

SAN FRANCISCO COLLEGE OF COSMETOLOGY

**2075 Mission Street
San Francisco, CA 94110
Tel: (415) 621-1333
Fax: (415) 621-3003
Website: www.sfcosmetology.com**

STUDENT CATALOG

**College Established in May 2005
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MISSION STATEMENT

The Mission of the San Francisco College of Cosmetology is to provide a quality education in order for the graduate to pass the California State licensing exam and to be successful in the field of cosmetology, esthetics and manicuring.

GOALS

To fulfill this mission we will pursue the following goals:

1. Train students to successfully pass the certification of the California state license examination.
2. Instill a sense of professionalism in each student.
3. Provide up-to-date training information.
4. Assist with placement services so graduates are placed in their field of study.

OBJECTIVES

The objectives for each student will be:

1. To take and pass the state board exam in order to be eligible for entry level employment in the field of cosmetology.
2. Learn to communicate effectively in order to build a base of clients

PROSPECTIVE STUDENTS

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.

PRIOR TO ENROLLMENT ALL PROSPECTIVE STUDENTS WILL BE PROVIDED WITH A COPY OF THE COLLEGE'S CATALOG IN WRITTING:

As a prospective student, you are encouraged to review this catalog in full 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.

Any questions a student may have regarding this catalog that have not been satisfactorily answered by San Francisco College of Cosmetology may be addressed to

BUREAU FOR PRIVATED POSTSECONDARY EDUCATION

2535 CAPITOL OAKS DRIVE, SUITE 400

SACRAMENTO, CA 95833

OR

P.O. BOX 980818

WEST SACRAMENTO, CA 95798-0818

TEL.: (916) 431-6959

FAX: (916) 263-1897

WWW.BPPE.CA.GOV

MESSAGE FROM THE DIRECTOR

Welcome to San Francisco College of Cosmetology! Thank you for choosing our school as your institution for learning new knowledge, skills, and practical training. At the San Francisco College of Cosmetology, you will embark on an exciting journey that encompasses not just learning and developing new skills, but you will also make new friends and engage in a larger network of beauty specialists including but not limited to manicurists, estheticians, and cosmetologists.

The world of cosmetology is a world of unanticipated excitement. Cosmetology is not just about learning what has been established, but it is also about inventing new creations. Exhibiting these skills brings forth endless employment opportunities. We encourage students to strive excel beyond their expectation. During the course of your study, we encourage you to make the best of your time here. We are here to teach, to assist, and to mentor. We don't succeed unless you succeed.

Welcome!

Sincerely,

Ms. Colleen Nguyen
Co-Owner & Director

Ms. Susan Nguyen
Co-Owner & Program Manager

ABOUT SAN FRANCISCO COLLEGE OF COSMETOLOGY

San Francisco College of Cosmetology is located at 2075 Mission Street, California, 94110. The school is accessible through San Francisco public transit and is near Mission and 16th street Bart station. The facility is approximately 4,500 sq. ft. All sections of the school are equipped with the latest equipment and technology in compliance with Board of Barbering and Cosmetology regulations to ensure a safe and comfortable learning environment. **SFCC does not offer student housing.**

The school is situated in the heart of the Mission District where the diversity of the population and vibrant businesses interconnect at every street corner. Restaurants and coffee shops offer delicious ethnic food and drinks.

Parking is available in designated areas and meter parking is available along Mission Street.

THE SCHOOL IS ACCESSIBLE TO WHEELCHAIR AND THE RESTROOMS ARE EQUIPPED FOR THE DISABLED.

The San Francisco College of Cosmetology shall provide the school's catalog & brochures to any person upon request. Further, the SFCC shall provide a prospective student in writing a copy of the school's catalog.

The San Francisco College of Cosmetology is a private school approved and licensed by the Bureau for Private Postsecondary and Education and by the State of California Department of Consumer Affairs, Board of Barbering and Cosmetology. San Francisco College of Cosmetology is accredited by the National Accrediting Commission of Cosmetology Arts and Science, Inc. (NACCAS).

Any questions the student may have regarding this catalog that have not been satisfactory answered by the institution may be directed the:

Bureau for Private Postsecondary Education

2535 Capitol Oaks Drive, Suite 400

Sacramento, CA 95834

(888) 370-7589 or (916) 431-6959 Fax: (916) 263-1897

<http://www/bppe.ca.gov/>

State of California Department of Consumer Affairs, Board of Barbering and Cosmetology

P.O Box 944226

Sacramento, CA 94244-2260

Tel. (800)952-5210 Fax: (916) 575-7281

<http://www.barercosmo.ca.gov/>

The National Accrediting Commission of Cosmetology Arts and Sciences, Inc.

4401 Ford Avenue, Suite 1300

Alexandria, VA 22302

Tel: (703)600-7600 Fax: (703)379-2200

<http://www.naccas.org>

DESCRIPTION OF COURSE

CURRICULUM FOR COSMETOLOGIST

Standard Occupational Classification (SOC) **39-5012**

OBJECTIVE: To learn the necessary manipulative skills and related scientific study with an established degree of proficiency to qualify in the pursuit of a cosmetology license; and subsequently, to practice the profession of cosmetology.

LOCATION: 2075 Mission Street, San Francisco, CA 94110

DURATION: 1,600 hours: 10-12 months' full time, 10-18 months part time

TEXTBOOKS: Standard Textbook of Cosmetology by Milady's, Rules and Regulations, The Barbering and Cosmetology Act, Cosmetology Performance Criteria and selected texts approved by Bureau and Barbering of Cosmetology.

(a) The curriculum for students enrolled in a cosmetology course shall consist of sixteen hundred (1600) hours of technical instruction and practical training covering all practices constituting the art of cosmetology pursuant to Section 7316 of the Barbering and Cosmetology Act.

(b) For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operations shall mean the actual performance by the student of a complete service on another person or on a mannequin. Practical training shall mean the time it takes to perform a practical operation. Technical instruction and practical training shall include the following hours:

(1) 1100 Hours of Technical Instruction and Practical Training in Hair Dressing

The required subjects of instruction in Hair Dressing shall be completed with the minimum hours of technical instruction and practical operations for each subject-matter as follows:

Classes are held daily (Monday through Saturday) and are taught in modules. Each module is repeated at the end of each sequence.

