MODERN BEAUTY ACADEMY

SCHOOL CATALOG
January 1, 2012
To
December 31, 2012

699 South "C" Street, Oxnard, Ca 93030
(805)483-4994
WWW.MODERNBEAUTYACADEMY.COM

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Modern Beauty Academy

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

January 1, 2012

A Letter From Our School President

Dear Student:

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

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

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

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

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

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

Sincerely,
M. Duane Davis
President of Modern Beauty Academy

Disclosure Statement

Modern Beauty Academy was granted its license from the Bureau for Private Postsecondary Education pursuant to California Education Code Section 94915. The Bureau's licensing means that the institution and its operation complies with the minimum standards established under the law for occupational instruction by private postsecondary educational institutions, and does not imply any endorsement or recommendation by the State or by the Bureau. Institutional license must be re-approved every three years and is subject to continuing review.

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

Cosmetology	1600 Clock Hours
Manicuring / Nail Care	400 Clock Hours
Cosmetology Instructor	600 Clock Hours

Instruction is provided within a two story 11,776 sq. foot facility with an occupancy level accommodating 100 students at any one time. Prospective enrollees are required to visit the physical facilities of the school, read the catalog and to discuss personal, educational and occupational plans with school personnel before enrolling, attending class or signing enrollment agreements. Modern Beauty Academy participates in some Title IV Programs to assist student to meet educational expenses. For information on those programs, see the financial aid section of this catalog. Modern Beauty Academy does NOT recruit students already attending or admitted to another school offering a similar program of study.

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

The State of California Department Consumer Affairs – Bureau of Barbering and Cosmetology provides licenses to graduates upon passing the Barbering and Cosmetology Bureau examination.

Modern Beauty Academy is approved by the **National Accrediting Commission of Career Arts and Sciences.**

Modern Beauty Academy **is** also eligible for recognition by the **United States Department of Education (USDE).** As an eligible institution, Modern Beauty Academy also participates in the Federal PELL Grant Program and the Federal Supplemental Education Opportunity Grant Program. Modern Beauty Academy does also participate in Title IV Perkins Loan programs (NDSL).

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

BOARD OF BARBERING AND COSMETOLOGY
P.O BOX 944226 – SACRAMENTO, CA 94244
FOR INFORMATION: (916)574-7570 FAX: (916)575-7281
And / or
NATIONAL ACCREDITING COMMISSION OF CAREER ARTS AND SCIENCES
4401 FORD AVENUE, SUITE 1300, ALEXANDRIA, VA. 22302
(703) 600-7600

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

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

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

M. Duane Davis

M. Duane Davis
President

Mission and Educational Objectives for our
Cosmetology, Manicuring/Nail Care and Teacher Training Course

At Modern Beauty Academy our mission and prime objective is to offer our students the training to assist them to acquire the knowledge and skills necessary to pass the California State Board licensing examinations in Cosmetology, Manicuring and/or Teacher Training. Our prime vocational objective is to train and produce knowledgeable graduates able to seek and find entry-level employment in the beauty industry. Our successful students should be able to function effectively at an entry level in one of the many specialty areas such as: Hair Stylist, Hair Colorist, Manicurist, Make-up Artist or as a Beauty Salon Operator. Normal progression based on individual efforts and job experience, should move him/her to positions such as Beauty Salon Manager, Beauty Salon Owner, Cosmetology Instructor, School Supervisor/Director, or School Owner.

Cosmetology Course you will be learning the following: haircutting, haircoloring, permanents, chemical straightening, pedicure, manicure, facials, facial waxing, wet styling, thermal styling and proper sanitation.

Manicuring Course you will be learning the following: manicuring, pedicuring, acrylic nails, fabric wraps, nail repair, nail care and proper sanitation.

Teacher Training Course you will learn the following: instructional techniques, organization skills, classroom management, techniques of evaluation, test administration and scoring and lesson planning.

Notice of Student Rights

1. You may cancel your contract for school, without any penalty or obligation on the seventh business day following your first class session as described in the Notice of Cancellation form that will be given to you on the first day of class.
   Read the Notice of Cancellation form for an explanation of your cancellation rights and responsibilities.
   If you have lost your Notice of Cancellation form, ask the school for a sample copy.
2. After the end of the cancellation period, you also have a right to stop school at any time and you have the right to receive a refund for the part of the course not taken. Your refund rights are described in the contract. If you have lost your contract, ask the school for a description of the refund policy.
3. If you have any complaints, questions, or problems, which you cannot work out with the school, write or call:

NATIONAL ACCREDITING COMMISSION OF CAREER ARTS AND SCIENCES
4401 FORD AVENUE, SUITE 1300, ALEXANDRIA, VA. 22302
(703) 600-7600

Prior to Enrollment

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.

Accreditation

Modern Beauty Academy is approved by the **National Accrediting Commission of Career Arts and Sciences.** Modern Beauty Academy is recognition by the **United States Department of Education (USDE).** We offer Title IV Funds to students who qualify. The National Accrediting Commission of Cosmetology Arts and Sciences (**NACCAS)** may be reached at 4401 Ford Avenue, Suite 1300 Alexandria, VA. 22302 - (703) 600-7600.

Administration Business Hours

The school administrative offices are open for business Tuesday thru Saturday from 8:30 a.m. to 4:30 p.m. For issues related to admissions, academics, financial aid, accounting and placement, please make an appointment or visit the offices within their business hours. The administrative office may be reached at (850) 483-4994.

Faculty

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

Housing

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

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

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

A) Applicant must provide a copy of his/her U.S. High School Diploma, GED, California State Proficiency Test or its equivalent. Admissions Exam: Currently, Modern Beauty Academy uses the Wonderlic Basic Skills Test to determine the student's ability to be trained, (Ability To Benefit), in the courses offered by Modern Beauty Academy. The Test requires a third party administrator. If you fail the test, you must wait one week before you may take the test again. If you fail a second time, you must wait a full 30 days before you may re-take the test. Prospective students must take and pass the test before signing the enrollment contract and before being admitted to the first day of class and or starting school.

B) Students lacking the High School Diploma or its equivalent, must be at least 18 years old (compulsory school attendance in California), must have completed the 10th grade education level or its equivalent as required by the California State Barbering and Cosmetology Board. Students admitted under these criteria, will be required to pass one of the Ability-to-Benefit tests approved by the US Department of Education administered by an independent proctor. Currently, Modern Beauty Academy uses the Wonderlic exam; the test shall be administered by an outside test proctor not employed by the school. Perspective enrollees must complete 35 correct answers or better out of a possible 50 questions. These tests are also used to determine the student's ability to be trained in the courses offered by Modern Beauty Academy. Students subject to these criteria are referred to students admitted under the Ability-to-Benefit criteria guidelines. The admissions personnel will provide applicants with additional information as to how to arrange for the Ability-to-Benefit test. All Ability-to-Benefit students must take and pass the test prior to being admitted in school, however students admitted by Ability-to-Benefit are not eligible for Title IV aid, by signing the enrollment contract and prior to the first day of class. Students admitted under the ATB procedures, are encouraged to obtain a GED certificate equivalent to a High School level of education by contacting the Ventura Unified School District at 5200 Valentine Street, Ventura, Ca. 93001. (805) 289-7925. Oxnard Adult School (805) 385)-2578 or Semi Valley Career School (805) 579-6200 are also available to you.

