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Updating Policy

This catalog is updated annually or when required by any changes regarding updated rules and regulations. This catalog covers July 01, 2012 through July 01, 2013.

Approved courses are as follows:

Cosmetology – 1600 hours

Esthetics – 600 hours

Manicuring – 400 hours

Instruction is in residence with facility occupancy levels accommodating 100 students at any one time. California statute requires that a student, who successfully completes a course of study, will be awarded an appropriate diploma or certificate verifying the fact.

Prospective enrollees are encouraged to visit the physical facilities of the school and to discuss personal education and occupational plans with the school personnel prior to enrolling or signing enrollment agreements.

Prospective student will be provided with a copy of the school brochure prior to enrolling and the school catalog if requested and will be given on orientation day.

Cosmo Beauty Academy only provides instruction in English only. Students with English as a second language will be assessed individually to evaluate their proficiency in English.

The following state boards, bureaus, departments or agencies set minimum standards for your program of studies in accordance with the Bureau for Private Postsecondary Education, the Board of Barbering and Cosmetology, and California Education Standards. The minimum criteria necessary for licensure is set forth in the following pages for Courses in Cosmetology, Esthetics & Manicuring.

**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. **

Mission Statement

- To produce students who will have the required talent, skills and knowledge for both the technical and practical portions of the course. So that upon graduation they will be prepared to pass the written and practical examinations administered by State Board of Cosmetology.
- To develop desirable work habits, attitude and pride in workmanship.
- To provide quality progressive education preparing student for a career in the field of Cosmetology, Esthetics and Manicuring.
- To help students obtain employment in an entry level position upon graduation and licensing.

Why Choose Cosmo Beauty Academy?

- Sanitary and aesthetically pleasing environment
- Affordable tuition
- Flexible school schedules
- Organized and structured programs with learning assistance available
- Experienced staff dedicated to our mission and the delivery of top quality education tailored to your individual needs
- Use of state-of-the-art equipment
- Professional, personal, and business skill development
- Hands-on training that provides you with the opportunity to practice on multi-textured hair, nails, and skin

- Partner schools with International Dermal Institute and BIA Academy
- Guest lecturers/speakers in make-up, spa, manicuring, facial and hair techniques
- Professional products used in training (Framesi, Wella, Redken, Paul Mitchell, Biolage, Sorbie, Tigi, Matrix, Kenra, Dermalogica and more)
- Involvement in community outreach and additional educational classes provided by guest speakers.
- In-house student contests and promotions
- Student personal services & discount prices on all product
- Pre-application for State Board exam
- State Board preparatory classes
- Continuous monitoring and constructive feed-back

Admission Policies

All Instruction is given in English, Recruitment leading to enrollment is conducted only in English; we do not offer multi-lingual instruction, school catalogs or brochures. Students are admitted under the following criteria:

The following are the requirement for admission to Cosmo Beauty Academy:

- An applicant must be at least 18 years old.
- Applicant must pay a \$100.00 non-refundable registration fee.
- Applicant must take an entrance exam provided by CBA.
- Have a valid government issued I.D. Card. (Driver's License, any state, State issued Identification card; Military Identification; United States Passport; Resident Alien – I 551; Employment Authorization – I-7666; I-666B; Certificate of United States Citizenship; United States Citizen Identification Card – I-197; Alien Registration Card – I-5.
- An applicant must have a high school diploma or the equivalent (GED).
- Non high school graduates will be required to pass one of the Ability-To-Benefit tests available and approved by the U.S. Department of Education. You may schedule an ATB test through CBA and an additional fee of \$75.00 will be assessed.
- A valid Social Security Card.
- CBA does not offer English as a second language course on programs. To evaluate students with English as a second language, applicants must take and pass The Ability to Benefit Test.
- Upon admittance, students must attend a mandatory orientation set forth by the administrative staff.
- Cosmo Beauty Academy does not offer study abroad program, and does not offer visa services or vouch students status, and any associated charges.
- Applicants who immigrated to the United States and cannot provide an actual copy of a high school diploma or its equivalent will either have to obtain a GED or pass the Ability to Benefit Exam.

Collection of Tuition

- If the prospective student qualifies for financial aid, the financial advisor will assist in preparing the Financial Aid application. For those students wishing to pay cash for any of the three programs the institution will accept full payment. For those students who do not qualify for the financial aid or wish to make cash payments may do so and the financial aid advisor will develop an 'In House Payment Plan' according to the schedule and the hours the student is enrolling for. The student will be required to make a deposit for the cost of the kit and books. Manicuring is the only cash payment program offer in our institution. Full time Manicuring students are expected to Pay \$852.50 dollars as a down payment towards the program and

make 2 monthly payments of \$400.00 dollars. Part time manicuring students are expected to pay \$852.50 dollars as a down payment and 4 monthly payments of \$200.00.

Statement of Non-Discrimination

Cosmo Beauty Academy does not discriminate on the basis of gender, sex, race, ethnic origin, religion, color, age, sexual orientation, handicap, or financial status in its admission, graduation, instruction, nor any other rights and privileges.

School Policy on the Handicapped

Cosmo Beauty Academy complies with the provisions of Section 504 of the Rehabilitation Act of 1973, and does not deny admission of a qualified handicapped person by reason of their handicap. CBA admits those handicapped individuals whose handicaps would not create a safety hazard to themselves or other students, and would not interfere with their ability to benefit from the training offered through their classroom performance capabilities and have reasonable placement potential following graduation from this academy.

School Information

History

Cosmo Beauty Academy was established in 2006 as a Non-Degree institution, private for-private organization approved for operation by the Board of Barbering and Cosmetology.

Campus Facilities

The physical location of the school is in northern Sacramento. The 9,500 square foot facility is comprised of administrative office space, classrooms, bathroom facilities, and a beauty academy clinic to accommodate students, instructors, and clients receiving beauty school services.

The space is sufficient to accommodate classroom space for approximately 20 students in each of the three small classrooms, 60 students in the large classroom, and clinic space to accommodate up to 40 clientele at any time.

Equipment

Our equipment is state of the art, to include 8 shampoo bowls, individual stations & storage units, with electrical plugs for each station. There are 7 hair drying chairs, 6 free-standing drying units and a free-standing heating unit for color processing.

Our Esthetics department has 8 esthetician beds, towel warmer units, magnifying lamps, 7 in 1 machines, steamers, auto-claves, microdermabrasion machine, and waxing pots for every type of wax.

Our manicuring department has 8 stations, 6 tables with accommodating seating areas, 6 pedicuring chairs and UV lamp for gel nails.

Our video reference library includes the most current DVD's and CD-ROMs. The equipment can also accommodate VHS format. Our print reference library includes books, learning manuals, and trade magazines. Students have access to these materials when necessary.

Instructors and Faculty

Cosmo Beauty Academy is proud of its carefully selected staff and instructors who bring breadth and depth of education and work experiences from their chosen fields of study. The faculty is involved daily in their profession and brings to the institution the knowledge and skills required for success in today's employment environment.

Code of Ethics

- CBA does not recruit from other schools offering similar programs.
- CBA does not offer any tutorial or educational counseling.
- CBA strives to maintain an honest and fair relationship with its staff, students, patrons, State Board and other colleges.
- CBA advertises truthfully and makes honest representations to its students
- CBA observes the standards of the National Accrediting Commission of Career Arts & Science.

Accreditation and Affiliations

- Board of Barbering and Cosmetology
School Code: 06025

Board of Barbering and Cosmetology
2420 Del Paso Rd., Suite 100
Sacramento, CA 95834
Tel: (916) 574-7570
www.barbercosmo.ca.gov

- National Accrediting Commission of Career Arts & Science (NACCAS)
We are nationally accredited through NACCAS
Reference #: 041362-00

National Accrediting Commission of Career Arts & Sciences
4401 Ford Avenue, Suite 1300
Alexandria, VA 22302
Tel: (703) 600-7600 Fax: (703) 379-2200

- We are a Private for-profit organization approved by means compliance with state standard set for the ed.code School Code: #41500959

Bureau for Private Postsecondary Education
2535 Capitol Oaks Drive, Suite 400
Sacramento, CA 95833
Tel: (916) 431-6959 Fax: (916) 263-1897

- This institution is recognized as an eligible institution to participate in Federal Financial Aid Programs by:
The United States Department of Education (ED)
400 Maryland Ave., SW
Washington DC, 20202
 - Federal Student Aid
School Code: 041634

- The International Dermal Institute

The International Dermal Institute
855 Howe Avenue, Suite 3
Sacramento, CA 95825
Tel: (916) 925-1686

School Policy on Sexual Harassment

As defined by the Fair Employment and Housing Commission regulations, sexual harassment is any unwanted sexual advances, or visual, verbal or physical conduct of sexual nature. This definition includes many forms of offensive behavior including, but not limited to:

- Unwanted sexual advances
- Offering benefits in exchange for sexual favors
- Visual conduct: Making sexual gestures, leering, display of sexually suggestive objects, pictures, posters, or cartoons
- Verbal conduct: Making and/or using derogatory comments, slurs, or jokes
- Verbal sexual advances or propositions
- Verbal abuse of a sexual nature, graphic verbal commentaries about an individual, suggestive or obscene letters, notes or invitations
- Physical conduct: Touching, assault, impeding or blocking movement

Notice of Student Rights

1. A student may cancel his/her contract for school without any penalty or obligation on or before the seventh day following the first class session as described in the notice of cancellation form.
2. After the end of the cancellation period, the student also has the right to stop school at any time and receive a refund for the part of the course not taken. Refund rights are described in the contract.
3. Cosmo Beauty Academy provides academic and employment advising to students. The school also maintains a list of professional counselors and outside agencies to which students in need of personal counseling may be referred. Cosmo Beauty Academy does not provide housing for students. The following are the agencies and phone numbers:

California Dept. of Alcohol and Drug Programs.
1-800-879-2772

National Suicide Prevention Lifeline
1-800-273-TALK
(1-800-273-8255)

National Hopeline Network
1-800-SUICIDE
(1-800-784-2433)

Office of Problem Gambling

1-800-GAMBLER
(1-800-426-2537)

Associated Rehabilitation Program
1-916-944-3920

National Domestic Violence Hotline
1-800-799-7233

Alcohol and Drug Abuse 24 Hour Addictions Referral network
1-800-577-4740

County Health and Welfare Dept.
916-375-6200

Consumer Affairs
1-800-952-5210

Grievance and Complaint Procedures

Students wishing to express a concern should adhere to the following procedures:

The school director is the staff member designated as the one responsible for investigation and resolution of complaints. If a student has a complaint that he/she wishes to bring to the attention of the school's administration, it may be presented orally or in writing directly to the school director or it may be presented to any other member of the staff who will promptly forward it to the school director. The school director is available in the office.

1. Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at:

Bureau for Private Postsecondary Education
2535 Capitol Oaks Drive, Ste. 400
Sacramento, CA 95833
P.O. Box 980818, West Sacramento, CA 95798-0818
P (916) 431-6959 F (916) 263-1897

www.bppe.ca.gov

2. A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau's Internet Web site at: www.bppe.ca.gov.

Student Tuition Recovery Fund (STRF)

The state of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency program attending certain schools regulated by the Bureau for Private Postsecondary Education.

