 11:59:59 p.m. Pacific Time on the 15th calendar day before an election

Additional Information

For more information on registering to vote you may want to visit the Secretary of State's website <http://registertovote.ca.gov>

Constitution Day and Citizenship Day: Modern Beauty Academy holds a class for the student body on Constitution Day and Citizenship Day, this is a combined annual event observed in the United States on September 17. This event commemorated the formation and signing of the Constitution of the United States on September 17, 1787

Gainful Employment Program Disclosure Cosmetology
U.S.D.E. requires this data to be disclosed on the institutional website

Accrediting agency or State Agency to which the institution
 Provided most recent placement rate _____ 62.73% _____

Institutional OPEID Number _____ 00720400 _____

PROGRAM NAME & LENGTH:

CIP	120401	
Program Name	Cosmetology	
Level	01- undergradu ate Certificate	
Length in Months	53.91	WEEKS
Occupational # 1	Code	
Occupational # 2	39-5012	HAIRDRESSERS,HAIRSTYLISTS, AND COSMETOLOGISTS
Occupational # 3	39-5019	MAKEUP ARTISTS,THEATRICAL AND PERFORMANCE
Occupational # 4	39-5092	MANICURISTS AND PEDICURISTS
Occupational # 5	39-5094	SKIN CARE SPECIALISTS
Occupational # 6		
Occupational # 7		
Occupational # 8		
Occupational # 9		
Occupational # 10		

COST: _____

Tuition and Fees	\$16,480.00
Books and Supplies	\$ 965.00
Room and Board on Campus	N/A
Institution offers housing	N/A
Website	www.modernbeautyacademy.org

DEBT AT PROGRAM COMPLETION:

No of student that completed the course between 07/01/2015 and 06/30/2017	21
How many of the completers above had student loan debt	24%
Median cumulative debt from all completers between 07/01/2015 and 06/30/2017	9500

Federal student loan debt:	
Private loan debt:	
Institutional financing plan debt:	

PROGRAM COMPLETION IN NORMAL TIME:

Normal time <u>in months</u> to complete program as published in catalog:	53.91 WEEKS
Number of student that completed the course between 07/01/2015 and 06/30/2016 within the normal time stated above	21

JOB PLACEMENT:

Enter the job placement rate for program completers:

72.73%

For the job placement rate reported above, enter the following information to be included in the template as context for the job placement rate

Who is included?	Any completer in calendar year eligible for Employment	
What type of job?	All jobs in the field of training	
When were they employed?	After receiving license	
How were graduates tracked?	Through phone calls and e-mails.	
What accrediting agencies was the rate reported to	NACCAS	

Gainful Employment Program Disclosure Barbering

U.S.D.E. requires this data to be disclosed on the institutional website

Accrediting agency or State Agency to which the institution

Provided most recent placement rate

_____0%_____

Institutional OPEID Number

____00720400_____

PROGRAM NAME & LENGTH:

CIP	12.0402	
Program Name	Barbering	
Level	01- undergradu ate Certificate	
Length in Months	50	WEEKS
Occupational # 1	Code	
Occupational # 2		
Occupational # 3		
Occupational # 4		
Occupational # 5		
Occupational # 6		
Occupational # 7		
Occupational # 8		
Occupational # 9		
Occupational # 10		

COST:

Tuition and Fees

\$15,400.0 0

Books and Supplies	\$ 1,135.00
Room and Board on Campus	N/A
Institution offers housing	N/A
Website	www.modernbeautyacademy.org

DEBT AT PROGRAM COMPLETION:

No of student that completed the course between 07/01/2015 and 06/30/2017	N/A
How many of the completers above had student loan debt	N/A
Median cumulative debt from all completers between 07/01/2015 and 06/30/2017	\$0.00
Federal student loan debt:	\$ 0.00
Private loan debt:	\$ 0.00
Institutional financing plan debt:	\$0.00

PROGRAM COMPLETION IN NORMAL TIME:

Normal time <u>in months</u> to complete program as published in catalog:	50 WEEKS
Number of student that completed the course between 07/01/2015 and 06/30/2017 within the normal time stated above	0

JOB PLACEMENT:

Enter the job placement rate for program completers:	0%
------------------------------------------------------	----

For the job placement rate reported above, enter the following information to be included in the template as context for the job placement rate

Who is included?	Any completer in calendar year eligible for Employment	
What type of job?	All jobs in the field of training	
When were they employed?	After receiving license	
How were graduates tracked?	Through phone calls and e-mails.	
What accrediting agencies was the rate reported to	NACCAS	

General Financial Aid Information: If you wish to apply for financial aid or you have questions, or you need sections of the handbook clarified, contact the financial aid office at the school. Additional information regarding the student aid programs available may be found in “The Student Guide” and the “Free Application for Federal Student Aid” published by the U.S. Department of Education. Additional information may be obtained by calling the Federal Student Aid Information Center between 9:00 a.m. and 5:00 p.m. (Eastern Time) Monday through Friday at 1-800-433-3243.