C) Cosmetology Instructor training applicants must have the High School diploma or its equivalent in addition to a valid cosmetology license.

Articulation Agreements

This institution does not have any transfer or articulation agreements between any colleges or university.

Starting Class Schedules

Classes are scheduled to start every other Tuesday or the first available business day of the week. School hours are Tuesday through Saturdays 8:30 a.m. to 3:00 p.m. Please see the administration office for exact start dates.

Class Schedules

Class schedules depend on the student's capability to attend school. Classes are held from Tuesdays through Saturdays 8:30 a.m. until 3:00 p.m. Our freshman students attend from 8:30 am. to 3:00 pm. Our Senior six-hour schedule is 8:30 to 3:00. Part time students attend from 830 am. to 12:30 pm. Upon request, a change from a six to four-hour day schedule (8:30 to 12:30) may be arranged on a student -by- student basis.

Calendar/Holidays

The school is closed on Sunday, Monday and the following holidays: New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day (following Friday & Saturday) and Christmas Day. A "special" holiday may be declared for emergencies or special reasons. Holidays of all religious beliefs are respected and allowed.

Grievance Procedure: (Protocol)

In the event, a student has a grievance, which cannot be resolved to his/her satisfaction with the student's immediate instructor; the student is to make his/her grievance known to the Institution's Director, Ms. Corinne Lopez at the schools administration office (699 South C Street, Oxnard, Ca. 93030) or phone at (805) 483 - 4994. It is strongly recommended that all grievances be presented in writing. We will also accept oral grievances; the school will provide a corresponding oral or written response to all grievances within 10 business days. However, if the issue still is unresolved, students may present their grievance to our following regulatory agencies:

NATIONAL ACCREDITING COMMISSION OF CAREER ARTS AND SCIENCES
4401 FORD AVENUE, SUITE 1300, ALEXANDRIA, VA. 22302 (703) 600-7600

Disclosure And Retention Of Student Records

Adult students, parents of dependant minor students, have the right to inspect, review, and challenge information contained in the institution's student records. Modern Beauty Academy would require written consent from the student and / or parents of minor students, before educational records may be disclosed to any third party with the exception of accrediting commissions or governmental agencies so authorized by law. Before publishing directory information such as name, address, phone of student, date and place of birth, major field of study, dates of attendance, degrees and awards received, date of graduation from previous school and allow the student or guardian to deny authority to publish one or more of these items. However, a staff member must be present during the process to provide clarification and/or answers to related questions raised during the review of the student's file. Educational records are defined as files, materials, and documents that contain information directly related to the student's period of enrollment and that are maintained by the institution. Modern Beauty Academy will keep these records for five (5) years from the last day of attendance. After this period, all records are destroyed. The students are not entitled to inspect the financial records of their parents. Request for such an inquiries are to be address to:

Ms. Corinne Lopez – Director, Modern Beauty Academy, 699 South C Street, Oxnard, Ca. 93030.

Facilities

Modern Beauty Academy is in a very spacious (11,776 sq. ft.) air-conditioned, modern, two story facility with many benefits for our staff and students. Our school simulates salon conditions to help our students "learn-by-doing", with modern equipment and a variety of supplies that help enhance the students' product knowledge. A video library is available to the students for additional education. Each student uses a locker for their private articles.

Handicapped (Wheelchair Access)

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

Health And Physical Considerations

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

History And Ownership

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

Orientation Class

Orientation classes are held on the first day of class, before the first day of classes, the student would have physically visited and reviewed the school facilities, reviewed and have explained their student rights, disclosure statements and have signed an enrollment contract for the course of study with the institution.

Scholarships

Modern Beauty Academy does not have an institutional scholarship program.

Statement Of Non-Discrimination

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

Career Counseling (Advising)

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

Drug Abuse Prevention Programs

The school makes the following information available to its students, staff, and instructors. Any individual associated with Modern Beauty Academy who is seeking information, counseling, or assistance concerning Drug Abuse Prevention counseling,

may call or visit the following agencies: **Turning Point Foundation (805) or Mental Health at Aurora Vista (805) 653-6434 or the Coalition to end domestic and sexual violence (805) 656-1111 (Spanish 805-300-2181).**

Placement

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

Attendance, Tardy And Make-Up Policies

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

Conduct and Termination policy

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

Attendance Status

Full-time students are required to be enrolled to attend a minimum of 24 clock hours per week. Half-time enrollment requires a minimum of 20 clock hours per week. Part-time enrollment is defined as more than 20 but less than 40 clock hours per week.

Class & Practice Hours - Credit Procedure

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

Credit Evaluation

School officials will grant appropriate credit for prior training upon review and verification of its validity under the Cosmetology Act and the California State Barbering and Cosmetology Board Rules and Regulations. Occasionally, a student acceptance by the school will depend entirely on the credit evaluation conducted by the California State Barbering and Cosmetology Board. Before enrolling in Modern Beauty Academy, it is the student responsibility to obtain the state's evaluation. **FRESHMAN CLASS**: The freshman curriculum for each of the courses requires a specific number of hours of classroom lectures, demonstrations and student practice. The freshman class teaches and introduces the basics of those areas that the student will need to know to pass the Barbering and Cosmetology Board examination. From this initial introduction, the student will learn all the fundamental basics for his/her future and career. The hours spent in the freshman class are 400 for the cosmetology course and 50 for the nail care course. Modern Beauty Academy considers the freshman classes to be the foundation for the students' learning process.

Grading System

Students are evaluated on a regular basis on theory, practical and clinical work. The evaluations are measured on a standard percentile basis and the percentage converted to a letter grade. Evaluation forms are issued to the students at 25%, 50%, 75%, 100%, 125% and 150% of the scheduled completion of the course. In accordance to the maximum period allowed, evaluations at 125% and 150%, will apply on those cases when the student does not complete the program by the expected 100% point. The evaluation form reflects the overall attendance and academic progress of the student. Students must maintain a "C" (70%) average to maintain satisfactory academic status. The grading system detailed below is the system utilized in the school.

Theory grading			Practical grading				
90% -100%	A	Excellent	10	Points	100%	A+	Exceptional
80% - 89%	B	Good	9	Points	90%	A	Excellent
70%- 79%	C	Fair	8	Points	80%	B	Good
69% - or Below	D	Failing/Unsatisfactory	7	Points	70%	C	Fair

Graduation Requirements and Diploma

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

SATISFACTORY ACADEMIC PROGRESS POLICY

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

This policy applies to all students enrolled at this institution. The institution expects its students to maintain Satisfactory Academic Progress (SAP).

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

Regardless of the average level of attendance students who have more than 21 consecutive calendar days will be dismissed. This policy applies to all students except those on an approved Leave of Absence. However, students receiving Title IV funds can be dismissed after 14 calendar days per the department of education.