You may be eligible for STRF if you are a California resident, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.,
3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.
4. There was a material failure to comply with the Actor the Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.
5. The school committed fraud during the recruitment or enrollment.
6. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act."

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

"You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all the following applies to you:

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 protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program or
2. Your total charges are not paid by any third-party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party."

This institute does not have any pending petition in bankruptcy. The institution has not entered into an articulation agreement. It does not operate as a debtor in possession and has not filed a petition within the preceding five (5) years or has had a petition in bankruptcy filed against it within the preceding five (5) years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (U.S.C. Sec. 1101 et seq.)

Job Placement Assistance

In accordance with state law, CBA does not guarantee employment or job placement as an inducement to enrollment. However, it is one of our main objectives to provide training that will make graduates employable upon becoming licensed by the State Board of Cosmetology. Student agrees that no guarantee of employment has been made to the student by any CBA employee. CBA will provide job referral assistance to student upon graduation.

Student Services

Students are counseled individually, as often as necessary. Advisement takes place as part of the Satisfactory Progress Evaluation as schedules for each student period of enrollment. SAP encompasses all areas of academic achievement including attendance, test scores, assignment and practical performance. Students are encouraged to come into the administrative office or school director to discuss any problems or questions which may affect their performance in school. Student may request additional advisement sessions at any time.

Performance Fact Sheet

As a prospective student, you are provided with a copy of the school brochure and 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.

What Cosmetology Offers You

Cosmetology is one of the most creative, exciting, and rewarding careers available today. Just consider what's waiting for you!

- Cosmetology lets you become a working professional and begin earning money quickly. As a full time student, you'll be able to complete your cosmetology education and be well on your way to a wonderful career in less than a year.
- Cosmetology gives you the power to help others look and feel their best.
- Cosmetology gives you career options! You can work as a hair designer, manicurist, skin care specialist or you can continue your education and become an instructor or a State Board examiner.
- Cosmetology lets you work with flexible schedules.
- Cosmetology is one of the only careers that let you develop and pursue your creative and business talents at your own pace.
- Cosmetology lets you take your career anywhere, such as:
 - Platform Artist
 - Professional make-up artist and hair designer for runway modeling or commercials
 - Hair and Beauty Expo's coordinator

Physical Demands of the Profession:

Entering into the field of cosmetology requires a few physical demands. The main areas of stress are the back, neck, shoulders, wrist, feet and legs. Being in good physical condition and having excellent stamina will help ease these problems. Also, support hose and comfortable flat shoes will help reduce strain and pressure.

Safety Requirements:

At Cosmo Beauty Academy, we will teach you how to protect your clients and yourself through proper sanitation and sterilization practices. You will be responsible for the proper sanitation and disinfection all of your tools and implements. Gloves should be worn during chemical procedures and anytime there is a possible contact with any bodily fluids. You will share in the responsibility of keeping all areas of the school, not just your personal workspace, neat and clean.

To help you make an informed decision about whether to sign up for the programs we offer at Cosmo Beauty Academy, we want you to know the latest information about our graduation and job placement rates as well as our student population.

Completion, Placement and Licensure Outcomes as reported on the 2011 NACCAS Annual Report

Programs	Completion Outcomes			Placement Outcomes			Licensure Outcomes		
	# of students scheduled to complete	Number Completed	%	# Grads available for Placement	Number Placed	%	# of students who took the exam	Number Licensed	%
Cosmetology Program	60	34	56%	30	22	73%	25	25	89%
Esthetician Program	14	14	100%	12	10	83%	16	14	88%
Manicuring Program	12	11	92%	11	7	64%	11	8	73%

Compensation:

According to "Money" Magazine, the average Hairdresser/Cosmetologist in the United States makes about \$30,000 annually. A graduate of our school should expect their first entry-level job to make slightly more than minimum wage. Plus commission on salon sales and services. A typical Cosmetologist is paid 50-60% of the revenue produced from salon services they perform, and are paid up to 20% on the retail sales they make. Those working in the field of cosmetology held about 712,200 jobs in 2010. On average, the minimum amount made annually is \$22,000 and ranges up to \$41,000.

National Estimates from the Bureau of Labor Statistics May 2011 as of July 28th, 2012

Occupational Title	Employment	Employment RSE	Mean Hourly Wage	Mean Annual Wage	Wage RSE
Hairdressers, Hairstylists, and Cosmetologists	357,030	1.1%	\$12.72	\$26,460	0.7%
Manicurists and Pedicurists	56,270	5.0%	\$10.46	\$21,760	1.1%
Skincare Specialists	31,450	4.3%	\$15.42	\$32,080	1.5%

Projections Data from the National Employment Matrix

Occupational title	Employment, 2010	Projected employment, 2020	Change, 2010-20	
			Number	Percent
Barbers and cosmetologists	712,200	813,100	100,900	14
Barbers	62,200	66,700	4,500	7
Hairdressers, hairstylists, and cosmetologists	627,700	726,100	98,400	16
Manicurists and pedicurists	81,700	95,300	13,600	17
Shampooers	22,300	20,300	-2,000	-9
Skin care specialists	47,600	59,300	11,700	25

Figure 1. Projection Data from Bureau of Labor Statistics. http://www.bls.gov/oco/ocos332.htm#projections_data

"This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law."

"Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite # 100 Sacramento, CA 95833 www.bppe.ca.gov p. (916) 431-6959 F (916) 263-1897.

Class Starting Dates and Completion Dates

Cosmetology, Manicuring and Esthetics students may enroll at any time for classes which begin on the 1st Tuesday of each month. If an approved holiday falls on that Tuesday then class will begin on the first Wednesday of the month. Upon registration, students will be scheduled to attend an orientation session prior to beginning class. Orientation will cover school policies and rules to comply with local, state, and federal regulations and policies.

A students' start and end date is determined by the schedule he/she choose for their course. For example:

Cosmetology Full Time schedule is to be completed within 40 weeks. A student who starts January 3rd 2012 must complete their program no later than October 9th, 2012.

Cosmetology Part Time Night schedule is to be completed within 71 weeks. A student who starts January 3rd 2012 must complete their program no later than May 17th, 2013.

Cosmetology Part Time Night schedule is to be completed within 80 weeks. A student who starts January 3rd 2012 must complete their program no later than July 18th, 2013.

Esthetician Full Time schedule is to be completed within 15 weeks. A student who starts January 4th 2011 must complete their program no later than April 19th 2011.

Esthetician Part Time schedule is to be completed within 30 weeks. A student who starts January 4th 2011 must complete their program no later than August 2nd 2011.

Manicuring Full Time schedule is to be completed within 10 weeks. A student who starts January 4th 2011 must complete their program no later than March 15th 2011.

Manicuring Part Time schedule is to be completed within 17 weeks. A student who starts January 4th 2011 must complete their program no later than May 3rd, 2011.

The student's contract for education requires that he/she complete your course within a timely manner, according to his/her course of study and class schedule. Students who have successfully completed this program will be awarded a diploma. In order to graduate, students must meet all academic requirements (2.0 GPA) and complete all required hours and procedures and must satisfy all financial obligations to the school. This institute requires that the student keep a minimum of 70% attendance. The maximum time frame may not exceed 150% of the scheduled hours.

If the student has not completed this course by his/her expected date of completion, he/she will be charged an additional fee of \$10.00 for each remaining hour needed to complete the course.

School Days, Hours and Holidays

The school is open 5 days a week: Tuesday through Saturday.
 Tuesday-Friday 9:30 a.m.–9:00 p.m. and Saturdays 9:00 a.m.–5:30 p.m.
 The institution is closed on Sundays and Mondays.

Calendar/ Holidays

The institution is closed on the following holidays:

- New Year's Day
- Memorial Day
- 4th of July
- Thanksgiving Day
- Christmas Day
- Labor Day

* A "special" holiday may be declared for emergencies or special reasons. Holy days of all religious beliefs are respected and allowed. Depending on the day of the week the holiday falls on, additional days may be included in conjunction with the holiday.

Starting Class Schedules

Cosmetology, Esthetician, and Manicuring class beginning every first Tuesday of every month. Part-time and Full time all commence the first Tuesday of every month.

Cosmetology Class*

Freshmen:	Weeks 1-7	1 – 280 hours
Junior:	Weeks 8-25	281 – 1000 hours
Seniors:	Weeks 26–40	1001 -1600 hours

Esthetics Class*

Freshmen:	Weeks 1-3	1-150 hours
Junior/Senior:	Weeks 4-15	151-600 hours

Manicuring Class*

Freshmen:	Week 1-3	1 – 100 hours
Junior/Senior:	Week 4 – 10	101 – 400 hours

*Based on a Full Time schedule

End Date Schedules

Cosmo Beauty Institute's Cosmetology, Esthetics, and Manicuring clock hour programs. Graduation dates are based on actual attendance and are subject to change. The normal time calculations are at 100% attendance and all observed holidays*.

Course	Required Hours	Months
Cosmetology Full-Time	1600	10 months
Cosmetology Part-Time Day	1600	17-18 months
Cosmetology Part-Time Evening	1600	20 months
Esthetics Full-Time	600	4 months
Esthetics Part-Time	600	6-7 months
Manicuring Full-Time	400	2.5 months
Manicuring Part-Time	400	5 months

Curriculum for Cosmetology Course

The cosmetology course curriculum shall consist of 1600 hours of technical instruction and practical training covering all phases of cosmetology. Technical instruction means instruction by demonstration, lecture, classroom participation or examination. Practical operation means actual performances by the student of a complete service on another person or mannequin. The school also provides training in the area of communication skills, people relations, resume writing, interview techniques, job searching, and business management. The State of California requirement for technical instruction and practical operation will be on page 13 of the catalog.

The course hours consist of:

280 hours of freshman classes = a freshman sign off sheet turned in and a practical test taken and passed with 70% or higher to progress to the senior clinic floor.

720 hours of junior classes = monthly assignment sheets turned in, junior project turned in and evaluation tests taken and passed with 70% or higher before progressing to the senior classes.

600 hours of senior classes = monthly assignment sheets turned in, senior project completed, disinfection and sanitation report turned in, and a final evaluation (baby board) test taken.

Goal/Objective: It is Cosmo Beauty Academy's goal to provide the student with the knowledge and confidence to perform basic industry skills so the student is prepared to enter the beauty industry for a successful and rewarding career.

Grading Procedures: Students are evaluated on a regular basis on attendance, academic and clinical work. The evaluations are measured on standard percentile basis and the percentage equated to a letter grade. A = 100% - 90%, B = 89% - 80% and C = 79% - 70%. Students must maintain a C (70%) average to maintain satisfactory academic status as well as a minimum of 70% attendance of their scheduled time.

Requirements for Graduation

- Completion of 1600 hours of training including theory hours and practical operations as prescribed by the Board of Barbering and Cosmetology for the State of California.
- Complete all chapter tests and required assignments of an overall academic grade average of 70% or a "C"
- Paid all tuitions and fees.

