

The Cosmo Factory Cosmetology Academy Course Catalog

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INTRODUCTION

WHO ARE WE?

At the minimum, The Cosmo Factory Cosmetology Academy is a California Bureau for Private Postsecondary Education-approved private Institution devoted to providing the best instruction in the Cosmetology arts.

But we're much more than that, too.

We specialize in introducing our students to the many exciting opportunities the cosmetology profession entails. Our connections in the world of media enable students to gain hands-on experience working on films, theater, TV, fashion shows and other events.

Our academy is special, too.

Our facility is urban and industrial, located in the most up and coming area of downtown Santa Cruz. Our walls stay adorned with a rotating array of local art, sometimes edgy, always interesting.

Our classes are small, allowing us to give our students individualized attention. Our array of visiting instructors keep us fresh and current, and provide our students with additional skills to help them become highly marketable cosmetologists.

OUR MISSION

The Cosmo Factory Cosmetology Academy strives to give our students an excellent education which prepares them to not only pass their State Board Examination, but also to excel in the wide variety of career opportunities the cosmetology profession affords.

PROGRAMS

The Cosmo Factory Cosmetology Academy is proud to offer two courses of study, a Cosmetology Program and an Esthetician Program.

CAMPUS LOCATION

All instruction occurs at The Cosmo Factory Cosmetology Academy Campus
131-B Front Street
Santa Cruz, CA 95060

ADMISSION REQUIREMENTS

Student entering either The Cosmo Factory Cosmetology Academy's Cosmetology Program or Esthetics Program must have graduated from High School or have a General Education Diploma (GED). Please provide proof of secondary education such as a diploma, a GED certificate, an official transcript of secondary school completion, or a state certification of home-school completion on the day of your appointment to register for the academy.

Students enrolling under a training agreement with another entity, the applicant must meet the admissions requirements set forth in the training agreement with the other entity.

The Cosmo Factory Cosmetology Academy does not accept Ability-To-Benefit (ATB) students at this time.

PRIOR EDUCATION OR TRAINING CREDIT POLICY

If a student wishes to receive credit for prior education or experience he/she must submit original copies of his/her transcript or employment history for review. Pursuant to §7321 of the Barbering and Cosmetology Act, a person who has received training and graduated from a school whose curriculum complies with requirements adopted by the Board may use prior work experience to determine if further hours of classes are necessary to meet the requirement to make application for State licensure.

The Cosmo Factory Cosmetology Academy will accept up to 1000 approved hours (62.5% of the maximum program hours) of prior education or training for the Cosmetology Program, or 375 approved hours (62.5%) of prior education or training for the Esthetics Program, based upon the results of our Proficiency Examination. Credit for a student transferring from one course of study to another shall receive credit for total clock hours as outlined in the California Code of Regulation (CCR), 950.10 Credit for Special License and Transfer of Training. An out-of-state transfer student must have an evaluation from the California State Board of Cosmetology granting the student the equivalent California hours.

PROSPECTIVE STUDENTS

As a prospective student, you are required to review this catalog prior to signing an enrollment agreement. Upon signing the enrollment agreement, the student acknowledges receipt of the catalog which includes Outcome Rates and state licensing requirements.

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

Bureau for Private Postsecondary Education

2535 Capitol Oaks Drive, Suite 400
West Sacramento California, 95798-0818

www.bppe.ca.gov

1 (888) 370-7589 (toll free)

(916) 431-6959 (phone)

(916) 263-1897 (fax)

GRADING STANDARDS AND GRADUATION REQUIREMENTS:

GRADING STANDARDS

Students will be tested and receive a percentage grade after the completion of each theory course module.

In most instances, tests will be graded during class, immediately after the completion of the test, and after recording the results on student's individual grade sheet, the test will be returned to student.

Students will be evaluated at 200, 800, 1200 and 1600 actual hours (Cosmetology Program) or at 300 and 600 actual hours (Esthetics Program) and receive a grade as outlined in the Satisfactory Academic Progress (SAP) Standards (see below). Students will receive a copy of their progress report upon the completion of each evaluation period.

Overall Grades are determined on the basis of the student's attitude and his/her ability to perform elements of the course curriculum. Approximately 25 percent of the grade will be based upon written tests, 50 percent, upon attendance and the remaining 25 percent is based upon practical performance skills.

Letter Grades are determined as follows:

90% to 100% "A" Excellent
80% to 89% "B" Good
70% to 79% "C" Average
60% to 69% "D" Needs to Retake Test

Students need to retake tests scored below 75%.

(75% is the minimum requirement)

Students must maintain a "C" average for successful progression and graduation. Students who meet the minimum requirements for attendance and academic progress shall be considered to be making Satisfactory Academic Progress until the next scheduled evaluation. Students who do not meet such requirements shall be deemed to be either (1) *On Probation*, or (2) *Not Making Satisfactory Academic Progress*.

STUDENTS WILL BE EVALUATED AT THE END OF EACH TIME PERIOD TO DETERMINE WHETHER THIS MINIMUM STANDARD IS BEING MET.

GRADUATION REQUIREMENTS

State Boards, Bureaus, Departments or Agencies set minimum standards for each program of study: The Cosmo Factory Cosmetology Academy has been approved to offer instructional courses for the following fields: Cosmetology, and Esthetics, whose standards have been established by the California Department of Consumer Affairs; Barbering and Cosmetology Program, P.O. Box 944226, Sacramento, CA. 94244-2260. Phone; 1-800-952-5210: Cosmetologist 1,600 clock hours. Esthetics: 600 clock hours.

A student shall complete all required classroom and practical/laboratory education and training; with a grade-point average of no less than 70%, shall have paid all tuition due, will have a

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completed Satisfactory Academic Progress (SAP) evaluation and will have had an exit interview with administration. Students who have reached the age of 17 years will be assisted in completing the necessary documents to file for the appropriate Barbering and Cosmetology examination. The student shall receive a diploma of completion of the chosen program upon graduation from the academy.

The Cosmo Factory Cosmetology Academy, as its prime objective, aims to provide the training necessary to pass the California State Board examination in order to secure employment within the broad spectrum of the beauty and the personal appearance industry. The successful graduate of The Cosmo Factory Cosmetology Academy will have the vocational training needed to function effectively in any organization that requires these skills as needed.

LICENSING REQUIREMENTS

The applicant must be 17 years of age or older and have completed the 10th grade.

Cosmetology Program: A Cosmetology license will be granted by the State of California only after the student has successfully completed and graduated from the Cosmetology course as described above and passed the licensing exam with an overall average of 70%.

Esthetics Program: An Estheticians license will be granted by the State of California only after the student has successfully completed and graduated from the Estheticians course as described above and passed the licensing exam with an overall average of 70%.

SCHOOL HOLIDAYS

New Year's Day; Labor Day; Independence Day; Memorial Day; Thanksgiving Day; Christmas Day.

SCHOOL'S RIGHT TO CALL FOR ADDITIONAL CLOSURE DAYS

The Schools reserve the right to call a holiday whenever it deems necessary. However, such holidays shall not be included in the student's training time and will extend his or her graduation date by the same amount of holiday time.

HOUSING

The Cosmo Factory Cosmetology Academy does not provide housing nor does it provide assistance in locating housing.

COSMETOLOGY PROGRAM - 1600 Clock Hours

This course prepares students for careers as cosmetologists, estheticians, stylists, colorists, makeup artists and manicurists as defined by the Standard Occupational Classification to: Provide beauty services, such as shampooing, cutting, coloring, and styling hair, and massaging and treating scalp. May apply makeup, dress wigs, perform hair removal, and provide nail and skin care services.

The student will gain knowledge of cosmetology theory, safety procedures, laws, rules and regulations governing the field of cosmetology. A cosmetology license will be granted by the State of California after the student has successfully completed and graduated from the Cosmetology course and passed the State Board Cosmetology Examination with an overall average of 70%.

FRESHMEN CLASS ENROLLMENT

New classes start every eight to ten weeks. The freshman curriculum requires 200 hours of attendance, classroom lectures, demonstrations, and student practice. In the freshman class, the student will learn all the fundamentals and basic requirements of the field of cosmetology.