Compliance Statement: The Federal Privacy Act of 1974 requires that students be notified that the disclosure of his/her social security number is mandatory. The social security number is used to verify students’ identities, to process the awarding of funds, the collection of funds, and the tracing of individuals who have borrowed funds from federal, state or private programs.

Financial Aid Mechanism: Financial aid is a mechanism that reduces out-of-pocket costs that the student and/or parents must pay to obtain a specific postsecondary education. Presented differently, financial aid is money made available to help students meet the cost of college attendance. Financial aid offered at Modern Beauty Academy consists of grants and loans, grants do not have to be repaid. Financial aid is awarded to students who have “need”. Need is the difference between the amount of money that the family will be expected to contribute to meet student costs and the cost of education at this school.

Student Eligibility Requirements: To be eligible for financial aid, a student must:

1. Be admitted as a regular student;
2. Be enrolled or accepted for enrollment in an eligible program on at least a half time basis;

3. Be a citizen or an eligible non-citizen;
4. Not owe a refund on a FPELL Grant or FSEOG at any school;
5. Not be in default on a Perkins Loan or Stafford Loan/SLS/PLUS/Direct Loan at any school;
6. Have financial need;
7. Be making satisfactory progress (as defined by the school's policy) in the course of study;
8. Be registered for selective service (if a male born on or after January 1, 1994);
9. Have signed a statement of educational purpose;
10. Have signed a statement of updated information;
11. Have a high school diploma, (or its equivalent) a GED;
12. Agree to use any federal student aid received solely for educational purposes.

The U.S. Department of Education Title IV Student Financial Aid Programs: The school is approved for, and does participate in the following USDE Title IV programs intended to defray the costs of attending for those students eligible for financial aid considerations:

1. Federal PELL Grant Program (FPELL)
2. Federal Supplemental Educational Opportunity Grant Program (FSEOG)
3. Federal Direct Subsidized, Unsubsidized and PLUS loans,

Application for Aid, Procedures and Forms - Financial aid applications for this institution consist of the following:

1. **Free Application for Federal Student Aid (FAFSA)** this form needs to be completed as instructed on the form. Documentation to substantiate the data entered on the form may be required by the financial aid office. Forms and assistance in completing them are available at this school during school hours. In addition to the FAFSA, the institution requires a series of forms as they apply to the individual student aid program and to the student's individual family circumstances. FAFSA is also available at on the Web is available at <https://fafsa.ed.gov>
2. **Disbursement:** Checks are issue to the school and credited to the student's tuition account. It is the student's responsibility to submit all required forms and documentation to the financial aid office before disbursement.

Federal Pell Grant Program:

Funds received under this program are not subject to repayment from the student.

Deadline: FAFSA applications must be received by June 30 in the year on which the application is intended for. SAR or ISIR must be submitted to the financial aid office by May 31, 2018, of the award year from which aid is requested from, or your last day of enrollment in 2017-2018, whichever comes first. A valid ISIR requires signatures of student, spouse and/or parents, when the ISIR has been corrected.

Renewal Process: A FPELL Grant award receive for one award year (July 1 to June 30 of the following year), and **it is not** automatically renewed for the next award year. Students must re-apply for the FPELL Grant and submit a copy of the **new** SAR or ISIR to the financial aid office.

Disbursement: They are made based on per payment period via a check payable to the student or via a direct credit to the student's tuition account.

Federal Supplemental Educational Opportunity Grant (FSEOG):

Funds received under this program are not subject to repayment from the student.

Deadline: You may apply during the enrollment process, using the FAFSA form. The school will provide you a letter listing the amount and types of financial aid you will be awarded, including the FSEOG award.