Job Opportunities

Entry-level licensed cosmetologists can work as apprentices, commission based hairdressers, or even rental if he/she has obtained a client base in all aspects of training in his/her field. Licensed cosmetologist with experience can be employed as Hairdressers, estheticians, nail artist, make-up artists, salon owners, product representatives, salon managers, platform artists, beauty business consultants, state board examiner, or school instructor, etc.

Cosmetology Course Description

SUBJECT	HOURS OF TECHNICAL INSTRUCTION	MIN PRACTICAL OPS	MIN PRACTICAL HOURS
Acts and Rules	20		
Cosmetology Chemistry	20		
Health and Safety/Hazardous Substances	20		
Theory of Electricity in Cosmetology	5		
Disinfection and Sanitation	20	10	20
Bacteriology, Anatomy and Physiology	15		
Wet Hair Styling	25	200	250
Thermal Hair Styling (a) Thermal Styling	20	20	50

(b) (b) Press and curl	20	20	30
Permanent Waving	20	80	120
Chemical Straightening	20	25	50
Haircutting	20	80	180
Haircoloring and Bleaching			
(a) Haircoloring	40	50	150
(b) Bleaching	20	20	80
Scalp Treatment	5	20	20
Facials			
(a) Manual	5	10	20
(b) Electrical	10	15	40
(c) Chemical	10	15	40
Eyebrow Arching and Hair Removal	10	20	25
Make-Up	15	10	15
Manicuring and Pedicuring:			
(a) Water and Oil Manicure	5	15	15
(b) Complete Pedicure	5	10	20
(c) Artificial Nails:			
1. Acrylic: Liquid and Powder brush-ons	10	50	15
2. Artificial Nail tips	10	50	10
3. Nail Wraps and repairs	5	20	15

State Requirement for Technical Instruction and Practical Operation for Cosmetology

SUBJECT	HOURS OF TECHNICAL INSTRUCTION	MINIMUM PRACTICAL OPERATIONS
Acts and Rules	20	
Cosmetology Chemistry	20	
Health and Safety/Hazardous Substances	20	
Theory of Electricity in Cosmetology	5	
Disinfection and Sanitation	20	10
Bacteriology, Anatomy and Physiology	15	
Wet Hair Styling	25	200
Thermal Hair Styling		40
(c) Thermal Styling	20	
(d) (b) Press and curl	20	
Permanent Waving	20	80
Chemical Straightening	20	25
Haircutting	20	80
Haircoloring and Bleaching		50
(c) Haircoloring	40	
(d) Bleaching	20	

Scalp Treatment	5	20
Facials		
(d) Manual	5	10
(e) Electrical	10	15
(f) Chemical	10	15
Eyebrow Arching and Hair Removal	10	20
Make-Up	15	10
Manicuring and Pedicuring:		
(d) Water and Oil Manicure	5	12
(e) Complete Pedicure	5	10
(f) Artificial Nails:		
4. Acrylic: Liquid and Powder brush-ons	10	50 nails
5. Artificial Nail tips	10	50 nails
6. Nail Wraps and repairs	5	20 nails

Curriculum for Esthetics Course

The curriculum for students enrolled in an esthetics course shall consist of 600 hours of technical instruction and practical operations covering all practice constituting the care of esthetics.

The technical instructions include demonstrations, lectures, discussions, guest speakers, audiovisuals, and examinations. Practical operations include actual performance by the students of a complete service on person or mannequin.

The state of California requirement for technical instructions and practical operations are on page 16 of the catalog.

The course hours consist of:

150 hours of freshman classes = a freshman sign off sheet turned in and a practical test taken and passed with 70% or higher to progress to the senior clinic floor.

300 hours of junior classes = junior project turned in and evaluation tests taken and passed with 70% or higher before progressing to the senior classes.

150 hours of senior classes = senior project, disinfection and sanitation report turned in, and a final evaluation (baby board) test taken.

Goal/Objective: It is Cosmo Beauty Academy's goal to provide the student with the knowledge and confidence to perform basic industry skills so the student is prepared to enter the beauty industry for a successful and rewarding career.

Grading Procedures: Students are evaluated on a regular basis on attendance, academic and clinical work. The evaluations are measured on standard percentile basis and the percentage equated to a letter grade. A = 100% - 90%, B = 89% - 80% and C = 79% - 70%. Students must maintain a C (70%) average to maintain satisfactory academic status as well as a minimum of 70% attendance of their scheduled time.

Requirements for Graduation

- Completion of 600 hours of training including theory hours and practical operations as prescribed by the State of California.
- Completion of all chapter tests and required assignments.
- An overall academic grade average of 70% or "C".
- Paid all tuitions and fees.

Job Opportunities

Newly licensed Estheticians can be employed as an entry-level esthetician earning a commission, salary or even rental in any spa, full service salon or medical clinic. Licensed Estheticians with a bit of experience can be employed as spa manager, spa owner, skin care professional, make-up artist, product representative, educator, and school instructor.

Esthetician Course Description

SUBJECT	HOURS OF TECHNICAL INSTRUCTION	MIN PRACTICAL OPS	MIN PRACTICAL HOURS
Acts and Rules	10		
Cosmetology Chemistry	10		
Health and Safety/Hazardous Substances	20		
Electricity	10		
Disinfection and Sanitation	10	10	50
Bacteriology, Anatomy, Physiology, Skin Analysis and Conditions	15		
Facials:			
(a) manual	20	40	50
(b) Electrical	30	60	80
(c) Chemical	20	40	70
Eyebrow Arching and Hair Removal:			
(a) Tweezers	5	10	35
(b) Wax and Depilatories	20	40	75
Make-Up	20	20	50

State Requirement for Technical Instruction and Practical Operation for Esthetician

SUBJECT	HOURS OF TECHNICAL INSTRUCTION	MINIMUM PRACTICAL OPERATIONS
Acts and Rules	10	
Cosmetology Chemistry	10	
Health and Safety/Hazardous Substances	20	

Electricity	10	
Disinfection and Sanitation	10	10
Bacteriology, Anatomy, Physiology, Skin Analysis and Conditions	15	
Facials:		
(d) manual	20	40
(e) Electrical	30	60
(f) Chemical	20	40
Eyebrow Arching and Hair Removal:		
(c) Tweezers	5	10
(d) Wax and Depilatories	20	40
Make-Up	20	40

Curriculum for Manicuring Course

The curriculum for students enrolled in a manicuring course shall consist of 400 hours of technical instruction and practical operations covering all areas of manicurists and pedicurists. Technical instructions include demonstration lecture, classroom participation, guest speaker, audiovisuals, and examinations. Practical operations include actual performances by the student of complete service on another person.

The State of California Requirements for technical and practical operations are on page 18 of the catalog.

The course hours consist of:

100 hours of freshman classes = practical test taken and passed with 70% or higher to progress to the senior clinic floor.

200 hours of junior classes = junior project turned in and evaluation tests taken and passed with 70% or higher before progressing to the senior classes.

100 hours of senior classes = disinfection and sanitation report turned in and a final evaluation (baby board) test taken.

Goal/Objective: It is Cosmo Beauty Academy's goal to provide the student with the knowledge and confidence to perform basic industry skills so the student is prepared to enter the beauty industry for a successful and rewarding career.

Grading Procedures: Students are evaluated on a regular basis on attendance, academic and clinical work. The evaluations are measured on standard percentile basis and the percentage equated to a letter grade. A = 100% - 90%, B = 89% - 80% and C = 79% - 70%. Students must maintain a C (70%) average to maintain satisfactory academic status as well as a minimum of 70% attendance of their scheduled time.

Requirements for Graduation

- Completion of 400 hours of training including theory hours and practical operations as prescribed by the State of California.
- Completion of all chapter tests and required assignments
- An overall academic grade average of 70% or "C"
- Paid all tuitions and fees

Job Opportunities

For newly licensed Manicurists, job opportunities include entry-level positions as a pedicurist, manicurists even nail enhancement technician. Experienced Manicurists can advance to Salon managers, owners, traveling sales reps. or even instructors.

Manicuring Course Description

SUBJECT	HOURS OF TECHNICAL INSTRUCTION	MIN PRACTICAL OPS	MIN PRACTICAL HOURS
Acts and Rules	10		
Cosmetology Chemistry related to manicuring practices	10		
Health and Safety/Hazardous Substances	15		
Disinfection and Sanitation	10	10	35
Bacteriology, Anatomy, Physiology	10		
Water and Oil Manicures	15	40	55
Complete Pedicure	10	20	35
Application of Artificial Nails:			
(a) Acrylic: Liquid and Powder Brush-ons	15	80	75
(b) Nail Tips	10	60	55
(c) Nail Wraps and Repairs	5	40	35

State Requirement for Technical Instruction and Practical Operation for Manicuring

SUBJECT	HOURS OF TECHNICAL INSTRUCTION	MIMINUM PRACTICAL OPERATIONS
Acts and Rules	10	
Cosmetology Chemistry related to manicuring practices	10	
Health and Safety/Hazardous Substances	15	
Disinfection and Sanitation	10	10
Bacteriology, Anatomy and Physiology	10	
Water and Oil Manicures	15	40
Complete Pedicure	10	20
Application of Artificial Nails:		
(a) Acrylic: Liquid and	15	80 nails

Powder Brush-ons		
(b) Nail Tips	10	60 nails
(c) Nail Wraps and Repairs	5	40 nails

Diploma and State Exam Licensing Requirements

Upon successful completion of all course requirements and assignments, a diploma will be issued. A Proof of Training document is your official transcript for course completion. Proof of training will be retained if the student has an outstanding balance with Cosmo Beauty Academy.

Requirement for Licensure

- Applicant must be at least 17 years of age.
- Applicant must have completed the tenth grade or its equivalent.
- Applicant must complete all requirements and clock hours for their prescribed course.
- Applicant must submit the required forms for the examination and pay all required fees.
- Student must be able to travel to the examination facility in either Fairfield or Glendale, California.
- Each applicant must have a Government approved Picture Identification card and a valid social Security Number.
- Students will not be able to obtain a license or employment without a valid social security number
- Student must pass a licensing examination by the Board of Barbering and Cosmetology

Overall Outcome Rates for All Three (3) Programs

- 2011 Completion Rate : 68%
- 2011 Licensure Rate : 74%
- 2011 Placement Rate : 85%

Pre-Application

Pre-Application is a privilege granted by the Board of Barbering and Cosmetology to exemplary students who have earned the right to apply for examination prior to completing their course of study. It can take up to 8 weeks for state board to process an application. Students who do not qualify for Pre-Application will have to apply upon completion of the course and can expect a delay for examination.

- Student must have completed a minimum of 1,200 hours in Cosmetology, 450 hours in Esthetics, or 240 hours in Manicuring.
- Students must have completed 75% (60% in Manicuring) of all required theory hours and practical operations.
- Students must have completed 75% (60% in Manicuring) of all required chapter tests, and 75% evaluation test.
- Student must have a minimum of 70% attendance.
- Student financial accounts must be paid current.
- Student must not be on academic warning.

- Student must turn in Junior Project report (all students), monthly sheets, 4-6 (Cosmo's) and 75% of foil placement sheet (Cosmo's).
- Student must fill out and pay Pre-Application form and fees.
- Pre-Application must be received by BBC within 7 school days of completing the specified hours.
- Cosmo Beauty Academy will pay for the California State Board licensing exam and the pre-application fees for those students who maintained a minimum of 95% attendance and 95% accumulative grade at the time of eligibility.