CLASS HOURS

The standard full-time program is Tuesday-Saturday, 8:30-5:00 pm for 40 weeks (Approximately 10 months). Part-time programs are also available.

COSTS

See Appendix B. Fee Schedule.

COSMETOLOGY PROGRAM FACULTY

As we offer not only one of the most desirable locations to live in California but also such a fun, creative and energetic educational environment, it's no wonder that The Cosmo Factory Cosmetology Academy is proud to count as part of our team some of the best Cosmetology educators in California.

Cosmo 101 Freshman Instructor

Our Cosmo 101 Instructor nurtures and introduces the new student to the wonderful world of cosmetology, covering all of the disciplines for testing for the State Board Examination. 200 hours.

Clinic Floor Instructors

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Our Clinic Floor Instructors introduce the students to real-world applications of the lessons they learned in Cosmo 101, and oversee and assist on all operations involving clients. 200-1400 hours.

State Board Preparation Instructor

Senior students (1400+ hours) go through final preparations for their State Board Examination by rigorous review from our State Board Prep Instructor.

In addition, we have a regular rotation of visiting instructors from all aspects of the profession, including:

Platform Artists	Salon Owners
Special Effects Makeup Artists	Product Reps

CURRICULUM FOR COSMETOLOGY COURSE

The curriculum for students enrolled in a cosmetologist 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 mannequin. It is noted that 653 hours are devoted to clinical/theory experience, which shall include all phases of cosmetology. Such technical instruction and practical operations shall include:

	TECHNICAL SUBJECT	MINIMUM HOURS OF TECHNICAL INSTRUCTION	PRACTICAL OPERATIONS
1. Health and Safety		20	
	The Cosmetology Act and the Program's Rules & Regulations		
	Health and Safety/Hazardous Substances (shall include training in chemicals and health in establishments, material safety, data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, and communicable diseases, including HIV/AIDS & Hepatitis B.)	25	
	Cosmetology Chemistry (shall include the chemical composition 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	
	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 required. Disinfection should be emphasized throughout the entire training period and must be	20	10

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performed before use of all instruments and equipment.)		
Bacteriology, Anatomy and Physiology	15	
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	
2. Hair Dressing	25	200
Wet Hair Styling (Shall include hair analysis, shampooing, finger waving, pin curling, and comb outs.)		
Thermal Hair Styling (Shall include hair analysis, straightening, waving, curling with hot combs, and hot curling irons and blower styling.) (A.) Thermal Styling (B.) Press and Curl	20	60
Permanent Waving (shall include hair analysis, chemical, and heat permanent waving.)	20	80
Chemical Straightening (shall include hair analysis, and the use of sodium hydroxide and other base solutions.)	20	25
Haircutting (shall include hair analysis, and the use of the razor, scissors, electric clippers, and thinning shears for wet and dry cutting.)	20	80
Hair Coloring and Bleaching (shall include hair analysis, predisposition tests, safety precautions, formula mixing, tinting, bleaching, and the use of dye removers. Shall not include any credit for color rinses.) (A) Hair Coloring (B) Hair Bleaching	60	70
Scalp and Hair Treatments (shall include hair and scalp analysis, scientific brushing, electric and manual scalp manipulation, and other hair treatments.)	05	20
3. Facials		
Manual (shall include cleansing, scientific manipulations, packs, and masks.)	05	10
Electrical (shall include the use of all electrical modalities, including dermal lights and electrical apparatus, for facials and skin care purposes.) However, machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face.)	10	15
Chemicals (shall include chemical skin peels, packs, masks and scrubs. Training shall emphasize that only non-living, upper-most layer 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 the regulations out lining skin peeling.)	10	15
Eyebrow Arching and Hair Removal (shall include the use of wax, tweezers, electric or manual and depilatories for the removal of superfluous hair.)	10	20
Make-up (shall include skin analysis, complete and	15	10

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corrective make-up, last and brow tinting and the application of false eyelashes.)		
4. Manicuring and Pedicuring		
Water and Oil Manicure, including nail analysis, and hand and arm massage	05	15
Pedicure, including nail analysis, and foot and ankle massage	05	10
Artificial Nails		
1. Liquid and Powder Brush-on	10	50
2. Artificial Nail Tips	10	50
3. Nail Wraps and Repairs	05	20
Additional Training (Shall include the following subject matter: Salon management, communication skills that include professional ethics, retail sales, decorum, record keeping, and client service record cards, also how to prepare a Résumé, employment development skills, modeling, desk and reception, and other subjects relating to the course of Cosmetology.	100	
	(Maximum Hours)	

Total theory hours come to a minimum of 460 hours. The remaining hours are not specified and are to be used to complete operations within areas determined to be a need for the student, to total 1,600 hours.

Students will be tested on their Basic Practical Operations at the end of the freshmen class hours and upon evaluation by the Freshmen Class Instructor, will be approved to graduate to work on the clinic floor.

Books: Standard Text Book of Cosmetology. Milady Publishing Co. Current Edition; Theory Workbook and Exam Review

COSMETOLOGY COURSE GOALS

To successfully master training requirements needed to make application for the California State Bureau of Barbering and Cosmetology licensing examination.

To develop professional skills and attitudes in the interest of safety and sanitation for oneself as well as others, as is relative to having a successful career as a Cosmetologist.

To graduate from this academy possessing those skills and knowledge necessary to pass the State Board examination and secure entry-level employment.

THE SUCCESSFUL GRADUATE WILL HAVE DEVELOPED THE FOLLOWING:

SKILLS:

- Learn the proper use of implements relative to all cosmetology services.
- Acquire the knowledge of analyzing the scalp, face, and hands before all services to determine any disorders.
- Learn the procedures and the terminology used in performing all cosmetology services.
- Learn the application of daytime and evening makeup, including the application of false eyelashes.

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- Learn the proper procedure of manicuring to include water and oil manicures and pedicures.
- Learn the application of brush/on artificial nails, nail wraps, and nail tips.

ATTITUDES AND GOALS:

To be able to appreciate good workmanship that is common to the cosmetology field.

To possess a positive attitude toward the public and fellow workers.

To appreciate honesty and integrity in oneself and others.

To have an improved personality while dealing with patrons and colleagues.

COSMETOLOGY PROGRAM DURATION AND CLASS HOURS:

The Cosmo Factory Cosmetology Academy Cosmetology Program consists of 1600 class hours.

FULL-TIME PROGRAM: The standard full-time program is Tuesday-Saturday, 8:30-5:00 pm for 40 weeks (Approx. 10 months).

PART-TIME PROGRAM: The standard part-time program is Tuesday-Saturday, 8:30-2:30 pm for 53 weeks. (Approx 12 months). Other arrangements may be available on an individual basis.

NOTE: SATURDAY ATTENDANCE IS MANDATORY IN BOTH THE FULL AND PART-TIME PROGRAMS.

SCHEDULE AND CALENDAR

New class sessions will begin every ten weeks on a space-available basis. Classes are scheduled Tuesday through Saturday between the hours of 8:30 a.m. and 5:00 p.m. Full-time students attend 160 class hours per month or more. Students on a part-time schedule attend at least 80 class hours per month. There are no evening classes available at this time.

ESTHETICS PROGRAM - 600 Clock Hours

This course prepares students for careers as a Skin and Body Care Technician, Make-up Artist, Consultant on Beauty and Personal Appearance, Beauty and Cosmetic Sales, Salon Manager, Salon Owner, and Pre-op and Post-op expert on camouflage make-up techniques for plastic surgery as defined by the Standard Occupational Classification to: Provide skincare treatments to face and body to enhance an individual's appearance. Includes electrologists and laser hair removal specialists.

The curriculum for students enrolled in an Esthetics course shall consist of six hundred (600) clock hours of technical instruction and practical operations covering all practices of an esthetician. An Esthetician license will be granted by the State of California after the student has successfully completed and graduated from the Esthetics course and passed the State Board Esthetics Examination with an overall average of 70%.

