

UNIVERSAL COLLEGE OF BEAUTY, INC.

JOHN C. WILLIAMS,

President/ CEO

Website: ucb-la.com

Main Campus

**8619 S. Vermont Blvd.
Los Angeles, CA 90044
(323) 750-5750
Fax: (323) 758-8811
Kenneth Williams,
School Director**

**3419 W. 43rd Pl.
Los Angeles, CA 90008
(323) 298-0045
Fax: (323) 298-0648
Loretta Williams,
School Director**

(Ed. Code #94909(a)(1) &(4)

2013-2014

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(Catalog is updated annually or as necessary)

APPROVAL DISCLOSURE STATEMENT (Ed.Code#94909(a)(2)

UNIVERSAL COLLEGE OF BEAUTY, INC. is a private for profit corporation established in the state of California and was granted approval to operate under section 94802 subdivision (b) from the Bureau for Private Post Secondary Education. The Bureau's approval means that the institution and its operations comply with minimum standards established under the law for occupational instruction by private post secondary institutions and does not imply any endorsement or recommendation by the State or by the Bureau. Institutions approved by the Bureau must be re-approved every three years and are subject to continuing review. Approved courses for **UNIVERSAL COLLEGE OF BEAUTY, INC. are: Cosmetology - 1600 Clock Hours; Manicurist - 400 Clock Hours; Instructor Training - 600 Clock Hours.**

Instruction is on campus with an occupancy level accommodating approximately 35 students at each campus: **(Ed.Code#94909(a)(4)**

Vermont Campus – 8619 S. Vermont Ave., Los Angeles, CA 90044, (323) 750-5750

Leimert Campus – 3419 W. 43rd Pl., Los Angeles, CA 90008, (323) 298-0045

Our school currently has the following government sponsored programs to provide grants or to pay for portions of tuition and fees: **FEDERAL PELL GRANT and FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT.**

NOTE: THIS INSTITUTION IS APPROVED TO PARTICIPATE IN THE FEDERAL STUDENT LOAN PROGRAM, BUT HAS CHOSED NOT TO DO SO.

The **CALIFORNIA STATE BOARD OF BARBERING AND COSMETOLOGY** is the department or agency which sets minimum standards for our program of studies in accordance with Education Code Section 94316.12:.

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. Ed. Code #949909(a)(3)(B)

A student of any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form which can be obtained on the bureau's internet web site www.bppe.ca.gov. Ed. Code#949099(a)

GRIEVANCE PROCEDURE

It is the policy of this institution to handle grievances in the following manner:

1. Complete the grievance form and list all grievances:
2. Deliver the form to one of the Directors:
Vermont: **Kenneth J. Williams**
Leimert **Loretta C. Williams**
3. The Director will then evaluate the grievance and schedule an appointment with the complainant within **5 days of receipt of the grievance**. If the grievance is an emergency, it will be addressed within **24 hours of receipt**.
4. If the complainant is unable to deliver the forms, they may mail them to:
JOHN C. WILLIAMS, President/CEO
Universal College of Beauty, Inc.
8619 S. Vermont Ave.
Los Angeles, CA 90044
(323) 750-5750

5. All grievances, regardless of the nature will be reviewed by **JOHN C. WILLIAMS**
6. If there is a grievance that cannot be resolved with Universal College of Beauty, Inc., the complainant may call the Bureau toll free or complete a complaint form, which can be obtained on the bureau's internet web site: (Ed.Code #94909(a)(3)(C))

**BUREAU FOR PRIVATE POSTSECONDARY EDUCATION
2535 Capitol Oaks Drive, Suite 400
Sacramento, CA 95833
P: (800 370-7589 Fax: (916) 263-1897 www.bppe.ca.gov**

The complainant may pursue the complaint further with NACCAS, only after they have exhausted the school's internal complaint policy. This grievance can be sent to: **NACCAS, 4401 Ford Ave., Suite 1300, Alexandria, VA 22302**

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Sacramento, CA 95833, www.bppe.ca.gov. toll free telephone number (888)370-7589 or by fax (916) 263-1897 **(Ed. Code #94909 (a) (3) (A))**

ACCREDITATION

Our institutions are accredited by the:

**NATIONAL ACCREDITING COMMISSION OF CAREER ARTS & SCIENCES,
4401 Ford Avenue, Suite 1300,
Alexandria, VA 22302
(703) 600-7600, fax: (703) 379-2200
website: www.naccas.org.**

NACCAS is an agency recognized by the United States Department of Education for Cosmetology Accreditation. As an accredited institution, qualified students may apply for and receive financial assistance for tuition and other costs.

APPROVAL

Our institutions are approved to train veteran's and other eligible persons by the:

**CALIFORNIA STATE APPROVING AGENCY FOR VETERAN'S EDUCATION
(CSAAVE)
42263 50th St., West, Box 402
Quartz Hill, CA 93536
(661) 722-6790 fax: (661) 943-5156
website: www.csaave.gov**

LICENSING AGENCY

**CALIFORNIA BOARD OF BARBERING AND COSMETOLOGY
2420 Del Paso Road, Suite 100
Sacramento, CA 95834
(916) 575-7100 Office
www.barbercosmo.ca.gov**

ALL INFORMATION IN THE CONTENTS OF THIS SCHOOL CATALOG IS CURRENT AND CORRECT AND IS CERTIFIED AS TRUE BY:

JOHN C. WILLIAMS, President/CEO

This school does not have any pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the preceding five years, nor has had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11U.S.C. Sec. 1101 et.seq. (Ed.Code#94909(a)(12))

INSTITUTION BUSINESS HOURS:

All Campuses – General Business hours: 9:00am – 4:00 pm

ADMISSIONS

Applicants for admission may secure information regarding admission, Tuesday through Friday, from 10:00 a.m. to 4:p.m. by the contacting the following persons:

Vermont Campus	Kenneth Williams	(323)750-5750
Leimert Campus	Loretta Williams	(323)298-0045

FINANCIAL AID

Applicants for admission may secure information regarding financial aid Tuesday through Friday, from 10:00 a.m. to 4:00 p.m. by contacting the following persons:

Vermont Campus	Myesha Dickson	(323) 750-5750
Leimert Campus	Myesha Dickson	(323) 298-0045

HOUSING: 5CCR#71810(b)

This institution does not have dormitory facilities. Housing is located near the facility. A one bedroom apartment typically rents for \$800 to \$1100 per month. However, the institution does not offer housing nor does it assist students with locating housing.

PLACEMENT ASSISTANCE (Ed.Code#94909 (a) (13))

Available Wednesday AND Thursday from 10:00 a.m. to Noon. The student can contact one of the following School Directors:

Vermont Campus	Kenneth J. Williams	(323)750-5750
Leimert Campus	Kenneth J. Williams	(323) 298-0045

PLACEMENT: This institution does not guarantee placement to any student. However, limited job placement assistance is provided to graduates at no additional costs. Upon graduation, the student's name is recorded in a placement register for the follow-up process. Institution records State Board Pass/Fail results. Students that failed are encouraged to return to our school for assistance and guidance for subsequent attempts to pass the exam. Placement assistance if provide and students are referred for interviews, results are recorded in the placement register. The school may show prospective students this register and state or federal agencies if requested.

WELCOME FROM THE PRESIDENT

Dear Student:

Welcome to the **UNIVERSAL COLLEGE OF BEAUTY, INC.** and thank you for selecting us to assist you in obtaining your Cosmetology training. You are now entering into a field that will provide you with the opportunity for a successful future in the beauty industry.

At **UNIVERSAL COLLEGE OF BEAUTY, INC.** we offer you the basic Cosmetology, Manicurist and Instructor Training coupled with hands on experience to assist you in passing the Barbering and Cosmetology examination. We place emphasis on how to become successful in the beauty industry and how to make your chosen career personally and financially rewarding. You will practice Beauty Shop management; learn business concepts and psychology of personal success.

It is a pleasure to have you join us at **UNIVERSAL COLLEGE OF BEAUTY, INC., OUR GOAL** is to help you discover your ability to transform your life and other's lives through training. The degree of your success will depend upon the time and effort you are willing to apply during the entire course of your training. Our professional and committed Instructors are dedicated to helping you achieve your dream.

Best wishes from our staff as you embark upon your new career in Cosmetology.

Sincerely,
JOHN C. WILLIAMS, President/CEO

HISTORY OF UNIVERSAL COLLEGE OF BEAUTY, INC.

On, March 22, 1930, Mrs. Hazel D. Williams founded the HENRIETTA BEAUTY SCHOOL in Los Angeles, CA. Mrs. Williams had applied for admission to numerous Cosmetology schools in the Los Angeles area but was denied admission because of racial discrimination. She and her spouse, John C. Williams, Sr., decided to open their own school and named it HENRIETTA BEAUTY SCHOOL, after a friend, Henrietta Kent who had given them financial assistance. The HENRIETTA BEAUTY SCHOOL was the first school west of the Rocky Mountains to develop a course of study specifically designed to meet the hair care needs of African-Americans. Many of the minority Cosmetologists in Los Angeles graduated from the HENRIETTA BEAUTY SCHOOL.

In 1956, Mrs. Williams and her spouse, John C. Williams decided to retire. Prior to the closure of Henrietta's Beauty School, their son John, Jr. a graduate of Henrietta's and his spouse Joneal, also a graduate of Henrietta Beauty School, continued Mama Williams' legacy by opening up their own school at Vermont and Manchester. They renamed it **UNIVERSAL COLLEGE OF BEAUTY**, this school became the main campus for all of the other branches. The demand by the community for quality Cosmetology education prompted John and Joneal to open **UNIVERSAL COLLEGE OF BEAUTY, INC., Campus #2 (Leimert) at Vernon and Crenshaw** in August, 1985. In 1988, Mrs. Hazel Williams passed. However, in the spirit of continuing the family tradition, John's son, Kenneth Williams, joined the family business as Director of the Vermont Campus.

Joneal Williams was a native of Charlotte, NC and it had been her dream to open a Cosmetology School in her home town to serve the educational needs of her community. Her dream was realized in October, 1988 with the opening of **UNIVERSAL COLLEGE OF BEAUTY, Campus #3 (Charlotte, NC)** which was dedicated to the memory of Mrs. Hazel Williams.

The family Cosmetology schools continued to grow and thrive graduating many Cosmetologists. Unfortunately, on February 7, 1993, John's spouse, Joneal and their son "Chip" were tragically killed in an automobile accident in Charlotte. The family was devastated, but in the Williams family tradition of surviving adversity, and to keep Mrs. Hazel Williams and now Joneal's dreams alive, Kenneth's spouse, Belinda Williams joined the family business as the Director of the Leimert Campus. The schools continued to graduate successful Cosmetologists.