Disbursement: Made based on per payment period via a check payable to the student or via a direct credit to the student's tuition account. Priority for FSEOG funds will be given to students eligible for Pell Grant. This institution has a year-round enrollment. Therefore, funds will be awarded in a manner that funds would be available to students enrolling throughout the entire year. If SEOG funds still available, a second priority will be given to Non Pell recipient students with the lowest Expected Family contributions.

For additional information on Federal Financial Aid programs, request "The Student Guide" published by the United States Department of Education.

Determining Need: The information you report on the FAFSA form when you apply for aid, is used in a formula established by U.S. Congress that calculated your Expected Family Contribution.

Utilize the Free Application for Federal Student Aid (FAFSA) for students applying for aid. This form will be processed by a contractor of the U.S. Department of Education at no cost to the student. The results will be provided in the form of an Electronic Student Aid Report with the calculation of the Expected Family Contribution (EFC).

Cost of Attendance: The total amount it will cost a student to go to school. This institution uses the annual budgets published by the CALIFORNIA STUDENT AID COMMISSION.

Elements included in the budget:		Living cost allowance (monthly figures):	
Tuition.....	Actual cost	Student Living	Student Living
Registration Fee.....	Actual cost	off campus	with parents
Books and supplies....	Actual cost		
Room and board		\$1,388.00	\$552.00
Transportation		138.00	93.00
Personal/Misc.		324.00	353.00

(The cost of uniforms is included in the personal allowance)

Student Tuition Recovery Fund: A description of the student's rights and responsibilities with respect to the Student Tuition Recovery Fund. This statement shall specify that it is a state

requirement that a student who pays his or her tuition is required to pay a state-imposed assessment for the Student Tuition Recovery Fund.

1. You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.
You are not eligible for the protection from the STRF and you are not required to pay the STRF assessment if either of the following applies:
 - A. You are not a California resident; or not enrolled in a residency program, or
 - B. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party.

"The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program."

(b) In addition to the statement required under subdivision (a) of this section, a qualifying institution shall include the following statement in its school catalog:

"It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the

institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.

4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of noncollection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number."

Award Concept, Selection of Recipients and Packaging Criteria: This institution does not receive enough Campus-Base funds to satisfy all the student financial needs. Therefore, the school emphasizes the SELF-HELP CONCEPT of student financial assistance. The SELF-HELP CONCEPT is on a first-come, first-served basis when awarding eligible applicants. The SELF-HELP CONCEPT lists types of financial assistance in the following order:

1. Family contributions
2. Other resources
3. Federal PELL Grant

The school awards from the Federal Supplemental Educational Opportunity Grants in accordance with the following policy: The institutional participation in the Federal Educational Opportunity Grant is limited to the amount of funds given to the institution for an entire award year. (July 1 to June 30).

Due to the **limited** amount of funds available to the institution, it is literally impossible to award FSEOG to all students applying for aid. Therefore, the institutional policy to select FSEOG recipients is as follows:

This institution has a continuing enrollment process in which students may start each Tuesday of each week or Wednesday when Tuesday is an observed Holiday. In order to ensure a fair distribution of funds through the entire award year, the institution will make \$400.00 SEOG awards using data from the year proceeding the current year, by using student enrollment, EFC and Pell Grant data to determine how to distribute the SEOG funds available. Based on last year's data, the institution expects an enrollment of 40 new students meeting the "exceptional need" criteria to be enrolled during the 7/1/15 to 6/30/16 period, the first selection of SEOG recipients will be made from students with "exceptional need". Students with "exceptional need students" are defined by this institution as students that have an expected family contribution (EFC) of zero and that will otherwise be eligible for the FPELL Grant Program during the same award year. If enrollment figures change, and/or additional funds become available to the institution, a second selection will be made from those students' ineligible for the FPELL Grant Program with the lowest expected family contribution.

Both selections will be made from students, whose file has been completed, with no issues pending regarding the students' eligibility for Federal Aid. Incomplete files will not be considered in the selection criteria due to possible lack of documentation. Awards will be made as long as funds are available throughout the award year.

Federal William D. Ford Direct Loan Program

Funds received from either of the loan programs are subjected to repayment from the student. Before a loan document is submitted to the USDE, students must be fully aware of the financial responsibilities under these loan programs, the rights that the student has under the individual loan program conditions, and the consequences of failing to meet the repayment obligations.