Cosmetology Course Technical Instruction and Practical Operations

Subject	Minimum Hours of Theory Instruction	Minimum Practical Operations
Hairstyling: The subject of Hairstyling shall include, but is not limited to, the following techniques and procedures: Hair analysis, shampooing, finger waving, pin curling, comb outs, straightening, waving, curling with hot combs and hot curling irons and blower styling.	65 hours of Technical Instruction	240 Practical Operations
Permanent Waving and Chemical Straightening: The subject of Permanent Waving and Chemical Straightening shall include, but is not limited to, the following techniques and procedures: Hair analysis, acid and alkaline permanent waving, chemical straightening including the use of sodium hydroxide and other base solutions.	40 hours of Technical Instruction	105 Practical Operations
Hair Coloring and Bleaching: The subject of Hair Coloring and Bleaching shall include, but is not limited to, the following techniques and procedures (also including, the use of semi-	60 hours Theory Instruction	50 Practical Operations

permanent, demi-permanent and temporary colors): Hair analysis, predisposition and strand tests, safety precautions, formula mixing, tinting, bleaching, high and low lights, and the use of dye removers.		
Hair Cutting: The subject of Hair Cutting shall include, but is not limited to, the following techniques and procedures: Use of scissors, razor (shaper), electrical clippers/trimmers, and thinning (tapering) shears for wet and dry cutting.	20 hour Theory Instruction	80 Practical Operations

200 Hours of Technical Instruction in Health and Safety

The required subjects of instruction in Health and Safety shall be completed with the minimum hours of technical instruction for each subject-matter as follows:

Laws and Regulations The subjects of Laws and Regulations shall include, but is not limited to, the following issues: The Barbering and Cosmetology Act and the Board's Rules and Regulations.	20 Hours of Theory Instruction	
Health and Safety Considerations: The subject of Health and Safety shall include, but is not limited to, the following techniques and procedures: Cosmetology chemistry including the chemical composition and purpose of cosmetic, nail, hair and skin care preparations. Elementary chemical makeup, chemical skin peels and chemical and physical changes of matter. Hazardous substances including training in chemicals and health in establishments, protection from hazardous chemicals and preventing chemical injuries, ergonomics, theory of electricity in cosmetology, bacteriology, communicable diseases, including HIV/AIDS, Hepatitis B, and staph and Material Safety Data Sheets.	45 Hours of Theory Instruction):	
Disinfection and Sanitation: The subject of Disinfection and Sanitation shall include, but is not limited to the following techniques and procedures: Disinfection and sanitation including proper procedures to protect the health and safety of the consumer as well as the technician. Proper disinfection procedures for equipment used in establishments. Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.	20 Hours of Theory Instruction	
Anatomy and Physiology: The subjects of Anatomy and Physiology shall include, but is not limited to the following issues: Human Anatomy, Human Physiology.	15 Hours of Theory Instruction	

(3) 200 Hours of Technical Instruction and Practical Training in Esthetics the required subjects of instruction in Esthetics shall be completed with the minimum hours of technical instruction and practical operations for each subject-matter as follows:

Manual, Electrical and Chemical: The subject of manual, electrical and chemical facials shall include, but is not limited to the following techniques and procedures: Manual Facials including cleansing, scientific manipulations, packs, and masks.	Facials 25 Hours of Theory	40 Hours of Practical
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Electrical Facials include the use of electrical modalities, dermal lights and electrical apparatus, for facials and skin care purposes; however, machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face. Chemical Facials include chemical skin peels, packs, masks and scrubs. Training shall emphasize that only the non-living, uppermost layers of facial skin, known as the epidermis, may be removed, and only for the purpose of beautification. All practical operations must be performed in accordance with Section 992 regarding skin peeling.	Instruction	Operations
Eyebrow Beautification and Make-up: The subject of Eyebrow Beautification shall include, but is not limited to, the following issues: Eyebrow Arching and Hair Removal, including the use of wax, tweezers, electric or manual, and depilatories for the removal of superfluous hair. The subject of Makeup shall include, but is not limited to, the following issues: skin analysis, complete and corrective makeup, lash and brow tinting, and the application of false eyelashes.	25 hours Theory Instruction	30 Practical Operations

(4) 100 Hours of Technical Instruction and Practical Training in Manicuring and Pedicuring

The required subjects of instruction in Manicuring and Pedicuring shall be completed with the minimum hours of technical instruction and practical operation for each subject-matter as follows:

Manicuring and Pedicuring: The subject of Manicuring and Pedicuring shall include, but are not limited to, the following issues: Water and oil manicure, including nail analysis, and hand/foot and arm/ankle massage.	10 hours Theory Instruction	25 Practical Operations
Artificial Nails and Wraps : Artificial nails including acrylic: liquid and powder brush-ons, artificial nail tips and nail wraps and repairs	25 hours Theory Instruction	120 (nails) Practical Operations
Additional training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service records, basic tax information relating to booth renters, independent contractors, employees, and employers. Job search included prepare a resume and job interviews.	20 hours Theory Instruction	

The cosmetology instruction program consists of the following:

1. Students must attend classroom instructions in the science of Cosmetology. Such technical instruction shall be accomplished by demonstration, lecture, classroom participation, and examination. This includes introduction, demonstration, and application of material implements, and equipments which are application to the trade. Emphasis is given to the accepted basic procedures and their execution, as well as opportunities for exposure to current and stylized trends, fashions, techniques, and deviations from and/or variations of procedure.

Each student must pass (within 70% accuracy) a final test which includes the California State Board

curriculum.

2. Training an opportunity for the practice of all manipulative skills required in cosmetology. For this purpose, practical operations are hands-on training for the student of a complete service on another person or on a mannequin. Correlation between theory and practical work will hasten the learning process and serve to mitigate the difficulties encountering the master of cosmetology skills. Sequential evaluation will determine progress and reveal deficiencies where additional help is needed.

3. A blending of interest, motivation, training and knowledge in the scientific study and practice of beauty culture, to qualify students in their pursuit of a cosmetology license. A total of 1,600 hours are required by the California State Board of Barbering and Cosmetology.

4. Implementing a course of study, accomplishing all of the foregoing objectives in the required allotted time, to prepare students to the best of their ability for positions in the field of Cosmetology.

5. In compliance with California State Board of Barbering and Cosmetology, students are not allowed to work on clients until they have received 200 hours of training.

Each unit of instruction is divided into six levels of instruction:

- 1- Theory classes, (lectures and demonstration)
- 2- Theory testing, (written and oral)
- 3- Practical operation demonstrations
- 4- Practical operation on mannequin or other person
- 5- Complete operations performed on another person
- 6- Performance reviews (progress evaluations)

Cosmetology Course Graduation Requirements:

All students must complete the specified minimum required hours and operations upon completion of the sixteen hundred (1,600) hour course. Where warranted, not more than 50 hours may be utilized to correct student deficiencies.

When a student has completed the required theory hours, practical operations and a cumulative total of 1,600 clock hours which encompass theory and practical training, in Cosmetology, with a GPA (grade point average) of 70% (C) or better, and has paid all tuition fees, he/she is awarded a diploma certifying his/her graduation. Students are assisted in completing the necessary documents to file for the appropriate California State Board examination.

Cosmetology Course Licensing Requirements

A cosmetology license will be granted by the State of California only after the student has successfully completed and graduated from the Cosmetology course as described above and passed the Cosmetology State Board Exam with the overall average of 75%.