In, August, 1997, another family dream was realized with the opening of **UNIVERSAL COLLEGE OF BEAUTY, INC. Campus #4 in Compton, CA.** by John C. Williams. Subsequently, in November 1998, Loretta C. Williams, spouse of John C. Williams, joined the family business as Chief Administrative Officer and later became School Director of the Compton Campus. The Charlotte, NC campus was closed May, 2005.

Following 15 years of service to students and residents of Compton, the Compton campus closed permanently on June 30, 2012. This campus is not accredited by NACCAS.

On March 22, 2014 UNIVERSAL COLLEGE OF BEAUTY, INC., will celebrate 84 years of service to the community.

"What you do speaks so loud, I can't hear what you say" Mrs. Hazel D. Williams

EDUCATIONAL OBJECTIVES/MISSION STATEMENT

Our primary objective at UNIVERSAL COLLEGE OF BEAUTY, INC. is to offer training that prepares the successful student to acquire the knowledge and skills necessary to pass the Cosmetology/Barbering and Manicurists examinations. In the process, our secondary objective is to maximize the personal growth and development of each student to discover his/her potential to become a future Cosmetology entrepreneur and teacher.

Our prime vocational objective is to train and produce graduates sufficiently knowledgeable to seek and find employment within the beauty industry. The successful student should be able to function effectively in one of the many specialty areas such as: Hair Stylist, Hair Colorist, Manicurist, Make-up Artist or as Beauty Salon Manager, Beauty Salon Owner, Cosmetology Instructor, Supervisor or School Owner.

The daily training operations of the UNIVERSAL COLLEGE OF BEAUTY, INC. Los Angeles campuses are directed by qualified Directors, KENNETH J. WILLIAMS and LORETTA WILLIAMS. They bring many years of managerial, administrative and practical experience within the beauty industry and they believe in continuing their education to keep abreast of the vast changes in our industry.

The resultant education program and the teaching and training at UNIVERSAL COLLEGE OF BEAUTY, INC. represent the spectrum of Cosmetology knowledge and experience of our President, Directors and Staff. We present a challenging teaching and learning environment designed to maximize the student's preparation and opportunity for success in one of today's most exciting and rewarding fields - the beauty industry.

The unique and exceptionally talented qualities of UNIVERSAL COLLEGE OF BEAUTY, INC. faculty are exhibited daily in the classroom and on the clinic floor. Our staff supplements our training program on a regular basis through seminars and classes in Cosmetology, Manicuring and Skin Care. These sessions are held with successful, sometimes world renowned guest artists, lecturers, motivational trainers and sometimes graduates of our school. These exciting activities are conducted in an environment that is characterized by:

- **Spacious, well-lighted facilities, remodeled as needed to meet our school needs.**
- **Salon-type equipment especially designed to enhance student training**
- **An educational philosophy that demands student's adherence to exemplary professional conduct and standards**
- **An instructional methodology that provides continued individualized instruction during the complete tenure of student training**
- **An extensive library with books, periodicals, DVD's and supplemental materials to enhance student's knowledge**
 - **A computer lab with samples of the State Board exam to further enhance their ability to pass the exam.**

Student's gain skill and confidence from training on quality equipment in comfortable surroundings. The strict observance of high professional standards enhances their future opportunities for higher paying vocational employment. The constant utilization of these qualities helps student's develop skills to their fullest capacities. UNIVERSAL COLLEGE OF BEAUTY, INC. welcomes all persons interested in a beauty career.

ADMISSIONS REQUIREMENTS

(Ed.Code #94909(a)(8)(A),5CCR#71770(b) and(5CCR#71770(b)(1) through (3)

The school is accepting applicants for admission as regular students once one of the following criteria has been met:

- A) All prospective students must provide a copy of his/her U.S. High School Diploma or its equivalent (GED) or its equivalent. For students that have immigrated to the United States, the services of independent academic evaluators are needed to determine academic readiness to be considered for enrollment. Self certification of a high school diploma or its equivalent is not allowed by our accrediting agency (NACCAS)
- B) All students must pass an admissions test - the Scholastic Level Exam, (SLE) with a minimum score of 18 or higher as stated in the test publisher's guidelines. Currently, our school is using the WONDERLIC TEST that is approved by the Department of Education.
- C) ATB STUDENTS – (Effective 7/1/2012)
ATB (students without a HS diploma or a GED) are no longer eligible for Title IV funds.
- D) Instructor training applicants must have a High School diploma or its equivalent in addition to a valid Cosmetology license.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION Ed.Code#94909(a)(15), 5CCR#71770(b)

The transferability of credits you earn at an institution from which you are transferring is at the complete discretion of the institution to which you may seek to transfer. Acceptance of the degree diploma or certificate you earn in Cosmetology, Manicuring or Instructor Training is also at the complete discretion of the institution to which you may seek to transfer. If the credits, or degree diploma, or certificate that you earn at this institution are not accepted at the institution to which you seek to transfer you may be required to repeat some or all of your course work 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 this institution to which you may seek to transfer after attending your former institution to determine if your credits or degree, diploma or certificate will transfer. Appropriate credit will be granted for prior training or experience in Cosmetology, Manicuring and Instructor Training upon review and verification by college officials of its validity under the Cosmetology Act and the rules and regulations of the Barbering and Cosmetology Program. This institution will accept transfer hours as follows:

- 1/4th (one-fourth) or 400 of Cosmetology hours
- 1/4th (one-fourth) or 100 of Manicuring hours
- 1/4th (one-fourth) or 150 of Instructor Training hours

Students with more than these transfer hours will be required to furnish a written recommendation from their previous school and 2 personal recommendations.

Students – Veterans Administration (VA) Benefits;

Students wishing to enroll at Universal and utilize the VA benefits for which they may be eligible must submit unofficial transcripts for All prior training even though they may not be transferring any hours into the Universal program

This institution does not have an articulation or transfer agreement with any other college.

Our school does not recruit any student currently attending another school of Cosmetology.

RE-ENTRY POLICY

All former UCB students who withdraw may re-enter into the program of Cosmetology at the discretion of the School Director. The college maintains files on withdrawn students for five (5) years only.

STATEMENT OF NON-DISCRIMINATION

Universal College of Beauty, Inc. does not discriminate on the basis of race, color, religion, sex, handicap, financial status, age, and ethnic origin, area of origin or residence in its admissions, instruction or graduation policies.

FACILITIES

The Vermont Campus is a two story building that measure 5300 square feet. The Leimert Campus is also a two story building measuring 5600 square feet. All of our buildings are spacious, air-conditioned, modern facilities with many benefits for our staff and students. Our schools simulate salon conditions to help our students “learn by doing”, with modern equipment and a variety of supplies that help enhance the student’s product knowledge. A student lounge or break area is provided for student use with facilities for eating and taking breaks. Each student is assigned a locker in which to keep their uniforms, tools, products, and other personal items. Our students are taught to manage the reception desk by logging in patrons, answering the telephone and operating the cash register. They are then assigned on a daily basis to actually practice this task. They learn how to do inventory control and assist in operating the school’s supply system. Our objective is to help the student to become “salon ready”.

All of our schools maintain a library which includes periodicals, videos, DVD's, handouts, web-based resources and other resource materials a student may need to enhance their knowledge. A check out system is utilized. Our school has a Computer Lab for all of our students to practice taking sample State Board exams and for our instructors to access supplemental educational resources.

FOR HANDICAPPED STUDENTS

Access for handicapped students to the institution’s facilities is not available at the college. This institution does not offer special facilities or programs for the handicapped.

FRESHMAN CLASS ENROLLMENT

The freshman curriculum for each of the courses requires a specific number of hours of classroom lectures, demonstration, and student practice. Upon completion of these hours, student is allowed to advance to the clinic floor. **SEE CURRICULUMS STARTING ON PAGE 30.** The freshman class teaches the student from the very beginning and introduces the basics for those areas that the student will need to know to pass Barbering/Cosmetology Program examinations. From this initial introduction, the student will learn all fundamentals that are the basics for the student’s future and career. The hours spent in the freshman class varies according to student's progress. UNIVERSAL COLLEGE OF BEAUTY, INC. considers the freshman classes to be the foundation of the student’s future in Cosmetology.

CALENDAR/HOLIDAYS

The college is closed on **Sundays, Mondays and the following holidays: New Year’s Day, Martin Luther King Jr.’s Birthday, Memorial Day, Fourth of July, Labor Day, Thanksgiving day and the Friday and Saturday after Thanksgiving, Christmas Day and the next business day after Christmas.**

A “special “holiday may be declared for emergencies by the Administration for special reasons. Holy Days of all religious beliefs are respected and allowed.

CLASS SCHEDULE FOR 2013-14

Classes for Cosmetology, Manicurist and Instructor Training courses begin each Tuesday of each week. (Subject to change depending on the schedule of the school).

ORIENTATION CLASS

Orientation classes for students are held each Tuesday of each week prior to starting any new class. (Subject to change depending on the schedule of the school). All new students, transfers and re-enrolled students are required to attend prior to starting classes.

COURSES OF STUDY

The course of study for students enrolled in a Cosmetology course shall consist of sixteen hundred (1600) clock hours of technical instruction and practical operations covering all practices constituting the art of Cosmetology; for Manicuring four hundred clock hours (400); and Instructor Training six hundred clock hours (600). **Education Goals:** The Cosmetology course of study is designed to prepare students for the state licensing examination and for profitable employment as a **Cosmetologist** (D.O.T. #332.271-010, CIP #12.0401; **Manicurist**(D.O.T. #331.674-010, CIP # 12.0410 and **Instructor Training** (D.O.T. #075.127-010, CIP #12.0413).

HEALTH AND PHYSICAL CONSIDERATIONS

Generally the professional in the beauty field must be in good physical health for he/she will be working in direct contact with patrons. This related field of study requires 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 if these students (their parents or physician) believe they can fulfill the training demands.

DRUG ABUSE PREVENTION PROGRAM

The following information is available for all UNIVERSAL COLLEGE OF BEAUTY, INC. staff, students and Instructors: Anyone seeking information, counseling, or assistance regarding Drug Abuse Prevention contact the following:

Los Angeles Drug and Alcohol Treatment Center
California-drug-treatment-ceenter.com
2202 South Figueroa Street,
Los Angeles, CA (213) 344-8804

ATTENDANCE STATUS/POLICY (Ed.Code#94909(a)(8)(D)

Attendance must be maintained at an average of 70% of the scheduled attendance if the student is expected to complete the course of study within the 1.5 times of the period of time stated in the enrollment agreement. An absence may be excused by calling-in the same day prior to the beginning of class or with appropriate documentation. Students are required to make-up the lessons, and exams missed due to absenteeism. Excessive tardiness and or absenteeism will be reviewed by the Director to determine possible corrective action.