Federal Direct Subsidized Loan Federal Direct Subsidized Loans are made directly to students from the U.S. Department of Education. Subsidized loans are need based. Students may borrow up to the amount of the student's cost of attendance less other expected financial assistance (not to exceed annual loan limits).

The Federal Government pay interest subsidies while the student is enrolled or during periods of deferment. Student would pay a combined origination/guaranty fee of a variable percentage but not to exceed 3% rebated directly to the U.S. Department of Education. Students may receive both subsidized and Unsubsidized loans provided the combined amount borrowed does not exceed applicable loan limits and that the student's eligibility for a subsidized Federal Stafford Loan be determined prior to determining eligibility for the Unsubsidized loan. The law also stipulates that borrowers may apply for both subsidized and unsubsidized loans using a single application and that such borrowers must be given a single repayment schedule.

Maximum Annual Award: First level \$3,500, Second level \$4,500, Third level \$5,500 (Max aggregate \$23,000). These loans are subject to a maximum eligibility of up to 150% of the length of the program of study. Previous loans obtained could affect the student 150% eligibility.

Federal Direct Stafford Unsubsidized Loan

These loans expand the ability of the U.S. Department of Education to make "Unsubsidized" Federal Stafford Loans to students. These loans carry many of the same terms and conditions associated with subsidized Federal Stafford Loans with the following two exceptions:

- (1) Unsubsidized loans are not need based. Students may borrow up to the amount of the student's cost of attendance less other expected financial assistance (not to exceed annual loan limits).
- (2) The Federal Government does not pay interest subsidies to the lender while the student is enrolled or during periods of deferment. Interest must be paid or capitalized, i.e., added to the principal.

Deadlines: Applications need to be submitted at least 30 days before the end of the loan period for which the loan has been requested.

Maximum Annual Award:

Dependent student: **with Parent** loan first year \$2,000, second year \$2,000, third year and beyond undergraduates \$2000

Dependent student **without Parent** loan or **independent** students: first year \$6,000, second year \$6,000, third year and beyond undergraduates \$7,000

Aggregate Limits for Sub/Unsub Loans Subsidized Total (subsidized & unsubsidized)

Dependent Undergraduates (excluding those whose parents can't borrow PLUS)		
	\$ 23,000	\$31,000
Independent Undergrads & Dependent Students whose parents can't get PLUS)		
	\$ 23,000	\$ 57,500

Disbursement: Checks are issued to the school and credited to the student's tuition account. It is the student's responsibility to submit all required forms and documentation to the financial aid office before disbursement. **For additional information, read the pamphlet "Direct loan Entrance Counseling Guide"**

Deadlines: Applications need to be submitted at least 30 days before the end of the loan period for which the

Available to parents of dependent undergraduate students
Repayment starts after last disbursement in the award year
Interest rate may not be higher than 8.5%
Borrower credit must not have a negative credit report
Limited to student cost of attendance minus any other aid
No minimum amount

Financial Aid Definitions: The following definitions correspond to some common terms used within the financial aid terminology:

ACADEMIC YEAR: Means a period of not less than 26 weeks of instructional time with a minimum of 900 clock hours of instruction for a full time student. The midpoint of the academic year shall be a minimum of 13 weeks and at least 450 clock hours. In effect, all students enrolled in courses with an academic year schedule to be completed in less than 26 weeks, regardless of the number of clock hours offered, would have aid eligibility reduced in proportion to the number of weeks and hours in the course of study in relation to the academic year.

CLOCK HOUR: Means 50 to 60 minutes of supervised instruction during a 60 minutes' period.

CREDIT BALANCE: Means a credit balance occurs when tuition payments have been received by the institution in excess of the amount of charges assessed to the student. Credit balances are paid within 14 business days from the day the credit balance was generated. Students must be responsible for the budget of their own funds and for securing that the funds are used for education related expenses.

DEPENDENT STUDENT: He/She is an individual that does not meet the independent student criteria. This student is required to submit with his/her application, student and parents' income and assets data.

DEPENDENT: He/She is an individual other than the spouse that has been supported and will continue to be supported (50% or more of those individual personal expenses) by the student and/or spouse. If that individual is and will continue to be supported by the student parent(s), that individual would be a dependent of the parent(s) **NOT** a dependent of the student.

FAMILY CONTRIBUTION (EFC): The calculated amount that a family contributes to offset the student cost of attendance.