Career Opportunities in the Cosmetology Field

Hair Stylist	Nail Technician
Instructor	Salon Manager/Owner
School Manager/Owner	Product Representative
Esthetician	Platform Artist
Independent contractor	Research Cosmetologist
Make-Up Consultant	Sales Representative

DESPRIPTION OF COURSE

CURRICULUM FOR ESTHETICIAN COURSE

Standard Occupational Classification (SOC) **39-5094**

OBJECTIVE: To train in the necessary manipulative skills and learn the related scientific study with an established degree of proficiency to qualify in the pursuit of an esthetician license; subsequently, to practice the profession as an Esthetician.

LOCATION: 2075 Mission Street, San Francisco, CA 94110

DURATION: 600 hours, 4-1/2 months full time, 4 to 9 months part time

TEXTBOOKS: Standard Textbook for Professional Estheticians by Milady, Rules and Regulations, The Barbering and Cosmetology Act, Cosmetology Performance Criteria and other selected texts approved/issued by Bureau of Barbering and Cosmetology.

(a) The curriculum for students enrolled in a skin care course shall consist of six hundred (600) hours of technical instruction and practical training covering all practices of an esthetician pursuant to Section 7316 of the Barbering and Cosmetology Act.

(b) For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operations shall mean the actual performance by the student of a complete service on another person or on a mannequin. Practical training shall mean the time it takes to perform a practical operation. Technical instruction and practical training shall include the following hours:

(1) 350 Hours of Technical Instruction and Practical Training in Facials

The required subjects of instruction in Facials shall be completed with the minimum hours of technical instruction and practical operations for each subject-matter as follows: Classes are held daily (Monday through Saturday) and are taught in modules. Each module is repeated at the end of each sequence.

Esthetician Course Technical Instruction and Practical Operations

Subject:	Minimum Hours of Theory Instruction	Minimum Practical Operations
Manual, Electrical and Chemical Facials: The subject of manual, electrical and chemical facials shall include, but is not limited to the following techniques and procedures: Manual Facials including cleansing, scientific manipulations, packs, and masks. Electrical Facials include the use of electrical modalities, dermal lights and electrical apparatus, for facials and skin care purposes; however, machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face. Chemical Facials include chemical skin peels, packs, masks and scrubs. Training shall emphasize that only the non-living, uppermost layers of facial skin, known as the epidermis, may be removed, and only for the purpose of beautification. All practical operations must be performed in accordance with Section 992 regarding skin peeling.	70 hours of Theory Instruction	140 Practical Operations

(2) 200 Hours of Technical Instruction in Health and Safety

The required subjects of instruction in Health and Safety shall be completed with the minimum number of hours of technical instruction for each subject-matter as follows:

Laws and Regulations: The subject of Laws and Regulations shall include, but is not limited to, the following issues: The Barbering and Cosmetology Act and the Board's Rules and Regulations.	10 hours of Theory Instruction	
Health and Safety Considerations: The subject of Health and Safety shall include, but is not limited to, the following techniques and procedures: Training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, communicable diseases including HIV/AIDS and Hepatitis B. Chemical composition and purpose of cosmetic and skin care preparation. Elementary chemical makeup, chemical skin peels, physical and chemical changes of matter. Electrical current, principles of operating electrical devices, and the various safety precautions used when operating electrical equipment.	40 hours of Theory Instruction	
Disinfection and Sanitation: The subject of Disinfection and Sanitation shall include, but is not limited to, the following techniques and procedures: Procedures to protect the health and safety of the consumer as well as the technician. Proper disinfection procedures. Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.	10 hours of Theory Instruction	
Anatomy and Physiology: The subjects of Anatomy and Physiology shall include, but is not limited to the following issues: Human Anatomy, Human Physiology, Bacteriology, skin analysis and conditions.	15 Hours of Theory Instruction	

(3) 50 Hours of Technical Instruction and Practical Training in Hair Removal and Make-up

The required subjects of instruction in Hair Removal shall be completed with the minimum hours of technical instruction and practical operations for each subject-matter as follows:

Eyebrow Beautification: The subject of Eyebrow Beautification shall include, but is not limited to, the following issues: Eyebrow shaping and hair removal techniques, hair analysis, waxing, tweezing, manual or electrical depilatories.	25 hours of Theory Instruction	and 50 Practical Operations
Make-up: The subject of Make-up shall include, but is not limited to, the following issues: Skin analysis, basic and corrective application, application of false eyelashes.	20 hours of Theory Instruction	40 Practical Operations
Additional training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service records, basic tax information relating to booth renters, independent contractors, employees, and employers. Job search included prepare a resume and job	20 hours of Theory Instruction	

interviews.		
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The Esthetics instruction program consists of the following:

1. Students must attend classroom instructions in the science of Cosmetology. Such technical instruction shall be accomplished by demonstration, lecture, classroom participation, and examination. This includes introduction, demonstration, and application of material implements, and equipments which are application to the trade. Emphasis is given to the accepted basic procedures and their execution, as well as opportunities for exposure to current and stylized trends, fashions, techniques, and deviations from and/or variations of procedure. Each student must pass (within 70% accuracy) a final test which includes the California State Board curriculum.
2. Training an opportunity for the practice of all manipulative skills required in the field of Esthetics. For this purpose, practical operations are hands-on training for the student of a complete service on another person or on a mannequin. Correlation between theory and practical work will hasten the learning process and serve to mitigate the difficulties encountering the master of cosmetology skills. Sequential evaluation will determine progress and reveal deficiencies where additional help is needed.
3. A blending of interest, motivation, training and knowledge in the scientific study and practice of beauty culture, to qualify students in their pursuit of an esthetician license. A total of 600 hours are required by the California State Board of Barbering and Cosmetology.
4. Implementing a course of study, accomplishing all of the foregoing objectives in the required allotted time, to prepare students to the best of their ability for positions in the field of Cosmetology.
5. In compliance with California State Board of Barbering and Cosmetology, students are not allowed to work on clients until they have received 80 hours of training.

Each unit of instruction is divided into six levels of instruction:

1. Theory classes, (lectures and demonstration)
2. Theory testing, (written and oral)
3. Practical operation demonstrations
4. Practical operations on mannequin or other person
5. Complete operations performed on another person
6. Performance reviews (progress evaluations)

Esthetician course graduation requirements:

A student who has completed the required theory hours, practical operations and a cumulative total of 600 clock hours, which encompass both theory and practical training for the Esthetician course, with a grade point average of 70% or C or better. Additionally, after the student has paid all tuition and fees due, he/she is awarded a diploma certifying his/her graduation. Students are assisted in completing the necessary documents to file for the appropriate California State board of Esthetician examination.

Esthetician course licensing requirements

An Esthetician license will be granted by the State of California only after the student has successfully completed and graduated from the Esthetician course as described above and passed the Esthetician State Board exam with an overall average of 75%.