Absence of three (3) days or more without notification will be considered cause for suspension. Any student absent more than the twenty –one (21) consecutive days without notifying Instructor or Director will be withdrawn.

Full time students are required to be enrolled and attend a minimum of 30 hours per week. Half time enrollment requires a minimum of 15 hours per week. Part time enrollment requires that students attend a minimum of 19 hours per week.

STUDENT CLOCK HOUR POLICY

The Barbering/Cosmetology Program will only recognize time clock punched hours of attendance. As a result of this requirement this school can only give credit to students who record their attendance by using the time clock to punch in and out at the start and end of their class day and lunch period. Students are given up to seven (7) minutes to clock in and receive credit for the quarter (1/4) hour. This seven minute applies to starting the class day. Once theory classes have begun no one will be allowed to enter the theory class room.

At the completion of the week, a new time card is prepared from the current weekly time card. The daily hours and operations earned are transferred to the cumulative column. At the end of the week the cumulative figures are then entered into the final column and on the next week's time card the final totals are transferred to the prior column of the next week's time card. The time card must be signed by the student and the Instructor daily. **STUDENT'S MUST PUNCH THEIR OWN TIME CARDS!!!**

Time cards reflect the student's daily record of hours and operations. It is important the all of a student's hours and operations are recorded properly and accurately. The attendance personnel must be able to read the time cards so that the hours are correctly transferred to the roster.

The time cards are the property of the college and must remain at the college at all times. After a student clocks in, they are required to maintain applied effort. Personal grooming, leaving the building and reading material not related to Cosmetology, Manicuring or Instructor Training is not tolerated, if this occurs the student will be asked to stop such activity or to punch out for the remainder of the day. Continued activities of this nature could result in a student's termination.

The following is a guideline for the Instructor to issue credits:

1. Each theory must be initialed in the proper category. If that category is complete, the Instructor may issue credit in a comparative category.
2. The portion of the time card reflecting hours are in Theory hours earned and any classes the Instructor has demonstrated.
3. The portion of the time reflecting operations are to be applied efforts of the students as they manually perform practical subjects.
4. Some practical operations may take longer to perform according to the student's pace and ability.

NOTE: The following time frame is given by the State board for each operation:

Shampoo/set = 1 ½ hours; Scalp treatment = ½ to 1 hours; Permanent wave = 2 to 2 ½ hours; Facial = 1 ½ to 2 hours; Manicure = ½ hour and Hair cut = ½ to 1 hour.

LEAVE OF ABSENCE POLICY: (Ed.Code#94909(a)(8)(E)

Occasionally, students may experience extended personal, medical or other problems that make it difficult to attend class. During the leave of absence, the student is not considered withdrawn and no refund calculation is required if:

- The institution has a formal policy regarding leaves of absences
- The student followed the institution’s policy in requesting the leaves of absences
- The institution approved the request in accordance with the institution’s policy

LOA must be requested in writing by the student and must be approved by the School Director. A LOA request form must include the start and end date of the leave of absence. Leaves of absence may be granted for up to 180 days. Do not request a Leave of Absence unless you absolutely need to be off school for a period of more than 20 days but less than 60 days.

(For Financial aid recipients leaves are limited to a total of 180 days within a 12 month period, these 12 months initiate from the first day the student goes on the first leave).. Student’s on LOA’s will not be assessed any additional charges of tuition and will retain all credit for clock hours and work projects completed and will be returned to the academic progress status they held prior to the start of the leave of absence. The LOA extends the contract period and maximum time from the same number of days taken in the LOA. Student’s who fail to return from a LOA will be considered dismissed as of the last class day of attendance.

The refund calculation will be based on the date the school determined the student withdrew. All refunds due will be issued to the student or appropriate agencies and paid within 30 days of the date the school determined the student withdrew.

TUITION AND FEES POLICIES:

Institutional charges for the tuition charges are posted to the student tuition account on the basis of payment period by payment period. However, registration fee, books and supplies for the entire course will be assessed and posted in the students tuition account with the first payment period. Subsequent charges will be posted as needed.

Tuition and Fee Schedule:

The tuition and fees are recorded on the enrollment agreement at the time a student registers/enrolls in the course.

Tuition, Books, Kit and Other Fees: (Ed.Code #94909(a)(9)

COURSE	*TUITION	*REG. FEE	BOOKS	KIT	STRF	OTHER FEES	TOTAL	WEEKS
Cosmetology	\$16,000.00	\$150.00	\$300.00	\$570.00	\$8.50	\$0.00	\$17,028.50	50-75
Manicurist	\$2,000	\$150.00	\$100.00	\$250.00	\$2.50	\$0.00	\$2,502.50	14-21
Instructor Training	\$3,900.00	\$150.00	\$500.00	N/A	\$2.50	\$0.00	\$4,552.50	20-30

- **(Asterisk) = Refundable - Fee waivers are available to all students from time to time who enroll during specified time frames.**

Once used, kits are not refundable due to sanitary considerations. * Above kit prices include sales tax.

THE COLLEGE RESERVES THE RIGHT TO CHANGE THE TUITION AND FEES AND MAKE CURRICULUM CHANGES WITHOUT PRIOR NOTICE WHEN NECESSARY. ANY CHANGE WILL NOT AFFECT STUDENT’S CURRENTLY ATTENDING SCHOOL.

Textbooks will be issued at the beginning of the freshman class. After approximately six (6) weeks of freshman training, each student will be issued a complete kit of equipment with a carrying case. The kit contains the equipment necessary for satisfactory completion of the course. Students are expected to maintain the kit by replacing lost or broken articles. THE COLLEGE IS NOT RESPONSIBLE FOR A STUDENT'S EQUIPMENT, EITHER LOST OR STOLEN. Students must learn to be responsible for the tools of their trade.

CREDIT SLIP POLICY:

The school recognizes that students are unable to financially pay the balance of their tuition. Therefore, students can voluntarily agree to utilize the value of the patron credit slips to reduce the balance on tuition. If this is not their choice, they will pay the tuition balance indicated in the enrollment agreement.

Institutional Charges by Payment Period & Estimated Payments) Ed.Code#94909(a)(9)

Cosmetology

Payment period	1 st	2 nd	3rd	4 th	Totals
Tuition	4500	4500	3500	3500	16,000.00
Fees (Non-refundable)	150	0	0	0	150.00
Supplies (Non-refundable)	870	0	0	0	870.00
Other charges (Non-refundable)	0	0	0	0	00
*STRF (Non-refundable)	8.50	0	0	0	8.50
	5528.50	4500	3500	3500	17,028.50

*(Ed.Code#94909(a)(14), (5CCR#76215(a) & (5CCR#76215(b)

Instructor Training

Payment period	1 st	2 nd	Totals
Tuition	1950	1950	3900.00
Fees (Non-refundable)	150	0	150.00
Supplies (Non-refundable)	500	0	500.00
Other charges (Non-refundable)	0	0	0
STRF	2.50		2.50
	2602.50	1950	4552.00

Manicuring

Payment period	1 st	2 nd	Totals
Tuition	1000	1000	2000.00
Fees (Non-refundable)	150	0	150.00
Supplies (Non-refundable)	250	0	250.00
Other charges (Non-refundable)	0	0	0
STRF	1		1
	1401	1000	2401.00

EXTRA INSTRUCTION CHARGES (rev. 2/1/10)

Students are expected to complete their training within the time frame allowed as specified in the Enrollment Agreement. However, if the student reaches the expected graduation date stated on his/her contract and needs additional time to complete the hours and/or operations, this institution will extend a courtesy period of additional training limited to three weeks without assessing additional charges. Thereafter, overtime tuition charges will be assessed and an addendum to the enrollment will be for the remaining hours as follows:

Cosmetology - \$10.00

Manicurist - \$5.00

Instructor Training - \$6.50

NOTE: Length of time in course depends on number of hour's student contracts for on a monthly basis as specified in the Enrollment Agreement.

METHOD OF PAYMENT

Students are expected to contribute from their own family resources toward the students cost of attendance. Payment plans are available from this institution. Federal student financial is available to those that qualify to cover educational expenses. Financial aid may be in the form of grants (no repayment required) and student loans (THIS INSTITUTION CHOOSES NOT TO PARTICIPATE IN THE STUDENT LOAN PROGRAM). 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. 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 education 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.

BRUSH-UP

Students requiring preparation for the State Board exam will be billed at the course hourly rates, depending on which license they are applying for and a registration fee of \$150.00. Students must furnish their own equipment.

SATISFACTORY ACADEMIC PROGRESS (SAP)

This policy is established and maintained for ALL students (**Title, non Title IV recipients and students under VA benefits**) enrolled in NACCAS approved school, attending the school, within a course, and within the same attendance schedule. Information regarding SAP guidelines is provided to students during their Orientation, prior to signing an enrollment agreement as follows:

1. Maintain a cumulative academic average of “C” (70%) or better on all tests, work projects (operations) and other required course work. 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 towards course completion only when rated satisfactory or better.
2. Maintain a cumulative average attendance level of at least (2/3) (67%) of the scheduled hours indicated on their enrollment contract. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. For example, a student scheduled to complete 30 hours per week would have to maintain an average weekly attendance of at least 20 hours per week (2/3 x 30 = 20). 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
3. This standard shall apply to all students except those students on an approved Leave of absence . An LOA will extend the contract period and maximum time frame by same number of days taken in the LOA.
4. Students will receive a hard copy of their SAP determination (academic and attendance progress) at the time of each evaluation.

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:

<u>COURSE</u>		WEEKS	SCHEd. HRS/.
Cosmetology (Full time, 35 hours / week)	1600 hours	50	1750
Manicuring (Full time, 35 hours / week)	400 hours	14	490
Instructor Training (Full time, 35 hours / week)	600 hours	20	700
Instructor Training (Part time, 20 hours /week)	600 hours	45	900

EVALUATION PERIODS: Evaluations are conducted at the end of each period and will determine if the student has met the minimum requirements for SAP. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course. **All students** are evaluated for SAP as follows:

- Cosmetology 450, 900, 1250 clocked (actual) hours
- Manicuring 100, 200,300 clocked (actual) hours
- Instructor Trainees 300, 300 clocked (actual) hours

*Transfer students: Midpoint of the contracted hours or the established evaluation periods, whichever comes first.

ACADEMIC PROGRESS EVALUATIONS:

The qualitative element used to determine academic progress is a system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical operations. Academic learning is evaluated after each course is completed. Practical skills are evaluated according to procedures set forth in practical skills criteria as adopted by the

school and may be used toward course completion if satisfactory or better. If unsatisfactory, the skill will not be counted and will be repeated.