FINANCIAL AID ELIGIBILITY CITIZEN/ELIGIBLE NON-CITIZEN:

You must be one of the following to receive federal student aid:

1. U.S. Citizen
2. U.S. National
3. U.S. Permanent resident who has an I-151 or I-551 (Alien Registration receipt card)
4. Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations: Refugee; Asylum Granted Indefinite Parole and/or Humanitarian Parole Cuban-Haitian entrant

IF YOU ARE IN THE U.S. UNDER ONE OF THE FOLLOWING CONDITIONS, YOU ARE NOT ELIGIBLE FOR FEDERAL AID:

F1 or F2 student visa

J1 or J2 exchange visitor visa only

INDEPENDENT STUDENT: An individual who meets one of the following criteria:

1. Was born before January 1, 1994
2. A graduate or professional student
3. Is Married (Separated but not divorced)
4. An individual with legal dependents other than a spouse. (As defined above)
5. An orphan or ward of the court up to the age of 18
6. Is a veteran of the armed forces of the United States

PARENT(S): For the purposes of the financial aid programs, "a parent" is the mother and/or father or adoptive parents, stepparent or legal guardian - not foster parents.

PAYMENT PERIOD: 450 hours and 13 weeks for courses of 900 clock hours or more. It is the mid-point of the program for courses of less than 900 hours and 26 weeks.

NEED: Financial need is the amount left over after subtracting the expected family contribution from your cost of attendance.

WITHDRAWALS: Students are officially withdrawn on date of notification, date terminated by the institution, date of three consecutive weeks of absences or date when the student failed to return from an approved leave of absence. Official withdrawal date may not be more than 14 calendar days from last physical day of attendance.

Recoveries

Recoveries resulting from unearned Title IV funds due from the student must be paid in accordance to the terms stated in the promissory note of the student loans. If funds from the grants programs still due from the student, those funds are payable at the rate of 50%. Grant funds due from the student must be repaid within 45 days from the student's withdrawal date. Students may make repayment arrangements with the U.S. Department of Education within the 45 days and present proof of such arrangements to the institution. If no repayment is received nor arrangements are presented, the institution will refer the debt to the U.S. Department of Education. The student will no longer be eligible for aid until informed by the U.S. Department of Education.

Refunds

In any case where a refund is due to the Title IV Programs, the payment of the refund must be received within 45 days from the official withdrawal date in the following order: FPELL, FSEOG, other sources and to the student. This order will be applied providing the student received funds from that program and in amounts not to exceed the amounts originally paid from each program.

Transfer Student

“NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at (name of institution) is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the (degree, diploma, or certificate) you earn in (name of educational program) is also at the complete discretion of the institution to which you may seek to transfer. If the (credits or degree, diploma, or certificate) that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending (name of institution) to determine if your (credits or degree, diploma, or certificate) will transfer.”

A student, who attended a Post-secondary institution before the enrollment at this school, is required to inform the financial aid office of the schools attended and the periods of attendance. Specifically, if the student's attendance at the prior institution occurred between July 1, through June 30th, of the subsequent year. If, financial aid was advanced from the prior institution, the aid available at this institution will be adjusted. All prior hours and operations earned from other California schools will be credited. Hours and operations from other states MUST be evaluated.

Verification Process for the 2017-2018 Award Year:

Federal regulations 34 C.F.R. Part 668, Subpart E, dated March 14, 1986 April 29, 1994, November 29, 1994 - executing legislation 20 U.S.C. 1094 governing the title IV programs require schools to be sure of certain applicant-reported data. These regulations require schools to develop written policies and procedures for verification. The school is required to make these policies available to all applicants for financial aid, as well as prospective students upon request. This procedure is part of the Admissions and Counseling process. To follow the regulations and achieve consistency governing this process, the following verification policies apply to all applicants for Title IV programs. Under the regulations, the school will not disburse FPELL or FSEOG Campus-Based aid until completion of verification process.

WHO MUST BE VERIFIED: The policy of this school shall be to verify those students selected by the need analysis (ISIR) system for verification.

Verification tracking groups

Students who are selected for verification will be placed in one of the following groups to determine which FAFSA information must be verified.

VI, v2 (reserved by USDE) V3, V4, V5 and V6

Each group will require different items from the FAFSA would be selected

VERIFICATION EXCLUSIONS: Applicants excluded from verification include:

- Death- Applicant dies during the award year or before the deadline for completing the verification.
- Not an Aid recipient – Student not receiving need based Aid (Pell, SEOG And subsidized loan)
- Only eligible for Unsubsidized or PLUS loans.
- Completed the Verification process at prior school. (For same year and same data)
- Selected for verification after official withdrawal date.