Career Opportunities in the Esthetician Field

Esthetician	Working with a dermatologist
Makeup Artist	Manufacturer's Rep
Sales Representative	Cosmetic Buyer
Aesthetic Writer or Editor	Instructor

DESCRIPTION OF COURSE

CURRICULUM FOR MANICURIST

Standard Occupational Classification (SOC) **39-5092**

OBJECTIVE: To learn the necessary manipulative skills and related scientific study with an established degree of proficiency to qualify in the pursuit of a Manicurist license; and subsequently, to practice the profession of manicuring service.

LOCATION: 2075 Mission Street, San Francisco, CA 94110

DURATION: 400 hours: 2 ½- 3 months (full time), 2 ½ - 6 months (part time)

TEXTBOOKS: The Art & Science of Nail Technology, by Milady's, Rules & Regulations Barbering & Cosmetology Act, Cosmetology Performance Criteria and other selected texts as approved by the State of California Board of Barbering and Cosmetology.

(a) The curriculum for students enrolled in a nail care course shall consist of four hundred (400) clock hours of technical instruction and practical operations covering all practices of a manicurist, pursuant to Section 7316 of the Barbering and Cosmetology Act.

(b) For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operation shall mean the actual performance by the student of a complete service on another person or on a mannequin. Such technical instruction and practical operations shall include:

Classes are held daily (Monday through Saturday) and are taught in modules. Each module is repeated at the end of each sequence.

Nail Care Course Technical Instruction and Practical Operations		
Subject	Minimum Hours of Theory Instruction	Minimum Practical Operations
(1) The Barbering and Cosmetology Act and the Board's Rules and Regulations.	10	
(2) Cosmetology Chemistry related to manicuring practices. (Shall include the chemical composition and purpose of nail care preparations.)	10	
(3) Health and Safety/Hazardous Substances (Shall include training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, and communicable diseases, including HIV/AIDS and Hepatitis B.)	15	
(4) Disinfection and sanitation (Shall include procedures to protect the health and safety of the consumer as well as the technician. The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specified in Sections 979 and 980. Disinfection	10	10

Nail Care Course Technical Instruction and Practical Operations		
Subject	Minimum Hours of Theory Instruction	Minimum Practical Operations
should be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.)		
(5) Bacteriology, anatomy and physiology.	10	
(6) Water and oil manicures, including hand and arm massage.	15	40
(7) Complete pedicure, including foot and ankle massage.	10	20
(8) Application of Artificial Nails:		
(A) Acrylic: Liquid and powder brush-ons	15	80 Nails
(B) Nail tips	10	60 Nails
(C) Nail wraps and repairs	5	40 Nails
Additional training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service records, basic tax information relating to booth renters, independent contractors, employees, and employers. Job search included prepare a resume and job interviews.	20	

The Manicuring instruction program consists of the following:

1. Students must attend classroom instructions in the science of Cosmetology. Such technical instruction shall be accomplished by demonstration, lecture, classroom participation, and examination. This includes introduction, demonstration, and application of material implements, and equipments which are application to the trade. Emphasis is given to the accepted basic procedures and their execution, as well as opportunities for exposure to current and stylized trends, fashions, techniques, and deviations from and/or variations of procedure. Each student must pass (within 70% accuracy) a final test which includes the California State Board curriculum.
2. Training an opportunity for the practice of all manipulative skills required in manicuring. For this purpose, practical operations are hands-on training. The students have to complete service on another person or on a mannequin. Correlation between theory and practical work will hasten the learning process and serve to mitigate the difficulties encountering the master of Manicurist's skills. Sequential evaluation will determine progress and reveal deficiencies where additional help is needed.
3. A blending of interest, motivation, training and knowledge in the scientific study and practice of beauty culture, to qualify students in their pursuit of a Manicurist license. A total of 400 hours are required by the California State Board of Barbering and Cosmetology.
4. Implementing a course of study, accomplishing all of the foregoing objectives in the required allotted time, to prepare students to the best of their ability for positions in the field of manicuring.
5. In compliance with California State Board of Barbering and Cosmetology, students are not allowed to work on clients until they have received 50 hours of training.

Each unit of instruction is divided into six levels of instruction:

- 1- Theory classes, (lectures and demonstration)
- 2- Theory testing, (written and oral)
- 3- Practical operation demonstrations
- 4- Practical operation on mannequin or other person
- 5- Complete operations performed on another person
- 6- Performance reviews (progress evaluations)

Manicurist course graduation requirements:

Student must have satisfactorily completed theory and operations required by Board of Barbering and Cosmetology and achieve an average grade of 70% (C) or better. Student must also have completed the California State Board of Barbering and Cosmetology required clock hours (400), and paid all tuition fees before being awarded their diploma. Students are assisted in completing the necessary documents to file for the appropriate California State Board Examination.

Manicuring course licensing requirements

A manicuring license will be granted by the State of California only after the student has Successfully completed and graduated from the Manicuring course as described above and has passed the State Board exam with an overall average of 75%.

Career Opportunities in the Nail Technician Field:

Nail Technician in a Salon/Spa	Salon Manager/Owner
Sales Representative	Product Representative
Instructor	Nail Artist
Air Brush Specialist	Advanced Nail Tech

ORGANIZATION CHART

Administration:

Colleen Nguyen President & Director	Susan Nguyen Vice President / Program Director
Jorge Bell Student Services Administrator & Student Counselor	Julia D'Antonio Administrative Assistant

FACULTY

1. Qualifications:

Instructors are Cosmetologists who are licensed by The Bureau of Barbering & Cosmetology. Additionally, each instructor has many years of experience in the field of which they are licensed.

2. Faculty Members:

Mauricio Casco <u>Licensed Cosmetologist</u>	Vera Diem Cam Young, <u>Licensed Cosmetologist</u>
Sam Jahromi <u>Licensed Cosmetologist</u>	Odilon Vasconcelos <u>Licensed Cosmetologist</u>
Tuyet Nguyen <u>Licensed Esthetician & Manicurist</u>	Thuy Thu Tran <u>Licensed Manicurist</u>
Loc Nguyen <u>Licensed Manicurist</u>	Thai An N Cao <u>Licensed Manicurist and Esthetician</u>
Mao Nguyen <u>Licensed Cosmetology</u>	

STUDENT INFORMATION

ADMISSION STANDARDS

To be eligible for admission at San Francisco College of Cosmetology, the applicant must be 17 years of age or older and must have earned High School Diploma or GED Certificate.

TRANSFER POLICY

San Francisco College of Cosmetology accepts up to 70% of the required hours that transfer from another **accredited** institution for each program. Proof of credits earned is required in the form of official transcripts or equivalent from your previous school at the time of enrollment for any prior credits to transfer in with you. San Francisco College of Cosmetology does not recruit students already attending or admitted to another school offering a similar program of study. Experiential learning is currently not recognized by SFCC for award of school credit.

POLICY REGARDING COURSE OUTLINE OR SYLLABUS

It is the policy of the SFCC to provide a written course outline or syllabus to each student during the first day of attendance. This outline of syllabus is in the catalog under the description of each course.

TRANSFER OR ARTICULATION AGREEMENT:

The SFCC does not participate in any transfer or articulation agreement with any other college of university.