GRADING SYSTEM

Students must maintain a “C” (70%) average to maintain satisfactory academic status.

Numerical grades are considered according to the following scale:

90%-100%	A...Excellent
80%-89%	B...Above Average
70%-79%	C...Average
60%-69%	D...Unsatisfactory (Below Average)
50%-59%	F...Fail

DETERMINATION OF PROGRESS STATUS:

Students meeting the minimum requirements for academic and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled 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:

(Ed.Code#94909(a)(8)(C)

Students who fail to meet minimum requirements for attendance or academic 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 will 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 under the following circumstances:

- The institution determined that satisfactory academic standards can be met by the end of the subsequent evaluation period; or
- The institution develops an academic plan for the student, that, if followed will ensure that the student is able to meet the institution's SAP requirements by a specific point within the maximum timeframe established for the individual student.
- The student appeals at the beginning of the probationary period
- 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 not met both the attendance and academic requirements required for SAP 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 SAP and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period.

INTERUPTIONS, COURSE INCOMPLETES, WITHDRAWALS:

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 LOA. 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 LOA and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same SAP status as at the time of withdrawal.

APPEAL PROCEDURES (SAP):

Student's who wish to appeal the decision that they are not making Satisfactory Academic Progress must submit a written request to the institution's Director. The letter should be received within ten (10) days of the non-satisfactory determination and must describe any circumstances such as the death of a relative, an injury or illness of the student, or other allowable special circumstances. **Please note that simply not making SAP is not a valid excuse for an appeal.** The letter must also include, with supporting documents, reasons why the determination should be reversed and changes that have occurred with the student's situation that would allow them to achieve SAP by the next evaluation point. Appeal documents will be reviewed, a decision given to the student within 10 calendar days. The appeal documents and written decision will be retained in the student's file. If the student prevails upon appeal, the SAP progress determination will be reversed and SFA will be re-instated.

TRANSFER HOURS (SAP): 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. SAP evaluation periods are based on actual contracted hours at the institution.

DISCLOSURE OF EDUCATION RECORDS: (5CCR#71810 (b)(1)-(15))

Universal College of Beauty, Inc. complies with the Family Educational Rights and Privacy Act. (FERPA). This act protects the privacy of education and establishes a student's and/or parent/guardian of a minor's right to inspect and review their educational record, under the supervision of a staff member. Students or their parent/guardian, if the student is a dependent minor, may have access to their own files by contacting staff for an appointment. The school may require advance notice of up to 48 hours and an appointment for review of these files. Students, or their parent/guardian if the student is a dependent minor, may not remove these records from the campus.

No information regarding a student will be released without the prior written consent of the student or if the student is a dependent minor, their parent/guardian, unless Universal is required to do so by law, a government agency or Universal's accrediting agency. Educational records are defined as files, materials, and documents that contain information directly related to the student's period of enrollment that are maintained by the institution. This institution will keep these records for five years from the last day of attendance. After this period all records EXCEPT the official transcript are destroyed. The students are not entitled to inspect the financial records of their parents. Written consent from the student and/or parents is required before educational records may be disclosed to any party with the exception of accrediting commission or governmental agencies authorized by law.

Schools may disclose, without consent, "directory" information such as student's name, address, telephone number, date and place of birth, honors and awards, dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory

information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, bulletin board information, student body meetings or newspaper article) is left to the discretion of each school.

The school must keep a record of each request for access and each disclosure of personally identifiable student information. The record must identify the parties who requested the information and their legitimate interest in the information. This record must be maintained in the student's file as long as the educational records themselves are kept.

CAREER ADVISING /PERSONAL ATTENTION /PROFESSIONAL REFERRALS

Students are advised individually, as often as necessary, but at least on a quarterly basis to review the student's progress and adjustment. Successful Salon Owners and Stylists are scheduled into the school regularly to give demonstrations and discuss career goals, etc. with the students. Students may request additional advising sessions at any time. Students are given personal attention assistance at every stage of training from the first day of enrollment to the day of graduation. At predetermined intervals, measuring instruments are utilized to evaluate the rate and quality of the student and remedial assignments are made when required. Particular attention is given to preparation for the Barbering/ Cosmetology examination. However, this school does not provide housing for its students.

During orientation, drug abuse information is given. However, if at some point, professional assistance is indicated, staff will make the appropriate referral.

ENGLISH AS A SECOND LANGUAGE

This institution does not offer English as a Second Language (ESL) course. All prospective students that are accepted for enrollment must be proficient in the English Language.

GENERAL SCHOOL RULES AND REGULATIONS – (rev. 6/2013)

The following are UNIVERSAL COLLEGE OF BEAUTY, INC. rules and regulations that ALL of our students are expected to follow, however, each campus might have more specific rules and regulations that will be given to each student during orientation.

1. School hours at the campuses are as follows:
Vermont campus - Tuesday - Saturday - 9:00 a.m. to 4:00 p.m.
Leimert campus – Tuesday – Saturday – 9:00 a.m. to 4:00 p.m.
2. Time cards must be legible and **STUDENTS MUST PUNCH THEIR OWN TIME CARDS.**
3. In case of illness or emergency on any day, the student must call in to the school **Leimert (323) 298-0045 - Vermont (323) 750-5750**, to report his/her absence before 9:00 a.m. that morning.
4. Students are required to be in class for roll call promptly between 9:00 and 9:15 a.m. in a clean prescribed uniform. No hats allowed and head scarves must be approved by the Director.
5. Any student appearing in school with their hair not set and neat will be clocked out. Personal grooming is allowed ONLY for students who have attended school 30 hours in the previous week.
6. **TARDY POLICY:**
Vermont campus - A student who is tardy (after 9:16 a.m.) can clock in and do independent study until theory class ends.
Leimert campus – Any student who is tardy (9:16 a.m.) cannot clock in until theory class is over and they may not attend theory class.
Vermont & Leimert campuses: Student's who are habitually tardy five (5) times in one month, will be advised and if the tardiness continues may be suspended, placed on probation or one day of attendance (6 hours) will be deducted from student's clock hours.
7. Student's will take lunch between 11:30 a.m. and 2:00 p.m. (the exact time and length of lunch period will be determined by the School Director) and must be cleared by the Instructor. If a student has not had lunch by 2:00 p.m. - this should be reported to the Instructor. **The taking of a lunch period is each student's responsibility and must be staggered.**
8. A student must use the time clock to punch "IN" when entering and "Out" when leaving. Students failing to do so will only receive credit for hours indicated by the time clock.
9. No student is allowed to clock out during college hours without permission from the instructor.
10. **NO STUDENT MAY CLOCK IN OR OUT FOR ANOTHER STUDENT.** This rule is strictly enforced and may be grounds for disciplinary action.
Smoking is not allowed in the building and no gum chewing is allowed in the Clinic area at any time.
11. **STUDENTS CAN NOT REFUSE TO GIVE SERVICE TO A PATRON, UNLESS EXCUSED BY AN INSTRUCTOR. FAILURE TO PERFORM THIS SERVICE, WITHOUT OFFICIAL EXCUSE MAY BE GROUNDS FOR SUSPENSION.**
12. No visitors are permitted in the classrooms or student lounges unless approved by the Director or Instructor.
13. College business telephones may not be used for personal calls. However, incoming calls regarding
AN EMERGENCY CALL, for students will be allowed. The use of cell phones, iPods or any other listening device is governed according to the rules and regulations of each campus
14. Rigid adherence to the rules and regulations of sanitation, disinfecting and personal hygiene is required at all times.

15. Student's must keep their work stations, in class or on the clinic floor, clean and sanitary at all times
16. A minimum of ½ hour of sanitation must be completed by the student daily. All kits must be in a sanitized condition at the end of the day.
17. All students serving the public must be courteous and pleasant. If difficulty arises with a patron, the student is to call an Instructor.
18. No student may leave a patron while doing a perm or hair coloring service, except in an emergency and is excused by an Instructor
19. Students are not allowed to give services or materials other than what is called for the on service ticket. Students violating this rule will be disciplined accordingly
20. Students will pay in advance for supplies for personal services such as permanents, tints, bleaches, etc. Personal service will not be allowed on Fridays or Saturdays. Personal service must be authorized by the Director or an Instructor.
21. Students are responsible for the return of college materials or equipment loaned to them. Students must not borrow equipment from each other. Each student is solely responsible for their personal belongings and materials.
22. Students must not gather or congregate around the Receptionist desk, in the offices visit with a student who is working on a patron.
23. Students are required to attend school **TUESDAY THROUGH SATURDAY** unless the day is designated as a Holiday as indicated on Page of this catalog. However, attendance on **SATURDAY'S is MANDATORY.** The college reserves the right to discontinue a student if this rule is violated. A student may be required to produce documentation for absences.
24. Students have access to advising from members of the college on personal or other problems, including referral for professional assistance, if necessary. The school maintains a record of student referrals. The college positively reserves the right to suspend or expel a student who gossips, uses vulgar language, fights on school grounds, makes threats toward staff, or causes any other kind of discord.
25. The college 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. If this occurs the student will be **Automatically Expelled.**
26. Students must keep a record of hours and services for each day as required on the student daily record of applied effort. Weekly time cards will be audited by the college. Cosmetology credit will be given for applied effort only if the student is continuously engaged in training and study of the branch of Cosmetology for which a student is enrolled.
26. All students will be expected to maintain an average of "C"(70%) in theory and in all practical subjects. Probationary status will result in case of failure to do so.
27. Only products furnished by the college may be used unless otherwise approved by the Supervisor.. Products brought in by the students to use, must be approved by the college
28. Instructors will show student's the parking areas
29. Students must comply with all instructions, directions, orders, etc. given by personnel relative to school activities. Insubordination will not be tolerated and will be subject to disciplinary action.
30. Students must comply with college policy and State rules and regulations
31. In case of absences, all assignments, tests and homework may be made up. Any deviation from the policy must be in writing from the office and signed by a member of the administrative staff.
32. Notify office immediately of any name, address or telephone change.
33. **STUDENTS ARE REQUIRED TO BRING THEIR TEXTBOOKS AND SUPPLIES TO SCHOOL EACH DAY**

34. Absence of THREE days or more without notification will be considered cause for suspension. Any student absent more than twenty-one (21) days without notifying the Instructor or School Director will be considered for termination.

35. **Time slips must remain in the school at all times - removal of these slips will be grounds for suspension.**

These rules are designed to form excellent work habits and attendance, and to aid in the student's completing the course as soon as possible so that they may become employed as a Cosmetologist, Manicurist or Instructor.

VIOLATION OF SCHOOL RULES MAY RESULT IN SUSPENSION OR TERMINATION

SCHOLARSHIPS

UNIVERSAL COLLEGE OF BEAUTY, INC. does not award any institutional scholarship incentives.