Students who have criminal convictions (felony or misdemeanor) the application will automatically be forwarded to the investigations department of Board of Barbering and Cosmetology. Applicants must submit CERTIFIED Court Documentation for all convictions and sentencing and include a personal statement explaining the crime, sentencing and rehabilitation efforts. If you do not provide all requested documentation, your application will be delayed 2 to 6 months.

For more information, you may contact:

Board of Barbering & Cosmetology
2420 Del Paso Rd. Suite 100
Sacramento, CA 95834
916-574-7570

Disclosure of Educational Records and the Privacy Act

All parents and students will be notified of their rights through annual publication in the catalog of the fact that students and parents of dependent minor students have the right to review a student's educational records, to request amendment to a student's educational records, to provide consent prior to disclosure of personally identifiable information and to file a complaint with the U.S. Department of Education regarding the failure of an institution to comply with FERPA. Students or parents of dependent minor students are also advised that a hearing can be requested to challenge the contents of a student's record, and the student will be given the opportunity to place a statement regarding contested information in the record stating the nature of the disagreement.

A parent or student must make a request in writing to review educational records.

Records will be made available in the appropriate institutional office on an appointment basis.

No personally identifiable information will be released to a third party without the written consent of parent of dependent minor student or student unless it is:

- A) to other school officials who have educational interest in the information
- B) to representatives of the Comptroller General of the United States, the Secretary of Education or State and local educational authorities.
- C) Relating to financial aid when applicable and is necessary to determine eligibility for aid, determine amount of aid, determine conditions for the aid, enforce the terms and conditions of the aid.
- D) To State officials if required by State statute.
- E) To organizations conducting studies for educational agencies or institutions to develop, validate, or administer tests, administer student aid programs or improve instruction. No personally identifiable information will be released except to representatives of the organization and the information provided to the organization will be destroyed when no longer needed for study.
- F) To accrediting agency to carry out accrediting functions.
- G) To parents of a dependent minor student
- H) To comply with a judicial order or subpoena
- I) To meet a health or safety emergency

Policies on the Retention of Student Records

All necessary student records will be retained for five (5) years by Cosmo Beauty Academy.

All disclosures of information will be recorded in the file and will include parties receiving information and the legitimate interests of the parties for inspection of the records.

Personally identifiable information which is designated as directory information includes student's name, address, telephone listing, date and place of birth, major field of study, participation in officially recognized activities, degrees and awards received and the most recent previous educational agency or institution attended.

For official copies of school records please contact the school administrator or administrative assistant. The original and copies of withdrawal/completion records are included in the initial fees of the school course.

Any additional copies that are required at a later day will be charged a fee of \$15.00 in certified funds.

Leave of Absence (LOA) or Temporary Interruption

Occasionally, students may experience extended personal or medical problems which make it difficult to attend classes. The institute may allow a student under such circumstances to take a leave of absence (LOA) from the program. The LOA must be requested in writing by the student and must be pre-approved by the Institute's Administrator or Director. The written request must include the starting and ending date of the LOA. An LOA may be granted for a minimum of 14 days and a maximum of 60 days and only for documented medical and/or extenuating circumstances. LOA's are granted for a maximum of 60 days, but may be extended with appropriate documentation. LOA's cannot be extended beyond a total of 180 days.

- Should a student need to extend a Leave of Absence, the extension must be submitted prior to the end date on the original LOA form. The student will be notified by Administration if the extension is approved.

One LOA per 12 months may be allowed; additional LOA's may be granted if the reason needed falls under the Federal FMLA Act. All LOA's combined may not exceed 180 days. Students will not be assessed additional tuition charges while on their LOA. A Leave of Absence extends the student's contract period and maximum time frame by the same number of days taken in the leave of absence student contract will be extended for the same number of days that they were on an LOA. Students returning from an authorized LOA will retain all credit for clock hours and work projects completed and will return to the same SAP status they held prior to their LOA. Students returning from an LOA must coordinate their return with the school Administrator. Students who fail to return from the LOA on their scheduled return date will be terminated and will be considered dismissed as of the last day of attendance prior to the start of the LOA. Upon early return to school, the LOA will be considered completed.

Satisfactory Academic Progress Policy

Satisfactory Academic Progress (SAP) is a measure by which the school monitors the student's progress toward completion of his/her course. Each student is expected to meet the minimum standards of SAP in order to progress in the course and remain enrolled in Cosmo Beauty Academy. SAP encompasses all areas of academic achievement including attendance, test scores, assignment and practical performances.

- Student must maintain an overall academic grade point average of 70%
- Student must maintain an average attendance rate of at least 70% of the scheduled hours.

- Students must complete the entire program within a maximum time frame, not to exceed 150% of the total number of clock hours required in the program
- Student must adhere to all school policies
- Course incompletes, repetition and non-credit remedial courses have no effect on Satisfactory Progress.
- Students who meet the minimum requirement for attendance and academic performance are considered to be making satisfactory academic progress until the next scheduled evaluation.
- Student will be given a copy of her SAP results and a copy of her progress report.

Evaluation Periods: Evaluations periods are based on scheduled hours and include quarterly tests both written and practical. All tests need to be taken and passed before proceeding on to the next quarter.

Cosmetology: 25% (400 hrs.), 50% (800 hrs.), 75% (1,200 hrs.), 100% (1,600 hrs.), 125% (2,000 hrs.), 150% (2,400 hrs.)

90% test = baby board (mandatory)

Esthetics: 25% (150 hrs.), 50% (300 hrs.), 75% (450 hrs.), 100% (600 hrs.), 125% (750 hrs.), 150% (900 hrs.)

90% test = baby board (mandatory)

Manicuring: 25% (100 hrs.), 50% (200 hrs.), 75% (300 hrs.), 100% (400 hrs.), 125% (500 hrs.), and 150% (600 hrs.)

90% test = baby board (mandatory)

Academic Warning

Students who fail to meet the Satisfactory Academic Progress, attendance standards and academic standards at any given evaluation point will be placed on attendance and academic warning (Warning 1) during their next evaluation period. Students remain eligible to receive financial aid during Warning 1. The students who fail to meet Satisfactory Academic Progress by the conclusion of Warning 1 will be placed on probation and will lose any remaining eligibility for student financial aid and may be suspended or terminated. If allowed to maintain enrollment, the student must make payment arrangements with the school and may be subject to additional terms and conditions. If the student regains satisfactory progress at their next evaluation, their financial aid will be reinstated. The student will also be informed of the steps to take to initiate an appeal process. A student shall be removed from warning status according to the following rules:

- A student who has been placed on Academic Warning shall revert to good standing upon attaining a cumulative GPA of 70 % or higher
- A student who has been placed on Progress warning shall revert to good standing when the attendance percentage of 70% or higher has been met.

Appeal Procedures

Students wishing to appeal a failed Satisfactory Academic Progress Evaluation must complete an appeal form request to Administration. The letter must be received within 15 days of being placed in unsatisfactory progress or after the student's enrollment has been terminated. This letter must describe the circumstances relating to the student's academic standing which the student believes deserve special consideration. The letter should include valid documentation. The administration shall evaluate appeal letter within 10 business days and notify the student in writing of the administration decision. The reason for which a student may appeal is such as death of a relative, an injury, or illness of the student, the care of a relative due to illness.

Notice/Suspension/Expulsion

Academic warning means any student not meeting SAP standards and/or not keeping in-compliance with our institutional policy of code of conduct. There are 3 stages of warning:

- **Notice** – 1st violation - a verbal/written warning that is placed in the students' file.
- **Suspension** – 2nd violation – the student is dismissed from school for a minimum of the same day suspension or a maximum of a 2 week suspension, depending on the violation.
- **Expulsion** – 3rd and final violation - the student is withdrawn from the school. If an expulsion is the result of the student not meeting SAP standards that student may appeal the expulsion. If an expulsion is the result of the student not complying with the institute's code of conduct, there is no appeal and no chance of re-enrollment.

Positive behavior is required to create a mutually beneficial learning environment for all students. Students who fail to meet the guidelines and create challenges for other students or staff may result in suspension or termination.

Grading Scale

Students are evaluated on a regular basis on attendance, academic and clinical work. The evaluations are measured on standard percentile basis and the percentage equated to a letter grade. Students must maintain a C (70%) average to maintain satisfactory academic status. The system detailed below is the system utilized in the school.

- 100%-90% = A = 4.0 Superior Performance
- 89%-80% = B = 3.0 above Average
- 79%-70% = C = 2.0 Average
- 69%-60% = D = 1.0 Unsatisfactory
- 59%-0% = F = 0.0 Fail

Testing Policies

At the end of each evaluation period, a quarterly exam will be given. This exam will consist of written and practical criteria according to the course requirement. The exam will cover portions of the program reviewed.

Written:

1. Students will be scheduled for their test 1 week in advance.
2. Students must be present at the start of the test.
3. Any student absent or tardy will have to reschedule their test with an Instructor.
4. Students must score 70% or higher to pass.

Practical:

1. Students must be on time and prepared with their testing supplies.
2. Any student absent or tardy will have to reschedule their test with an Instructor.

Make-up Tests or Failed Tests:

1. A failed or missed examination must be made up within 2 weeks after their scheduled test.
2. A list of students who need to make up a failed or missed test will be posted in the theory classroom.

Mock State Board Exam

A Mock State Board Practical Exam will be scheduled for the students during their course of study. A 70% percent test scores must be achieved both practical and written. Failure to call, or no show is considered no call, no show will have one opportunity to re-take the exam at no charge. Also, for the students who fail the examination will have one opportunity to retake the examination at no charge. Every attempt thereafter to show or retake the exam will be charge a \$50.00 examination fee.

2nd time failure of test or missed test will result in a lower GPA for an evaluation and may place the student on academic warning.

Re-Enrollment Procedures

A student wishing to re-enroll after a withdrawal may do so after a period of three (3) months. Re-admittance after a withdrawal or cancellation must be submitted in writing to the Director of the institution. The letter will be evaluated and a decision will be rendered within thirty (30) days of the date of the letter. If the student is wishes to re-enrolled, he/she will be entering the institution and requires that they re-enter in the same progress status as when they left, and will need to bring their GPA back up to the institutes' S.A.P. standards. If the student fails to bring their GPA up to the institutes' S.A.P. standards they will be withdrawn indefinitely.

CBA reserves the right to refuse re-admission based upon the attendance, academic, and social conduct history of the student during previous enrollment periods. CBA also reserves the right to alter its re-enrollment policy.

- Previous hours will be credited to the student's transcripts.
- Previous tuition payments will be credited to the students balance.
- Tuition fees and costs are subject to change. Students who are re-admitted will be contracted according to the current tuition costs, and will be required to pay any additional fees if applicable.
- Outstanding tuition, fees and overtime expenses must be paid in advance or satisfactory payment arrangements are to be made.

Credit for Training or Education Received from Another Cosmetology School, also known as Transfer Students

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at Cosmo Beauty Academy is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn in cosmetology, esthetics, or manicuring is also at the t the complete discretion of the institution to which you may seek to transfer. If the clock hours, operations or credits that you earned 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 their coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your education goals. This may include contacting an institution to which you may seek to transfer after attending Cosmo Beauty Academy to determine if your clock hours, operations or credits will transfer.

