

355 VIA VERA CRUZ, #3, SAN MARCOS, CA 92078

760.744.7900 WWW.PIC.EDU

#### SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2016 & 2017

#### **Cosmetology - Program Length: 1600 Clock Hours**

#### **On-Time Completion Rates (Graduation Rates)**

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2016	70	70	15	21%
2017	44	44	2	4.55%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

#### Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2014	63	63	52	83%
2015	72	72	55	76%
2016	70	70	61	87%
2017	44	44	36	82%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_



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#### Job Placement Rates (includes data for the two calendar years prior to reporting)

Because of the change in the Bureau's reporting regulations, which became effective on July 14, 2016, this institution was not required to collect the data for its 2016 and prior graduates.

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2016	N/A	N/A	N/A	N/A	N/A
2017	44	39	39	26	66.67%

You may obtain from the Institution's Administrative Office a list of the employment positions determined to be in the field for which a student received education and training.

#### Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Because of the change in the Bureau's reporting regulations, which became effective on July 14, 2016, this institution was not required to collect the data for its 2016 and prior graduates.

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2016	N/A	N/A	N/A
2017	12	14	26

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#### Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2016	N/A	N/A	N/A
2017	26	0	26

#### **Self-Employed / Freelance Positions**

Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field
2016	N/A	N/A
2017	1	26

#### Institutional Employment

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2016	N/A	N/A
2017	0	26

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_

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## License Examination Passage Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2016	61	59	52	7	88%
2017	36	35	33	2	94%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

### Salary and Wage Information (includes data for the two calendar years prior to reporting)

Because of the change in the Bureau's reporting regulations, which became effective on July 14, 2016, this institution was not required to collect the data for its 2016 and prior graduates.

Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employm ent	Employed	\$0			\$15,001 - \$20,000				
2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2017	39	26	4	1	2	5	1	4	2	7

You may obtain from the Institution's Administrative Office a list of objective sources of information used to substantiate the salary disclosure.

#### Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

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#### Cost of Educational Program

Total charges for the program for students completing on-time in 2017: \$21,150. Additional charges will not be incurred if the program is not completed on-time.

Student's Initials: \_\_\_\_\_\_ Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

#### Federal Student Loan Debt

Most recent three	The percentage of	The average	The percentage of
year cohort	enrolled students in	amount of federal	graduates in 2017
default rate, as	2017 receiving	student loan debt of	who took out
reported by the	federal student loans	2017 graduates who	federal student
United States	to pay for this	took out federal	loans to pay for
Department of	program.	student loans at	this program.
Education <sup>1</sup>		this institution.	
10%	82%	\$8,032	85%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

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

Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

<sup>1</sup> The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.

Č	PALOMAR INSTIT	UTE OF COSMETOLOGY
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		_
Student Name - Print		
Student Signature		Date
School Official		Date
	<u>Defin</u>	<u>itions</u>
<ul> <li>length within the cancellation per</li> <li>"Students Availate number of stude</li> <li>"Number of One 100% of the pull</li> <li>"On-time Complete available for grade</li> <li>"150% Graduate program length</li> <li>"150% Complete calendar year we by the number of</li> <li>"Graduates Availates availables unav</li> <li>"Graduates Unave become incarced United States of their education</li> <li>"Graduates Em student complete complete complete availates available for grade</li> </ul>	e reporting calendar year and iod. able for Graduation" is the nu- ents who have died, been inde- time Graduates" is the num- plished program length within etion Rate" is the number of of iduation. es" is the number of studen (includes on-time graduates) ion Rate" is the number of st ithin 150% of the published p of students available for grad allable for Employment" mea- allable for Employment. available for Employment rated, are called to active m do not have a visa allowing n an accredited or bureau- ployed in the Field" means get etes the applicable educa	tudents who completed the program in the reported program length, including on-time graduates, divided

available after a student completes an applicable educational program.

# PALOMAR INSTITUTE OF COSMETOLOGY355 VIA VERA CRUZ, #3, SAN MARCOS, CA 92078

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- "Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.
- "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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#### STUDENT'S RIGHT TO CANCEL

A student has the right to cancel his or her agreement for a course of instruction, without any penalty or obligations, through attendance at the first class session \_\_\_\_/\_\_\_, or the seventh calendar day after enrollment \_\_\_\_/\_\_\_, whichever is later.

Notice of cancellation shall be in writing, and a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited, to a student's lack of attendance. You will be given two notices of cancellation forms on or before the first day of class, but you can use any written notice that you wish.

Cancellation shall occur when the student gives written notice of cancellation at the address of the Institution shown at the top of the front page of the Enrollment Agreement. The student can do this by mail, email or hand delivery. The written notice of cancellation, if sent by mail, is effective when deposited in the mail, properly addressed and postage paid.