ATTENDANCE AND TARDINESS POLICIES

How soon a student completes (his/her) course depends whether a student is a full-time or part-time student. Full time students must maintain an attendance level of no less than 160 hours per month. Part-time students must maintain an attendance level of no less than 100 hours per month. Students are encouraged to maximize their educational opportunities by attending scheduled training sessions on a regular basis. Tardiness is not accepted unless the student notifies the instructor in advance. Three tardies are equal to one unexcused absence. A student who misses more than three consecutive days without prior approval from the school director is subject to dismissal or suspension. Justifiable absences are those due to illness or emergency matters.

LEAVE-OF-ABSENCE (LOA) POLICY

1. All requests for leaves of absence should be submitted in advance in writing. Except during.
 - a. Unforeseen circumstances which prevent the student from doing so (For example, car accidents which required a few weeks to recuperate before returning to school).
 - b. SFCC may grant a LOA to a student who did not provide the request prior to the LOA due to unforeseen circumstances, however, the SFCC will document the reason(s) for its decision and shall collect the request from the student at a later date **(In this example, the beginning date of the approved LOA would be determined by the institution to the first date the student was unable to attend the institution because of the accident or other special circumstance)**
2. The request should include the reason(s) for the student's application All requests must be signed and dated
The LOA together with any additional leaves of absence must not exceed a total of 180 days in any 12-month period.
3. The institution must extend the student's must extend the student's maximum time frame and the contract period by the same number of days taken in the LOA. Changes to the contract period on the enrollment agreement must be initialed by all parties or an addendum must be signed and dated by all parties.

TUITION FEE AND OTHER CHARGES

The following is the current cost for training at San Francisco College of Cosmetology. A standard budget is used for all students. The cost of the contract is for **full-time students**.

COURSE	TUITION	BOOK/LAB	STARTER KIT	REGISTRATION
Cosmetology 10 Months 1600 Hours Total: \$6,500.00	\$5,800.00	\$175.00	\$450.00	\$75.00
Esthetician 4 1/2 Months 600 Hours Total: \$4,500.00	\$3,925.00	\$150.00	\$350.00	\$75.00
Manicurist 2 1/2 Months 400 Hours Total: \$2,000.00	\$1,525.00	\$100.00	\$300.00	\$75.00

PART TIME PAY SCHEDULE

COURSE	TUITION	BOOK/LAB	STARTER KIT	REGISTRATION
Cosmetology 10 to 18 Months 1600 Hours Total: \$10,00.00	\$9,300.00	\$175.00	\$450.00	\$75.00
Esthetician 4 to 9 Months 600 Hours Total: \$6,500.00	\$5,925.00	\$150.00	\$350.00	\$75.00
Manicurist 3 to 6 Months 400 Hours Total: \$2,525.00	\$1,525.00	\$100.00	\$300.00	\$75.00

The registration fee of \$75.00 is non-refundable. However, students may choose to pay their tuition fee and other payments in monthly installments. Monthly installments schedule will be set up between the institution and students. In addition, students are required to pay the Student Tuition Recovery Fund (STRF) fee, which is expressed in the Enrollment Agreement (\$2.50 per each \$1,000).

POLICY REGARDING COLLECTION OF TUITION FOR EACH TYPE OF PROGRAM

Preferably all tuition and fees is collected when student enrolls in school. However, the SFCC applies the following tuition payment plan for students who are unable to pay the total amount:

1. \$1,000.00 at time of enrollment
2. The remaining balance will be divided by the total number of months left in the respective program and paid in monthly installments.
3. Students may pay tuition in full at their option.

ADDITIONAL INSTRUCTION CHARGES

Students are expected to complete their training within the maximum time allowed as specified in the enrollment agreement. If the student exceeds the time frame outline above additional training charges are assessed at the current rate charge per hour at the end of the student's contract period. The current rate is \$6.00 per hour for all courses.

FEDERAL FINANCIAL AID:

The San Francisco College of Cosmetology is not currently eligible for Title IV Federal Financial Aid Programs.

LOANS:

Students who obtain loan(s) to pay for an educational program are responsible to repay the full amount of the loan plus any interest incurred, less the amount of any refund. Please note that the SFCC does not participate in any Title IV, Federal Financial Aid Programs.)

STATEMENT ABOUT BANKRUPTCY:

The SFCC DOES NOT have a pending petition in bankruptcy

PLACEMENT SERVICES / EMPLOYMENT ASSISTANCE:

Placement assistance is provided on a referral basis only. A list of prospective employers will be provided to each graduate. Referrals to prospective employers do not guarantee employment.

RE-ENTRY POLICY

In the case of students who have dropped out of the college and wish, after a period, to re-enter the school and resume their classes the following policies must be followed. Upon withdrawal from school a student's record is closed and any fees necessary are refunded, therefore upon re-entry a student must start the application procedure anew. Any fees, documents, and contracts from their previous enrollment will not be applicable for use in their new file and must be resubmitted. Fees and tuition must be paid in full for the new contract.

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

The transferability of credits you earn at San Francisco College of Cosmetology is at the complete discretion of the institution to which you may seek to transfer. Acceptance of the certificate of Cosmetology, Esthetics or Manicuring is also at the complete discretion of the institution to which you may seek to transfer. If the certificate that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending San Francisco College of Cosmetology to determine if your credits, diploma or certificate will transfer."

ASSESSMENT FEES FOR TRANSFER OF CREDITS

An assessment fee of \$25.00 will be charged for the evaluation of credits granted from other institutions.

ASSESSMENT FEES TO TRANSFER CREDITS

An assessment fee of \$25.00 will be charged for the process of transferring credits to other institutions.

DRESS CODE POLICY

Students are required to attend school wearing a black and white outfit only. The outfit must be neat and clean and presentable to the public who enter the college.

NON DISCRIMINATION POLICY

San Francisco College of Cosmetology does not discriminate on the basis of sex, disability, race, age, color, ethnic origin, or religion in its school practices or in the administration of its school policies.

CONFIDENTIALITY POLICY

San Francisco College of Cosmetology adheres to a confidentiality policy and does not release information on

individual students without written instruction for each request. Unless mandated by the court. Student must approve release of information on each 3rd party request. However, the school provides access to student and other school records to its accrediting agency.

SUPPORT SERVICES

A list of nearby support services including emergency housing, counseling, medical clinics, rape and battered women programs will be provided to each new student.

POLICY REGARDING GENERAL AND SPECIFIC PROGRAM BROCHURES

Prior to signing the enrollment agreement, you must be given a general or specific program brochure which you are encouraged to review prior to signing the enrollment agreement.

MAKE-UP POLICY

Make-up work and hours may be given to students with reasonable excuse such due to illness with doctor notice, or family emergency situation and must be approved by Director

PHYSICAL REQUIREMENTS

Cosmetology students must be able to stand long periods of time. If anyone with neck, back, hand, wrist, foot concerns ect., or are allergic to all kinds of hair dye, hair perm, or chemicals in the nail industry should consult with a doctor prior to admissions.

