



ACADEMIES OF COSMETOLOGY

FORT PIERCE BEAUTY ACADEMY

3028 South US 1
Fort Pierce, FL 34982
772.464.4885

PORT ST. LUCIE BEAUTY
ACADEMY 10036 South US Hwy 1
Port St. Lucie, FL 34952
772.337.4747

BEAUTY AND MASSAGE INSTITUTE
1375 US 1
Suite 2
Vero Beach FL 32960
772.978.7178

Fort Pierce Beauty Academy

(Main Campus) 3028

South U.S. 1

Fort Pierce, Florida 34982

(772) 464-4885

License # 1100

Port St. Lucie Beauty Academy

(Branch Campus)

10036 South U.S. Highway 1

Port St. Lucie, Florida 34952

(772) 337-4747

License # 1144

Beauty and Massage Institute

(Branch Campus) 1375

US 1 Suite 2

Vero Beach, Florida 32960

(772) 978-7178

License #2919

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Governing body and Owners of all schools:

Academies of Cosmetology Inc.

Michael Prevette	Debra Hohn
Director	Assistant Director
3028 South U.S. 1	10036 S U.S. Hwy
Fort Pierce, Florida	1, Port St Lucie,
34982	Florida 34952

Fort Pierce Campus

Instructors:

Kris Evangelista	Cosmetology/Barber Licenses Fort Pierce Beauty Academy Fort Pierce Florida
Emily Claridy	Cosmetology License Sheridan Vocational Hollywood, Florida
Alain Polynice	Barber License Fort Pierce Beauty Academy Fort Pierce, FL

Port St. Lucie Campus

Instructors:

Maria Magana	Bilingual Cosmetology/Barber Licenses Fort Pierce Beauty Academy, Fort Pierce Florida
Anna Clyde	Cosmetology/Barber License Morgantown Beauty Academy Morgantown, West Virginia
Darlene Hughes	Cosmetology License Port St. Lucie Beauty Academy Port St. Lucie, Florida
Kenneth Schott	Licensed Massage Therapist Seminar Network International Lake Worth, Florida
Christine Anastasia	Licensed Massage Therapist Alpha Institute Port St. Lucie, Florida
Tina Fossett	Licensed Massage Therapist Arizona Western State College Yuma, AZ
Tina Jolly	Cosmetology License Port ST Lucie Beauty Academy Port St Lucie, FL

Vero Beach Campus

Instructors:

Rosalie Merkel	Cosmetology/Barber License Fort Pierce Beauty Academy Fort Pierce, Florida
Pedro Torres	Barber and Cosmetology License Puerto Rico and Brevard Comm College
Tina Fossett	Licensed Massage Therapist Arizona Western State College Yuma, Az.
Tiffany Oneyear	Licensed Massage Therapist Technical College of the Low Country SC

Administration for All Campuses

Michael Prevette	Director and Administrator Cosmetology License/Substitute Instructor
Debra Hohn	Assistant Director/FA Director Cosmetology License/Substitute Instructor Daytona Beach Beauty Academy
Brenda Cunnane	Academic Dean and Admissions Representative Temple University Philadelphia, Pa.
Amrita Zaidi	Financial Aid Advisor Verification/Corrections Broward Community College Hollywood, Florida
Tricia Bassetti	Financial Aid Advisor Processing and Awarding Indian River State College

Dear Student

Welcome to Academies of Cosmetology Inc here in after referred to as “Academies of Cosmetology” operating as Port St Lucie Beauty Academy, Ft. Pierce Beauty Academy and Beauty and Massage Institute. You have just taken the first step in becoming a highly skilled fully trained hair stylist/cosmetologist, barber or massage therapist. In less than a year you can begin an exciting and challenging career in the rapidly growing multi-million-dollar service industries with unlimited job availability with many reward and fulfillment possibilities.

Founded in 1966, our Academy was the first private school of cosmetology on the Treasure Coast and is well known in this area of the state. As we move into our 56th year of operation we continue to supply the Quad county area with world class education at a very reasonable cost. Traditionally, our students have had exceptionally high passing rates on the State Board examinations. Our graduates’ practice all over the United States and consistently win awards in Hair Styling Competitions.

We prepare you for success. You’ll receive academic level instruction and hands-on practical experience from a competent staff of dedicated instructors with many years of experience in the field and in the classroom. They strive to make your learning experience a happy and enjoyable one. Our staff keeps you fully abreast of the constantly changing, evolving concepts, products and ideas that makes ours such a dynamic profession.

In short, if you want a school with a history of consistently transforming people into cosmetologists, barbers, massage therapists, managers, owners and instructors, the choice should be clear. Our goal is to make the curriculum interesting and our objective is to transform you into a successful cosmetologist, barber or massage therapist. Get ready for success because here it comes! Questions about the schools or programs? Feel free to call or contact any of us at any time.

Cordially,

Michael Prevette

Founder/Director

MISSION STATEMENT

The purpose of the academies is to offer quality education in the field of Cosmetology, Barber, Massage Therapy, Full Specialty to the communities which they serve. The Massage Therapy program is only offered at campus B19071-01 (Port St. Lucie) and B19071-02 (Vero Beach). Full Specialty program will be offered only at campus B19071-02 (Vero Beach) Our basic educational programs enable an individual entry level employment opportunity in their communities.

ABOUT THE SCHOOL

Academies of Cosmetology refers to Ft. Pierce Beauty Academy, Port St. Lucie Beauty Academy and Beauty and Massage Institute (Also known as BMI). The Ft. Pierce Beauty Academy, the original main campus, was founded in 1966. It is a nationally accredited academy providing a 1200-hour program in Cosmetology or Barbering. The Beauty and Massage Institute, which opened in 2003, and Port St. Lucie Beauty Academy, which opened in 1989, offer a 750-hour massage program and a 1200-hour Cosmetology or Barber program. All of our schools are state licensed and approved for veterans training. We offer a wide variety of financial assistance plans including Pell grants and Direct student loans for those who qualify.