FRESHMEN CLASS ENROLLMENT

New classes start every eight to ten weeks. In the freshman class, the student will learn all the fundamentals and basic requirements of the field of esthetics.

CLASS HOURS

The standard Esthetics program is Tuesday-Saturday, 8:30-12:30 pm for 20 weeks (Approximately 7.5 months).

Costs

See Appendix A. Fee Schedule.

ESTHETICS PROGRAM FACULTY

Our Esthetics Instructor guides our students through all the technical and practical operations required by the State Board of Barbering and Cosmetology. In addition, as a practicing Esthetician, our Esthetics Instructor well-prepares our students for the profession.

CURRICULUM FOR ESTHETICS COURSE

The curriculum for students enrolled in an Esthetics course shall consist of six hundred (600) clock hours of technical instruction and practical operations covering all practices of an esthetician. Technical instruction means instruction by demonstration, lecture, classroom participation, and examination. Practical operation means the actual performance by the student of a complete service on another person or on a mannequin. It is noted that 285 hours are devoted to clinical-theory experience which will include all phases of Esthetics. Such technical

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instruction and practical operations shall include:

	Technical Subject	Minimum Hours of Technical Instruction	Practical Operations
1.	Health and Safety	10	
	A. The Cosmetology Act and the Program's Rules & Regulations		
	B. 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 required. Disinfection should be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.)	10	10
	C. Bacteriology, Anatomy, and Physiology.	15	
	D. Health and Safety/Hazardous Substances (shall include training in chemicals and health in establishments, the nature of electrical current, principles of operating electrical devices, and the various safety precautions used when operating electrical equipment, 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 & Hepatitis B.)	30	
	E. Cosmetology Chemistry related to the practices of an Esthetician and purpose of cosmetic and skin care preparation. (Shall also include the elementary chemical matter of makeup, physical and chemical changes in matter)	10	
2.	Facials		
	A. Manual: shall include skin analysis, cleansing, scientific manipulations, packs and masks	20	40
	B. Electrical: shall include the use of all electrical modalities and electrical apparatus, including dermal lights for facials and skin purposes	30	60
	C. Chemical (peels, packs, scrubs, masks)	20	40
	D. Preparation: shall include Client Preparation, intake procedures, contraindications, professionalism, salon and spa skills	15	
3.	Hair Removal And Makeup		
	A. Eyebrows (shall include shaping, hair removal techniques, hair analysis, tweezing, manual or electrical depilatories)	25	50
	B. Makeup (shall include skin analysis, basic and corrective application, and application of false eyelashes)	20	40
4.	Additional Training (Shall include the following subject	30	

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matter: Salon management, communication skills that includes professional ethics, salesperson ship, decorum, record keeping, client service record cards and preparing a resume' employment development, modeling, desk and reception, and care and other subjects relating to the field of Esthetics

(Maximum Hours)

Total theory hours come to a minimum 235 of hours. The remaining hours are not specified and are to be used to complete operations within areas determined to be a need for the student, to total 600 hours.

Students will be tested on their Basic Practical Operations at the end of the freshmen class hours and upon evaluation by the Freshmen Class Instructor, will be approved to graduate to work on the clinic floor.

Books: *Milady's Standard Esthetics: Fundamentals*.. Milady Publishing Co. Current Edition, Practical Workbook and Exam Review

ESTHETICS COURSE GOALS

To successfully master training requirements needed to make application for the California State Bureau of Barbering and Cosmetology Esthetics licensing examination.

To develop professional skills and attitudes in the interest of safety and sanitation for oneself as well as others, as is relative to having a successful career as a Esthetician.

To graduate from this academy possessing those skills and knowledge necessary to pass the State Board examination and secure entry-level employment.

THE SUCCESSFUL GRADUATE WILL HAVE DEVELOPED THE FOLLOWING: SKILLS:

Learn the proper use of implements relative to esthetics services relating to skin care.
Acquire knowledge of laws and rules regulating California Cosmetology establishment's practices and understand sterilization procedures

Acquire the knowledge to recognize the various skin conditions and disorders.

Develop the knowledge relating to products used by Estheticians and develop the ability to determine which products might be needed for individual customer usage.

ATTITUDES AND GOALS:

To be able to appreciate good workmanship common to the field of Esthetics.

To possess a positive attitude toward the public and fellow workers.

To appreciate honesty and integrity in oneself and others.

To have an improved personality while dealing with patrons and colleagues.

ESTHETICS PROGRAM DURATION AND CLASS HOURS:

The Cosmo Factory Cosmetology Academy Esthetics Program consists of 600 class hours.

SCHEDULE AND CALENDAR

New class sessions will begin every twenty weeks on a space-available basis. The standard Esthetics program is Tuesday-Saturday, 8:30-12:30 pm for 40 weeks. (Approx 7.5 months). Other arrangements may be available on an individual basis.

NOTE: SATURDAY ATTENDANCE IS MANDATORY

There are no evening classes available at this time.

ADMINISTRATIVE POLICIES

PHILOSOPHY AND OBJECTIVES

The Cosmo Factory Cosmetology Academy is a private educational institution offering vocational education with career-orientated programs in the comprehensive field of Cosmetology. The Cosmo Factory Cosmetology Academy strives to emphasize the importance and development of professional skills in each student that will maximize their employment opportunities.

Personal growth and development is enhanced by the interaction between instructors, students and administrative staff. The Cosmo Factory Cosmetology Academy, as its prime objective, strives to provide the training necessary to pass the California State Board examination in order to secure employment within the broad spectrum of the beauty and the personal appearance industry. The successful graduate of The Cosmo Factory Cosmetology Academy will have the vocational training needed to function effectively in any organization that requires these skills as needed in such specialty areas as:

COSMETOLOGY: Hair Stylist, Hair Colorist, Manicurist, Make-up Artist, Consultant on Beauty and Personal Appearance, Beauty and Cosmetic Sales, Beauty Salon Manager, Beauty Salon Owner, Cosmetology Teacher, Supervisor, Director or School Owner. (D.O.T. CODE #12.0403.)

ESTHETICS: Skin and Body Care Technician, Make-up Artist, Consultant on Beauty and Personal Appearance, Beauty and Cosmetic Sales, Salon Manager, Salon Owner, and Pre-op and Post-op expert on camouflage make-up techniques for plastic surgery.

EDUCATIONAL METHODOLOGY

The training program is structured using clinic settings as close to actual working conditions of a salon. The practical "hands-on" application accounts for 50 to 60 percent of the training program. Each module within the curriculum is geared toward a specific area in the Cosmetology field. The staff of The Cosmo Factory Cosmetology Academy is aware that individuals learn at different degrees of speed and level, therefore training is on an individual basis. The staff is aware of the importance of this and makes every attempt to guide students in a unique and thorough, step-by-step, gradual method of learning.

This combination of individual attention and positive motivation is important for reaching the objectives of the training curriculum. Learning in a comfortable, friendly and professional atmosphere, enables the student to ultimately become a highly qualified professional in the cosmetology field of their choosing. Those persons who are interested in pursuing a new career are welcomed at The Cosmo Factory Cosmetology Academy. Before the beginning of each new class session, interested persons will be encouraged to visit the academy and speak with school staff and consider the many advantages awaiting the serious student.

ESL

The Cosmo Factory Cosmetology Academy does not offer ESL (English as Second Language) courses. Classes and materials will be given in English and, as the need arises; Spanish instructional materials will also be made available. However, Bilingual students are encouraged to practice reading and speaking English during their studies at the academy. Cosmetology

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students may choose to take the written State Board Examination in Spanish or request an interpreter.

NON-DISCRIMINATION POLICY

The Cosmo Factory Cosmetology Academy does not discriminate in its employment, admission, instruction, or graduation policies on the basis of sex, age, sexual orientation, race, color, ethnic and national origin, creed, religion or physical disabilities. However, it must be kept in mind that in most aspects of the beauty culture field there is a great deal of standing, walking, pushing, bending and stretching, and sometimes for long periods of time. A person must consider his/her physical limitations in terms of making a career choice that involves extensive training. We promote the acceptance of students who may be physically challenged if the student believes he/she can fulfill training demands at our current facility and succeed in such a way that would not preclude employment within the student's selected program area of study, to include areas in administration, counseling, training, placement employment or any other activities.