Students wishing to enroll into any of our three programs that have prior credit hours from another California State approved Cosmetology School and Out of State transfer hours must meet certain requirements. They are as follows:

- Must meet same enrollment requirements as a student wishing to enroll without prior hours from another school.
- Must attend a minimum of 400 hour for Cosmetology, 150 hours for Esthetician and 100 hours for Manicuring.
- Transfer student will be allowed to use all operations and theory hours towards their educational requirements at Cosmo Beauty Academy.
- Provide "Proof of Training", Record of Completion/withdrawal and academic progress record from their previous school.
- Transfer student must have a kit equivalent to the Cosmo Beauty Academy Kit.
- Students from out of state must call the State Board of Cosmetology at (916) 754-7570 to have their hours converted to California's requirements. Standard registration fees apply
- Transfer students: Transfer students will be assessed a registration fee of \$100.00 and tuition, based on the number of hours needed to complete their remaining required hours. Hours multiply by the corresponding hourly rate.

Students with licenses or training from another country must contact the Board of Barbering and Cosmetology and request their hours to be converted. Certain countries prior training hours are not transferrable to the State of California. Also training received from an apprenticeship program is not transferable according to the Board of Barbering and Cosmetology and therefore are not transferable to our school. Cosmo Beauty Academy has not entered into an articulation or transfer agreement with any other college or university.

- Any student transferring into Cosmo Beauty Academy must complete all required chapters, phases, including state board prep class, in order to receive proof of training, completion documents, or certificate of completion.

Experiential Learning

Cosmo Beauty Academy is aware of the importance of education and outside exposure to our industry. Cosmo Beauty Academy will award hours for attending educational class approved by the school director only. Credit given for such educational events will equal to the amount of hours completed during the approved educational event. Examples of these classes include Dermalogica, OPI, and Framesi.

The procedure a student must follow begins with completing a Cosmo Beauty Academy EL Form by designating the time and place the event is being held. The student must then attach proof of ticket purchase and certification of the class, if applicable.

Cosmo Beauty Academy Reach Out:

These are events where students volunteer to represent Cosmo Beauty Academy in the public. Examples of these events are High School Career Fairs and Community Services. To receive hours for attending a reach out event; the student must complete an EL Form prior to attending the event. The Reach Out events will be scheduled and approved by the school director only. Hair shows are on a volunteer basis and credit will not be awarded.

Total Field Trip Hours Allowed:

Cosmetologist: 50 hours

Esthetician: 20 hours

Manicurist: 15 hours

School Rules & Regulations: Revised May 2012

The following are a list of guidelines that students must commit to and follow during enrollment at Cosmo Beauty Academy. These guidelines were established to provide a consistent work environment for each student. Following these rules and regulations will prepare students for professional work habits. It will also create a safe focus and enjoyable learning environment.

Attendance

Cosmo Beauty Academy's Satisfactory Academic Progress Policy requires each student to stay within 70% of their scheduled attendance according to his/her enrollment agreement. No student can exceed 150% of the allowable time to complete his/her course.

Cosmetology = 1600 hours

Full time = 40 weeks completion; not to exceed 60 weeks.

Part time = 71 weeks completion; not to exceed 107 weeks.

Night time = 80 weeks completion; not to exceed 120 weeks.

Esthetician = 600 hours

Full time = 15 weeks completion; not to exceed 23 weeks.

Part time = 30 weeks completion; not to exceed 40 weeks.

Manicuring = 400 hours

Full time = 10 weeks completion; not to exceed 15 weeks.

Part time = 18 weeks completion; not to exceed 27 weeks.

Any student exceeding their allotted time will be withdrawn from the academy and will have to follow procedures for re-enrollment found in the school catalog. Holidays, leave of absences and school closures will extend the student's contract the exact amount of time scheduled to be closed or absent.

Each student has selected a schedule on their enrollment agreement before enrolling into Cosmo Beauty Academy. School hours are as follows: Tuesday through Friday 9:30 a.m. – 9:00 p.m. and Saturdays 9:00 a.m. – 5:30 p.m. It is the student's responsibility to arrive at school on time and remain in school according to their contracted schedule. The student must contact the Administrator to report tardiness and absences. Any student maintaining less than 100% attendance will reflect negatively on their progress report and may incur over contract charges.

Each student has signed an enrollment agreement that states the start date and expected grad date by a specific date. Each student is given an additional grace period. This grace period is 10% of the contracted hours on the enrollment agreement. Students requiring more than one week of absence must put in a Leave of Absence request (see Leave of Absence for more information). **Students absent for 14 days consecutive days without a Leave of Absence will be withdrawn.**

Time Clock

Cosmo Beauty Academy records time by clock hours. Students are required to clock in and out of school using the time clock located at the front of the school. Hours are given according to the time that a student clocks in and out rounding to the nearest 15 minutes. For example: A student clocking in at 9:35 a.m. and clocking out at 5:55 p.m. will receive 7 $\frac{3}{4}$ hours for the day. A student clocking in at 9:30 a.m. and clocking out at 6:00 p.m. will receive the full 8 hours. 30 minute lunches are required for full time students and any students that stay on campus beyond 5 hours. Full time students are required to clock out for their lunch. Students who forget to clock out for lunch will lose 1 hour from their time. Students who go beyond their 15 minute break or 30 minute lunch limit will be given a first warning and be written up. The second warning will be a full day suspension and further violations will be reported to the school director. **It is the students' responsibility to remember to clock in and out for lunch and the day in order to receive credit. If a student forgets to clock in or out for the day he/she will lose those hours. (NO EXCEPTIONS).** Students who leave the campus **must** clock out. Every student is expected to clock in and out for themselves. In the event that there is ever a student caught clocking in or out for another student, that will result in immediate expulsion. **NO EXCEPTIONS.** In the case of a power outage, or if the time clock is down, students must sign in/out with an instructor or office official to receive credit for the day.

Tardiness is not tolerated at Cosmo Beauty Academy. All students are expected to be clocked in and in their seats and prepared for class by their assigned start time. If a student is more than 5 minutes late, he/she will not be allowed to attend school for the day. The institutional doors will open at 9:20 a.m. to admit students for their safety. Exceptions for tardiness regarding accidents: a student must have a police report if he/she is the one involved in the accident. For accidents on the freeway, there must be proof on the internet that the Administrator can verify. Students who do not call half an hour before their scheduled time Tuesday thru Friday will not be allowed to attend school for the day. **Normal traffic is not an excused tardy.** Student will be allowed one time non-verified tardy that meets the above conditions without a sufficient documentation.

Saturdays are for practical operations and client days. All students are required to attend a minimum of 2-4 Saturdays per month according to their schedule. Students wishing to request a Saturday off need to do so in writing and granted at the director's discretion. Students who do not receive approval one week in advance cannot clock in until the following Thursday. School starts at 9:00 a.m. on Saturdays. All students must be clocked in and prepared for the day no later than 9:05 a.m. **NO EXCEPTIONS.** Students who do not call before 9:00 a.m. or do not show on Saturdays are clocked out until the following Thursday. **No student will be allowed to attend school on any other schedule to make up for absences with the exception for Saturday attendance. If students are wishing to make up absences on a Saturday, he/she must follow all policies.**

Overages

Overages are incurred when a student reaches the expected graduation date stated on their contract and needs additional time to complete hours or operations. Cosmo Beauty Academy will extend a courtesy period of additional training. (Cosmetology 160 hours, Esthetician 60 hours, and Manicuring 40 hours). The courtesy hours cover all absences, court dates, and personal absences. Thereafter an extra tuition charge will be assessed for the additional time necessary to complete the required hours based on the student's scheduled hours of attendance. Cosmo Beauty charges \$10.00 per hour for additional instructional time. For example, a cosmetology student whose contract ended was scheduled to have 1600 hours. The student only completed 1300 hours. (1600-1300=300 hours) remaining to complete the program. Since the student had courtesy hours of 160, it will be deducted from the 300. (300-160=140 hours). 140 x \$10 = \$1,400 in overages are charged to the account in order

for the student to complete school. For a student with transfer hours, courtesy hours will be given at a 10% of the required hours the student enrolled for.

Schedule Change

Schedule changes are when a student wants to change his/her schedule from Full Time to Part Time, or vice versa. A student may request one schedule change per enrollment at no charge. If an additional schedule change is needed, the student will be charged a fee of \$100.00 per schedule change.

Schedule changes must be requested in writing. Schedule Change may be due to the following conditions:

1. Conflict with work schedule
2. Conflict due to child care/ related issues
3. Health and pregnancy
4. Homeless / related problems

All schedule changes requests require documentation and approved by the Administrative Director.

Leaving School Early

All personal and business appointments should be handles on your day off. Students are not allowed to leave school early unless approval has been granted from the Administrator or Director first. Reasons for early dismissal are: doctor/dentist appointment, child's school, illness, etc. A student must request time off in writing – preferably 24 hours in advance. Immediate family emergencies are the exception. Students leaving early due to illness: the student must get the approval of the Administrator or Director before leaving. **Leaving early without approval first, will result in a one day suspension.**

Due to institutional policies, the institution is responsible for all students that are clocked in. However, students who leave campus grounds without clocking out are liable for their own actions.

To make up for absences or tardies: students can make up lost tardies/absences by coming in on his/her unscheduled Saturdays or attending outside classes and field trips.

Lunch Break/Break Times

Lunch break is 30 minutes. This includes getting your food or purchasing food. Times for student's lunches are assigned by their instructor. Floor students with clients will be scheduled around their client schedule. Students may not leave their client to take a lunch break. It is the student's responsibility to clock in and out for lunch. Students who fail to clock out for lunch **will lose 1 hour**. Students who fail to return on time to their theory class or the clinic floor after their break or lunch will be sent home.

There is no eating in the classrooms! Lunch is to be eaten in the break room or outside. Students may not eat in any of the **class rooms, demo rooms, library, lobby, or on the clinic floor!**

Breaks are 15 minutes long. It is not necessary to clock out for breaks unless the student is leaving the campus. All students must let his/her instructor know if they are leaving the building for break. Full time and part time students get two 15 minute breaks, and night students get one 15 minute break. All breaks are assigned by the instructor. Students taking extended breaks or lunch will be given a onetime verbal warning and written up. Second violation will result in one day suspension and further violations will be reported to the school director.

All non-compliance to the above attendance rules will be documented and put in the student's permanent file and may place him/her on disciplinary notice and/or get the student clocked out for the day.

Professional Image

Professional image is the impression projected as a person engaged in the profession of cosmetology, esthetics and manicuring and consists of one's outward appearance and the conduct he/she exhibit in the workplace. This image is extremely important. Gum Chewing is not permitted while performing a clinic service. It does not look or sound professional to service a client while chewing gum.

Personal hygiene is the daily maintenance of cleanliness and healthfulness through certain sanitary practices. These include:

- Daily bathing, showering, shaving (men), and freshening up through the day as necessary
- Washing your hands throughout the day as required, such as when beginning a service with a new client or after visiting the bathroom.
- Using underarm deodorant or antiperspirant
- Brushing and flossing your teeth, as well as using a mouthwash or breath mints throughout the day as needed.