BEHAVIOR CODE

Students are expected to respect each other at all times during school attendance. Physical or verbal abuse is not tolerated and can result in immediate suspension or dismissal.

CALENDAR AND SCHEDULE

San Francisco College of Cosmetology closed Sundays. We also observe the following holidays:

January 1, New Year day

May 30, Memorial Day

July 4, Independence Day

September 1, Labor Day

November 27-29 Thanksgiving Holidays

December 24-25 Christmas Holidays

If the school is unexpectedly closed due to extenuating circumstances, a sign will be posted on the front door. Students are to return to the next scheduled day unless otherwise instructed.

REGISTRATION

San Francisco College of Cosmetology operates under an open enrollment policy

New classes begin every Tuesday. At registration, student must present to the admissions office any information or verification documents that might be required.

BILINGUAL INSTRUCTION

San Francisco College of Cosmetology offers courses in English, Spanish and Vietnamese. Students are welcome to attend class in any language that is relevant to the languages that they speak. Non English speaking students wishing to attend SFCC for instruction in English only are required to have a minimum English proficiency of ESL level 4 to attend classes.

GRADING SYSTEM

It is mandatory for students to complete the requisite theory and practical operations as required by the Board of Barbering and Cosmetology.

All students must pass all courses with a minimum grade point average of 70% or 2.0 "C" average. Students are given four (4) exams prior to graduation.

The first three (3) are given at the conclusion of completion 200 hours of training, between 480 and 720 hours and finally at 960 hours. The last exam is a state mock exam for students to take prior to graduation in preparation of the licensing exam. The exam consists of a written part which counts toward 30% of the total grade. The Practical Exam part consists of 50% and attendance is counted toward 20% of the total grade. The minimum passing grade is 70%. Attendance is required on average of 35-40 hours per week in order to make satisfactory progress.

Students are required to complete the total required clocked hours, theory and practical operations for the course. Students must pay all tuition balance in full upon issuance of certificates and diplomas.

GRADING SCALE

90% to 100% A = 4.00

80% to 89% B = 3.00

70% to 79% C = 2.00

Below 70% F = Failing

GRADUATION REQUIREMENTS

The minimum number of clocked hours required to graduate is as follows:

Cosmetology 1,600 Hours

Manicurist 400 Hours

Esthetician 600 Hours

In addition, tuition and fees must be paid in full.

LICENSURE REQUIREMENTS

All programs taught at the SFCC require licensure from the State of California. The following must be completed prior to obtaining a license:

1. Successfully completed and graduated from the SFCC
2. Passed the State Board exam with an overall average of 75%.

(Please note that there is a fee to take the Licensing exam.)

STUDENTS FROM OTHER COUNTRIES

The SFCC will not vouch for student's status, and any associated charges for students admitted from other countries. (Please note that currently the SFCC does not provide I-20 visa)

RULES AND REGULATIONS REGARDING STUDENT HOURS

Each individual student has his/her own time card. Students are expected to fill in their timecard when they come to class. Students must punch in and out and must be sign by the instructor on daily basis. The instructor records the student's class and practice hours on a daily basis.

STUDENT RECORDS

Student educational records are filed and maintained in locked cabinets. Upon request, students or parent or guardian, if the student is a dependant minor, may access their files with an approval and presence of an administrator. Academic records will be kept separate from financial records. Student records will be maintained at this primary institution for a minimum of five (5) years. The types of documents that are kept confidential are as follows:

- Pre-enrollment receipt
- Student Info form
- Enrollment Agreement
- School conduct policy
- Cancellation and Refund Form
- Personal identification (Copies)

STUDENT COMPLAINT PROCEDURES

A student or any member of the public may file a complaint about this institution with the Bureau for Private Post Secondary Education by calling (888) 370-7589 toll free or by completing a complaint form which can be obtained on the bureau's website: www.bppe.ca.gov.

The student should be aware that if a complaint is brought, the identity of any person who has furnished information relating to, or assisted in the investigation of the complaint will be kept as confidential as possible, consistent with a fair determination of the issues. The complaint procedures are as follows:

1. All complaint must be in writing and must be submitted to the Instructor or
2. Program Manager.
3. After filing his/her complaint, an informal conference will be held within 10 days.
4. If the student is not satisfied with the outcome of the decision he or she should seek assistance from the School Director.
5. A decision will be rendered and put in writing to the complainant. The decision will be final.
6. If the complainant is not satisfied with the outcome of the decision, he or she may forward a copy of the complaint to one of the following regulatory agencies:

Bureau for Private Postsecondary Education
P.O. Box 980818, Sacramento, CA 95834
TELEPHONE: (888) 370-7589 FAX: (916) 263-1897 www.bppe.ca.gov

or

State of California Department of Consumer Affairs, Board of Barbering and Cosmetology, P.O. Box 944226, Sacramento, CA 94244-2260
(800) 952-5210 Fax: (916) 575-7281 www.dca.barbercosmo.ca.gov,

or

The National Accrediting Commission of Career Arts and Sciences (NACCAS)
4401 Ford Ave., Suite 1300, Alexandria, VA 22302
Telephone: (703) 600-7600, Fax: (703) 379-2200, <http://www.naccas.org>

DISMISSAL POLICY

- Stealing from another student, staff or from the school will result in automatic expulsion.
- The uses of alcohol or drugs on campus are prohibited and are grounds for dismissal.
- Physical or verbal abuse is not tolerated and can result in immediate suspension or dismissal
- Failure to be in school for a 3-week period

STUDENT RESOURCES & LIBRARY

Students have free access to a collection of books, videos, and other materials relevant to the fields of study at SFCC. These are located in the office and can be accessed any time during business hours, and borrowed with approval from the staff on duty. Failure to return borrowed items to the library will incur a replacement fee, which the student will be expected to pay promptly. New material may be requested if it is not found in our library.

UPDATING THE SFCC CATALOG

The SFCC catalog will be reviewed and updated as soon as possible but at least once per year in August of each year. Please note that inserts with the latest changes may be added to the catalog. SFCC catalogs shall be dated August 1st –July 31 of each year.