FACILITIES

Our facilities consist of a downstairs salon and an upstairs classroom for the Cosmetology Program. The Esthetics Department is located in the upstairs classrooms and treatment rooms.

Students will use contemporary cosmetology-related equipment such as facial beds, thermal equipment such as flat irons and blow dryers, hot wax and the like, under the supervision of a licensed cosmetologist.

LIBRARY

The Cosmo Factory Cosmetology Academy maintains a library of reference material, both written (in the form of reference books and trade magazines) and audio-visual material including many instructional DVDs. In addition, a computer is set up wherein the students can access the internet for specific reference needs. Instructions for checking out material are delineated in the Student Orientation.

ACADEMIC POLICIES

STANDARDS OF CONDUCT POLICY & DISCIPLINARY ACTION

It is expected that students will conduct themselves in a mature and professional manner, giving the proper respect and courtesy to his or her fellow classmates and to staff including administration and faculty, are dedicated to maintaining an optimal learning environment. Each school values and respects each student's right to a quality education, and therefore, each student should take his or her training seriously. Any student found to be abusing either staff or fellow classmates might be terminated from the training program in which he or she is enrolled.

Misconduct is defined as follows:

1. Dishonesty, including, but not limited to, cheating, furnishing false information to the school or stealing school property or that of a fellow student.
2. Alteration or forgery of school records or identification.
3. Possession or use of alcoholic beverages on school property.
4. Possession or use of any weapon, firearm or explosives.
5. The use, sale, or possession, on school property, or presence on school property under the influence.
6. Continued disruptive behavior, continued willful disobedience, habitual profanity or vulgarity, or the continued defiance of the authority of, or abuse of, school personnel.
7. Assault, battery, sex crimes, including sexual assault or rape or any threat of force or violence upon a student or school personnel.
8. Sexual harassment, which includes unwelcome sexual advances, requests for sexual favors and other verbal or physical conduct of a sexual nature.
9. Participation in hazing or commitment of any act that tend to injure, degrade or disgrace a student or school personnel.
10. Obstruction or disruption of teaching, administration, disciplinary proceedings, or other authorized school activities.
11. Unauthorized entry to or use of school facilities, equipment or supplies.
12. Theft or deliberate damage to property of a school staff member, a student or school visitor.
13. Defacing or damaging any school real or personal property.
14. Failure to comply with directions by certificated personnel, or school management.
15. Smoking in the school building or any area designated as "non smoking" by law or school policy.

16. The commission of any act on school property that constitutes a crime under California law.
17. All electronic devices including cellular phones must remain turned off during class time, unless approved by the Instructor. Students may not make, or receive personal calls on the school telephone line except in real necessity and then only after asking and receiving permission from a staff member.
18. No eating or drinking anywhere in the school except in designated areas; specifically there should be no food in or around stations on the clinic floor. Eating is prohibited on the clinic floor.
19. No visitors during class hours unless receiving clinic service.
20. Students may receive personal beauty services during school hours, within their course scope, as time permits with prior approval of an instructor, and then, only when the student's attendance, grades and applied effort are satisfactory per instructors discretion. If caught having services without approval, the student may be asked to clock out..
21. No color products will be sold to students for home use. It is unprofessional and unsafe to perform chemical services at home without an instructor's supervision. The Bureau of Barbering and Cosmetology will take disciplinary action on students found administrating beauty services away from a licensed establishment.
22. In case of illness or emergency on any class day, the student must call in to the school before the start of the scheduled class to report his/her absence for that day's class. Students are required to be in class at the scheduled time per their contract, appropriately attired. *See DRESS & PERSONAL GROOMING POLICY below.
23. Students must keep their workstation, in class or on the floor, clean and sanitary at all times.
24. All kits must be in a sanitized condition at the end of each day. No practical credit is given from the Bureau of Barbering and Cosmetology for daily clean-up duties.
25. All students serving the public must be courteous and pleasant. If a difficulty arises, please call an instructor. Students must take all appointments assigned to them. Failure to take a patron without a justifiable reason that has been approved by an instructor, is grounds to be asked to punch out and leave the school site, or could, if the behavior becomes chronic, result in suspension.
26. No student may leave a patron while doing a perm or hair coloring service, except in an emergency and is excused by an instructor.
27. Students are not allowed to give services or materials, other than what is called for on the service ticket. Students violating this rule will be disciplined accordingly.
28. Students are responsible for the return of school materials or equipment loaned to them. Each student is solely responsible for his/her personal belongings and materials and must have their own kit at all times to work on clients. Those without kits will be considered not prepared for class and given a violation. After receiving (3) three such violations they may be counseled and if the behavior continues, maybe suspended then terminated.
29. Students must not gather around the receptionist desk, congregate in the offices, or visit with another student who is busy with a patron. The Salon Coordinator must make all appointments and no changes are to be made by students, unless permission is granted.

30. A student must attend school all days, unless prior approval from administration. Attendance on the day before and after a holiday is mandatory. The school reserves the right to suspend a student if this rule is violated. A student may be required to produce medical documentation of illness. Absence in excess of 21 consecutive days without notifying the school will result in the student being dropped from the enrollment.

31. Only products furnished by the school may be used unless otherwise approved by the administration.

32. Students are to park only in the area designated by the school. At the time of your orientation, the admissions staff will show you the approved parking area. Courtesy to other building tenants and their customers is mandatory.

DRESS & PERSONAL GROOMING POLICY:

1. Students must come to school with their hair neat and clean. Beauty needs are to be done on the students' own time. Professional appearance is expected at all times.

2. Students must pay attention to personal hygiene as to not be offensive to patrons, other students or staff members.

3. Students may have active length, polished nails, but must use extreme caution to not cause harm to a client.

4. Students must wear clean and tasteful clothes that must adequately cover cleavage, underarms, belly, back and thigh.

5. Make sure shoes are safe and comfortable.

MAINTAINING A PROFESSIONAL APPEARANCE AT ALL TIMES IS EXPECTED BY ALL STUDENTS AND STAFF OF THIS SCHOOL.

ATTENDANCE POLICY

Students are expected to attend classes at the scheduled starting time and to continue as scheduled throughout the day per their enrollment agreement. All absences and class attendance are regularly recorded. It is the responsibility of the student to telephone in advance to advise administrative personnel if they will be absent or late, as in the same way an employee would be expected to inform his/her employer.

Students are issued a name badge with a bar code. A student must clock "IN" when entering and "OUT" when leaving using the bar-coded name badge provided to each student. Failing to clock In/Out properly may result in a loss of credit for attended hours.

Students who are habitually tardy (5 times in one month) will be counseled and if tardiness continues may be suspended or be placed on probation until tardiness ceases.

Students who are enrolled as full-time students are required to be in attendance a minimum of one hundred twelve hours (112) per month. Students who do not meet the minimum required hours and have not requested a formal Leave of Absence (LOA) or valid documentation for absences such as a doctor's note, will be considered over their contract and may be subject to

additional fees.

A. Absence

Satisfactory attendance must be maintained. All course work missed due to absences must be made up. One un-excused absence or 5 total absences per month are considered excessive. Saturday attendance is mandatory. If a student misses 2 or more Saturdays in a month he/she is subject to disciplinary action.

B. Tardiness

Tardiness produces a disruption to a good learning environment and is discouraged. Students are to be in class at the scheduled time. Excessive tardiness is grounds for probation and/or suspension. Any time after 8:36a m. is considered tardy. A student may not enter the theory class if it is already in progress. Students who cannot make it to school by 8:45 will be admitted to school only upon approval of the supervising instructor and will be based upon the student having prior consent to be late or by providing approved documentation explaining the reason for the late arrival.

C. Class Cuts

The only way one can gain from the time and money spent in training is to participate on a regular basis, therefore, a class cut shall be considered equal to an absence. All practical applications and theory hour requirements must be completed before the end of the contract before considered as having graduated.