MAXIMUM TIME FRAME

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

Cosmetology Full Time	1600 Hours	80 Weeks
Cosmetology Part Time	1600 Hours	120 Weeks
Teacher Training Full Time	600 Hours	30 Weeks
Teacher Training Part Time	600 Hours	45 Weeks
Manicuring / Nail Care Full Time	400 Hours	20 Weeks
Manicuring / Nail Care Part Time	400 Hours	29 Weeks

LEAVE OF ABSENCE / INTERRUPTIONS

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students may request in writing a leave of absence and must be approved by the schools administrator and must not exceed 180 days.

ACADEMIC PERFORMANCE

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 70% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

100% - 90%	=A Excellent
89% - 80%	=B Good
79% - 70%	=C Fair
69% - Below	=D Failing / Unsatisfactory

EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:
Cosmetology 450, 900, 1350 clocked (actual) hours
Manicuring 50, 200 and 350 clocked (actual) hours
Teacher training 60, 240, 420 560 clocked (actual) hours
If the institution has a SAP evaluation that is going to affect a student's eligibility we are required to notify the student as soon as possible.
Although SAP is evaluated at the above increments, the student is tested, counseled and a progress report is given at the following hourly increments.
The academic testing consists of a written and practical exam, also an analysis of the number of technical hours and the number of operations as compared to the number of total hours completed. First evaluation is given approx. 14 weeks after start.
Cosmetology 400, 800, 1200 and 1600 clocked hours.
Teacher Training 200, 400, and 600 clocked hours.
Manicuring 60, 200, and 600 clocked hours.

DETERMINATION OF PROGRESS STATUS

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

WARNING

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

PROBATION

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

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the next evaluation period.

APPEAL PROCEDURE

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

DEEMED UNSATISFACTORY

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

WITHDRAWLS AND RE-ENTRY

Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

NONCREDIT AND REMEDIAL COURSES

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

TRANSFER HOURS

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

STUDENT ACCESS

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

Courses of Study

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

Cosmetology Course: (1,600 Clock Hours)

Course description:

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

Classes are Tuesday through Saturday from 8:30am to 3:00pm

Course format:

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

Educational Goals:

Performance Objective

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

Skills to Be Developed

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

Grading System

Students are evaluated on a regular basis on theory and are given written test after each chapter. All learning outcomes are evaluated by qualified instructors. The evaluations are measured on a standard percentile basis and the percentage converted to a letter grade. Evaluation forms are issued to the students at 25%, 50%, 75%, 100%, 125% and 150% of the scheduled completion of the course. In accordance to the maximum period allowed, evaluations at 125% and 150%, will apply on those cases when the student does not complete the program by the expected 100% point. The evaluation form reflects the overall attendance and academic progress of the student. Students must maintain a "C" (70%) average to maintain satisfactory academic status. The grading system detailed below is the system utilized in the school.

Theory grading

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

Practical grading

10	Points	100%	A+	Exceptional
9	Points	90%	A	Excellent
8	Points	80%	B	Good
7	Points	70%	C	Fair

Attitudes and Appreciations to be developed

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

Cosmetology Course Contents:

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

Subject:	Minimum Hours of Technical Instruction	Minimum Practical Operations
1. The Barbering and Cosmetology Act and the Department's Rules & Regulations;	20	
2. Cosmetology Chemistry: (shall include the chemical composition and the purpose of cosmetic, nail, hair and skin care preparations. It shall also include the elementary chemical makeup, chemical skin peels, physical and chemical changes of matter);	20	
3. Health and Safety/Hazardous Substances: (shall include training in chemical and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries health and safety laws and agencies, ergonomics and communicable diseases;	20	
4. Theory of Electricity in Cosmetology: (shall include the nature of electrical current, principles of operating electrical devices, and the various safety precautions used when operating electrical equipment);	5	
5. Disaffection and sanitation. (It shall include procedures to protect the health and safety of the consumer as well as the technician. The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specified in sections 979 and 980. Disaffection should be emphasized throughout the entire training period and must be performed before the use of all instruments and equipment);	20	10
6. Bacteriology, anatomy, and physiology;	15	
7. Wet Hair Styling: (shall include hair analysis, shampooing, finger-waving, pin curling, and comb-outs);	25	200
8. Thermal Hair Styling: (shall include hair analysis, straightening waving, curling with hot combs and hot-curling irons, and blower styling). a. Thermal styling b. Press and curl	20	40 20
9. Permanent Waving: (shall include hair analysis, chemical and heat permanent waving);	20	80
10. Chemical Straightening: (shall include hair analysis, and the use of sodium hydroxide and other base solutions);	20	25
11. Haircutting: (shall include hair analysis, and the use of the razor, scissors electric clippers, and thinning shears, for wet and dry cutting);	20	80
12. Hair coloring and bleaching: (It shall include hair analysis, predisposition tests, safety precautions, formula mixing, tinting, bleaching, and the use of dye removers. Shall not include any credit for color rinses). a. Hair coloring; b. Bleaching;	40	50 20
13. Scalp and Hair Treatments: (shall include hair and scalp analysis, scientific brushing, electric and manual scalp manipulation, and other hair treatments);	5	20
14. Facials: a. Manual: (shall include cleansing, scientific manipulations, packs, and masks); b. Electrical: (shall include the use of all electrical	5	10

modalities, including dermal lights and electrical apparatus, for facials and skin care purposes) however, machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face;	10	15
c. Chemicals: (shall include chemical skin peels, packs, masks and scrubs. Training shall emphasize that only the non-living, uppermost layers of facial skin, known as the epidermis, may be removed, and only for the purpose of beautification. All practical operation must be performed in accordance with Section 992 regarding skin peeling);	10	15
15. Eyebrow Arching and Hair Removal: (shall include the use of wax, tweezers, electric or manual and depilatories for the removal of superfluous hair);	10	20
16. Make-up: (shall include skin analysis, complete and corrective make-up, lash and brow tinting and the application of false eyelashes);	15	10
17. Manicuring and Pedicuring:		
d. Water and Oil Manicure, including nail analysis, and hand and arm massage;	5	15
e. Complete Pedicure, including nail analysis, and foot and ankle massage;	5	10
f. Artificial Nails;		
i. Acrylic Liquid and Powder Brush-on	10	50 nails
ii. Artificial Nail Tips	10	50 nails
iii. Nail Wraps and Repairs	5	20 nails
18. Additional Training: (this training shall include salon management, professional ethics, communication skills, salesmanship, personal hygiene, grooming, decorum, record keeping, client service, seeking employment, preparing a resume, payroll deductions modeling, reception desk, care and styling of wigs and other matters related to the cosmetology field. It may also include not more than sixteen (16) hours credit for field trips. Such field trips must be under the direct supervision of a licensed cosmetology instructor. Date, time, and description of the field trip shall be recorded on student's daily record). No credit of any type shall be given for time spent in laundering towels or in washing or scrubbing floors, walls, toilets or windows.	100	

Graduation Requirements:

When a student has completed the 1600 hours, the required theory hours and practical operations in Cosmetology with a GPA of "C" (70%) or better and the student has paid in full all tuition and fees, he or she is awarded a diploma certifying his or her graduation. The school will assist the students in completing the necessary documents to file for the appropriate State of California Barbering and Cosmetology Bureau examination.