Satisfactory Progress Policy

A	Satisfactory Academic Progress	All students enrolled in any course regardless of enrollment status or financial payment status must maintain satisfactory progress according to the requirements set forth in this policy.												
B	Attendance Progress Evaluation	<p>Students will be evaluated for attendance progress at the following intervals: <u>Cosmetology</u>: 450 hours, 900 hours, 1200 hours & 1560 hours. <u>Esthetics</u>: 200 hours, 400 hours, 550 hours <u>Manicuring</u>: 200 hours 360 hours</p> <p>Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. Evaluations are based on the cumulative attendance percentage as of the day completed the required hours for evaluation. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled.</p> <p>Students must accrue a minimum of 70% of the scheduled hours including allowed excused absences to be considered as maintaining satisfactory progress. At the end of each evaluation period, the school will determine if the student has maintained at least 70% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.</p> <p>Based on a 70% rate of attendance, the maximum time allowed for students to complete each course and maintain satisfactory progress is 1.43 times the course length. <i>*(school not yet eligible for federal funding)</i></p>												
C	Academic Progress Evaluation	<p>Students will be evaluated for academic progress at the following intervals: <u>Cosmetology</u>: 450 hours, 900 hours, 1200 hours & 1560 hours. <u>Esthetics</u>: 200 hours, 400 hours, 550 hours <u>Manicuring</u>: 200 hours 360 hours</p> <p>GRADING SYSTEM</p> <p>It is mandatory for students to complete all theory and practical operations as required by the Board of Barbering and Cosmetology. All students must pass all courses with a minimum grade point average of 70% or 2.0 "C" average. The minimum passing grade is 70% for theory and practical. Practical work is based on criteria converted to a percentage. Work on the clinic floor is not graded; rather it counts towards the overall required applications. Our grading scale is as follows:</p> <table style="margin-left: 20px;"> <tr> <td>90-100%</td> <td>A</td> <td>4.0</td> </tr> <tr> <td>80-89%</td> <td>B</td> <td>3.0</td> </tr> <tr> <td>70-79%</td> <td>C</td> <td>2.0</td> </tr> <tr> <td>Below 70%</td> <td>Failing</td> <td></td> </tr> </table> <p>Any student with a theory or practical test of less than 70% will have to retake or challenge the test. This will give the student a chance to bring up their grade. <i>*(school not yet eligible for federal funding)</i></p>	90-100%	A	4.0	80-89%	B	3.0	70-79%	C	2.0	Below 70%	Failing	
90-100%	A	4.0												
80-89%	B	3.0												
70-79%	C	2.0												
Below 70%	Failing													
D	Determination of Progress Status	Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory progress until the next scheduled evaluation. In order for a student to be considered making satisfactory progress as of course midpoint, the student must meet both attendance and academic requirements on at least one evaluation by the midpoint of the course, or the midpoint of the academic year, whichever comes first. Only students who maintain satisfactory progress are eligible to receive federal financial aid. <i>*(school not yet eligible for federal funding)</i>												

E	Warning, Probation & Re-establishment of Aid	Students failing to meet minimum progress requirements will be placed on warning for 30 days or until meeting academic and/or attendance requirements, whichever occurs sooner. The student will be counseled and actions required to attain satisfactory requirements by the next evaluation will be documented. During the warning period following a satisfactory progress evaluation period, students are considered to be making satisfactory progress and funds are disbursed*. (School not yet eligible for federal funding) At the end of the warning period, the student's progress will be re-evaluated. If the student is not meeting minimum requirements for attendance or academic progress, he/she will be determined as not making satisfactory progress may be placed on probation and be considered to be making satisfactory progress while during the first probationary period, if the student appeals the decision and prevails upon appeal. If at the end of the probationary period, the student has still not met both the attendance and academic progress requirements, he/she will be determined not making satisfactory progress. Students may re-establish satisfactory progress by meeting minimum attendance and academic requirements on or before the end of the probationary period. We allow one probation period for a student to increase his or her attendance and/or academic progress. If at the end of the probationary period, the student has still not met both the attendance and academic requirements, he/she will be determined as NOT making satisfactory progress and, if applicable, students will not be deemed eligible to receive Title IV funds.*(school not yet eligible for federal funding).
F	Appeal Procedures	Students determined as not making satisfactory progress, may appeal the negative determination. The student must submit a written appeal to the school on the designated form with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed; a decision will be made within 30 days and reported to the student. The appeal and decision documents will be retained in the student's file. If the student prevails upon appeal, the satisfactory progress decision will be reversed and federal financial aid, if applicable, will be reinstated. * (school not yet eligible for federal funding)
G	Leaves of Absence	A student returning from a leave of absence or other official interruption of training must return to the school in the same satisfactory or unsatisfactory progress status as prior to the leave. Hours elapsed during a leave of absence will extend the student's contract period by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. A leave of absence is for a maximum of 180 days. A student's contract will be extended out by the same number of days of the leave. *(school not yet eligible for federal funding)
H	Re-instatement of Financial Aid	If applicable, Title IV financial aid will be re-instated to qualified students who have prevailed upon appeal or who have re-established satisfactory progress by meeting the minimum cumulative attendance and academic requirements. *(School is not yet eligible for Title IV funding)
I	Course Incompletes, Repetition and Noncredit Remedial Courses	Students who withdraw prior to completion of the course and wish to re-enroll within 180 calendar days of the original official withdrawal date will return in the same satisfactory academic progress status as at the time of withdrawal. Repetition and Noncredit Remedial courses do not apply to this institution. Therefore, these items have no effect on the school's satisfactory progress standards.* (school not yet eligible for federal funding)

Return of Title IV (Federal Financial Aid)
***(School not yet eligible for federal funding)**

If you receive a Federal Grant and then WITHDRAW from all your courses, you may OWE money back to the federal program. Here's how it works:

According to the day you withdraw, the financial aid office will calculate the part of the grant that you have "earned." If you stopped attending courses but did not notify the school of your withdrawal, we will assume you earned 50% of your grant(s) received. NOTE: If you withdraw after you have earned 60% of your grant, you do not owe any repayment.

The financial aid office will use a formula determined by the federal government to figure out what you earned, and what you did not earn. The college will owe some of the money back to the government depending on the number of clock hours you took. If you do owe a repayment, the financial aid office will calculate the amount for you.

If you receive Loan money and withdraw, you will pay back the money according to the normal rules of the loan program. SFCC will bill you for what it has to pay.

If you receive Work-Study money and withdraw, you do not owe anything back. You always get to keep salary you have earned.

If you are considering leaving school, please speak with a representative of the Financial Aid Office. Perhaps you can stay but take fewer courses. There may be services (such as tutoring or personal support) that will enable you to stay. Talk to your teachers; see what advice and help they can offer. If you must withdraw, begin the withdrawal process at the Office of Admissions and Records. The Financial Aid Office will notify you of how much you will owe and how you will have to repay it. You can repay the amount owed to the Financial Aid Student Account Services. If you leave without taking care of this and you owe money, the Financial Aid Office will report the overpayment to the Department of Education.

A NATIONAL HOLD will be placed on your student aid eligibility. You cannot receive federal aid until further action is taken. After the hold is placed, you will be required to contact the Federal Government and arrange for regular repayments.

Overpayments

An overpayment can be owed to either SFCC or the U.S. Department of Education. An overpayment can occur if the amount of aid paid to you by SFCC is larger than your enrollment level supports or you have been paid by more than one institution within the same aid year or your aid eligibility changed due to verification or other issues.

Most financial aid grant payments are pro-rated (reduced) if you are enrolled less than full-time. The Financial Aid Office makes payment on a real time basis comparing your enrollment information from the Admissions Office to the payment amount you can receive.