If the Institution has given the student any equipment, including books or other materials, the equipment shall be returned to the Institution within 20 days following the date of the notice of cancellation. If the equipment is not returned—including books or other materials—in good condition (re-issuable as new) within the 20-day period, the Institution may deduct the documented cost of the equipment from any refund that may be due to the student. Once the equipment is paid for, it is the student's to keep without further obligation.

If the student cancels his or her Enrollment Agreement, the Institution will refund any money that was paid, less a non-refundable registration fee (if applicable) not to exceed \$250.00 and any deduction for equipment not timely returned in good condition (re-issuable as new), within 45 days after the notice of cancellation is received.



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#### SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2016 & 2017

#### **Esthetics - Program Length: 600 Clock Hours**

#### **On-Time Completion Rates (Graduation Rates)**

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2016	65	65	7	11%
2017	59	59	17	29%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

#### Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2014	48	48	46	96%
2015	47	47	46	98%
2016	65	65	61	94%
2017	59	59	58	98%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_



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#### Job Placement Rates (includes data for the two calendar years prior to reporting)

Because of the change in the Bureau's reporting regulations, which became effective on July 14, 2016, this institution was not required to collect the data for its 2016 and prior graduates.

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2016	N/A	N/A	N/A	N/A	N/A
2017	59	58	58	30	52%

You may obtain from the Institution's Administrative Office a list of the employment positions determined to be in the field for which a student received education and training.

#### <u>Gainfully Employed Categories (includes data for the two calendar years prior to</u> reporting)

#### Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2016	N/A	N/A	N/A
2017	18	12	30

#### Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2016	N/A	N/A	N/A
2017	30	0	30

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#### **Self-Employed / Freelance Positions**

Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field
2016	N/A	N/A
2017	0	30

#### Institutional Employment

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2016	N/A	N/A
2017	0	30

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

#### License Examination Passage Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2016	61	61	54	7	89%
2017	58	58	56	2	97%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_



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### Salary and Wage Information (includes data for the two calendar years prior to reporting)

Because of the change in the Bureau's reporting regulations, which became effective on July 14, 2016, this institution was not required to collect the data for its 2016 and prior graduates.

Annual salary and wages reported for graduates employed in the field.

C	alendar	Graduates		\$0	\$10,001	\$15,001	\$20,001	\$25,001	\$30,001		No Salary
		Available for Employment		- \$5,000	- \$15,000	- \$20,000	- \$25,000	- \$30,000	- \$35,000		Information Reported
	2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	2017	58	30	1	2	4	3	4	4	1	11
	You may obtain from the Institution's Administrative Office a list of objective sources of information used to substantiate the salary disclosure.  Student's Initials: Date: Initial only after you have had sufficient time to read and understand the information.  Cost of Educational Program Total charges for the program for students completing on-time in 2017: \$8,745. Additional charges										
	Total charges for the program for students completing on-time in 2017: \$8,745. Additional charges will not be incurred if the program is not completed on-time.  Student's Initials: Date: Initial only after you have had sufficient time to read and understand the information.										



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#### Federal Student Loan Debt

Most recent three	The percentage of	The average	The percentage of
year cohort	enrolled students in	amount of federal	graduates in 2017
default rate, as	2017 receiving	student loan debt of	who took out
reported by the	federal student loans	2017 graduates who	federal student
<b>United States</b>	to pay for this	took out federal	loans to pay for
Department of	program.	student loans at	this program.
Education <sup>1</sup>		this institution.	
10%	74%	\$8,032	81%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

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Student Name - Print

Student Signature

Date

School Official

Date

<sup>&</sup>lt;sup>1</sup> The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.



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#### **Definitions**

- "Number of Students Who Began the Program" means the number of students who began a
  program who were scheduled to complete the program within 100% of the published program
  length within the reporting calendar year and excludes all students who cancelled during the
  cancellation period.
- "Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- "Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- "On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.
- "150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- "150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- "Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.
- "Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- "Graduates Employed in the Field" means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- "Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.
- "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.



- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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### STUDENT'S RIGHT TO CANCEL

A student has the right to cancel his or her agreement for a course of instruction, without any penalty or obligations, through attendance at the first class session \_\_\_\_/\_\_\_, or the seventh calendar day after enrollment \_\_\_\_/\_\_\_, whichever is later.

Notice of cancellation shall be in writing, and a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited, to a student's lack of attendance. You will be given two notices of cancellation forms on or before the first day of class, but you can use any written notice that you wish.

Cancellation shall occur when the student gives written notice of cancellation at the address of the Institution shown at the top of the front page of the Enrollment Agreement. The student can do this by mail, email or hand delivery. The written notice of cancellation, if sent by mail, is effective when deposited in the mail, properly addressed and postage paid.

If the Institution has given the student any equipment, including books or other materials, the equipment shall be returned to the Institution within 20 days following the date of the notice of cancellation. If the equipment is not returned—including books or other materials—in good condition (re-issuable as new) within the 20-day period, the Institution may deduct the documented cost of the equipment from any refund that may be due to the student. Once the equipment is paid for, it is the student's to keep without further obligation.