Licensing Requirements:

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

Manicuring / Nail Care Course: (400 Clock Hours)
Course description:

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

Classes are Tuesday through Saturday from 8:30am to 3:00pm

Course format:

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

Grading System

Students are evaluated on a regular basis on theory and are given written test after each chapter. All learning outcomes are evaluated by qualified instructors. The evaluations are measured on a standard percentile basis and the percentage converted to a letter grade. Evaluation forms are issued to the students at 25%, 50%, 75%, 100%, 125% and 150% of the scheduled completion of the course. In accordance to the maximum period allowed, evaluations at 125% and 150%, will apply on those cases when the student does not complete the program by the expected 100% point. The evaluation form reflects the overall attendance and academic progress of the student. Students must maintain a "C" (70%) average to maintain satisfactory academic status. The grading system detailed below is the system utilized in the school.

Theory grading			**Practical grading**				
90% -100%	A	Excellent	10	Points	100%	A+	Exceptional
80% - 89%	B	Good	9	Points	90%	A	Excellent
70%- 79%	C	Fair	8	Points	80%	B	Good
69% - or Below	D		Failing/Unsatisfactory	7	Points	70%	C Fair

Educational Goals
Performance Objective

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

Skills to Be Developed

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

Attitudes and Appreciations to be developed

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

Manicuring Course Contents:

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

Subject:	Minimum Hours of Technical Instruction	Minimum Practical Operations
1. The Barbering and Cosmetology Act and the Department's Rules and Regulations.	10	
2. Cosmetology chemistry related to manicuring practices: (shall include the chemical composition and purpose of nail care preparations);	10	
3. Health and Safety/Hazardous Substances: (shall include training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, and communicable diseased including HIV/AIDS and Hepatitis B);	15	
4. Disinfections and sanitation: (shall include procedure to protect the health and safety of the consumer as well as the technician. The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specific in Section 979 and 980. Disinfections should be emphasized throughout the entire training period and must be performed before use of all instruments and equipment);	10	10
5. 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
b. Nail tips	10	60
c. Nail wraps and repairs	5	40
9. Additional Training: (this training shall include salon management, professional ethics, communication skills, salesmanship, personal hygiene, grooming, decorum, record keeping, client service, seeking employment, preparing a resume, payroll deductions modeling, reception desk, and other matters related to the manicuring field. It may also include not more than eight (8) hours credit for field trips. Such field trips must be under the direct supervision of a licensed cosmetology instructor. Date, time, and description of the field trip shall be recorded on student's daily record). No credit of any type shall be given for time spent in laundering towels or in washing or scrubbing floors, walls, toilets or windows		40

Graduation Requirements:

When a student has completed the required 400 hours, the theory hours and practical operations in Nail Care with a GPA of "C" (70%) or better and the student has paid in full all tuition and fees, the student is awarded a diploma certifying his or her graduation. Students are assisted in completing the necessary documents to file for the appropriate State Barbering and Cosmetology Bureau examination.

Licensing Requirements:

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

Cosmetology Instructor Course: (600 Clock Hours)

Course description:

The cosmetology instructor course of study consists of 600 clock hours of technical instruction and practical operations in teaching the art of cosmetology as mandated by the California State Department Barbering and Cosmetology pursuant to section 7316 of the Barbering and Cosmetology Act. Modern Beauty Academy utilizes the Milady Master Educator books as its main reference and basic instructional guidance programs. The course is designed to prepare the student to obtain the knowledge and skills needed for an entry-level position as an instructor in the beauty field and to pass the California State Barbering and Cosmetology Bureau licensing examination. Passing the exam is a requisite in order to obtain a Cosmetology Instructor License. The cosmetology instructor license is one of the approved documents required to work as a cosmetology instructor in the State of California.

Classes are Tuesday through Saturday from 8:30am to 3:00pm

Course format:

The curriculum for students enrolled in a cosmetology instructor course shall consist of 600 clock hours of technical instruction and practical operations as mandated by the State Barbering and Cosmetology Bureau. Technical instruction means instruction given by demonstration, lecture, classroom participation, or examination. Practical operation shall mean the actual performance of the instructor trainee of teaching techniques and principles.

Grading System

Students are evaluated on a regular basis on theory and are given written test after each chapter. All learning outcomes are evaluated by qualified instructors. The evaluations are measured on a standard percentile basis and the percentage converted to a letter grade. Evaluation forms are issued to the students at 25%, 50%, 75%, 100%, 125% and 150% of the scheduled completion of the course. In accordance to the maximum period allowed, evaluations at 125% and 150%, will apply on those cases when the student does not complete the program by the expected 100% point. The evaluation form reflects the overall attendance and academic progress of the student. Students must maintain a "C" (70%) average to maintain satisfactory academic status. The grading system detailed below is the system utilized in the school.

Theory grading			**Practical grading**				
90% -100%	A	Excellent	10	Points	100%	A+	Exceptional
80% - 89%	B	Good	9	Points	90%	A	Excellent
70%- 79%	C	Fair	8	Points	80%	B	Good
69% - or Below	D	Failing/Unsatisfactory	7	Points	70%	C	Fair

Educational Goals:

Instructor Trainee Performance Objectives to help develop the ability to:

1. Teach related information, manipulative operations, and techniques.
2. Use various teaching aids, such as instruction sheets, visual aids and tests to provide information about specific teaching techniques used by the vocational teacher in the working area and in the classroom.

To Develop an Appreciation of:

1. The necessity for constant effort towards achievement of professional competency as an Instructor.
2. The importance of developing personal characteristics that contributes to success in teaching.

Skills to Be Developed:

1. Develop occupational experiences and personal characteristics that will upgrade the cosmetology profession by producing quality students.
2. Develop lesson plans, outlines, procedures and tests that will insure student comprehension and will instill the will to learn in even the most difficult student.
3. Development of a course content reflecting a comprehensive, correlated unit of study.
4. Development of instructional materials that will facilitate set-up and preparation of class.
5. Development of supplemental teaching aids that will give the student a variety of ideas from which to draw and maintain motivation.