COLLECTION OF TUITION: (Ed. Code 94899.5(b))

Students are required to pay tuition on a quarterly basis. At the time of enrollment, student is required to make an advance payment that shall not exceed one term or four months (quarterly). However, once the student has completed 50% of the program, the institution may require full payment. As an alternative, a student has the option to pay the institution in full for tuition and fees, including funds received through institutional loans, after the student has been accepted and enrolled and the date of the first class session is disclosed on the enrollment agreement.

Ed.Code #94899.5(e)

STUDENT TUITION RECOVERY FUND (STRF):

(Ed.Code#94909(a) (14), (5CCR#76215(a) & (5CCR76215 (b)

The State of California created the STRF to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency program attending certain schools regulated by the Bureau for Private Postsecondary Education. You must pay the state imposed STRF if any of the following applies to you:

1. You are 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 such an employed, government program or other payer unless you have a separate agreement to repay the third party.

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

1. You are not a California resident, or not enrolled in a residency program, or
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you do not have a separate agreement to repay the third party.

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

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

REFUND POLICIES (Ed.Code#94909(a)(8)(B)
BUREAU FOR PRIVATE POSTSECONDARY AND VOCATIONAL EDUCATION
(BPPE)

Student's right to Cancel

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

On the first day of class, students' will be given two Notices of Cancellation forms to be used if they decide to cancel, however, they can use any written notice that they may wish. It is effective if it shows that the student no longer wishes to be bound by the enrollment agreement. The notice must be submitted directly to the Financial Aid Office. A withdrawal may be initiated by the student's written notice or by the institution due to student's academics or conduct, including but not necessarily limited to, a student's lack of attendance. If submitted by mail, it is effective when it is deposited in the mail properly addressed with prepaid postage.

Any monies due are refunded within 30 days of written cancellation or termination

REFUND POLICY

Applies to all terminations for any reason. After the cancellation period, the institution provides a pro rata refund of ALL funds paid for tuition charges to students who have completed 60 percent or less of the period of attendance. Once more than 60 percent of the enrollment period in the entire course has incurred (**including absences**), there will be no refund to the student. An applicant not accepted by the school is entitled to refund of all monies except non-refundable application fee.

A registration fee of \$150.00 **is a non-refundable item**. Equipment, books, supplies, tools, uniforms, kits and any other items **issued and received by the student** would not be returnable. **Once received** by the student it will belong to the student and will represent a liability to the student.

If you cancel the agreement, the school will refund any money that you paid, less and deduction for registration fee and equipment received. If you withdraw from school after the cancellation period, the refund policy described above will apply. If the amount that you have paid is more than the amount that you owe for the time you attended, then a refund will be made within 45 days of the official withdrawal date. See Refunds section below. If the amount that you owe is more than the amount that you have already paid, then you will have to arrange with this institution to pay that balance. Official withdrawal date is on the student's notification or school's determination. Academic credits earned but not paid for will not be released by the institution.

WITHDRAWAL FROM SCHOOL: - POLICIES AND PROCEDURES

Determination of withdrawal date: (Ed.Code#94909(a)(8)(B)

The date of withdrawal from this institution is the last physical date of attendance recorded in the institutional records. However, unofficial withdrawals for clock hour students can be determined by the school through monitoring clock hour attendance at least every thirty days or earlier. Return of Title IV Funds and Institutional Refund policy will use this date in their calculations as the end date of the payment period or enrollment period. Institutions will use the determination of the withdrawal date as the start of the 45 day period in which the institution

would make restitution of funds as calculated by the Return of Title IV or Institutional Refund policy calculation in accordance to State and Federal regulations.

Determination of withdrawal from school:

Institutions will determine that a student is no longer enrolled on the earliest of:

- The date student notifies the Financial Aid Office of his/her intent to withdraw from school. Other staff members are not authorized to accept the student's notice of intent to withdraw and would be referred to the Financial Aid Office.
- The date the school terminates the student's enrollment due to academic failure or for violation of its rules and policies stated in the catalog
- For California Schools: If a student is absent for three consecutive weeks and is not on an approved leave of absence, the student will be deemed a withdrawal even though he/she indicated that he/she was not withdrawing.
- The student failed to return on schedule from an approved leave of absence. In this case, the withdrawal date will be the last day attended prior to the start of the approved leave of absence and the institutional determination of withdrawal date will be the scheduled date of return from the approved leave of absence.

Withdrawal Calculation:

Once the students has been determined by the institution to have withdrawn from the course of study, the institution will determine if the student received or was entitled to receive Federal Funds from the Title IV Funds from the Title IV Financial aid program available at the institution during the payment period (or enrollment period). If the answer is YES, the institution will conduct two distinctive and difference calculations. Those calculations are described as follows:

RETURN OF TITLE IV FUNDS:

This formula determines the percentage of time that the student completed of the payment period or enrollment period in a course at the time of the student's withdrawal. This percentage is than applied to the amount of Federal Funds from the Title IV programs that the student received or could have received in the same payment period or enrollment period. The result of this calculation is defined as earned funds. If the student received more that the earned amount, the overpayment is called unearned funds and must be returned to the programs in the following order:

1. Unsubsidized Loans from FFLEP or Direct Loan
2. Subsidized Loans from FELP 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

If the calculation shows that the student owes funds to the loan programs, the repayment of those funds will be in accordance to the terms described on the promissory note of the respective loans.

If the calculation shows that the students owes funds to grant programs, the liability of the student is limited to the amount by which the original grant overpayment amount exceeds half of the total Title IV grants funds received by student. These funds are due from the student within

45 days. If not paid in that time and if the student has not made arrangements with the Department to pay that amount, the student will be referred to NSLDS, a central system that will show the student ineligible for aid until the matter is taken care of by the student.

If the institution was required by this calculation to return to the programs some of the funds it has collected as tuition payment, the student's tuition account would be adjusted accordingly. Therefore, if the tuition was paid in full, but if the institution returned funds to the programs, the tuition account will show that the student owes that amount returned by the institution to the programs. Those refunds will be paid to the program funds in accordance to the order listed above, limited to the amount of funds that came from each aid program within 45 calendar days from the determination of withdrawal from school.

POST WITHDRAWAL DISBURSEMENT:

If the calculation shows that the received less aid than what the student earned within the payment period or enrollment period, than the student would be notified of the amount of Grant funds to be used to cover institutional charges incurred by the student, or the available amount from Grant funds for direct disbursement of the student for other educational expenses. If loan funds are involved in this calculation, the institution will notify the student or parent of the loan amount it wishes to utilize to cover educational charges, the financial aid program where the funds are coming from and the student will be reminded of the responsibilities involved in receiving loan funds.

Once this calculation is finalized, the institution will then perform a **second and different calculation** using the net funds retained (original tuition payments calculation is known as the institutional refund policy calculation).

INSTITUTION REFUND POLICY

This is a calculation mandated by the state agency, the accrediting agency or the institution itself. The formula takes into consideration the percentage of the course completed and it applies that percentage or the corresponding brackets to the institutional charges to determine how much the institution earned of those charges, how much was paid toward those charges and finally the amount owed, if any, by the student to the school or if there is an amount due from the institution as a refund to the Title IV aid program. Those refunds will be paid to the program funds in accordance to the order listed above, limited to the amount of funds that came from each aid program **WITHIN 45 CALENDAR DAYS** from the determination of withdrawal from school date.

POLICY FOR FINANCIAL BALANCES:

- A. **If student has a FINANCIAL BALANCE**, the school will send notification of this balance within 10 to 21 days of the students' withdrawal or termination date. Once the balance is received by the school the student will be sent a Proof of Training and the Record of Withdrawal.
- B. **If the student DOES NOT HAVE A FINANCIAL BALANCE**, the school will send the student a Proof of Training and Record of Withdrawal within 10 to 21 days of the students' withdrawal or termination.

Equipment

If the school has given the student any returnable equipment including books or other materials, they shall return it to the school within 20 days following the date of their notice of cancellation. If the student fails to return this equipment, including books or other materials, in good condition

within the 20 day period, the school may deduct its documented cost for the equipment from any refund that may be due to the student. Once the student pays for the equipment, it is theirs to keep without further obligation. As stated on the front page of the enrollment agreement and in this catalog, beauty supplies and equipment are not returnable items due to sanitary reasons. Therefore, once a student received any beauty equipment, its cost is charged to their account. If the student cancels the agreement, the school will refund any money that was paid, less any deduction for registration fee and equipment received

TUITION ADJUSTMENT SCHEDULE

For students who enroll in and begin classes, the following schedule to tuition adjustment is authorized:

PERCENTAGE LENGTH COMPLETED TO TOTAL TUITION	AMOUNT OF TOTAL TUITION
LENGTH OF COURSE	OWED TO SCHOOL
0.01 to 4.9%	20%
5% to 9.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

Hypothetical Refund Example according to the State Pro-rata policy

Assume that a student upon enrollment in a 1600 clock hour course, pays \$6,800.00 for tuition, \$75.00 for registration and \$400.00 documented cost to school, for equipment as specified in the enrollment agreement and withdraws after completing 600 hours without returning the equipment due to sanitary reasons. The pro rata refund to the student would be \$4250.00 based on the calculation 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	\$7400.00	Tuition Cost	\$6800.00	Paid for Instruction	\$6800.00
Less Registration Fee (Not refundable)	75.00	Hours in the course	1600	Hours attended	600
Less cost of un-returnable Equipment	525.00	Hourly charge	4.25	Tuition owed 600 x \$4.25	\$2,550.00
Equals amount paid for Instruction	\$6800.00			Refund due	\$4250.00

For the purpose of determining the amount the student owes for the time they attended (include the hours of training offered to the student but not attended by the student), you shall be deemed to have withdrawn from the course when any of the following occurs:

- a. Student notifies the school of their withdrawal or the actual date of withdrawal
- b. The school terminates students' enrollment due to academic failure or for violation of its rules and policies
- c. Student failed to attend classes for a three week period. In this case, the date of withdrawal shall be deemed to be the last date of recorded attendance
- d. Student failed to return on schedule from an approved leave of absence. Termination will be on the scheduled date of return

***** NOTE:** This institution calculates refunds according to State, Accrediting Agency and Federal requirements

The calculation that results most favorable to the student is the one selected on the final calculation.