Dress Code

Students are required to adhere to the following dress code:

- Solid black or white shirt/blouse, sweater. No sleeveless, low cut, tank top, see through or backless shirts allowed. **Underarms must be covered.**
- Solid black or white pants, capris, shorts, skorts, or skirts. Shorts, skorts and skirts must be no shorter than 2 inches above the knee (no denim). Pants must be solid, not faded and have **NO** holes in them. Hems must be neat (no cut offs) **NO JEANS ALLOWED!**
- Leggings/tights/nylons are not allowed to be worn as pants. If worn, students must wear a shirt or skirt that covers no shorter than the length of your fingertips.
- Shoes must be closed-toed with no heel. No flip flops, open-toe sandals or high heels are allowed.
- Students must wear a clean, neat black or white lab coat/apron with the school logo. Apron/lab coat is provided in your kit.
- Any tattoo/body marking deemed profane, obscene, violent, or gang related (language, gesture, or artwork) must be cover.
- All students must come to school prepared with hair, makeup and nails done. Hair must be clean and styled, nails should always be manicured and free of snags and hangnails, makeup should be put on prior to class (not during). Exceptions are made if student is being used as a model or receiving a personal service.
- Fridays are considered free dress days. Students are allowed to attend school in professional attire of their choice. Free dress does not mean dress down. No sweats, pajamas, tank tops, see through clothes, etc. Shoes must remain closed-toe with no heel for the student's safety. Blue jeans are allowed as long as they are not faded, have holes, or cut offs.

- Any outerwear worn on the clinic floor must be solid black or white. (This includes sweatshirts, sweaters & jackets). These also need to be neat and clean.
- No baseball caps, beanies, bandanas, no sun glasses inside school premises.
- Freshmen must wear their name badges at all times.

Students arriving to school without proper uniform will be sent home to change within an hour time limit. If he/she does not return in the proper uniform, he/she will be marked absent. If the Director, Instructor or Administrator determines that a student's attire is unacceptable, he/she must go home and change. Also, documentation will be placed in the student's permanent file and reflect negatively on his/her quarterly progress evaluation.

Termination Policy

Termination of a student is defined as no longer receiving credit, either by voluntary withdraw, dismissal by the school as disciplinary action or failure to meet school regulations and financial requirements.

A student will be terminated under the following conditions:

- A student will be terminated if the student misses 14 consecutive days and has not notified the school.
- Student will be terminated if she or he does not return from an LOA on expected return date.
- Non-completion of the program within 150% the maximum time frame.
- Violation of any student conduct.
- Student does not meet the minimum standards of the Satisfactory Academic Progress. Refer to the Satisfactory Academic Progress Policy.

Student Conduct

Students are expected to conduct themselves in a professional manner at all times. Poor conduct includes:

- Failure to follow instruction or schedule, refusing clients or behaving rudely in front of clients, profanity, gossiping, refusing to cooperate with or acting disrespectful to fellow students and staff members will be counseled by administrative staff and suspended/expelled depending on the offense.
- Students who engage in disorderly conduct including threats, fights, stealing, and drug use/possession of drugs or gang activity will be reported to the authorities and face suspension/expulsion from school.
- Recreational drugs, alcohol, and weapons have no place on school grounds and possession thereof is grounds for expulsion.
- Visitors are allowed in the reception area only. Maximum visiting time is 10 minutes, or the student will be clocked out for the duration of the visit.
- Only emergency calls are permitted on the business phone. For emergency calls, students should give the school number to relatives so that they will not call the student's cell phone and disrupt the class.
- Cell phones are not permitted beyond the break room. Cell phones must be turned off during class time. Text messaging will not be permitted. Anyone using or texting during classroom time or on the clinic floor will be clocked out for the day. Or any other electronically devices, including but not limited to iPods, electronic notebooks, ear plugs etc.
- Smoking is permitted outside the building only and at a minimum distance of 25 feet away from any door entrance.
- Copy machine, fax machine and school computers are not for students' personal use. Students must ask office personnel for help if he/she needs copies or needs to look anything up on the computer.

- Students must conduct themselves professionally during any outside functions. Profanity, lewd behavior or being disrespectful to staff and fellow attendees are not allowed. We are guests and are expected to act with respect. Failure to do so may get the student placed on notice or even expelled, depending on the offense.
- Any untruthful, misleading or slanderous comments referencing the school, staff or fellow students placed on the internet, (i.e. Facebook, MySpace, YouTube, Twitter, etc.) made by a student will cause that student to be expelled.
- Any form of cheating or plagiarism will result in suspension and/or expulsion depending on the offense. If you are caught cheating on a test, you will be written up and suspended for two (2) days. Plagiarism is defined as, but not limited to, using another's work and crediting it as your own. Anything used directly from the internet or another student without proper citation on major assignments (i.e. Junior Project, Senior Project, Sanitation & Disinfection Report) will result in a failing grade and suspension or expulsion.

Sanitation/Disinfection

Students must keep their work station and classroom areas clean and sanitary at all times. Equipment, supplies, and personal paraphernalia must be put away at the end of each day. **Cosmo Beauty Academy is not responsible for any lost or stolen items.** Students must keep their things locked up. Lockers are available upon request.

Theory Room/Freshman Room/Demo Room

- After theory, students are to pick up their belongings and go to his/her next class. STUDENTS SHOULD NOT LEAVE HIS/HER BOOKS UNATTENDED DURING BREAK. They may not be there upon return.
- No food or open containers are allowed inside the classroom. Bottles with lids, tumblers, and thermoses are permitted. No fast food drinks, Starbucks cups, etc. are allowed.
- All tables, chairs and sinks are to be wiped down at the end of the day/evening. Floor must be swept up of all hair and debris at the end of each day/evening. Daytime freshman need to prepare the classroom for the evening class to start by 5:00 p.m.
- **Senior Clinic Floor**
- Mirrors must be free of tape, stickers, and pictures. Countertops must be cleaned and free of all debris. No personal items may be left on counter areas.
- Styling chairs must be cleaned each day (free of hairspray, color, etc.) Hairs, papers, clippies, nail clippings, etc. must be swept up after each procedure and at the end of each day.
- Sanitation & disinfection of personal equipment must be completed & put away before a student leaves. Any equipment left in the Quats container will be added to the schools' supplies.
- Station trays must be cleaned before a student leaves. Tools must be placed in clean/soiled sealed containers. Failure to do so will result in the student's tools being discarded.
- Pedicuring foot spas must be cleaned according to manufacturer's directions and a cleaning log must be filled out and checked by an instructor.

Break Room

- Each student is expected to pick up after themselves after lunch and breaks. Do not leave food on the table or it will be thrown away. Students should not expect the staff to clean up after them.

- Students must wipe the table/chair down where he/she sat to eat lunch. He/she must sweep up any debris that is left on the floor.

Learning Participation Guideline

All students will be expected to maintain an average of 70% GPA in theory and all practical subjects. Academic warning status will result in the case of failure to do so. Students cannot exceed more than two warning statuses during their enrollment. If the student fails to bring his/her GPA up to an average of SAP Standards by the end of his/her warning period will result in withdrawal from school. Theory is given at 9:30 a.m. and 5:00 p.m. Tuesday through Friday of each week. It is the student's responsibility to be in his/her seats and ready for instruction at the beginning of each class. Coming to school without books or equipment means the student is not ready and will be sent home to retrieve his/her supplies. Should a student fail to return, he/she will be marked absent for the day.

There is absolutely no cell phone, computer, mp3 player etc. usage, eating, or personal conversations during class or on the clinic floor. This disrupts the instruction given and does not make for an effective learning environment for fellow students, and is disrespectful to the instructor. If a student is excused by an instructor for disrupting the class, he/she will be sent home for the day.

All students are given sign off sheets during his/her enrollment at CBA: freshman sign off sheet, seven monthly sign off sheets, senior sign off sheets, foil placement sheets, haircutting sheet, and operation requirement sheets for Estheticians. It is the student's responsibility to maintain, get signatures, and turn in these sheets when they are due. Failure to do so will result negatively on quarterly evaluations and may place the student on academic warning. Also, failure to complete these requirements on time will deny the student status to pre-apply for the State Board exam.

There are 3 reports due during the student's program; Junior Report – due by 75%, Senior Report and Sanitation and Disinfection Report – due by 90%. Failure to turn in these reports completed and on time will result negatively on quarterly evaluation as well as not allowing the student to pre-apply for the State Board exam and/or complete their program.

All students must give applied effort each day in order to receive school credit. Applied effort includes theory -- a minimum of 1 hour 3 days out of each week, and practical -- a minimum of 2-4 practical procedures each day. Practical procedure requirements are: 2 practical for part time and 4 practical for full time. Any student not giving applied effort or refusing daily assignments will be sent home.

Junior/Senior students must be in their assigned classes at the beginning of each class. For example: 11:00 a.m. Advanced Hair Cutting Class. If the student's name is on the list, he/she must be in the class. Failure to be in appropriate classes on time will result in the student being clocked out for the day.

Clinic Services

Students must greet the client and introduce themselves *prior* to setting up for the service.

All students serving the public must be courteous and pleasant. If difficulties arise, students must notify an instructor. Students must take patrons when assigned to them. Students who refuse to perform a client service; this includes nail services, will be placed on notice and clocked out for the day.

Client record card/release forms must be signed before chemical services. **All** services must be checked and signed by an instructor **before** the patron leaves. The client record card must be signed by an instructor and filed away properly.

No student may leave a patron while doing a service, except in an emergency and is excused by an instructor.

Only products furnished by the institute may be used unless otherwise approved by the clinic floor instructor. **No free services!** All pricing must be advised by an instructor on the floor prior to giving the service.

Personal Services

A personal service is any service given to a student by another student. The following are the rules for receiving or doing a personal service:

- All personal services must be approved the clinic floor instructor as well as the instructor **prior** to doing the service.
- There will be NO personal services allowed on Fridays and Saturdays unless otherwise approved by the Director.
- The pricing for personal services is as follows:
 - o \$10.00 per tube of color needed
 - o \$5.00 per scoop of bleach needed
 - o \$1.00 per non-chemical services (i.e. manicures, pedicures, etc.)
 - o For waxing: \$ 1.00 per body part that needs to be waxed.
- Personal services must be **pre-paid before** service can begin. These include permanent waving, tint, bleach and facial supplies.
- Freshmen students are not allowed to work on senior students. Freshmen, manicurists and estheticians may receive personal services by senior cosmetology students if they get the approval of their instructor and the approval of the clinic floor instructor and they must clock out. Estheticians wishing to receive services with manicuring students and vice versa may do so after receiving approval of their instructor and the instructor on the floor; they also must clock out.
- Personal services must be rescheduled when the service desk personnel has scheduled the student a service client.
- Students requesting personal services must complete his/her daily requirements first. Students are allowed a maximum of one service a week.
- Both students participating in the personal service will not receive credit past their scheduled time.
- Students on academic warning/notice are not allowed personal services. School supplies are for teacher demos and clinic services only. This includes gloves, foils, gel, bleach etc. Students needing supplies for practice and personal services will need to purchase them on their own or from the school.