Cosmetology Instructor Course Contents:

The curriculum for students enrolled in a cosmetology instructor course shall consist of six hundred (600)

clock hours of technical instruction and practical operations in teaching the art of cosmetology Instructor shall include:

Subject:	Minimum Hours of Technical Instruction	Minimum Practical Operations
1. The Barbering and Cosmetology Act and the Department's Rules and Regulations	10	
2. Preparatory instruction:		
a. Instructional techniques, method of instruction, lecture, demonstration, performance, communication skills, instructional aids, and use of questions to promote learning.	40	
b. Organization Technique, four (4) step teaching method, performance objectives and learning domains, etc.	30	50
c. Lesson planning, subject, title, outlines, development and visual aids etc.	60	50
d. Techniques of evaluation, purpose of test, types of test, test administration, scoring and grading, etc.	10	
3. Conducting classroom and technical instructions and demonstrations for three (3) or more students on all practices of cosmetology, including the Barbering and Cosmetology Act and Rules and Regulations: (shall be conducted under the supervision of a licensed instructor	140	**Cont.**
4. Supervising and Training of students while they are practicing the art of cosmetology on a live person or mannequin in a classroom or laboratory. A student enrolled in the 600 hour instructor training course may not engaged in the school in a complete service connected with any practice or combination of practices of cosmetology upon a patron who is paying for services or materials and shall not be permitted to enroll in a second course except following examination failure after the preceding course.	100	

Graduation Requirements:

When a student has completed the required 600 hours, the theory hours and practical operations in the cosmetology instructor course a GPA of "C" (70%) or better and the student has paid in full all tuition and fees, he or she is awarded a diploma certifying his or her graduation.

Licensing Requirements:

You are required to have a valid Board of Barbering and Cosmetology license. However, there are currently no Teacher Training licensing exams.

Tuition And Fees Policies

Institutional charges for the entire tuition, registration fee, STRF fee and (Text, Kit & Supplies, if bought) may be assessed and posted in the students tuition account within the first payment period. Please refer to "Payment Period definition".

Textbooks, Equipment And Supplies

The Milady Text and workbooks and a student kit will be available for borrow or purchase on the first day of freshman class, all needed supplies and equipment during the freshman training will be available in the freshman classroom. At the end of the freshman training, each student will be expected to use their supplies in the clinic lab and throughout the remainder of their course. The kit contains the equipment necessary for a successful completion of the course. Students are expected to maintain the kit by replacing lost or broken articles. The school is not responsible for a student's equipment, either lost, or stolen. **If Bought and due to sanitary reasons, the equipment once issued and accepted by the student, is no longer returnable to the school upon withdrawal from the course of enrollment. The equipment therefore, becomes the property and responsibility of the student.**

Tuition And Fee Schedule:

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

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

COURSE	Hr. Rate	Tuition	Reg.	STRF	KIT	TOTAL	WEEKS
Cosmetology (1600 hrs)	10.23	$16,368.00	75.00	8.50	550.00	$17,001.50	53-64
Manicuring/Nail Care (400 hrs)	8.55	$3,420.00	75.00	2.00	603.00	$4,100.00	15-18
Cosm. Inst. (600 hrs)	5.57	$3,342.00	75.00	1.50	0	$ 3,418.50	15-24

(STRF and KIT charges are non-refundable)

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

NOTE: Length of course duration will vary in accordance to the number of hours the student is expected to attend on a weekly basis as stated on the enrollment agreement

Extra Instruction Charges

If a student reaches the expected graduation date stated on his/her contract and needs additional time to complete hours and/or operations, Modern Beauty Academy will extend a courtesy period of additional training limited to three weeks without assessing additional charges. Thereafter, overtime tuition charge will be assessed for the remaining number of hours to complete times the hourly rate of their contractual course hourly rate.

Re-Entry Policy

All students who withdraw in good standing may re-enter into the course of study without the loss of credit for prior hours and operations earned during the prior enrollment. If the student transferred to other institution before returning to Modern Beauty Academy, those hours and operations earned at that institution would also be credited to the student for the new re-enrollment. Each re-entry is treated on an individual basis. Modern Beauty Academy reserves the right to reject students that had withdrawn from Modern Beauty Academy twice before.

Method Of Payment

Students are expected to contribute from their own family resources toward the student's cost of attendance. Payment plans are available from Modern Beauty Academy and / or, private lenders. Federal student financial aid is available to those that qualify to cover educational expenses. Financial aid may be in forms of grants (no repayment required). It is the policy of this institution to request from the student whenever possible, to contribute toward their school charges by making monthly or weekly installments in accordance to their means. It is also our policy to discourage students from borrowing loan funds unless is necessary. All estimates of available funds from financial aid will be first used to cover institutional charges; if funds remain available, they will be disbursed directly to the student. For information on the aid programs, please contact the financial aid office. The entire educational expenses need to be included in planning the student's ability to meet those expenses. All school charges must be paid in full before graduation.

Institutional Refund Policy

California Bureau For Private Postsecondary Education

Student's Right to Cancel: (1) The student has the right to cancel and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later; (2) The institution's refund policy and a statement that, if the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid programs. (3) You have the right to cancel the agreement for a course of instruction including any equipment such as books, materials and supplies or any other goods related to the instruction included in this agreement, until midnight of the seventh business day after the first class you attended. A business day means; a day on which you were scheduled to attend class. If the student defaults on a federal or state loan, both the following may occur: (1) the federal or state government or a loan guarantee agency may take action against the student, including garnishing an income tax refund, and (2) the student may not be eligible for any other government financial assistance at another institution until the loan is repaid.

Cancellation: A notice of cancellation shall be in writing, and that a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited, to a student's lack of attendance. You can do this by mail, hand delivery, or telegram. The written notice of cancellation, if sent by mail, it is effective when is deposited in the mail properly addressed with prepaid postage. The written notice of cancellation need not take any particular form, however expressed; it is effective if it shows that you no longer wish to be bound by the enrollment agreement. On the first day of class, you will be given two Notice of Cancellation forms for your use if you decide to cancel, however, you can use any written notice that you may wish. You do not cancel the contract by just not attending classes.

Equipment: If the school has given you any returnable equipment, including books or other materials, you shall return it to the School within 30 days following the date of your notice of cancellation. If you fail to return this equipment, including books or other materials, in good condition within the 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. As stated in the front page of this agreement, beauty supplies and equipment are not returnable items due to sanitary reasons. Therefore, once you have received any beauty equipment, its cost is charged to your account. If you cancel the agreement, the school will refund any money that you paid, less any deduction for registration fee and equipment received.

Withdrawal from course You have the right to withdraw from a course of instruction at any time. If you withdraw from the course of instruction after the period allowed for cancellation of the agreement, which is until the midnight of the seventh business day following the first class you have attended, the school will remit a refund less a registration fee if applicable, not to exceed $75.00 within 30 days following your withdrawal. You are obligated to pay only for educational services rendered and for unreturned equipment. The refund shall be the amount you paid for instruction multiplied by a fraction, the numerator of which is the number of hours of instruction which you have not received but for which you have paid, and the denominator of which is the total number of hours of instruction for which you have paid. If you obtain equipment as specified in the agreement as a separate charge and return it in good condition within 30 days following the date of your withdrawal, the school shall refund the charge for the equipment paid by you. If you fail to return the equipment in good condition, allowing for reasonable wear and tear, within the 30-day period, the school may offset against the refund the documented cost to the school of that equipment. You shall be liable for the amount, if any by which the documented cost for equipment exceeds the prorated refund amount. The documented cost of the equipment may be less then the amount charged, and the amount the school has charged in the contract. In any event, you will never be charged for more than the equipment charges stated in the contract. For a list of these charges, see the front page of this agreement. IF THE AMOUNT THAT YOU HAVE PAID IS MORE THAN THE AMOUNT THAT YOU OWE FOR THE TIME YOU ATTENDED, THEN A REFUND WILL BE MADE WITHIN 30 DAYS OF THE OFFICIAL WITHDRAWAL. IF THE AMOUNT THAT YOU OWE IS MORE THAN THE AMOUNT THAT YOU HAVE ALREADY PAID, THEN YOU WILL HAVE TO ARRANGE TO PAY IT. OFFICIAL WITHDRAWAL DATE IS ON THE STUDENT'S NOTIFICATION OR SCHOOL'S DETERMINATION.