SCHOOL CLOSURE/TEACH OUT POLICY:

If the school closes permanently and ceases to offer instruction after students have enrolled or if a course is canceled after students have enrolled and instruction has begun, students participating in Title IV student financial assistance programs will be able to continue their course of study under the following policy:

This school will place students in a Cosmetology school where they have a reasonable opportunity to resume and complete the canceled course(s) of study or a similar course of study at a school that offers similar educational programs and have no business connections with the original institution

- a. The teach out will be performed by previous agreement by an institution in the same geographic area as the original school which provided the course of study
- b. The teach out school shall not charge the students an amount greater than that to which the original school would have been entitled for the period covered by the teach out, and for which the student has not yet been paid.
- c. This school shall arrange for individual notice to affected students of the availability of the teach out plan and diligently advertise such availability. The agreements among other schools of Cosmetology may provide that teach out notices may be sent by the teach-out school(s).
- d. The teach out plan must be approved by the U.S. Secretary of Education.

Students who are not recipients of Title IV federal financial aid shall be entitled to a pro-rata refund of tuition

STUDENT'S RIGHTS AND RESPONSIBILITIES

The student has the right to ask the school:

- The name of its accrediting and licensing organizations
- About its programs, its instructional laboratory, and other physical facilities , and its faculty
- What the total cost of tuition and all fees and the policy on refunds on students who withdraw
- What financial assistance is available, including information on all federal, state, local, private and institutional financial aid programs.
- What the procedures and deadlines are for submitting application for each available financial aid program.
- How it selects financial aid recipients
- How it determines financial need
- How much of the student's financial need, as determined by the school, has been met
- To explain each type and amount of assistance in your financial aid package
- What the interest rate is on any student loan the student has, the total that has to be repaid, when the repayment begins and what cancellation or deferment (postponement) provisions apply.
- To reconsider the aid package, if the student believes a mistake has been made or if enrollment or financial circumstances have changed
- How the school determines whether the student is making satisfactory progress and what happens if the student is not
- What special facilities and services are available to the handicapped

It is the student's responsibility to:

- Review and consider all the information about the school program before enrolling
- Review the catalog and School Performance fact sheet prior to signing an enrollment agreement.
- Pay special attention to the application for student financial aid, and complete it accurately, and submit it on time to the right place. Errors can delay or prevent the receipt of financial aid
- Know and comply with all deadlines for applying and re-applying for aid
- Provide documentation, corrections, and/or new information requested by either the financial aid officer or the agency to which you submitted the application
- Notify the school of any information that has changed since you applied
- Read, understand, and keep copies of all forms you are asked to sign
- Repay any student loan. When you sign a promissory note, you are agreeing to repay your loan
- Request an exit interview at the time you are leaving the school to determine the net balance of your account with the school as well as the net balance of any student loan
- Notify the school of any 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
- Understand the school's policy
- 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.

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.

(Ed. Code #94909 (a)(5))

CURRICULUM FOR COSMETOLOGY..... (1600 Hours)

The curriculum for students enrolled in a Cosmetology course shall consist of sixteen hundred (1,600) 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. 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 a mannequin. Please note 505 hours are devoted to clinic/theory experience that shall include all phases of Cosmetology. Additionally students are not to receive any compensation for services performed on patrons. Such technical instruction and practical operations shall include:

Technical Subject Minimum	Minimum Hrs.	
	Technical Instruction	Practical Operations
1. The Cosmetology Act and the Board’s Rules & Regulations	20	
2. Cosmetology Chemistry - shall include the chemical compositions and the purpose of cosmetic, nail, hair, and skin care preparations. Shall also include the elementary chemical makeup, chemical skin peels, physical and chemical changes of matter.	20	
3. Health & Safety/Hazardous Substances - shall include training in establishments, material safety, data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, and communicable diseases including HIV/AIDS and Hepatitis B.	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.	05	
5. Disinfection and Sanitation - shall include procedures to protect the health and safety of the consumer as well as the technician. The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specified in Sections 979 and 980. Disinfection 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 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	20	40
(B) Press and Curl		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 - include hair analysis, predisposition tests, safety precautions, formula mixing, tinting bleaching and the the use of dye removers. Shall not include ANY CREDIT for color rinses.		
(A) Hair Coloring	40	50
(B) Bleaching		2

13. Scalp and Hair Treatments - shall include hair and scalp analysis, brushing, electric and manual scalp manipulation and other hair treatments	05	20
14. Facials		
(A) Manual - shall include cleansing, scientific manipulations packs and masks.	05	10
(B) Electrical - shall include the use of all electrical modalities, including dermal lights and electrical apparatus for facials and skin care purposes, however, machines capable of producing 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 scrubs. Training shall emphasize that only non-living upper most layers of facial skin, known as the epidermis may be removed and only for the purpose of beautification. All practical operations must be performed in accordance with section 992 regarding skin peeling	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.	20	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		
(A) Water and Oil Manicures including nail analysis and hand arm massage.	05	15
(B) Complete Pedicure including nail analysis and foot and massage	05	10
(C) Artificial Nails		
(1) Liquid and Powder Brush-on	10	Nails 50
(2) Artificial Nail Tips	10	Nails 50
(3) Nail Wraps and Repairs	05	Nails 20

COSMETOLOGY PERFORMANCE OBJECTIVE

1. Acquire knowledge of laws and rules regulating practices in California’s Cosmetology establishments.
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.

COURSE OBJECTIVES:

Perform the basic manipulative skills in the areas of hair styling, hair shaping, hair coloring, texture services, scalp and hair conditioning, skin and make-up, and nail care. Perform the basic analytical skills to advise clients in the total look concept.

DEVELOP THE FOLLOWING ATTITUDES AND PERSONAL TRAITS

1. Learn to appreciate good workmanship common to Cosmetology
2. Maintain a respectful and courteous attitude toward the public and co-workers
3. Strive toward enhancing traits of honesty and integrity
4. Communicate effectively

REQUIREMENTS FOR SATISFACTORY COMPLETION OF COURSE: Shall have completed Theory and Operations required by the State Barbering and Cosmetology Program with GPA of “C: (70%) or better and 67% attendance.

Ed. Code #94909(a) (5)

GRADUATION REQUIREMENTS: A student that has successfully completed a prescribed course of study will receive a diploma of completion if they have accomplished the following:

1. Completed the number of hours required for the chosen course of study within the maximum time frame.
2. Maintained a minimum academic average of 70% or better on both theory and practical work and 67% attendance.
3. Completed any and all requirements as discussed with staff.
4. Paid all financial obligations

LICENSING REQUIREMENTS: Applicant must be 17 years of age or older and have completed high school or its equivalent. A Cosmetology license will be granted by the Barbering and Cosmetology Program only after the student has successfully completed and graduated from the Cosmetology course described above and passed the Barbering and Cosmetology Examination with an overall average of 75%. (**Ed. Code #94909(a)(6)**)

EMPLOYMENT OPPORTUNITIES:

Hairstylist, color technician, shampoo assistant, braiders and salon owners/managers and platform artist

(Ed. Code #94909 (a)(5))

CURRICULUM FOR MANICURIST COURSE..... (400 Hours)

The curriculum for students enrolled in a Manicurist and Pedicurist course shall consist of four hundred (400) clock hours of technical instruction and practical operations covering all practices of a manicurist and pedicurist. Technical instruction means instruction by demonstration, lecture, classroom participation, or examination. Practical operation means the actual performance by the student of a complete service on another person. Please note 40 hours are devoted to clinical/ theory experience which will include all phases of Manicuring and Pedicuring. Additionally, students are not to receive compensation for services performed on patrons. Such technical instruction and practical operations shall include:

Technical Subject	Minimum Hrs. Technical Instruction	Minimum Practical Operations
1. The Cosmetology Act and the Barbering and Cosmetology Program rules and regulations	10	
2. Cosmetology Chemistry related to manicuring practices - shall include the chemical composition and purpose of nail care preparation	10	
3. Health and Safety/Hazardous Substances - shall include training in chemicals and health establishments material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, communicable diseases, including HIV/AIDS and Hepatitis B.	15	
4. Disinfection and Sanitation - shall include procedures to protect the health and safety of the consumer as well as the technician. The <u>ten</u> required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specified in Sections 979 and 980. Disinfection should be emphasized throughout the entire training period and must be performed before the 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	60
8. Application of Artificial Nails		
(A) Acrylic: Liquid and Powder Brush-Ons	15	80 Nails
(B) Nail Tips	10	60 Nails
(C) Nail Wraps and Repairs	05	40

MANICURIST PERFORMANCE OBJECTIVE

1. Acquire knowledge of laws and rules regulating practices in California Cosmetology establishments
2. Understand sterilization procedures
3. Acquire knowledge of general theory of Manicuring, including Anatomy, Physiology, Chemistry and theory relative to practical procedures
4. Acquire business and management techniques common to Manicurists.

COURSE OBJECTIVES

1. Use of proper implements for Manicuring, Pedicuring and Artificial Nails
2. Develop the knowledge to recognize the various skin conditions, diseases and disorders
3. Develop knowledge of safety precautions in the use of Manicuring, Pedicuring and application of Artificial Nails
4. Successfully pass the state board examination

DEVELOP THE FOLLOWING ATTITUDES AND PERSONAL TRAITS

1. Learn to appreciate good workmanship common to Manicuring
2. Maintain a respectful and courteous attitude toward the public and co-workers

3. Strive toward enhancing traits of honesty and integrity

REQUIREMENTS FOR SATISFACTORY COMPLETION OF COURSE

Shall have satisfactorily completed Theory and Operations required by the State Barbering and Cosmetology Program with a GPA of "C" 70% or better and 67% attendance

GRADUATION REQUIREMENTS: A student that has successfully completed a prescribed course of study will receive a diploma of completion if they have accomplished the following:

1. Completed the number of hours required for the chosen course of study within the maximum time frame.
2. Maintained a minimum academic average of 70% or better on both theory and practical work and 67% attendance.
3. Completed any and all requirements as discussed with staff
4. Paid all financial obligations

LICENSE REQUIREMENTS: Applicant must be 17 years of age or older and have completed the 10th grade.

A Cosmetology license will be granted by the Barbering and Cosmetology Program only after the student has successfully completed and graduated from the Cosmetology course as described above and passed the Barbering and Program Examination with an overall average of 75%. **Ed. Code #94909(a)(6)**

EMPLOYMENT OPPORTUNITIES:

Nail technician, nail salon owner, platform artists.

CURRICULUM FOR INSTRUCTOR TRAINING COURSE..... (600 Hours)

The curriculum for students enrolled in an Instructor Training course shall consist of six hundred (600) clock hours of technical instruction and practical operations in teaching the art of Cosmetology as defined in section 7316 of the Barbering and Cosmetology Act. Technical instruction means instruction by demonstration, lecture, classroom participation, or examination. Practical operation shall mean the actual performance by the Instructor trainee of teaching techniques and principles. Please note 110 hours will be devoted to clinic/theory experience which shall include all phases of being an Instructor. Additionally, students are not to receive compensation for any services performed on patrons.