Course Fees

Cosmetology

Tuition (1600 hours)	
Tuition.....	\$12,320.00
Registration Fee.	\$ 100.00
STRF Fee	\$ 40.00
Cosmetology Student Kit, Books & Supplies.	<u>\$ 3,672.00</u>
	\$16,132.00

For an example of an 'In House' payment plan, inquire at time of enrollment.

Esthetics

Tuition (600 hours)	
Tuition.	\$ 5,280.00
Registration Fee.	\$ 100.00
STRF Fee.....	\$ 17.50
Esthetics Dermalologica Kit, Books & Supplies.	<u>\$ 2,088.00</u>
	\$ 7,485.50

For an example of an 'In House' payment plan, inquire at time of enrollment.

Manicuring

Tuition (400 hours)	
Tuition.	\$ 800.00
Registration Fee.	\$ 100.00
STRF Fee.	\$ 5.00
Manicuring Student Kit, Books &Supplies	<u>\$ 747.50</u>
	\$ 1,652.50

Example of an 'In House' payment plan:

Full Time (2.5 month program):

\$852.50 down payment with 2 monthly payments of \$400.00

Part Time (4.5 month program):

\$852.50 down payment followed by 4 monthly payments of \$200.00

Requirements for Financial Aid

- Admitted as a regular student
- Be a citizen or eligible non-citizen
- Not owe a refund on a Pell Grant or SEOG Grant
- Not be in default on any federal Stafford loans
- Making satisfactory progress
- All male students born after January 1, 1960 are registered for selective service
- Have a high school diploma or GED

Financial Aid Principles

1. CBA will work with schools, community groups, and other educational institutions to support the national goal of equal educational opportunities.
2. The expected family contribution (EFC) affects the student's cost of education. This school expects parents to contribute financially to their child's cost of tuition, according to their means, taking into account their incomes, assets, number of dependents, and other relevant information. Students are also expected to contribute from their own earnings and assets, including borrowing against future earnings.
3. Financial aid will be offered after determining whether the family's resources are insufficient to meet the student's educational expenses. The amount of financial aid offered will not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources.
4. In awarding funds to eligible students, the amount and the type of self-help will be related to the circumstances of the individual and the largest amount of grant assistance will be offered to students with the least ability to pay.

Student Accounts

1. Student payment plans are set during the student's interview and enrollment process with the Administrator. This includes schedules and monthly payment amounts.
2. Student who are on the "In House" payment plan have an interest-free monthly payment due each month on the anniversary of their start date. CBA allows a 6 day grace period. For example, if the student started on the 1st of the month, his/her payment is due on the 1st and late on the 7th. If the student is late past the grace period, a \$10.00 late fee will be added to the account and the student will be **suspended** until his/her account can be paid up to date **Pre-Application**.

Financial Aid Mechanism

Financial aid is a mechanism that reduces out-of-pocket costs those students 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 postsecondary education attendance. Financial aid includes grants and loans. Grants do not have to be repaid. Loans usually have low interest rates and a student must repay them in accordance to the individual loan program terms. Most of the loans can be arranged to require payment after a grace period of several months upon graduation, or upon the student's termination from the school/program, or if a student's attendance falls below

half time. 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.

Financial Aid Programs

The following is a description of the Federal Financial Aid Programs available at the school. Additional information regarding these programs, eligibility requirements, the financial aid process, and disbursement of aid can be obtained through the school’s Student Financial Planning Brochure, the school’s Student Finance Office, and the U.S. Department of Education’s Guide to Federal Student Aid, which provides a detailed description of these programs. The guide is available online at:

http://studentaid.ed.gov/students/publications/student_guide/index.html

To see if a student is eligible for financial aid, he/she can fill out a free application online at:

www.fafsa.ed.gov

Cosmo Beauty Academy’s school code: **041634**

Once the application has been submitted and processed by the U.S. Department of Education, a confirmation email will be sent to the student and the school determining the student’s eligibility. The Financial Aid Director of the school will contact the student to determine the amount of financial aid award.

Any student wishing to apply for a Direct Loan must sign a master promissory note. To do so, the student must meet with the school’s Financial Aid Director. Student loans **cannot** be processed without a signed master promissory note.

Federal Pell Grant Program (FPELL)

The Federal Pell Grant Program is the largest federal student aid program. For many students, these grants provide a foundation of financial assistance that may be supplemented by other resources. Student eligibility for the Federal Pell Grant Program is determined by a standard formula that is revised and approved every year by the federal government. Unlike loans, grants do not have to be repaid. Pell grant funds are received by June 30 in the year on which the application is intended for. Student Aid Report (or ISIR) must be submitted to the school’s financial aid office by August 29 of the award year from which aid is requested, or your last day of enrollment in the award year, whichever arrives first. A valid ISIR requires signatures of student, spouse and/or parents, when the ISIR has been corrected if the student is selected for verification.

- RENEWAL PROCESS: A FPELL Grant award received for one award year, (July 1 to June 30 of the following year) 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 school’s financial aid office.
- DISBURSEMENT: FPELL Grants are disbursed on a per payment period basis, via a direct credit to the student’s account or via a check payable to the student.

Federal Stafford Loans (FSL)

Formerly the Guaranteed Student Loan (GSL), this low-interest loan is available to qualified students through the lending institutions or agencies participating in the program and is guaranteed by the U.S. government. Repayment begins six months after the student graduates, leaves school, or drops below half-time status. There are two types of Federal Stafford Loans available: Subsidized Loans and Unsubsidized Loans.

Federal Subsidized Stafford Loan is a low-interest loan issued by a lender (bank, credit union, or savings and loan association). Student eligibility for a Subsidized Stafford Loan is based on “financial need.” The Federal government pays the interest while the student is in school at least half time, during the grace period and during periods of deferment.

Federal Unsubsidized Stafford Loan is a low-interest loan issued by a lender (bank, credit union, or savings and loan association). Students do not have to demonstrate “need” in order to obtain this loan. Interest accrues on this loan while a student attends school.

- **DEADLINES:** Most lenders require applications to be submitted at least 30 days prior to the end of the loan period for which the loan has been requested.
- **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. It is also the student’s responsibility to comply with all obligations involved in the receipt of federal and/or state aid.

Federal Parent Loan for Undergraduate Students (PLUS)

The Federal Parent Loan for Undergraduate Students (PLUS) provides additional funds to help parents pay for education expenses. Parents may borrow up to the cost of their dependent student’s education minus any other aid the student is eligible for. The interest rate is fixed and interest accrues at the time of disbursement. Repayment typically begins within 60 days after the student starts school.

Note: Federal student loans are insured by state and private non-profit guarantee agencies.

Loan origination fees may be deducted from the loan by the institution making the loan as set forth by federal regulations.

For students who do not qualify for financial aid, we offer an interest-free monthly payment plan and/or third (3rd) party agencies based upon student and school’s eligibility.

Living Expenses

- Provide a detailed letter stating how much money you want to apply for and provide details on how the money will be used towards educational expenses
- Complete 900 clock hours if enrolled in Cosmetology (300 clock hours for Esthetics) before any monies are disbursed
- Cosmo Beauty does not provide housing.

Student’s Right to Cancel and Refund Provisions

Students have the right to cancel this enrollment agreement without any penalty fees or charges to them if they cancel the first class session or the seventh day after enrollment, whichever is later. Cancellation shall occur when the student gives written notice of cancellation at the address of the school show on the top of the first page of the enrollment agreement. The institute shall refund any amount paid by the student within 45 days after it receives the notice of cancellation minus a registration fee if applicable, not to exceed (\$100.00), or any unreturned equipment. A sample of the notice of cancellation will be given to the student during orientation. The student can do this by mail, or hand delivery. If the institute gives the student any equipment, the student is fully responsible for the cost, unless the equipment has **never** been opened or used, the school will then accept it.

Equipment: Textbooks, supplies, materials, tools, electronic devices, or any other goods related to the agreement for the course of instruction.

***Used or opened pre-packaged equipment may not be returned due to sanitary reasons.

Any applicant not accepted by the school shall be entitled to a refund of all monies paid. If the student cancels this enrollment agreement before the 1st scheduled day of the beginning of the class, he/she will be entitled to a full refund of any monies paid, with the subtraction of the \$100.00 non-refundable registration fee.

If the institute is permanently closed and no longer offers instruction after the student enrolled, the student shall be entitled to a pro-rata refund of tuition.

If a course is cancelled subsequent to a student's enrollment, the school shall at its option:

- (a) Provide a full refund of all monies paid or (b) Provide completion of the course.

If a student is granted a Leave of Absence and fails to return, then a refund will be issued as if no Leave of Absence had been granted. Students who fail to return will be terminated.

In the case of mitigating circumstances beyond the control of the student, this institute shall make a settlement, with the student, which is reasonable and fair to both.

The student has the right to withdraw from a course of instruction at any time. If he/she withdraws from a course of instruction after the period allowed for cancellation of the agreement, which is until midnight of the seventh business day following the first class the student attended, the school will remit a refund less a registration fee, if applicable, not to exceed one hundred (100) dollars within forty-five (45) days following the student's withdrawal. The student is obligated to pay only for educational services rendered and for unreturned equipment. The refund shall be the amount the student paid for instruction multiplied by fraction, the numerator of which is the number of hours which he/she has not received, but for which he/she has paid, and the denominator of which is the total number of hours of instruction for which he/she has paid. If the student obtains equipment as specified in the agreement as a separate charge, and returns it in good condition within thirty days following the date of his/her withdrawal, the school shall refund the charge for the equipment paid by him/her. Good Condition is described above. If the student fails to return the equipment in good condition within this forty-five (45) day period, the school may offset against the refund the documented cost to the school for that equipment.

The student shall be liable for the amount, if any, by which the documented cost for equipment exceeds the pro-rated refund amount. The documented cost of the equipment may be less than the amount charge, and the amount the school has charged in the contract. In any event, the student will never be charged for more than the equipment charged stated in your enrollment agreement.

If the amount the student has paid is more than the amount that student owes for the time that they have attended, then a refund will be made within forty-five (45) days of withdrawal. If the amount that the student owes is more than the amount that he/she has already paid, then they will have to make arrangements to pay for it.

- Students whose entire tuition and fees are paid by a third party organization are not eligible for a refund. The refund will be sent to the third party organization.

Method of Calculating Your Refund Policy

The refund is calculated as follows:

- (1) Deduct an application fee not to exceed one-hundred (\$100) from the total charge.
- (2) Divide this figure by the total number of hours in the program;
- (3) The quotient is the per-hour charge;
- (4) The amount owed by the student for the purpose of calculating a refund is derived by multiplying the total number of lessons received by the per-hour charge calculated in (3) plus the amount of the registration fee specific in (1);
- (5) Deduction of equipment cost, if any;
- (6) The refund shall be any amount in excess of the figure derived in paragraph (4) that was paid by the student.