Graduation Requirements: When a student has completed all clocked in hours, the required theory hours and practical operations with a GPA of "C" (70%) or better and the student has paid in full all tuition and fees, he or she is awarded a diploma certifying his or her graduation. The school will assist the students in completing the necessary documents to file for the appropriate State of California Barbering and Cosmetology Bureau examination.

Hypothetical refund example according to the state prorata policy. Assume that a student, upon enrollment in a 1,600-hour course, pays $6,800.00 for tuition, $75.00 for registration, and $525.00, (documented cost to the school) for equipment as specified in the enrollment agreement and withdraws after 600 hours into the course (this includes class days not attended by the student) without returning (due to sanitary reasons) the equipment he/she obtained. The prorata refund to the student would be $4,250.00 based on the calculation stated below. If the student returns the-equipment (if it was returnable) in good condition within 30 days following his/her withdrawal, the school would refund the charge for the equipment returned.

Total paid	$7,400.00
Less registration fee (not refundable)	75.00
Less cost of Non returnable equipment	525.00
Equals amount paid for instruction	$6,800.00

Tuition cost	$6,800.00
Hours in the course	1,600
Hourly charge	4.25

Paid for instruction	$6,800.00
Hours attended	600
Tuition owed 600 x $4.25	$2,550.00
Refund due	$4,250.00

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

The date you notify the Financial Aid Office of your intent to withdraw. Only the Financial Aid Ooffice would be authorized to accept a notification of your intent to withdraw.
The date the school terminates your enrollment due to academic failure or for violation of its rules and policies stated in the catalog.
The date you fail to attend classes for a two-week period and fail to inform the school that you are not withdrawing.
For California Schools: If you are absent for 14 consecutive days and are not on an approved leave of absence, you will be deemed a withdrawal even though you have indicated that you were not withdrawing.
The date you failed to return as scheduled from an approved leave of absence. The withdrawal date shall be the last date of recorded attendance. The date of the determnation of withdrawal will be the scheduled date of return from LOA.

Return of Title IV: Special note to students receiving Unsubsidized/Subsidized/PLUS/Perkins loans, ACG/National SMART/Pell/SEOG grants or other aid, if you withdraw from school prior to the completion of the equivalent to **60 percent** of the workload in any given payment period, a calculation using the percentage completed will be applied to the funds received or that could have been receive that will determine the amount of aid the student earned. Unearned funds would be returned to the program in the order stated below by the school and/or the student. Student liability to loan funds will continue to be paid in accordance to the original promissory note terms. Funds owed by the student to the Grant programs are limited to 50% of the gross award per program received. Sample Calculation, completion of 25% of the payment period or enrollment period earns only 25% of the aid disbursed or that could have been disbursed. If applicable, this would be the first calculation to determine the amount of aid that the student would be eligible for from the Title IV Financial Aid programs. A second calculation would take place to determine the amount earned by the institution during the period of enrollment.

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

Accrediting Commission Formula:

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

School Closure:

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

TRANSCRIPTS:

NOTICE CONCERNING TRANSFERABILITY OF UNITS AND DEGREES EARNED AT OUR SCHOOL: Units earned in our Cosmetology program in most cases, will probably not be transferable. For example, if you entered our school as a freshman, you will still be a freshman if you enter another college of university at some time in the future even though you earned units here at our school. In addition, if you earn degree, diploma, or certificate in our cosmetology program, in most cases will probably not serve as a basis for obtaining a higher-level degree at another college or university. Hours and operations completed are transferable to any other Cosmetology school. Your license would help you to continue and further your education at a university level. Each course of study offered by Modern Beauty Academy is considered to be a single course; therefore students with an outstanding balance on their tuition account will not be able to receive their transcripts until the account is paid in full.

Financial Aid—Consumer Information

Manicuring Course does not offer Federal Financial Aid

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

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

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

General Financial Aid Information:

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

Compliance Statement

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

Financial Aid Mechanism

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

Student Eligibility Requirements

1 To be eligible for financial aid, a student must:
2 Be admitted as a regular student;
3 Be enrolled or accepted for enrollment in an eligible program on at lest a half time basis;
4 Be a citizen or an eligible non-citizen;
5 Not owe a refund on a FPELL Grant or FSEOG at any school;
6 Not be in default on a Perkins Loan or Stafford Loan/SLS/PLUS/Direct Loan at any school;
7 Have financial need;
8 Be making satisfactory progress (as defined by the school's policy) in the course of study;
9 Be registered for selective service (if a male born on or after January 1, 1960);
10 Have signed a statement of educational purpose;
11 Have signed a statement of updated information;
12 Have a High school diploma, (or its equivalent) a GED, or have demonstrated the ability-to-benefit;
13 Agree to use any federal student aid received solely for educational purposes.

The U.S. Department Of Education Title IV Student Financial Aid Programs:

The school is approved for, and does participate in the following USDE Title IV programs intended to defray the costs of attending for those students eligible for financial aid considerations:

Federal PELL Grant Program (FPELL)
Federal Supplemental Educational Opportunity Grant Program (FSEOG)
Perkins loan (NDSL)

Application For Aid, Procedures And Forms

Financial aid applications for this institution consists of the following:

Free Application for Federal Student Aid (FAFSA) this form needs to be completed as instructed on the form. Documentation to substantiate the data entered on the form may be required by the financial aid office. Forms and assistance in completing them are available at this school during school hours. In addition to the FAFSA, the institution requires a series of forms as they apply to the individual student aid program and to the student's individual family circumstances.

Disbursement: Checks are issue to the school and credited to the student's tuition account. It is the student's responsibility to submit all required forms and documentation to the financial aid office before disbursement.

Federal Pell Grant Program:
Funds received under this program are not subject to repayment from the student.

Deadline: FASFA applications must be received by June 30 in the year on which the application is intended for. SAR or ISIR must be submitted to the financial aid office by August 29, of the award year from which aid is requested from, or your last day of enrollment in 2011-2012, whichever comes first. A valid ISIR requires signatures of student, spouse and/or parents, when the ISIR has been corrected.