D. Leave of Absence (LOA)

An authorized Leave of Absence (LOA) is a temporary interruption in a student's program of study. A request, in writing, for a LOA will be considered and the leave may be granted to a student at the discretion of the School Administration.

- The request for LOA must delineate the reason for the request and include the student's signature.
- The student **must apply in advance** of the LOA unless unforeseen circumstances prevent the student from doing so, for example, due to an injury in a car accident.
- An LOA may be granted to a student who did not provide the request prior to the LOA due to unforeseen circumstances if the institution documents the reason for its decision and collects the request from the student at a later date. In an example of a car accident, ***the beginning date of the approved LOA would be determined to be the first date the student was unable to attend the institution because of the accident.***
- For an LOA to be approved, there must be a reasonable expectation that the student will return from a LOA; the LOA, together with any additional LOAs must not exceed a total of 180 days in any 12-month period.
- An approved LOA will extend the student's maximum time frame and the contract period by the same number of days taken in the LOA.
- A student who is granted an approved LOA will not be assessed any additional charges as a result of the LOA.
- An LOA is not considered a withdrawal, thus no refund calculation will be undergone.

Failure to return within the time frame of the leave, or any unexcused, continued absence for 14 days, will result in the student being dropped from the program.

E. Suspension/Re-admittance

Students who have had their training suspended for cause may be re-admitted to classes upon a written request and with affirmation, that the action(s), which caused the suspension, will not be repeated. Re-admittance will be determined on a case-to-case basis and is at the discretion of the school.

H. Maximum Time Frame

The maximum time in which a student shall be allocated to complete the course of study shall be one-and-one half the normal, scheduled prescribed class length as published in this catalog. (See the section on Satisfactory Academic Progress) This does not apply to students who may be experiencing major personal difficulties and have applied for a Leave of Absence. Other absences will be referred to the School Director and will be considered on a case-by-case basis.

I. Recording Attendance Procedure

Per §73760 of the CCR it is the policy of this school that all students shall clock in to a computerized monitoring program using the provided bar-coded ID badge. Students shall record their theory hours and practical operations on a weekly time sheet. At the end of the reporting period, each student is responsible for transferring the operations and hours to a new sheet each week. All time sheets must be FULLY completed, to include printed name, student number, dates and each day signed by the student and instructor. An instructor, on a daily basis, must initial all operations and hours. Time sheets must be handed in each Saturday.

Time sheets turned in without an instructor's signature will be considered invalid. Each week a list of cumulative student hours will be posted and students should check this list and compare it their records for accuracy. Discrepancies should be reported immediately.

J. Withdrawal/Drop Policy

If a student does not attend school for 21 consecutive days (approx. 3-1/2 wks), without having made contact with the main office to request a Leave of Absence, they will automatically be dropped from the course in which they are enrolled. A refund will be calculated and applied if applicable based upon the last day of attendance and/or 14 days from the day they were to return from the Leave of Absence and refunded within 30 days. A student may re-enroll.

2. When a student wishes to withdraw:

If the student is still in attendance and wishes to withdrawal he/she should clock out on the last time card, to include enrolled name, student number, his/her last day of attendance. Student should notify the office, in writing, and make sure the office has a current address. Student needs to state as to whether he/she will be picking up the paperwork in person or if it needs to be forwarded by mail.

If the student has not been in current attendance, all requests for withdrawal or transfer must be sent by REGISTERED MAIL to: The Cosmo Factory, P.O. Box 1776, Santa Cruz, CA 95061, or you may bring your written request (containing all the requested information from 2A above) to the main office and leave it with authorized office personnel only.

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The office shall take no more than ten (10) days to complete withdrawal papers and ten (10) days to calculate the refund due to the student, or the balance owed by the student, if applicable.

Papers may be picked up or will be forwarded as requested.

The Academy strongly urges all students to maintain copies of all course completion, withdrawal and/or transfer paperwork.

SATISFACTORY ACADEMIC PROGRESS (SAP) STANDARDS:

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled in either of the Cosmetology and Esthetics programs whether part time or full time and whether participating in Title IV programs or not. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:

Cosmetology	400, 800, 1200 and 1600 actual clocked hours
Esthetics	300, 600 actual clocked hours

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. It is our policy to evaluate students at regular intervals throughout the duration of the course of study. The instructors and administration believe that students progress and maintain higher standards of excellence when they are held accountable and can visually see and verbally receive positive reinforcement and constructive criticism for areas needing improvement. Students are responsible for the choices they make and by receiving periodic updates they can choose the direction in which they want to proceed. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the course.

Students will be evaluated on both quantitative (attendance) and qualitative (academic performance) on a cumulative basis at the designated evaluation periods throughout the course of study.

Note that accepted transfer hours from another institution are counted towards actual clocked hours.

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 67% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. Evaluations are based on the cumulative attendance percentage as of the last day of the month of the evaluation period. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. Scheduled hours will be calculated by multiplying the number of scheduled days by the number of hours scheduled each day. At the end of each evaluation period, the school will determine if the student has maintained at least 67% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

Regardless of the average level of attendance, students who have more than three consecutive weeks of absences (14 calendar days) may be dismissed. This standard shall apply to all students except those on an approved Leave-of-Absence. Students who expect to be absent 14 or more days up to 60 days are encouraged to request a Leave-of-Absence.

MAXIMUM TIME FRAME

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

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COURSE HOURS	MAXIMUM TIME ALLOWED	SCHEDULED
Cosmetology (Full time) - 1600 Hours	60 Weeks	2400
Cosmetology (Part time) – 1600 Hours	120 Weeks	2400
Esthetics – 600 Hours	45 Weeks	900

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 67% of the scheduled hours.

ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 70% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

90 - 100	EXCELLENT
80 - 89	VERY GOOD
70 - 79	SATISFACTORY
69 and lower	BELOW STANDARDS – UNSATISFACTORY

DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. In order for a student to be considered making satisfactory academic progress as of course midpoint, the student must meet both attendance and academic requirements on at least one evaluation by the midpoint of the course.

FINANCIAL AID WARNING

Students who fail to meet minimum requirements for attendance or academic progress at the end of any payment period will be placed on Financial Aid Warning until the end of the next payment period or until re-establishing Satisfactory Academic Progress, whichever occurs first. During the first Financial Aid Warning period, students are considered to be making Satisfactory Academic Progress and students who receive federal funds may continue to be funded. If the student is meeting minimum requirements at the end of the Financial Aid Warning period, the student will be determined as making Satisfactory Academic Progress. If the student fails to meet requirements at the end of the Financial Aid Warning period, the student will be suspended from receiving Title IV funds, unless the student appeals the findings that they are not meeting Satisfactory Academic Progress and prevails on the appeal. A student cannot have successive periods in Financial Aid Warning status.

PROBATION

Students who fail to meet minimum requirements for attendance or academic progress are placed on probation and considered to be making satisfactory progress while during the first probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards

by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress.

The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the **next evaluation period**, the student has still not met both the attendance and academic requirements, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

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

INTERRUPTIONS AND 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 leave of absence. Hours elapsed during a leave of absence will extend the student's contract period by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

APPEAL PROCEDURE

A student may be expelled from the school for reasons of conduct, not returning from an approved Leave of Absence or for not maintaining satisfactory academic progress for 2 or more consecutive evaluation periods. If a student is determined to not be making satisfactory academic progress, the student may appeal the determination. The student must submit a written appeal to the school with supporting documentation of the reasons why the determination should be reversed, such as, for instance, the death of a relative or an injury or illness. The appeal should address what has changed in the student's situation that will allow the achievement of satisfactory academic progress at the next evaluation. Appeal documents will be reviewed and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable.

COURSE INCOMPLETES, REPETITIONS, NONCREDIT AND REMEDIAL COURSES

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

TRANSFER STUDENTS

New students that transfer to The Cosmo Factory Cosmetology Academy with hours from another school will be evaluated at the evaluation periods listed above for Satisfactory Academic Progress.

REINSTATEMENT OF FINANCIAL AID

Title IV aid will be reinstated to students who have prevailed upon an appeal regarding the status of Satisfactory Academic Progress or who have reestablished Satisfactory Academic Progress.