Example of a Hypothetical Refund Table

As required by CEC 94859 (a) (6)

Assume the student enrolled in a 1600 hour program requiring \$12,350 for tuition, \$100 for registration (nonrefundable), and withdraws after completing fifty (50%) percent of the required course. The pro-rata refund would be based on the calculation stated below. See sample:

\$16,122 paid	Minus	\$100 less registration fee	= \$16,022
\$16,022	Minus	\$3,672.00 (Un-returnable equipment)	= \$12,350
\$12,350	Divided by	1600 hours	= \$7.70 per hour
\$7.70 per hour	multiply by	800 hours of instructions	= \$6,160 owed by the student
\$12,350	Minus	\$6,160	= \$6,190 total refund

For the purpose of determining the amount a student owes for the time they've attended, they shall be deemed to have withdrawn from the course when any of the following occurs:

- a) . If you notify the school of your withdrawal or the actual date of withdrawal or,
- b) If the school terminates your enrollment agreement or,
- c) If you fail to attend classes for 14 consecutive days. In this case, the date of withdrawal shall be deemed to be the last date of recorded attendance.
- d) If you fail to return from a Leave of Absence on your scheduled return date.
- e) If you fail to comply with Satisfactory Academic Progress school rules and regulations governing conduct, attendance, satisfactory academic progress or failure to honor financial obligation.

If any portion of tuition was paid from the proceeds of a loan, then the refund will be sent to the lender or to the agency that guaranteed the loan, if any. Any remaining amount of refund will first be used to repay any student financial aid programs from which you received benefits, in proportion to the benefits received. Any remaining amount will be paid to the student.

Student may be terminated for failure to comply with school rules and regulations governing conduct attendance, satisfactory academic progress or failure to honor financial obligation.

Notice of refund to students: The school shall notify the student in writing of the date on which the refund was made, the amount of the refund, the method of calculating the refund, and the name and address of the entity to which the refund was sent within ten days of such refund. Posting this notice in the US Postal Service shall be deemed constructive notice for this purpose.

Federal Return of Title IV Funds Policy

The financial aid office is required by federal statute to determine how much financial aid students who withdraw, dropout, or take a leave of absence prior to completing earned 60% of a payment period or term. For a student who withdraws after the 60% point in time, there are no unearned funds; however, a school must still complete a return calculation in order to determine whether the student is eligible for a post-withdrawal disbursement.

The calculation is based on the percentage of earned aid using the following Federal Return of Title IV Funds Formula:

Percentage of payment period or term completed = the number of calendar days completed up to the withdrawal date divided by the total calendar days in the payment period or term. (Any break of 5 days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula:

Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV Funds are returned, the student borrower may owe a debit balance to the institution.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 180 days of the student's withdrawal.

The institution must return the amount of Title IV Funds for which it is responsible no later than 30 days after the date of determination of the student's withdrawal.

Refunds are allocated in the following order:

1. Unsubsidized Federal Stafford Loans
2. Subsidized Federal Stafford Loans
3. Federal Parent (PLUS) Loans
4. Federal Pell Grants for which a Return of Funds is required

If a student obtains a loan to pay for an educational 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 federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal student financial aid program funds.

Campus Security Act Disclosure Form

The Campus Security Act (Public Law 102-26) 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's crime statistics for 2012.

Reporting Date: March 1, 2012 – March 31, 2012

Offense Type	Total on Campus	Total within 2 Mile Radius
Aggravated Assault	0	109

Arson	0	0
Burglary	0	56
Motor Vehicle Theft	0	50
Manslaughter-Negligent	0	0
Murder & Non-Negligent Manslaughter	0	0
Robbery	0	19
Sex Offenses-Forcible	0	0
Sex Offenses-Non-Forcible	0	0
Liquor Law Violations (arrests)	0	0
Drug Abuse Violations (arrests)	0	0
Weapons Possession (arrests)	0	0
Larceny Theft	0	170
Simple Assault	0	54
Damage or Vandalism of Property	0	0

1. All students and employees are required to report any crime or emergency to the institutional official promptly. If a student or employee wishes to report a crime on a voluntary or confidential basis, an institutional official will be prepared to record and report the crime, but not the name of the informant. In order to remain anonymous, the student or employee may submit his information in writing without a signature to the institutional official. If confidentiality is not an issue, the student or employee will contact the institutional official who will then contact the nearest supervisor to report criminal actions or emergencies to the appropriate agency by calling 911.
2. Only students, employees and other parties having business with this institution should be on institutional property. Rear access doors are closed and locked during all hours of the day. Surveillance cameras are placed throughout the facility and are active during all hours of the day and night. When the school closes for the night, an official will lock all doors and set the security alarm. Other individuals, students, or employees present on institutional property at any time without the expressed permission of appropriate institutional official(s) shall be viewed as trespassing and may also be subject to a fine and/or arrest.
3. 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 institution is not responsible for any lost or stolen items. 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 unattended in any classrooms or on the clinic floor.
 - b. Report any suspicious persons to an institutional official.
 - c. Always try to walk in groups outside and around the school premises.
 - d. When waiting for a ride, wait indoors or 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 and prospective students.

- g. The school has no formal program, other than orientation, that disseminates this information. All information is available upon request.
 - h. Information regarding any crimes committed on the campus or 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 available within two (2) business days of the request.
4. Campus law enforcement/security policies are as follows:
 - a. The institution's officials have no powers of arrest other than the Citizens Arrest Law, and are required to call the correct agency or dial 911 in the event of a crime. The Citizens Arrest Law will be invoked only as a last resort, and after all other possibilities have been explored.
 - b. The institution does not employ campus security personnel but encourages both its students and employees 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.
 - c. The institution currently has no procedures for encouraging or facilitating pastoral or professional counseling, other than that the student or employee is encouraged to seek such aid and may utilize sources on the posted Counseling Hotlines.
 5. The institution does not permit the sale, possession or consumption of alcoholic beverages on school property and adheres to and enforces to all state underage-drinking laws. This institution also 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. Information concerning drug and alcohol abuse education programs is included in this catalog.
 6. Sexual offenses/assaults on campus will be reported immediately to the school's official. The 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 as that person can be properly transported to a hospital or rape crisis center for proper treatment. This institution has zero tolerance for such assault.
 7. All incidents shall be recorded in the institution's "Incident Report" binder at the institutional official's office. 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 of being reported to the school's official, unless that disclosure is prohibited by law or would endanger the confidentiality of the victim.

Gainful Employment Program Disclosure

The information below is being provided for each program at Cosmo Beauty Academy subject to gainful employment regulations enacted by the United States Department of Education.

COSMETOLOGIST

OPEID + CIP Code + Level	04163400-12.0401-001
CIP Program Description	Cosmetology/Cosmetologist, General
Program Length in Months	10

RELATED OCCUPATIONS:

U.S. Department of Labor's (DOL) Standard Occupational Classification (SOC) code of the occupations for which this program prepares students:

- 39-5012 Hairdressers, Hairstylists, and Cosmetologists
- 39-5093 Shampooers
- 39-5091 Makeup Artists, Theatrical and Performance
- 39-5092 Manicurists and Pedicurists
- 39-5094 Skin Care Specialists
- 25-1194 Vocational Education Teachers, Postsecondary
- 11-9033 Education Administrators, Postsecondary
- 41-2031 Retail Salespersons
- 43-4051 Customer Service Representative

For more information on cosmetology, please visit: <http://www.onetonline.org/link/summary/39-5012.00>

COST:

Tuition and Fees	\$12,320.00
Books and Supplies	\$3,672.00
Debt at Program Completion	YES

- a. Number of students completing the program between (July 1, 2011 – June 30, 2012) = 29
- b. Of the students who completed in (a), number of students completing with any student loan debt = 18
- c. Median Federal student loan debt = \$11,724.50
- d. Median Private student loan debt = \$0.00
- e. Median Institutional finance plan debt = \$0.00

On time completion rate: 10%

Job placement rate: 42%

ESTHETICIAN

OPEID + CIP Code + Level	04163400-12.0414-001
CIP Program Description	Master Aesthetician/Esthetician
Program Length in Months	4

RELATED OCCUPATIONS:

U.S. Department of Labor's (DOL) Standard Occupational Classification (SOC) code of the occupations for which this program prepares students:

- 39-5094 Skin Care Specialists
- 39-5091 Makeup Artists, Theatrical and Performance
- 25-1194 Vocational Education Teachers, Postsecondary
- 11-9033 Education Administrators, Postsecondary
- 41-2031 Retail Salespersons
- 43-4051 Customer Service Representative

For more information on esthetics, please visit: <http://www.onetonline.org/link/summary/39-5094.00>

COST:

Tuition and Fees	\$5,280.00
Books and Supplies	\$2,088.00
Debt at Program Completion	YES

- a. Number of students completing the program between (July 1, 2011 – June 30, 2012) = 22
- b. Of the students who completed in (a), number of students completing with any student loan debt = 21
- c. Median Federal student loan debt = \$5,481.00
- d. Median Private student loan debt = \$0.00
- e. Median Institutional finance plan debt = \$0.00

On time completion rate: 9%

Job placement rate: 37%

MANICURIST

OPEID + CIP Code + Level	04163400-12.0410-001
CIP Program Description	Nail Technician/Specialist and Manicurist
Program Length in Months	3

RELATED OCCUPATIONS:

U.S. Department of Labor's (DOL) Standard Occupational Classification (SOC) code of the occupations for which this program prepares students:

- 39-5092 Manicurists and Pedicurists
- 25-1194 Vocational Education Teachers, Postsecondary
- 11-9033 Education Administrators, Postsecondary
- 41-2031 Retail Salespersons
- 43-4051 Customer Service Representative

For more information on manicuring, please visit: <http://www.onetonline.org/link/summary/39-5092.00>

COST:

Tuition and Fees	\$800.00
Books and Supplies	\$747.50
Debt at Program Completion	NO

- a. Number of students completing the program between (July 1, 2011 – June 30, 2012) = 12
- b. Of the students who completed in (a), number of students completing with any student loan debt = 0
- c. Median Federal student loan debt = \$0.00
- d. Median Private student loan debt = \$0.00
- e. Median Institutional finance plan debt = \$0.00

On time completion rate: 9%

Job placement rate: 59%

Cosmo Beauty Academy Organization and Management Information

Location:
3500 Fulton Avenue
Sacramento, CA 95821

Cosmo Beauty Academy is owned and operated by
TANG DYNASTY INC.
7660 Howerton Dr.
Sacramento, CA 95831
www.cosmobeautyacademy.edu

CEO.....Gordon Tang	FA Assistant/Marketing.....Jeffrey Tang
COO/CAO/Academy DirectorJoanna Tang	Administrative Director.....Elizabeth Vidrios
ControllerAngelito Chua	Administrator.....Jackee Tang
Financial Aid DirectorLisa Truong	Admissions.....Sarah Lai
	Receptionist.....Laura Rodriguez

Instructors

Joanna Tang	Cosmetology License Cosmetology Instructor		
Pam Lockrem	Cosmetology License Cosmetology Instructor	Cheryl Higgins	Cosmetology License Esthetics Instructor
Martha Hirschfield	Cosmetology License Cosmetology Instructor Manicuring Instructor	Danika Jenkins	Esthetician License Esthetics Instructor
Andrew Jacobo	Cosmetology License Cosmetology Instructor	Mark Russell	Cosmetology License Cosmetology Instructor Director of Education