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

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

Federal Supplemental Educational Opportunity Grant (FSEOG)

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

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

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

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

Treatment of Title IV funds if the student withdraws from the course of study:

As of 10/7/00, Federal Regulations dictate specific formulas to determine the amount of Title IV Aid earned by a student withdrawing from the course of study. Simply stated, if the student withdraws before the sixty percent of the payment period in course, the student would have earned the same percentage of aid received. For example, if the student withdraws at fifty percent of the payment period, the student would have earned only 50 percent of the aid receive or eligible to have received. To determine the percentage completed, the scheduled hours of class or the actual hours attended (if lees then seventy per cent of scheduled hours) will be divided by the total hours in the payment period. Unearned aid will be returned to the programs in accordance to the guidance described in the regulations. Withdrawing students will be responsible for institutional charges not covered by student aid. Delinquent school accounts will be assigned to a collection agency. Collection agency expenses will be added to the balance owed to the school.

Determining Need

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

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

Cost Of Attendance

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

Elements included in the budget:
Tuition.....Actual cost
Registration Fee.....Actual cost
Books and supplies....Actual cost

Living cost allowance (monthly figures):

	Student living off campus	Student Living with parents
Room and board	$808.00	$272.00
Transportation	92.00	82.00
Personal / misc.	186.00	172.00

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

Student Tuition Recovery Fund

A student who pays his or her tuition is requires to pay a state-imposed assessment for the Student Recovery Fund. You must pay the state-imposed assessment for the Student Recovery Fund (STRF) is 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 cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

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

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

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

You may be eligible for the STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid STRF assessment, and suffered economic loss as a result 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 Act of the Division within 30-days before the school closed or, if the material failure began earlier than the 30-days prior to closure, the period determined by the Bureau.
5. 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.

Transferability of Credits and Credentials

The transferability of credits you earn at Modern Beauty Academy is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the diploma you earn in Cosmetology is also at the complete discretion of the institution to which you make seek to transfer. If the diploma 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 transfer after attending Modern Beauty Academy to determine if your diploma will transfer.

Award Concept, Selection of Recipients and Packaging Criteria

This institution does not receive enough Campus-Base funds to satisfy all the student financial needs. Therefore, the school emphasizes the **SELF-HELP CONCEPT** of student financial assistance.

The **SELF-HELP CONCEPT** is on a first-come, first-served basis when awarding eligible applicants. The **SELF-HELP CONCEPT** lists types of financial assistance in the following order:

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

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

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

This institution has a continuing enrollment process in which students may start each Tuesday of each week or Wednesday when Tuesday is an observed Holiday. In order to ensure a fair distribution of funds through the entire award year, the institution will make SEOG awards using data from the year proceeding the current year, by using student enrollment, EFC and Pell Grant data to determine how to distribute the SEOG funds available. Based on last year's data, the institution expects an enrollment of 70 new students meeting the "exceptional need" criteria to be enrolled during the 7/1/11 to 6/30/12 period. Therefore, the awards to those students will be $200 through the entire period. As of July 1, 2011, the first selection of SEOG recipients will be made from students with "exceptional need". Students with "exceptional need students" are defined by this institution as students that have an expected family contribution (EFC) that will otherwise be eligible for the FPELL Grant Program during the same award year. If enrollment figures change, and/or additional funds become available to the institution, a second selection will be made from those students ineligible for the FPELL Grant Program with the lowest expected family contribution that enrolled during the last quarter of the award year (March to June).

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

Financial Aid Definitions:

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

ACADEMIC YEAR: Means a period of not less than 30 weeks of instructional time with a minimum of 900 clock hours of instruction for a full time student. The midpoint of the academic year shall be a minimum of 15 weeks and at least 450 clock hours. In effect, all students enrolled in courses with an academic year schedule to be completed in less than 30 weeks, regardless of the number of clock hours offered, would have aid eligibility reduced in proportion to the number of weeks and hours in the course of study in relation to the academic year

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

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

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

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

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

FINANCIAL AID ELIGIBILITY CITIZEN/ELIGIBLE NON-CITIZEN:

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

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

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

F1 or F2 student visa
J1 or J2 exchange visitor visa only

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

1. Was born before January 1. 1990
2. A graduate or professional student
3 Is Married (Separated but not divorced)
4 An individual with legal dependents other than a spouse. (As defined above)
5 An orphan or ward of the court up to the age of 18
6. Is a veteran of the armed forces of the United States

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

PAYMENT PERIOD: 450 hours and 15 weeks for courses of 900 hours or more. It is the mid-point of the program for courses of less than 900 hours and 30 weeks.

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

WITHDRAWALS: Students are officially withdrawn on date of notification, date terminated by the institution, date of three consecutive weeks of absences or date when the student failed to return from an approved leave of absence.

Recoveries

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

Refunds

In any case where a refund is due to the Title IV Programs, the payment of the refund will be made within 30 days from the official withdrawal date in the following order: FPELL, FSEOG, other sources and to the student. This order will be applied providing the student received funds from that program and in amounts not to exceed the amounts originally paid from each program.

Transfer Student

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

Verification Process for the 2013-2014 award year:

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

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

VERIFICATION EXCLUSIONS: Applicants excluded from verification include:

1 Death- Applicant dies during the award year or before the deadline for completing the verification.
2 Incarceration- Applicant is incarcerated at the time the verification is to be performed.
3 Certain immigration status- Applicant arrived in the U.S. during calendar years 2001 and 2002.
4 Certain spouse/parent status: - Spouse or parent information is not required to be verified if the spouse or the parent is deceased, or physically incapacitated, or residing in a country other than the United States and cannot be contacted by normal means, or can not be located because the address is unknown and can not be obtained by the applicant.
5 Completed verification- If the student completed the verification at another institution prior to transferring to this school if all the following documents are provided from that school:
6 Letter stating that the verification process was completed
7 Copy of the application data that was verified, **and**
8 If the student was awarded FPELL Grant, a copy of the signed SAR/ISIR.
9 A completed Financial Aid transcript.
10 Pacific Island residency status- Legal residents of the Trust Territory of the Pacific Islands, Guam, Samoa, and the Commonwealth of the Northern Mariana Islands. To qualify for this exclusion the parents of a dependent student must also be legal residents of one of these territories. Citizens of the Republic of the Marshall Islands, the Federated States of Micronesia or the Republic of Palau. To qualify for this exclusion the parents of a dependent student must also be citizens of one of these territories. To document the basis for this exclusion, the applicable permanent mailing address
11 No funds disbursed- The applicant will not receive federal aid funds,

REQUIRED VERIFICATION ITEMS: Examine the data items listed in 34 C.F.R. 668.56. Different data items apply to different applicants depending upon student dependency status and the Title IV programs used.

Data items include:

1 Total number of persons in the household.
2 The number of members of household enrolled at least half-time students in postsecondary educational institutions.
3 Adjusted gross income (AGI) or adjusted gross family income (AGFI) for the base year (2010).
4 U.S. income tax paid for the base year (2010).
5 Certain untaxed income and benefits for the base year if certain conditions would apply include:
6 Social Security benefits.
7 Child support.
8 Untaxed payments to IRA or Keogh
9 Foreign income
10 Earned income credit
11 Interest on tax free bonds

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

DOCUMENTATION REQUIRED: Student, spouse and/or parents (as applicable) **signed** income tax forms (IRS 1040, 1040A, or 1040EZ and W-2 forms). Applicants shall complete the appropriate sections of the

Verification Worksheet. There are two different worksheets: One for dependent students and one for independent students. Use the worksheets to update and for verification of data. Applicants shall follow the instructions in the Verification Worksheet. The school's financial aid officer may require/provide other appropriate forms.