EVALUATION RESULTS

Students may request a copy of their Satisfactory Academic Progress Report Card at any time.

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STUDENT SERVICES

CAREER ADVISING AND PERSONAL ATTENTION:

Students are counseled individually, as often as necessary; at least at time of evaluation, to review the student's progress and adjustment. Successful salon owners and stylists are scheduled into the academy regularly to give demonstrations and discuss career goals, etc. with the students. This activity is conducted in addition to the daily counseling carried out by the instructors. Students may request additional counseling sessions at any time. Students are given as much personal attention and assistance as requested at every stage of training from the first day of enrollment to the day of graduation. At predetermined intervals, evaluations are conducted to assess the rate and quality of the student and any remedial assignments are made when required. Particular attention is always given to the preparation for the Bureau or Barbering & Cosmetology Examination.

PROFESSIONAL COUNSELING

The Cosmo Factory Cosmetology Academy does not maintain professional counselors at the academy on a regular basis, nor do we recommend professional help off campus; however, students who may inquire about professional counseling services will be provided a list of public organizations, religious organizations and governmental agencies where the student may receive additional assistance. Regular school staff is not licensed or trained as professional therapeutic counselors and cannot provide professional on-going or long-term counseling for those students needing that type of help, however, the staff is always willing to listen to a student at any time and provide available information.

Any student requesting medical assistance for situations other than the immediate need for first aid or a life-threatening situation will be given a list of public clinics and hospitals in the immediate proximity of the academy campus. This list is not to be construed as a recommendation by the academy, but rather as a free service provided as a courtesy by the academy to its students.

JOB PLACEMENT POLICY

Placement assistance will be provided to graduates at no additional charge, but placement is *not guaranteed*. Class instruction and testing is provided for Professional Image, Job Search and Salon Business are part of the curriculum.

Assistance with résumé preparation and job interviewing skill techniques is provided as well.

The Cosmo Factory Cosmetology Academy provides placement referrals and necessary materials and procedures to assist the students ready to graduate from the academy.

NOTICE OF STUDENT RIGHTS

As a student of The Cosmo Factory Cosmetology Academy located in Santa Cruz, California, you have certain legal rights.

1. You have the right to cancel the contract with this School, without any penalty, or obligation after the date of registration through attendance at the first class session, or the seventh day after enrollment, whichever is later, as described in the *Notice of Refund & Cancellation Policy* below. You are encouraged to read the *Notice of Refund & Cancellation Policy* for detailed information on your rights and responsibilities. If you lose your copy of the *Notice of Refund & Cancellation Policy* you may request a copy from the School office.
2. After the end of the cancellation period has passed, you still have the right to cancel your enrollment at any time. You may receive a refund of tuition paid for the remainder of the course not yet taken.

Your rights for a refund are described on your contract and you will be given a NOTICE OF REFUND upon registration and you may find the refund policy in this catalog. You may request a duplicate copy of your contract if necessary, from the business office located at the School.

3. In the event of the necessity to close the School before the conclusion of your instruction, you may be entitled to a refund. See Student Protection Policy Page 4 or Contact the Bureau for Private Postsecondary Education at the address listed below for further information.

4. A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling 1-888-370-7589 or by completing a complaint form, which can be obtained on the bureau's web site www.bppe.ca.gov.

STUDENT RECORDS AND RIGHT TO PRIVACY

The Federal Right of Privacy Act of 1964 provides for the right of all students and parents or guardians of dependent minors to review their academic records, to include grades, attendance and counseling reports. Student records are confidential and only such agencies or individuals authorized under applicable laws are allowed access without first obtaining the written permission of the student, parents or guardians of dependent minors. State law requires that the School maintain these records for no more than a five (5) year period. Students may request to review their records by writing to the Director of the School and all such review sessions will be scheduled during regular School hours and in the presence of an administrative representative.

Policy on the retention of student records: Transcripts are to be kept permanently.

STUDENT PROTECTION POLICY

STATE OF CALIFORNIA STUDENT TUITION RECOVERY FUND

Upon enrollment, the California State law requires that the institution, assess a fee that is in relationship to the cost of tuition (Education Code, § 94342) i.e. \$2.50 per each thousand dollars of base tuition to those students who are a resident of the State of California and are pre-paying all or part of the tuition fee either by cash, guaranteed student loans, or personal loans and the total charges are not paid by a third-party payer, such as an employer, government program or other payer unless there is a separate agreement to repay the third party.

These fees support the Student Tuition Recovery Fund (STRF), which is a special fund established by the California Legislature to reimburse students who might otherwise experience financial loss as a result of, (a) the closure of the institution, (b) the institution's breach, or anticipatory breach of the agreement of the course of instruction, or (c) a decline in the period before the institution's closure. Institutional participation in this Fund is mandatory. It is important that every enrollee takes responsibility for keeping copies of any enrollment

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agreement, contract, or application, and tuition payment receipts or cancelled check in order to document enrollment and payment history. Such information may substantiate a claim for reimbursement from the STRF, which must be filed within one calendar year of the date the student receives notice from the Bureau on their rights under the STRF provisions, or, if no notice of rights are served to the student, filing must take place within four (4) years of the closing of the institution. For further information or instructions contact:

Bureau for Private Postsecondary Education

2535 Capitol Oaks Drive, Suite 400
West Sacramento California, 95798-0818
www.bppe.ca.gov
1 (888) 370-7589 (toll free)
(916) 431-6959 (phone)
(916) 263-1897 (fax)

NOTICE OF REFUND & CANCELLATION POLICY

STUDENTS RIGHT TO CANCEL

General Policy Considerations

- This policy applies to all terminations for any reason, by either party, including student decision, student expulsion, course or program cancellation, or school closure.
- The student has the right to cancel the enrollment agreement and obtain a refund of 100% of the charges paid (less the non-refundable application fee of \$100) through attendance at the first class session, or the seventh day after enrollment, whichever is later.
- Cancellation shall occur when a student gives written notice of cancellation to the School by mail or hand delivery. The written notice of cancellation is effective when received by the School. Written cancellation should be sent to: The Cosmo Factory Cosmetology Academy, Attn: Admissions, 131-B Front Street, Santa Cruz, CA 95060. The written notice of cancellation need not take any particular form and, however expressed, it is effective if it shows that you, (the student), no longer wish to be bound by the Enrollment Agreement.
- A student may be expelled from the school for reasons of conduct, not returning from an approved Leave of Absence or for not maintaining SAP for 2 or more consecutive evaluation periods.
- The **formal cancellation date** will be determined by the postmark on the written notification (see above), the date said notification is delivered to the school in person, the date of expulsion by the school, or 30 days after the last day of attendance or the expiration date of an **approved** Leave of Absence. An **unofficial withdrawal** occurs by monitoring the clock hours and daily attendance. The formal of cancellation date is determined via the last date of student attendance.
- Any monies due the applicant or student shall be refunded within 45 days of formal cancellation date as defined above. The Cosmo Factory Cosmetology Academy will mail the refund to the students address on the Enrollment Agreement, unless otherwise noted.
- If permanently closed or no longer offering instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student. If the course is canceled subsequent to a student's enrollment, the school will either provide a full refund of all monies paid or completion of the course at a later time. The school does not participate in any teach-out plans with other institutions.

Refund Policy

- Applicants not accepted by the school shall be refunded all monies paid to the school excluding the non-refundable application fee of \$100.
- If student (or in the case of student under legal age, his/her parent or guardian) cancels the enrollment in writing within seven days of signing the enrollment agreement, through attendance of the first class, whichever is later, all monies collected by the school, less

- the non-refundable application fee, will be refunded.
- For students who enroll and begin classes but withdraw prior to completion of 60% of the period of attendance a pro-rata refund is calculated as follows:
 - The amount owed equals the daily charge for the program multiplied by the number of days the student was scheduled to attend prior to withdrawal.
 - Except for non-refundable items the student shall be refunded all amounts paid in excess of what is owed. Non-refundable items are: books, kit fee, lab supplies, STRF and the non-refundable application fee.
 - Students who withdraw or terminate prior to course completion are charged a cancellation or administrative fee of \$150.00. This refund policy applies to tuition as defined in this enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (e.g. application fee, kit fee, supplies fee, books fee, STRF, etc.) will not be refunded. All fees are identified in the enrollment agreement.
 - If a Title IV financial aid recipient* withdraws prior to course completion, a calculation for return of TIV funds will be completed and any applicable returns by the school shall be paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by the school and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.
 - If the 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.
 - 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.
 - If the student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur:
 - The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
 - The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

* The Cosmo Factory Cosmetology Academy is currently not eligible to participate in federal Title IV Financial Aid Program.