If you (or an instructor) drop or withdraw from a course AFTER you have been paid but the official date of that drop/withdrawal is BEFORE your payment date (according to Admissions), you may owe money back to SFCC. The best way to avoid this from happening is to choose your courses carefully. If you decide you will not continue in a course, you are responsible for informing the

Admissions Office of your intention to drop or withdraw.

If a calculated Federal overpayment is \$50 or less, it does not need to be repaid. Any amount of institutional (SFCC) overpayment must be repaid. In some cases, an overpayment may prevent you from receiving future federal aid.

Entrance & Exit Counseling

Entrance counseling must be completed by all students borrowing Federal Direct Student Loans at the San Francisco College of Cosmetology. Borrowers must complete a Federal Direct Loan Entrance Interview provided at the College. A schedule is available at the Financial Aid Office. Entrance counseling must be done EACH award year a student applies for a Federal Direct Student Loans.

In addition to the Entrance Interview, all students are required to attend an in-person Financial Literacy Workshop EACH award year. A schedule is available at the Financial Aid.

Exit Counseling must be completed by all student loan recipients prior to transferring, withdrawing, graduating or dropping below half-time enrollment (twelve hours per week). Borrowers should complete a Federal Direct Student Loan Exit Interview provided at the College. The Financial Aid Office also provides the exit interview material needed.

Disbursements

- Disbursements of Federal Direct Student Loan checks will begin 30 days after the start of the term and will follow the regular disbursement schedule. Schedules are sent to you with the award notification and are available at the Financial Aid Office.
- If your loan covers more than one term, it is disbursed in two installments: one during the fall term and one during the spring term.
- If your loan covers only one term, your loan will also be disbursed in two installments. The second installment will not be disbursed until you have completed half of the term.

Repayment

Repayment begins after the completion of your six-month grace period. The minimum monthly payments may be as low as \$50. However, the amount will increase as the total amount of your debt increases. The standard repayment plan gives you up to ten years to repay your student loan.

PROGRAM OR COURSE CANCELLATION POLICY:

“STUDENT’S RIGHT TO CANCEL “

The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later.

If a program or course is cancelled subsequent to a students’ enrollment and before instruction in the program or course has begun, the school shall at its option:

Provide a full refund of all monies paid; or provide option for completion of the program or course. The school’s refund policy includes a pro-rata of tuition paid by the student.

Cancellation shall occur when you give written notice of cancellation at the address of the school

shown on the top of the first page of the Enrollment Agreement. You can do this by mail, hand delivery or telegram. The written notice of cancellation is sent by mail, is effective when deposited in the mail properly addressed with postage prepaid.

The written notice of cancellation need not take any particular form and, however expressed, is effective if it shows that you no longer wish to be bound by this Agreement. You will be given two (2) Notice of Cancellation forms to use at the first day of class, but you can use any written notice that you wish.

If the school has given you any equipment, including books or other materials, you shall return them to the school within thirty (30) days following the date of your Notice of Cancellation. If you fail to return this equipment, including books and other materials, in good condition with the thirty (30) day period, the School may deduct its documented cost for the equipment from any refund that may be due to you. Once you pay for the equipment, it is yours to keep without further obligation.

If you cancel the enrollment Agreement, the School will refund any money that you paid, less any deduction for equipment not timely returned in good condition, with thirty days after your Notice of Cancellation is received. For sanitary purposes, used supplies and/or equipment cannot be returned or refunded.

IF THE AMOUNT YOU HAVE PAID IS MORE THAN THE AMOUNT THAT YOU OWE FOR THE TIME YOU ATTENDED, THEN A REFUND WILL BE MADE WITHIN THIRTY DAYS OF WITHDRAWAL. IF THE AMOUNT THAT YOU OWE IS MORE THAN THE AMOUNT THAT YOU HAVE ALREADY PAID, THEN YOU WILL HAVE TO MAKE ARRANGEMENTS TO PAY FOR THE DIFFERENT.

Students whose entire tuition and fees are paid by a third party organization are not eligible for a refund. However, the third party may still be eligible for a refund.

HYPOTHETICAL REFUND EXAMPLE:

Assume that a student, upon enrollment in a 400 hour course, pays \$1,525.00 for tuition, \$100.00 for books, \$75.00 for registration and \$300, documented cost to school, for equipment as specified in the Enrollment Agreement and withdraws after completing 100 hours without returning the equipment he/she obtained. The prorated refund to the student would be based upon the calculations stated below. If the student returns the equipment in good condition within thirty (30) days following his/her withdrawal, the School shall refund the charge for the equipment paid by the student.

\$2,000 total paid	Minus	\$75 registration fee	=\$1,925
\$1,925	Divided by:	400 hours in the program	=\$4.81 hourly charge for the program
\$1,925	Minus	\$400 (cost of unreturned equipment and books)	=\$1,525 (total refundable amount)
\$4.81	Multiply by:	100 hours of instruction attended	=\$481 (owed by the student for instruction received)
\$1,525	Minus	\$481	=\$1,044 (total refund amount)

*If the student returns the equipment in good condition, allowing for reasonable wear and tear, the actual refund of the student would be \$1,444.00 [\$1,044 + \$400].

REFUND TABLE (Based on Actual Cost of Educational Service):

Refundable Amount	10% Refund	25% Refund	50% Refund	60% Refund	75% Refund
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\$1,525	\$152.50	\$381.25	\$762.50	\$915.00	\$1,143.75
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For the purpose of determining the amount you owe for the time you attended, you shall be deemed to have withdrawn from the course when any of the following occurs:

- a. You notify the School of your withdrawal or the actual date of withdrawal.
- b. The School terminates your enrollment.
- c. You fail to attend classes for a three (3) week period. In this case, the date of withdrawal shall be deemed to be the last date of recorded attendance.
- d. You fail to return from a leave of absence. The date of withdrawal will be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.

If any of portions of your 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 use to repay any student financial aid programs from which you receive benefits, in proportion to the amount of the benefits received. Any remaining amount will be paid to you. If there is a balance due, you will be responsible to pay that amount.

STUDENT TUITION RECOVERY FUND DISCLOSURE (STRF):

“You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of 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 cars, 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 enroll in a residency program, or
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party”

“The State of California 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 programs attending certain schools regulated by Bureau for Private Postsecondary and Vocational Education.

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition paid the STRF assessment, and suffered and economic loss 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 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 Act or this 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 Bureau.
5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the

institution for a violation of the Act.”

It is important that you keep copies of the enrollment agreement, financial aid papers, receipts or any other information that documents the monies paid to the school.

Questions regarding the STRF may be directed to:

Bureau for Private Postsecondary Education

2535 Capitol Oaks Drive, Suite 400

Sacramento, CA 95833

Or

P.O. Box 980818

West Sacramento, Ca 95798-0818

Tel. (888) 370-7589 or (916) 431-6959 Fax: (916) 263-1897

www.bppe.ca.gov

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