Parents of a dependent student are excluded if:

- Both parents or custodial parents have died
- Both parents are mentally incapacitated
- Both parents live away from USA and cannot be contacted by normal means
- Student cannot contact them

REQUIRED VERIFICATION ITEMS: Examine the data items listed in 34 C.F.R. 668.56. Different data items apply to different applicants depending upon student dependency status, tax filer status, Title IV programs used and the group assigned during the verification process.

Data items include:

- Adjusted gross income (AGI) or adjusted gross family income (AGFI) for the base year (2016).
- U.S. income tax paid for the base year (2016).
- Education Credits
- Untaxed IRA distributions
- Untaxed Pensions
- IRA deductions and payments
- Tax exempt interest
- Other untaxed income
- Income earned from work
- Household size
- Number in college
- Supplemental Nutrition Assistance program (SNAP) Benefits
- Child support paid
- High school completion status
- Identity/Statement of educational purpose

The school shall resolve inconsistent application information for all applicants, in agreement with requirements of 34 C.F.R. Part 688.16(f)

DOCUMENTATION REQUIRED: Student, spouse and/or parents (as applicable) **signed** income tax forms (IRS 1040, 1040A, or 1040EZ and W-2 forms). Applicants shall complete the appropriate sections of the Verification Worksheets 2017-2018. The school's financial aid officer may require/provide other appropriate forms.

TIME PERIOD FOR PROVIDING DOCUMENTATION:

Applicants must provide the required documentation within 60 days from the last day of attendance or May 31, 2018, whichever is earlier.

APPLICANT RESPONSIBILITIES:

To be eligible to receive Title IV funds, we require applicants to provide requested information during the time period(s) specified in these policies. Applicants must certify that the data required by each group have been addressed and resolved to the satisfaction of the financial aid office of the institution.

Federal PELL Grant applicants whose dependency status changes during the Award Year must file a correction application. This process does not apply if the change occurs due to marriage. Campus-based applicants whose dependency status changes during the Award Year must have their FC re-calculated. This process does not apply if the change occurs due to marriage. The applicant must repay any over award, or any award, discovered during verification, for which he/she was not eligible.

CONSEQUENCES OF FAILURE TO PROVIDE DOCUMENTING WITHIN THE SPECIFIED TIME PERIOD(S):

If the student cannot provide all required documentation, the school cannot complete the verification process within 60 days from the date of the request. The school must then advise applicants that they are not eligible for financial aid funds. The school then gives the applicants the following options:

- * The student may continue training on a cash payment basis.
- * The student may withdraw, and re-enroll at no additional charge. There will be no loss of credit earned, when the student provides all proof, and verification is complete.
- * The applicant must repay any over award or any award for which he/she was not eligible, discovered during verification.

INTERIM DISBURSEMENTS: The school does not make any interim disbursements.

The student must complete verification before disbursement of any Title IV funds.

NOTIFICATION OF RESULTS OF VERIFICATION: The school shall notify the applicant of the results of the verification process within 30 days of the student's submission.

REFERRAL PROCEDURE: The school shall forward to the Secretary of Education, referral of fraud cases.