If the student cancels his or her Enrollment Agreement, the Institution will refund any money that was paid, less a non-refundable registration fee (if applicable) not to exceed \$250.00 and any deduction for equipment not timely returned in good condition (re-issuable as new), within 45 days after the notice of cancellation is received.



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#### SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2017 & 2018

#### Manicuring - Program Length: 400 Clock Hours

#### **On-Time Completion Rates (Graduation Rates)**

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2016	5	5	4	80%
2017	3	3	1	33%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

#### Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2014	2	2	2	100%
2015	4	4	4	100%
2016	5	5	5	100%
2017	3	3	3	100%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

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#### Job Placement Rates (includes data for the two calendar years prior to reporting)

Because of the change in the Bureau's reporting regulations, which became effective on July 14, 2016, this institution was not required to collect the data for its 2016 and prior graduates.

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2016	N/A	N/A	N/A	N/A	N/A
2017	3	3	3	1	33%

You may obtain from the Institution's Administrative Office a list of the employment positions determined to be in the field for which a student received education and training.

#### <u>Gainfully Employed Categories (includes data for the two calendar years prior to</u> reporting)

#### Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2016	N/A	N/A	N/A
2017	1	0	1

#### Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2016	N/A	N/A	N/A
2017	1	0	1

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#### Self-Employed / Freelance Positions

Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field		
2016	N/A	N/A		
2017	0	1		

#### Institutional Employment

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field N/A	
2016	N/A	N/A	
2017	0	1	

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

### License Examination Passage Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate
2016	5	5	5	0	100%
2017	3	3	2	1	67%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_



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## Salary and Wage Information (includes data for the two calendar years prior to reporting)

Because of the change in the Bureau's reporting regulations, which became effective on July 14, 2016, this institution was not required to collect the data for its 2016 and prior graduates.

Annual salary and wages reported for graduates employed in the field.

Calendar	Graduates	Graduates	\$0	\$5,001	\$10,001	\$15,001	No Salary
Year	Available for	Employed	-	-	-	-	Information
	Employment	in Field	\$5,000	\$10,000	\$15,000	\$20,000	Reported
2016	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2017	3	1	1	0	0	0	0

You may obtain from the Institution's Administrative Office a list of objective sources of information used to substantiate the salary disclosure.

Student's Initials: \_\_\_\_\_\_ Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

#### **Cost of Educational Program**

Total charges for the program for students completing on-time in 2017: \$4,345. Additional charges will not be incurred if the program is not completed on-time.

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#### Federal Student Loan Debt

Most recent three	The percentage of	The average	The percentage of
year cohort	enrolled students in	amount of federal	graduates in 2017
default rate, as	2017 receiving	student loan debt of	who took out
reported by the	federal student loans	2017 graduates who	federal student
United States	to pay for this	took out federal	loans to pay for
Department of	program.	student loans at	this program.
Education <sup>1</sup>		this institution.	
10%	0%	\$8,032	0%

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_\_ Initial only after you have had sufficient time to read and understand the information.

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Student Name - Print

Student Signature

Date

School Official

Date

<sup>&</sup>lt;sup>1</sup> The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.

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#### **Definitions**

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  program who were scheduled to complete the program within 100% of the published program
  length within the reporting calendar year and excludes all students who cancelled during the
  cancellation period.
- "Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- "Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- "On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.
- "150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- "150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- "Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.
- "Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- "Graduates Employed in the Field" means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.
- "Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.
- "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.



- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



355 VIA VERA CRUZ, #3, SAN MARCOS, CA 92078

760.744.7900 PIC.EDU

### STUDENT'S RIGHT TO CANCEL

A student has the right to cancel his or her agreement for a course of instruction, without any penalty or obligations, through attendance at the first class session \_\_\_\_/\_\_\_, or the seventh calendar day after enrollment \_\_\_\_/\_\_\_, whichever is later.

Notice of cancellation shall be in writing, and a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited, to a student's lack of attendance. You will be given two notices of cancellation forms on or before the first day of class, but you can use any written notice that you wish.

Cancellation shall occur when the student gives written notice of cancellation at the address of the Institution shown at the top of the front page of the Enrollment Agreement. The student can do this by mail, email or hand delivery. The written notice of cancellation, if sent by mail, is effective when deposited in the mail, properly addressed and postage paid.

If the Institution has given the student any equipment, including books or other materials, the equipment shall be returned to the Institution within 20 days following the date of the notice of cancellation. If the equipment is not returned—including books or other materials—in good condition (re-issuable as new) within the 20-day period, the Institution may deduct the documented cost of the equipment from any refund that may be due to the student. Once the equipment is paid for, it is the student's to keep without further obligation.

If the student cancels his or her Enrollment Agreement, the Institution will refund any money that was paid, less a non-refundable registration fee (if applicable) not to exceed \$250.00 and any deduction for equipment not timely returned in good condition (re-issuable as new), within 45 days after the notice of cancellation is received.