REQUIRED LEGAL STATEMENTS

The Cosmo Factory Cosmetology Academy is a private institution approved to operate by the Bureau for Private Postsecondary Education. The Cosmo Factory Cosmetology Academy has not entered into an articulation or transfer agreement with any other college or university.

OWNERSHIP

The Cosmo Factory Cosmetology Academy is owned solely by James R. Fisher.

BANKRUPTCY

The Cosmo Factory Cosmetology Academy does not have any pending bankruptcies nor is it operating as a debtor in possession; has not either filed a petition nor has had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the US Bankruptcy Code.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at The Cosmo Factory Cosmetology Academy is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the clock hours you earn in Cosmetology or Esthetics is also at the complete discretion of the institution to which you seek to transfer.

If the clock hours that you earn at this institution is 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 the institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending The Cosmo Factory Cosmetology Academy to determine if your clock hours will transfer.

POLICY ON THE RETENTION OF STUDENT RECORDS

Student files are maintained for a period of 5 years from the student's date of completion or withdrawal. Transcripts are to be kept permanently.

Appendix A: Outcomes for 2010-2011

Completion:	90%	The percentage of students who have started the program and completed the required program hours.
Licensure:	75%	The percentage of students who have graduated and taken the Licensing Exam who have passed the exam.
Placement:	100%	The percentage of students who have graduated and gained their license who are employed.

Appendix B: Fee Schedule

Cosmetology Program

Tuition

The Cosmetology Program consists of 1600 clock hours, approximately 10 months full-time (Tues-Sat 8:30-5:00) or approximately 20 months part-time (Tues-Sat 8:30-12:30).

The cost of tuition for 1600 hours of training is **\$10,000**.

Students who have approved previous training hours will have their tuition reduced by their accepted previous training hours multiplied by \$6.25 per hour (the approximate hourly fee).

Application and Equipment Fees

Application Fee (Non-refundable)	\$ 100.00 (Due at Interview)
Text Books (Non-refundable)	\$ 300.00
Lab Supplies (Non-refundable)	\$ 300.00
Kit (Non-refundable)	\$ 750.00
Student Tuition Recovery Fund (STRF) (Non-refundable)	\$ 25.00
Total:	\$1475.00

Total Tuition + Fees: \$ 11,475.00

NOTE: APPLICATION FEE, TEXT BOOK, KIT, LAB SUPPLIES AND STRF ARE NON-REFUNDABLE

Esthetics Program

Tuition

The Esthetician Program consists of 600 clock hours, approximately 7.5 months part-time (Tues-Sat 8:30-12:30).

The cost of tuition for 600 hours of training is **\$6,900**.

Students who have approved previous training hours will have their tuition reduced by their accepted previous training hours multiplied by \$11.50 per hour (the approximate hourly fee).

Application and Equipment Fees

Application Fee (Non-refundable)	\$ 100.00 (Due at Interview)
Text Books (Non-refundable)	\$ 275.00
Kit (Non-refundable)	\$ 500.00
Lab Supplies (Non-refundable)	\$ 300.00
Student Tuition Recovery Fund (STRF) (Non-refundable)	\$ 17.25
Total:	\$ 1192.25

Total Tuition + Fees: \$ 8092.25

NOTE: APPLICATION FEE, TEXT BOOK, KIT, LAB SUPPLIES AND STRF ARE NON-REFUNDABLE

Methods of Payment

All application and equipment fees are due before the first day of class.

Tuition payments may be paid in full at the time of Orientation, or they may be paid in monthly installments. Monthly installments are due at the first day of class of the month, and are comprised of the available hours per that month * the approximate hourly fee, accounting for any scheduled holidays during the month in question.

All fees due to The Cosmo Factory Cosmetology Academy may be paid via Cash, Check or Money Order.

Student Tuition Recovery Fund

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

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

1. You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

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

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

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered 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.

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4. There was a material failure to comply with the Act or this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.

5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act.”

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

Appendix C: Grievance Procedure

In accordance with the institution's mission statement, the school will make every attempt to resolve any student complaint that is not frivolous or without merit. Complaint procedures will be included in new student orientation thereby assuring that all students know the steps to follow should they desire to register a complaint at any time. Evidence of final resolution of all complaints will be retained in school files in order to determine the frequency, nature, and patterns of complaints for the institution. The following procedure outlines the specific steps of the complaint process.

1. The student should register the complaint in writing on the designated form provided by the institution within 30 days of the date that the act which is the subject of the grievance occurred.
2. The complaint form will be given to the Instructor. In cases where the complaint is directed towards the school Instructor, the complaint form may be given to the Director.
3. The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
4. If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable.
5. Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
6. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, management will appoint a hearing committee consisting of one member selected by the school who has had no involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the school, and another member who may not be employed by the school or related to the school owners. The hearing will occur within 90 days of committee appointment. The hearing will be informal with the student presenting his/her case followed by the school's response. The hearing committee will be allowed to ask questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each witness' testimony and a recommended resolution for the dispute. School management shall consider the report and either accept, reject, or modify the recommendations of the committee. Advisory board shall consider the report and either accept, reject, or modify the recommendations of the committee.
7. Students must exhaust the institution's internal complaint process before submitting the complaint to the school's accrediting agency, if applicable.
8. Students must exhaust the institution's internal complaint/grievance process before publishing or posting complaints in any form or manner, including social media sites, yelp, email, etc.
9. A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling 1-888-370-7589 or by completing a complaint form, which can be obtained on the bureau's web site www.bppe.ca.gov.

Appendix D: Return of Title IV Funds Policy

The Federal Return of Title IV funds formula ("R2T4") dictates the amount of Federal Title IV aid that must be returned to the federal government or the lending institution by the Academy and/or the student. The R2T4 formula is applicable to an eligible student receiving federal aid when that student withdraws or is terminated from the Academy.

If a student withdraws from the Academy prior to completing over 60% of the payment period, they may be required to repay a portion of the federal financial aid received for that period. A pro rata schedule is used to determine the amount of federal student aid funds earned at the time of withdrawal. Federal aid includes Federal Stafford Loan, Federal Perkins Loan, Federal PLUS Loan, Federal Pell Grant, and Federal Supplemental Educational Opportunity Grant.

A student's withdrawal date is used to calculate the percentage of the payment period completed and is always the student's last date of attendance/clocked hours. The date of determination is the earlier of:

- The date the student notifies the Academy of the student's withdrawal or the date of the student's withdrawal, whichever is later.
- The Academy terminates the student's enrollment as provided in the Enrollment Agreement.
- If a student does not return or call from the student's leave of absence within 72 hours of the student's expected return, the student shall be considered terminated.
- If the student unofficially withdrew, the day after the 14th calendar day of consecutive absence from the Academy.

The amount of Title IV funds earned by the student is based upon the length of time the student is scheduled to complete in the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before 60% of the payment period has been completed. After 60% of the payment period has been scheduled to be complete, 100% of the Title IV funds are earned. The percentage that has not been earned is calculated by subtracting the percentage of Title IV aid earned from 100%.

The percentage of the payment period completed is calculated by the number of clock hours the student was scheduled to complete in the payment period as of the withdrawal date divided by the total number of clock hours in the payment period.

The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date.

If a student has earned more Title IV funds than have been disbursed, the Academy must offer the amount of earned funds as a post-withdrawal disbursement. Post-withdrawal disbursements may be offered from Pell Grant funds first if eligible. If there are current educational costs due the Academy at the time of withdrawal, a Pell Grant post-withdrawal disbursement will be credited to the student's account. Any Pell Grant funds in excess of current educational costs may be offered to the student if eligible. Any federal loan program funds due in a post-withdrawal disbursement must be offered to the student and the Academy must receive the student's permission before crediting their account.