NOTE: Per State Board – Instructor Trainee’s no longer have to obtain a license to teach Cosmetology.

TECHNICAL SUBJECT	MINIMUM HOURS OF INSTRUCTION	MINIMUM OPERATIONS
1. The Cosmetology Act and the Program’s Rules and Regulations	10	
2. Preparatory Instruction		
(A) Instructional techniques: Methods of instruction, lecture, demonstration, performance, communication skills; instructional aids, student motivation and learning	40	
(B) Organization techniques: 4 step teaching method. Performance objectives; and learning domains.	30	50
(C) Lesson planning: Subject, title, outlines, development; and visual aids, etc.	60	50
(D) Techniques of evaluation: Purpose of tests, types of tests, test administration; scoring and grading, Academic advising to students	60	
3. Conducting classroom and technical instruction and demonstrations for three(3)or more students on all practices of Cosmetology including The Barbering and Cosmetology Program’s rules and regulations. (Shall be conducted under the supervision of a licensed Instructor)	140	
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.	160	

NOTE:

While the Board of Barbering and Cosmetology does not require instruction in Administrative responsibilities i.e. records management and organizational and regulatory requirements, and; career and employment information i.e. professional ethics, effective communication and human relations, compensation packages and payroll deductions and licensing requirements and regulations, these subject areas are required by NACCAS (National Accrediting Commission of Career Arts & Sciences) and will be integrated during the Instructor Trainee course of study.

INSTRUCTOR TRAINEE PERFORMANCE OBJECTIVES

Develop the ability to:

1. Teach related information, manipulative operations and techniques
2. Use various teaching aids, such in instruction sheets, visual aids and tests
3. Provide information on specific teaching techniques used by the Instructor in a Vocational School

ATTITUDES AND PERSONAL TRAITS

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

COURSE OBJECTIVES;

1. Develop occupational experiences and personal characteristics that will improve and enhance the Cosmetology profession by providing the highest quality of instruction to students.
2. Develop lesson plans, outlines, procedures and tests that will insure student comprehension and will motivate all students to want to learn.
3. Development of a course content reflecting a comprehensive and correlative unit of study
4. Development of instructional materials that will facilitate set-up and preparation of classes
5. Development of a variety of supplemental teaching aids that will motivate students to want to learn the art of Cosmetology.

REQUIREMENTS FOR SATISFACTORY COMPLETION OF COURSE/LICENSING: Shall have satisfactorily completed Theory Hours and Operations required by Universal College of Beauty, Inc. with a GPA of "C" (70%) or better and 67% attendance.

GRADUATION REQUIREMENTS: A student that has successfully completed a prescribed course of study will receive a diploma of completion if they have accomplished the following:

1. Completed the number of hours required for the chosen course of study within the maximum time frame.
2. Maintained a minimum academic average of 70% or better on both theory and practical work and 67% attendance.
3. Completed any and all requirements as discussed with staff
4. Paid all financial obligations

LICENSE REQUIREMENTS: Applicant must be 17 years of age or older and have completed the 10th grade or its equivalent and possess a valid Cosmetologist license. **Per State Board, Instructor Trainees no longer have to have obtained a Cosmetology license to teach.**

Ed. Code #94909(a)(6)

EMPLOYMENT OPPORTUNITIES:

Cosmetology Instructor, School Owner, Trade show producer

UNIVERSAL COLLEGE OF BEAUTY, INC.

ORGANIZATIONAL CHART

JOHN C. WILLIAMS
PRESIDENT/CEO

Director - Vermont Campus Kenneth J. Williams	Director - Leimert Campus Loretta C. Williams
Admissions Kenneth Williams	Admissions Loretta C. Williams
Financial Aid Officer Myesha Dickson	Financial Aid Officer Myesha Dickson
Placement Kenneth J. Williams	Placement Kenneth J. Williams

Registrar
Lasana Jones

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EDUCATIONAL FACULTY QUALIFICATION LIST

VERMONT CAMPUS

KENNETH J. WILLIAMS			
Licensed Cosmetologist	11 years		
DONNETTE O'NEAL	INSTRUCTOR		
Licensed Cosmetologist	9 years	JOHN C. WILLIAMS	INSTRUCTOR
Certificate of Authorization	6 years	(Substitute for all campuses)	
		Licensed Cosmetologist	65 years
GWENDOLYN FIELDS-ABRAMS	INSTRUCTOR	Licensed Instructor	63 years
Licensed Cosmetologist	34 years	Teaching Credential	27 years
AA Degree			
JASMINE WILLIAMS	INSTRUCTOR		
Licensed Cosmetologist	2 years		

LEIMERT CAMPUS

CARLA PENN	INSTRUCTOR (On medical leave)		
Licensed Cosmetologist	20 years		
Instructor	20 years		
SHIRESE JONES	INSTRUCTOR		
Licensed Cosmetologist	10 years		
Instructor	12 years		
DENISE W. JOHNSON	INSTRUCTOR		
Licensed Cosmetologist	23 years		
Instructor	8 months		

Ed. Code #94909 (a)(7)
rev.: 3/2014

FINANCIAL AID SECTION

FINANCIAL AID - CONSUMER INFORMATION

This institution participates in the Federal Pell Grant program (FPELL) and the Federal Supplemental Education Opportunity Grant Program (SEOG). NEITHER OF THESE PROGRAMS REQUIRES REPAYMENT.

THIS INSTITUTION IS APPROVED TO PARTICIPATE IN THE FEDERAL LOAN PROGRAM, BUT HAS CHOSEN NOT TO DO SO.

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

Financial Aid Disclosures:

In an effort to assist you in making a more educated decision about enrolling, this institution provides the following disclosures pursuant to federal and state financial aid programs:

- California State – BPPE School Performance Fact Sheet
- Federal Disclosures
 - Right-to-Know Act.
 - Gainful employment
 - Admissions Disclosure
 - Crime Statistics report and procedures – Clery Act
 - Drug and alcohol abuse policy
 - FERPA (Release of Information Authorization)
 - Textbook disclosure
 - GED Classes availability
 - Voting information

Financial Aid Mechanism

Financial aid is a mechanism that reduces the 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 includes grants and loans. 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.

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.

The U.S. Department of Education Title IV Student Financial Aid Program:

This institution 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) \$5,550. maximum annual limit (Does not require repayment)

Federal PELL Grant Program

Funds received under this program ARE NOT subject to repayment from the student

DEADLINE: FAFSA applications must be received by June 30 of the award year, for which the application is intended for. SAR or ISIR must be submitted to the financial aid office by September 29 of the award year from which aid is requested, or the student's last day of enrollment in 2013-2014 whichever comes first. A valid ISIR required signatures of student, spouse and/or parents, when the ISIR has been corrected

RENEWAL PROCESS: A FPELL Grant award received for one award year, (July 1 to June 30 of the following year) **is not** automatically renewed for the next award year. Student's must re-apply for the FPELL Grant and submit a copy of the **new** SAR or ISIR to the Financial Aid Office.

MAXIMUM ANNUAL AWARD: \$5,550.

DISBURSEMENT/ISSUANCE Made on the basis of per payment period via a check payable to the student and 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: Made on the basis of per payment period via a check to the student or via the student's tuition account. Priority for FSEOG funds will be given to those students with the lowest expected family contribution who will receive FPELL Grants. Because of this institution's policy of year round enrollment, funds will be allocated on a first-come, first serve basis for those individuals meeting this criteria. Professional judgment may be used for certain Exceptions based upon extenuating circumstances with appropriate documentation. Please refer to FSEOG for selection criteria.

The institutional participation in the FSEOG is limited to the amount of funds given to the institution for an entire award year (July 1 to June30). Since the funds are limited it is practically impossible to award FESOG to all students who apply for aid. Therefore, the institutional policy to select FSEOG recipients is as follows:

1. Students are selected from a group of students starting in school on the same starting date. This institution has a continuing enrollment process in which student's may start school each TUESDAY of each month, subject to change depending on the school's schedule. In order to ensure a fair distribution of funds throughout the entire aware year, the institution will make SEOG awards using data from the year preceding the current year.
2. As of July 1, 2000, the first selection of SEOG recipients will be made from student's with "exceptional need", which are defined as student's that have an Expected Family Contributed (EPC) of zero and that would otherwise be eligible for the FPELL Grant Program during the same year.
3. If enrollment figures change, and/of additional funds become available to the institution, a second selection will be made from those student's eligible for the FPELL Grant Program with lowest Expected Family Contribution that enrolled during the last quarter of the award year. All of the selections will be made from student's whose file has been completed with no issued pending regarding the student's 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.

STUDENT ELIGIBILITY REQUIREMENTS

To be eligible for financial aid, a student must:

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

4. Not owe a refund on a Pell Grant or SEOG at any school
5. Not be in default on Perkins Loan or Stafford Loan/SLS/PLUS at any school
6. Have financial need
7. Make satisfactory progress (as defined by the school's policy in the course of study)
8. Be registered for selective service (if a male and born on or after January 1, 1960)
9. Have a signed statement of updated information
10. Have a high school diploma, GED, or have demonstrated the ability-to-benefit
11. Agree to use any federal student aid received solely for educational purposes

FINANCIAL AID PRINCIPLES

1. This school will work with schools, community groups, and other educational institutions in support of the national goal of equality of educational opportunities.
2. The school expects parents to contribute financially according to their means. Students are also expected to contribute from their own earnings and assets, including borrowing against future earnings.
3. Financial aid will be offered after determining whether the family's resources are insufficient to meet the student's educational expenses. The amount of financial aid will not exceed the amount needed to meet the difference between the student's total educational expenses and family's resources.
4. In awarding funds to eligible students, the amount and type of self -help will be related the circumstances of the student and the highest amount of grant assistance will be offered to students with the least ability to pay.

This school does not discriminate on the basis of race, religion, creed, color, nationality, sex, ethnic origin or age in their admission policies or in access to employment or administration of their programs.

APPLICATION PROCEDURES

Financial Aid applications for this institution consists of the following:

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

Determining Need:

The information you report on the FAFSA (Free Application for Federal Student Aid) form when you apply for aid, is used in a formula established by U.S. Congress that calculated your Expected Family Contribution (EFC). This institution utilizes the 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 (SAR) with the calculation of the EFC.

Cost of Attendance:

This institution uses the annual budgets published by the **CALIFORNIA STUDENT AID COMMISSION**. They estimate the amount it will cost a student to go to school during an academic year of approximately 9 months as stated below:

Elements included in the budget	Tuition	Actual cost
Registration Fee	Actual cost	
Books & Supplies	Actual cost	
Living cost allowance (monthly figures)	Student living	

With parents	off campus	
Room and Board	\$4,347	\$10,063
Transportation	1,071	1,206
Personal/misc.	3,114	2,853

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

Award Concept, Selection of Recipients & Packing Criteria:

The institution does not receive enough Campus-Based funds to satisfy all of 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 contribution
2. Other resources
3. Federal Pell Grant

The school awards from the Federal Supplemental Education Opportunity Grants in accordance with the following policy: The institution participation in the FSEOG is limited to the amount of funds given to the institution for an entire award year (July 1 to June30).