SCHOOL RULES AND REGULATIONS

Revised January 01, 2019

1. School hours are Tuesday through Friday 9:00am – 10:00pm Breaks Accordingly and Saturday 9:00am-3:30pm
2. Time cards and signatures must be clearly legible. Students MUST clock and enter their own times of attendance.
3. A student MUST use the time clock and biometric machine to CLOCK IN when entering and OUT when leaving for lunch or at the end of the day. Students that fail to do so will only receive hours noted on their time cards time stamp. You are required to clock out and in on the back of your timecard when you take your breaks. NO student is allowed to clock in or out for another student. You may NOT clock out and leave the building during the hours in school without Instructors permission. Time cards are to ALWAYS stay in the school when you leave the buildings premises.
4. In case of illness or emergency, the students must call in by 8: 45a.m, to report his/her absence.
5. Students are required to be in class for roll call at the start of the scheduled class in clean prescribed uniform attire: female and male students must wear a clean and neat Uniform and clean black or white pants. There should be nothing on your pants, short can be worn to the knee. They must be long pants. No open toed shoes, clogs, wooden sole shoes, heels, your shoes must COVER your WHOLE foot.
6. NO smoking is allowed at the Academy at any time.
7. No food allowed on the clinic floor, no student is allowed to loiter around the clinic areas.
8. No visitors are permitted in the classrooms, student lounge or clinic floor areas.
9. Student clean-up assignments are done on a rotation basis and posted in the facilities.
10. Students MUST keep their work stations in class and on the clinic floor clean and sanitary at all times. There shouldn't be anything on your stations after you leave school.
11. All students serving the public MUST be courteous and pleasant, if difficulties arise, please call for an instructor. Students must take all APPOINTMENTS assigned to the student. Failure to take a patron is grounds for suspension.
12. No student may leave a patron while doing a chemical service, except in an emergency and if he/she is excused by an instructor.
13. Students are not allowed to give services or materials other than what is called for on the service ticket. Students violating this rule will be disciplined accordingly.
14. Students must not gather around the receptionist desk, congregate in the offices, or visit with another student who is busy with a patron. All appointments must be made by the receptionist and no changes are to be made by the students.
15. Students have the privilege at all times to consult the management on personal problems. The academy positively reserves the right to suspend or expel a student who gossips, uses vulgar language, makes racial, ethnic, or sexual slurs, or causes discord in school.
16. The college will not tolerate the use of smoking, alcohol or drugs.
17. Students must keep a record of hours and services each day as required on the student's daily record of applied effort. Daily time cards will be audited by the school administrators, credit will be given for applied effort continuously engaged in training and study of the branch of cosmetology, Manicure, and Barbering, the student is enrolled. All work must be checked by an instructor or credit will not be given. Recording of hours and operations on the time card must be clear and readable.

18. All students will be expected to maintain an average of 70% in theory and in all practical subjects. Probationary status will result in case of failure to do so.
19. Students must comply with all instructions and directions given by authorized personnel relative to school activities. No insubordination will be tolerated.
20. Students must comply with academy policy and State rules and regulations.
21. Due to absences all assignments, test, and homework must be made up.
22. Notify the administrative office immediately of any name, address, or telephone change.
23. Any student absent for fourteen (14) calendar days without notifying the school will be terminated.

These rules are designed to form excellent work habits and attendance similar to that demanded in the beauty field. Failure to observe the above rules and regulations may subject the student to termination from school.

Student Rights and Responsibilities:

The student has the right to ask the school:

1. The name of its accrediting and licensing organizations.
2. About its programs; laboratory, and other physical facilities; and its faculty.
3. What the cost of attending is and the policy on refunds to students who drop out.
4. What financial assistance is available: including information on all federal, state, local, private and institutional financial aid programs.
5. What the procedures and deadlines are for submitting application for each available financial aid program.
6. How it selects financial aid recipients.
7. How it determines financial need.
8. How much of your financial need, as determined by the school, has been met.
9. To explain each type and amount of assistance in your financial aid package.
10. To reconsider your aid package, if you believe a mistake has been made, or if your enrollment or financial circumstances have changed.
11. How the school determines whether you are making satisfactory progress and what happens if you are not.
12. What special facilities and services are available to the handicapped?

It is the student's responsibility to:

1. Review and consider all the information about the school program before enrolling.
2. Pay special attention to the application for student financial aid, complete it accurately, and submit it on time to the right place. Errors can delay or prevent your receiving aid. Know and comply with all deadlines for applying and reapplying for aid.
3. Provide all documentation, corrections, and/or new information requested by either the financial aid officer or the agency to which you submitted the application.
4. Notify the school of any information that has changed since you applied.
5. Read, understand, and keep copies of all forms you are asked to sign.
6. Request an exit interview at the time you are leaving the school to determine the net balance of your account with the school.
7. Notify the school of a change in your name, address, phone number, or attendance status (full/part-time student). If you have student loans, you must notify your lender of these changes.
8. Understand your school's refund policy.
9. Understand and comply with the enrollment status, financial charges, financial terms,

time allowed to complete, refund policy and termination procedures as specified in the enrollment contract you will be asked to sign.

10. Understand that it is your responsibility and your liability when errors are made and funds for which you are not eligible or are advanced to you or credited to your school account.

RECORDS RETENTION

Records are permanently kept in the school.

Organization Chart and line of responsibility