TIME PERIOD FOR PROVIDING DOCUMENTATION:

Applicants must provide the required documentation within 60 days from the last day of attendance or August 31, 2012, whichever is earlier.

APPLICANT RESPONSIBILITIES:

To be eligible to receive Title IV funds, we require applicants to provide requested information during the time period(s) specified in these policies. Applicants must certify that the following data items are correct as listed on the original application; or, if not correct, must update the data items, as of the date of verification:

* Number of family members in the household
* Number of family members in the household now enrolled as at least half-time students on postsecondary institutions.
* Change in dependency status.

Federal PELL Grant applicants whose dependency status changes during the Award Year must file a correction application. This process does not apply if the change occurs due to marriage.

Campus-based applicants whose dependency status changes during the Award Year must have their FC re-calculated. This process does not apply if the change occurs due to marriage.

The applicant must repay any over award, or any award, discovered during verification, for which he/she was not eligible.

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

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

The student may continue training on a cash payment basis.

The student may withdraw, and re-enroll at no additional charge. There will be no loss of credit earned, when the student provides all proof, and verification is complete.

The applicant must repay any over award or any award for which he/she was not eligible, discovered during verification.

INTERIM DISBURSEMENTS:

The school may not make any interim disbursements. The student must complete verification before disbursement of any Title IV funds.

TOLERANCES:

If there are non-dollar errors and if the errors in dollar items total less the $400, there is no requirement to recalculate the students EFC

NOTIFICATION OF RESULTS OF VERIFICATION:

The school shall notify the applicant of the results of the verification process within 30 days of the student's submission.

REFERRAL PROCEDURE:

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

SCHOOL RULES AND REGULATIONS:

1. School hours are Tuesday through Saturday 8:30 a.m. until 3:00pm.
2. Time cards and signatures must be clearly legible. Students MUST clock and enter their own times of attendance.
3. A student MUST use the time clock to clock "IN" when entering and "OUT" when leaving for lunch or at the end of the day. Students that fail to do so will only receive hours noted on their time cards time stamp. You are required to clock out and in on the back of your timecard when you take your breaks. NO student is allowed to clock in or out for another students card. You may NOT clock out and leave the building during your hours in school without an Instructor's permission. Time cards are to ALWAYS stay in the school when you leave the buildings premises.
4. In case of illness or emergency, the student must call in before 8:00a.m. to report his/her absence the day when the absence occurs.
5. Students are required to be in class for roll call at the start of the scheduled class in clean prescribed uniform attire: Female students must wear a clean and neat uniform and clean black or white pants. Anything worn under the uniform must be all white or black; No leggings or spandex pants are allowed. Closed toe and heel or tennis shoes must be worn at all times. No shorts are permitted. Male students must wear a clean and neat uniform and neat and clean black or white pants. Closed toe and heel or tennis shoes must be worn at all times. No shorts are permitted.
6. No smoking is allowed in the Academy at any time.
7. No food is allowed on the clinic floor, no student is allowed to loiter around the clinic floor area.
8. No visitors are permitted in the classrooms, student lounge or clinic floor areas.
9. Student clean-up assignments are done on a rotation basis and posted in the facility.
10. Students MUST keep their work stations in class and on the clinic floor clean and sanitary at all times.
11. All students serving the public MUST be courteous and pleasant, If difficulties arise, please call for an Instructor. Students must take all appointments assigned to the student. Failure to take a patron is grounds for suspension.
12. No student may leave a patron while doing a chemical service, except in an emergency and, if he/she is excused by an instructor.
13. Students are not allowed to give services or materials other than what is called for on the service ticket. Students violating this rule will be disciplined accordingly.
14. Students must not gather around the receptionist desk, congregate in the office, or visit with another student who is busy with a patron. All appointments must be made by the receptionist and no changes are to be made by students.
15. Students have the privilege at all times to consult the management on personal problems. The school positively reserves the right to suspend or expel a student who gossips, uses vulgar language or causes discord.
16. The school will not tolerate the use of alcohol or drugs at any time. No student will be admitted to class who is apparently under the influence of alcohol or drugs.
17. Students must keep a record of hours and services each day as required on the student daily record of applied effort. Daily time cards will be audited by the school administrators, credit will be given for applied effort continuously engaged in training and study of the branch of cosmetology the student is enrolled. All work must be checked by an instructor or credit will not be given. Recording of hours and operations on the time card must be clear and readable.
18. All students will be expected to maintain an average of 70% in theory and in all practical subjects. Probationary status will result in case of failure to do so.
19. Students must comply with all instructions and directions given by authorized personnel relative to school activities. No insubordination will be tolerated.
20. Students must comply with the School policy and State rules and regulations.
21. Due to absences all assignments, tests and homework must be made up, any deviation in this policy will be posted and signed by the owner, director or staff.
22. Notify the administrative office immediately of any name, address or telephone change.
23. Any student absent more than three consecutive days or more without notification shall be considered cause for suspension or withdrawal. Any student absent for twenty one (21) calendar days without notifying the School will be terminated.

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

Student Rights And Responsibilities:

The student has the right to ask the school:

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

It is the student's responsibility to:

1 Review and consider all the information about the school program before enrolling.
2 Pay special attention to the application for student financial aid, complete it accurately, and submit it on time to the right place. Errors can delay or prevent your receiving aid.
Know and comply with all deadlines for applying and reapplying for aid.
3 Provide all documentation, corrections, and/or new information requested by either the financial aid officer or the agency to which you submitted the application.
4 Notify the school of any information that has changed since you applied.
5 Read, understand, and keep copies of all forms you are asked to sign.
6 Request an exit interview at the time you are leaving the school to determine the net balance of your account with the school.
7 Notify the school of a change in your name, address, phone number, or attendance status (full/part-time student). If you have student loans, you must notify your lender of these changes.
8 Understand your school's refund policy.
9 Understand and comply with the enrollment status, financial charges, financial terms, time allowed to complete, refund policy and termination procedures as specified in the enrollment contract you will be asked to sign.
10 Understand that it is your responsibility and your liability when errors are made and funds for which you are not eligible or are advanced to you or credited to your school account.

ORGANIZATIONAL CHART

OWNER

D & N Beauty Schools, Inc.

PRESIDENT

Mr. M. Duane Davis

VICE-PRESIDENT/SECRETARY

Ms. Linda Davis

ACADEMY DIRECTOR

Ms. Corinne Lopez

ACADEMY ASSISTANT DIRECTOR

Ms. Irene D. Avila

ACADEMY INSTRUCTORS

Mrs. Angela Walkush
Ms. Angelica Castillo
Mrs. Griselda Rosas (Teacher Trainee Inst.)

ACADEMY RECEPTIONIST

Ms. Michelle Newman