Due to limited amount of funds available to the institute, it is literally impossible to award FESOG 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. 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 presiding the current year by using student enrollment, EFC and Pell Grant date to determine how to distribute the SEOG funds available.

Based on last year’s date, the institution expects an enrollment of 70 new students meeting the “exceptional need” criteria to be enrolled during the 7/1/13 to 6/30/14 period. Therefore, the awards to those students will be \$200.00 through the entire period. As of July 2, 2013, the first selection of SEOG recipients will be made from students with “exceptional need”. Students with “exceptional need” are defined by this institution as student that have an expected family contribution (EFC) of zero (00000) 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 FPELL Grant Program with lowest EFC that enrolled during the last quarter of the award year (March-June).

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

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

ACADEMIC YEAR: A period of not less than 26/30weeks of instructional time with a minimum of 900 clock hours of instruction for a full time student. The midpoint of the academic year shall be a minimum of 13/15 weeks and at least 450 clock hours. In effect all students enrolled in courses with an academic year scheduled to be completed in less than 26/30 weeks, regardless of

the number of clock hours 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: A period of 50 to 60 minutes of supervised instruction during a 60 minute period

COST OF ATTENDANCE: Institutional charges for tuition, fee, books and supplies in addition to an estimated cost to the student for living allowances as room, board, transportation and personal combined compose the cost of attendance for an academic year or less as the cost of attendance or educational budget.

CREDIT BALANCE: A credit balance occurs when tuition payments using Title IV funds 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 budgeting their own funds and for securing that the funds are used for education related expenses. FSA regulations refer to the amount of aid that exceeds the allowable charges as a credit balance.

DEPENDENT STUDENT: She/he is an individual that does not meet the independent student criteria. This student is required to submit with his/her, student and parent's income an application, student and parent's income and assets information. Parent information relates to the parent that provides the majority of the student support when parents are separated or divorced.

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

EXPECTED FAMILY CONTRIBUTION (EFC) is the application of the U.S. Congressional formula to the student's family income and assets entered in the FAFSA and used as the calculated amount that a family is expected to contribute to offset the student cost of attendance.

FINANCIAL AID ELIGIBILITY CITIZEN/NON CITIZEN: The student 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- Green Card)
- Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations:
 - Refugee
 - Asylum Granted
 - Parole for a minimum of one year that has not expired
 - T-Visa holder (T-1, T-2, T-3etc)
 - Cuban-Haitian entrant, Status Pending
 - Holder of a valid certification or eligibility letters from the Department of Human Services showing a designation of "Victim of Human Trafficking".

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
- G series visa (pertaining to international organizations)

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

1. (45) Were you born before January 1, 1988
2. (46) As of today, were you married? (Separated but not divorced)
3. (47) As of July 1, 2011 will you be graduate or professional student?
4. (48) Is currently serving on active duty in the U.S. Armed Forces for the purposes other than training?
5. (49) Are you a veteran of the U.S. Armed Forces?
6. (50) Do you have children who will receive more than half of their support from you between July 1, 2011 and June 30, 2012?
7. (51) Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from, you now and through June 30, 2012?
8. (52) At any time since you turned age 13, were both of your parents deceased, were you in foster care or were you a dependent or ward of the court?
9. (53) As determined by a court in your state are you or were you an emancipated minor?
10. (54) As determined by a court in your state of legal residence, are you or were you in legal guardianship?
11. (55) At any time on or after July 1, 2010, did your high school or school district liaison determine that you were an unaccompanied youth who was homeless?
12. (56) At any time on or after July 1, 2010 did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determines that you were an unaccompanied youth who was homeless
13. (57) At any time on or after July1, 2010, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

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

PAYMENT PERIOD: 450 hours and 13 weeks for courses of 900 hours and 26 instructional weeks or more. It is the midpoint of the program for courses of less than 900 hours and 26 weeks.

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

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

RECOVERIES

Recoveries resulting from unearned Title IV funds are due from the student and must be paid in accordance to the terms stated in the promissory note of the student loans. If funds from the grant 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

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 CFR34 section 668.22. The order 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 Loans, 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.

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

TRANSFER STUDENT (FINANCIAL AID TRANSCRIPT REQUIRED):

A student, who attended a Post-secondary institution before enrollment at this institution, is required to provide a Financial Aid history from each of the institutions attended within the last six months before the enrollment at this institution. If a financial aid history is required, no aid may be advanced from the loan proceeds. Aid from other programs may be advanced to cover the first payment period. No additional will be available to the student until all Financial Aid history are received by this institution.

STUDENT TRANSFER REQUESTS:

When a student requests a transfer to another school, the institution will prepare all of the academic and financial documentation requested by the student FOR A CHARGE NOT TO EXCEED \$15.00.

VERIFICATION PROCESS:

Federal regulations 34 C.F.R., Part 668, Subpart E, and dated March 14, 1986 executing legislation 20 U.S.C. 1094 governing Title IV programs require schools to verify applicant reported data. These regulations require schools to develop written policies 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 Campus-Based aid nor certify Stafford/PLUS loan applications, until completion of the verification process.

WHO MUST BE VERIFIED: The policy of this school is to verify those students by CPS (USDE contractor processing the FAFSA and calculating the EFC) as shown in the ISIR or SAR comment section indicated with an (*) next to the EFC. The institution's Financial Aid Office (FAO) may opt to select an applicant for verification even though it is not selected by CPS.

VERIFICATIONS EXCLUSIONS: Applicants excluded from verification include:

- Death of the student
- Not an aid recipient
- Applicant verified by another school. Your FAFSA data must be the same as it was at the previous school, and the prior school must provide a letter to this school stating that it verified student's application and providing the same transaction number of the pertinent valid ISIR.
- Post enrollment. If you were selected for verification after ceasing to be enrolled at this school and all (including late) disbursements were made.

REQUIRED VERIFICATION ITEMS: Different data items apply to different applicants depending upon student dependency status and the Title IV programs used. Data items include:

For all applicants:

- Household size
- Number in college
- Supplemental Nutrition Assistance Program (SNAP, formerly food stamps)
- Child support paid

For non-tax filers:

- Income earned from work

For tax filers:

- Adjusted gross income (AGI)
- US income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions
- Tax exempt interest

DOCUMENTATION REQUIRED:

AGI, taxes paid, and other tax data

The Department encourages students and parents to use the IRS Data Retrieval process to import data from their tax return **and not change it**. It is the fastest, easiest, and most secure method of meeting verification requirements. For the retrieved data to be acceptable documentation of tax data, it is necessary that **neither students nor parents change the data after it is transferred from the IRS** – if the data is changed, the student/parent will need to provide other documentation as explained below.

If students cannot or will not use IRS Data Retrieval, either at initial FAFSA filing or through the FOTW correction process, they must document AGI, taxes paid and untaxed income by providing an IRS tax return transcript.

There are a few ways to request a tax transcript: online at www.irs.gov, by calling 1-800-908-9946 or by mailing or faxing the paper form 4506T-EZ which can be printed out from the IRS website.

Students or parents who file an amended return cannot use the IRS Retrieval process. Instead they must request a tax return transcript, but because that document only contains the information on the original return they must **also** request a tax account transcript, which contains only the data that was altered. Both documents together can then be used to complete verification. If the tax filer chooses to order them on paper, they must use IRS form 4506T rather than Form 4506T-EZ.

Also students and parents are required to complete and sign the verification worksheets developed by the Department which serve as signed statements and as verification of household size, number in college, receipt of SNAP benefits, child support paid, and income earned from work for non-tax filers. There are two distinctive verification forms. One is for independent students where student and spouse(if applicable) data is required. The second form is for dependent students where student and parental data is required.

Household size:

To document the household size (see instructions on FAFSA questions 72 and 93), the student needs to provide a statement signed by them and, if dependent, at least one parent that gives the name, age, and relationship to the student of each person in the household. **If the student completed the Department's verification worksheet, no further documentation for this item is required.**

Number in college:

You can document this item (see instructions on FAFSA questions 73 and 94) with a statement signed by the student (and if they are dependent, at least one parent) that gives the name and age

of each person in the household who is enrolled at least half time in an eligible college (excluding the parents of dependent students). The statement must also give the name of each college, and it can be written to document household size as well. **Completion of the Department's sample verification worksheet will satisfy the requirements for both items.**

SNAP benefits (food stamps)

IF the ISIR indicated that someone in the parents' or student's household received SNAP benefits in 2010 or 2011, the student must provide signed statement indicating receipt of the benefit.

A completed verification worksheet from the Department does this. The institutional FAO at their option may require the student to show documentation to satisfy this requirement.

Child support paid:

If the ISIR indicated that the student or parent paid child support in 2011, the student will need to provide a statement signed by the student, or, if they are dependent, either parent and giving the annual amount of the support, the names of those who paid it and whom it was paid to and the name(s) of the child(ren) it was paid for. **A completed verification worksheet accomplishes this.**

TIME PERIOD FOR PROVIDING DOCUMENTATION:

Applicants must provide the required documentation within 120 days from the last day of attendance or September 27, 2014, whichever is earlier.

APPLICANT RESPONSIBILITIES: To be able 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; 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 aid applicants of any Federal Student Aid program, 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. However, if the institutional FAO determines that an update due to marriage is required to better represent the student's ability to pay for college, the data must be updated changing all applicable elements on the FAFSA.

CONSEQUENCES OF FAILURE TO PROVIDE DOCUMENTATION WITHIN THE SPECIFIED TIME PERIOD(S): If the student cannot provide all required documentation within 120 days from the ISIR processed date or by September 27, 2013, whichever is the earlier, the school cannot complete the verification process. The school would advise the applicants via regular mail or by email that the student is no longer eligible for the preliminary financial aid awards offered to the student. The school then gives the applicants the following options:

- The student may continue training on a cash payment basis
- The student may withdraw, or
- The student may make other financial arrangements to cover the school cost.

INTERIM DISBURSEMENTS: The school may not make any interim disbursements. The Student must complete verification before disbursement of any Title IV funds.

TOLERANCES: Any discrepancy greater than \$25,000 MUST be resolved.

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. The notification will take place using a new, if changed, award letter stating the awards by aid program amounts and expected disbursement dates. On this document the student and the parent has an opportunity to cancel all or part of the award from any loan program.

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