The following Title IV refund distribution is used for all Financial Aid students due a refund:

1. Unsubsidized Direct Stafford Loan

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2. Subsidized Direct Stafford Loan
3. Federal Direct Parent PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Opportunity Grant
6. Other Title IV assistance

Any unearned Title IV funds must be returned to the appropriate program within 45 days of the date of determination. Any unearned funds that have not yet been disbursed to the student must be offered to the student within 30 days of the date of determination if not applied directly to the student's account.

The statute requires that a student is responsible for all unearned Title IV program assistance that the Academy is not required to return. This is determined by subtracting the amount returned by the Academy from the total amount of unearned Title IV funds to be returned.

Appendix E: Campus Crime Report

The Director prepares this report to comply with the Jeanne Clery Disclosure of Campus Security Policy and Crime Statistics Act. The report is prepared in cooperation with the local law enforcement agencies surrounding our campus.

Campus crime, arrest, and referral statistics include those reported to the Director and local law enforcement agencies. Hard copies of the report may be obtained in the Administrative Office. All prospective employees may obtain a hard copy from the Director.

To Report A Crime

Contact the Director at 831.621.6161 (non-emergencies) or dial 9-1-1 (emergencies only). Any suspicious activity or person seen loitering inside or around the Institute buildings should be reported to the Director. In addition, you may report a crime to any staff member of the Academy.

Campus Crime Statistics

(C=CAMPUS, N=NON-CAMPUS, P=PUBLIC PROPERTY)

Offense	2010	2011	2012
Murder/Non-Negligent Manslaughter	6 (N)	1 (N)	0
Negligent Manslaughter	0	0	0
Sex Offenses - Forcible	2 (N)	1 (N)	0
Sex Offenses - Non-Forcible	N/A	N/A	N/A
Robbery	11 (N)	7 (N)	1 (C) 12 (N)
Aggravated Assault	31 (N)	31 (N)	21 (N)
Burglary	46 (N)	56 (N)	0 (N)
Motor Vehicle Theft	10 (N)	19 (N)	3 (N)
Arson	4 (N)	0	0
Liquor Law Arrests	N/A	N/A	N/A
Liquor Law Violations Referred for Disciplinary Action	N/A	N/A	N/A
Drug Law Arrests	N/A	N/A	N/A
Drug Law Arrests Referred for Disciplinary Action	N/A	N/A	N/A
Illegal Weapons Possession Arrests	N/A	N/A	N/A
Illegal Weapons Possession Violations Referred for Disciplinary Action	N/A	N/A	N/A

Hate Crimes

There were no reported hate crimes for the time periods above.

Appendix F: Drug Prevention Policy

The Cosmo Factory Cosmetology Academy believes that it is very important to provide a safe environment for all of its students and Team Members. Substance abuse, while at work, school or otherwise, seriously endangers the safety of students and staff, as well as the general public, and creates a variety of problems including increased theft, decreased morale, decreased productivity, and a decline in the quality of services provided. It is also our Policy to prevent the use and/or presence of these substances in the school. The Cosmo Factory Cosmetology Academy will strive to provide an environment conducive to making conscientious and healthy decisions when students are faced with difficult choices associated with the use of legal and illegal drugs.

It is a violation of school policy for any student to:

- Use illegal drugs or misuse prescription drugs;
- Misuse alcohol;
- Possess, trade, manufacture, distribute, dispense, buy or offer for sale alcohol, illegal and/or prescription drugs while on duty, during break periods, or on school property;
- Arrive or return to school intoxicated from use of illegal drugs, misused prescription drugs or alcohol;
- Engage in the use of illegal drugs, misuse of prescription drugs or alcohol during school hours or while on school property (including parking lots);
- Use prescription drugs or non-prescription drugs that may affect the safety of the student or fellow students, and members of the public;
- Have tampered or attempted to alter or attempt to interfere with the testing procedure; or
- Otherwise has refused to be tested.

For the purpose of this Policy, a student is presumed to be under the influence of drugs and/or alcohol if a urine test, blood test or other scientifically acceptable testing procedures shows a forensically acceptable positive quantum of proof of drugs and/or alcohol usage.

Any student, who is taking any prescription or non-prescription drug, which might impair safety, performance, or any motor functions, must advise his/her Instructor or the Director before providing services under such medication.

Students are individually responsible for being aware of applicable laws, regulations, ordinances, and the Institute's policy for complying with them. The Cosmo Factory Cosmetology Academy will assist in that endeavor by providing current information on an ongoing basis to all students.

Reasonable Search:

To ensure that illegal drugs and alcohol do not enter or affect the school, the Cosmo Factory Cosmetology Academy reserves the right to search all vehicles, containers, lockers, or other items on school property in furtherance of this Policy. Individuals may be requested to display personal property for visual inspection upon the Institute's request. Searches will be conducted only where the Cosmo Factory Cosmetology Academy has reason to believe that the student has violated the Institute's Policy. Failure to consent to a search or display of personal property for visual inspection will be grounds for discipline, up to and including termination from the program or denial of access to school premises. Searches of a student's personal property will take place only in the student's presence. All searches under this Policy will occur with the utmost discretion and

consideration for the student involved. Individuals may be required to empty their pockets, but under no circumstances will a student be required to remove articles of clothing to be physically searched.

Student Assistance:

The Cosmo Factory Cosmetology Academy holds all students accountable in terms of substance use but also supports getting help for students. Students who come forward voluntarily to identify that they have a substance problem will not be reprimanded. It is important for the student to come to an understanding regarding the extent of the problem in order to correct the problem and be able to avoid future usage in violation of the Academy's Policy. This is required in order to correct the problem and be able to avoid violating the Institute's Policy in the future. If the student is willing to actively engage in resolving the substance use problem, the Institute will refer the student to a Substance Abuse Professional for an assessment and possible outpatient counseling at the student's expense. This leave will be conditioned upon receipt of reports from the treatment providers that the student is cooperating and making reasonable progress in the treatment program. The student will be permitted to return to school only if (s) he passes a drug /alcohol test and has satisfactory medical evidence that (s) he is fit for attendance.

This protection does not cover a student who confesses a problem after an incident or accident that requires a substance use test, or after being notified that a reasonable suspicion test is required.

All records of drug/alcohol testing will be stored separately and apart from the student's general files. These records shall be maintained under lock and key at all times. Access is limited to designated officials. Those designated officials that shall have access to these records are charged with the responsibility of maintaining the confidentiality of these records.

Disciplinary Action:

Violation of this Policy will result in the student's immediate termination. The student's file will list the reason for termination as "a Major Standard Violation" as that term is defined in this Catalog. Re-admittance may be considered after 60 days. To be considered for re-admittance, the student must provide proof of having satisfactorily attended treatment that is provided by a Substance Abuse Professional (SAP) and/or prescribed by a SAP and completed a drug and/or alcohol test, determined by which test was previously positive, with a negative test result. If the student is re-admitted, (s) he must complete the prescribed follow-up testing by the SAP or by law, as applicable, to continue attending the Cosmo Factory Cosmetology Academy. Treatment and follow-up testing will be at the expense of the student. The Cosmo Factory Cosmetology Academy may terminate a student who has entered a rehabilitation program for violations of the Drug Free School Policy or any other school policy in accordance with the procedures set forth in the Student Handbook.

Confidentiality:

All information, interviews, reports, statement memoranda and drug test results, written or otherwise, received by the Cosmo Factory Cosmetology Academy as part of this drug testing program are confidential communications. Unless authorized by state laws, rules or regulations, the Institute will not release such information without a written consent form signed voluntarily by the person tested. Information on drug testing results will not be released unless such information or records are compelled by a court or a professional or occupational licensing board.

Appendix F: Vaccination Policy

The Cosmo Factory Cosmetology Academy does not require vaccinations for admission into our programs. Anyone interested in getting more information about vaccinations should contact their local public health department or consult with their health care provider