The school is operated twelve months a year with classes beginning monthly. The academies are open 8 hours a day Tuesday through Saturday. Graduates have traditionally scored high on state board examinations. This school complies with all equal opportunity laws.

FACILITIES & EQUIPMENT

The main campus is located on U.S. 1 in front of Coral Square Shopping Center. The Port Saint Lucie campus is located on U.S. 1 as is the Vero Beach campus.

All facilities occupy 3,000 square feet or more space. Facilities include classroom, facial room, office, kitchen as well as a main clinic lab for live “hands-on” practical experience.

The schools are equipped with audio/visual aids, copy machines and computers. All schools are air conditioned and parking is readily available nearby. Restaurants, parks and recreation areas are nearby along the beautiful intra-coastal waterway.

HOUSING

On campus housing is not available. However, all schools are located in residential areas.

ABOUT THE TEACHERS



our Fort Pierce

Rosie Merkel

Managing Instructor at Beauty and Massage Institute

Graduated from Pt St Lucie Beauty Academy in October of 1998 Rosie earning her Cosmetology and Barber diplomas and licenses. She holds an A.S. degree in Public Communication as well. She is a colorist with Matrix and has been certified in Keratin, Disinfection and Teaching. She has studied advanced hair cutting under Wayne Grund. As a salon manager she inspired her salon team to achieve the highest retail sales, highest overall sales, and best customer service experience monthly for several months in a row. Rosie has attained Master Educator status. She has instituted a series of advanced classes at

campus which she has labeled her “higher education” classes. Rosie has been with our institution for over 10

Freshman Instructor at Port St Lucie Beauty Academy

Graduated from Morgantown Beauty and Barber College in West Virginia Anna earning her Cosmetology and Barber diplomas and licenses. She has been licensed in the field for over 40 years. She has been a manager of stylists for a major chain for 29 years, and a District Manager for 7 years for that corporation. She has also been a troubleshooting manager for 4 years in the corporate world. She was the managing Instructor for our Fort Pierce Campus and in charge of central supply for all our campuses for 10 years She has over 18 years with our institution.



Anna Clyde



Managing Instructor of Fort Pierce Beauty Academy

Ms. Kris graduated from Atlantic County Vocational school in New Jersey and earned her Cosmetology diploma and license in 1993. In April of 2011 Kris attended our institution earning her Master Barber diploma and license. She currently is the manager for our Fort Pierce campus and is now in charge of central supply for all our institutions. Ms. Kris joined our organization in July of 2011.

Kris Evangelista



Maria Magana

Managing Instructor of Port St Lucie Beauty Academy

Ms. Maria graduated from our own Fort Pierce Beauty Academy in 2003, earning her cosmetology diploma and license. She worked as a master stylist and color specialist for six years in various salons before joining our organization. She is a graduate of the Wella Advanced cut, color and balayage classes, as well as professional makeup classes. She became dually licensed as a cosmetologist and barber, before moving on to become our managing instructor at the Port St Lucie Beauty Academy in 2009. Ms. Maria is a bi-lingual instructor which greatly aids our Spanish speaking community.

LICENSURE/ACCREDITATION/APPROVALS

Ft. Pierce and Port St. Lucie Beauty Academy and Beauty and Massage Institute are licensed by the Commission for Independent Education through the Florida Department of Education. For additional information regarding these institutions, you may contact the Commission at 325 West Gaines Street Suite 1414, Tallahassee, Fl. 32399-0400 Toll free number (888) 224-6684 and accredited by the National Accrediting Commission of Career Arts and Sciences, 3015 Colvin Street, Alexandria, Va. 22314. (703) 600-7600 an agency recognized by the U.S. Department of Education as a national accrediting agency for cosmetology schools. All of our schools are approved for veterans training. These documents are available for review in the school office during normal school hours.

FEDERAL EDUCATION RIGHT TO PRIVACY ACT

We protect all student records against any inquiries from any source without student permission except for those agencies that have a right to know. These are agencies that regulate the educational quality of the school, licensing of the school and administration of Federal financial aid programs. These are the Commission for Independent Education, N.A.C.C.A.S. and the U.S. Department of Education. No other information will be released to any other sources without the students or the parent or guardian if the student is a dependent minor's written permission for each third-party request.

ACCESS AND MAINTENANCE OF STUDENT ACADEMIC RECORDS AND FINANCIAL AID FILES

Students, or the parent or guardian of a dependent minor, may request to see their records and files during normal school hours and days of operation. Students may not have access to anyone else's file. Only their own file. They may view all material only in the presence of the Director or his assigned representative. No records may leave the office under any circumstances. Photocopies of student records may be released to the student.

NON-DISCRIMINATION POLICY

Fort Pierce Beauty Academy, Port St. Lucie Beauty Academy and Beauty and Massage Institute in its admission, instruction, graduation and placement assistance, practices no discrimination on the basis of ethnic origin, color, race, sex, age, religion, financial status or country/area of origin or residence. The school has handicap bathrooms and ramps for persons with disabilities.

VETERAN STUDENTS

We are always honored to have veterans joining our institutions. For these students the following regulations are mandated by the Veterans Administration:

STUDENT PROGRESS AND GRADING SYSTEM (SAP)

Students who meet the minimum requirements for attendance and academic progress shall be considered to be making satisfactory progress until the next scheduled evaluation. If a student fails to meet these standards when checked he/she will be given a warning and allowed time to meet these standards. If at the end of the next period the student does not have satisfactory progress in grades and/or attendance, the student will be removed from financial aid until satisfactory progress had been obtained, at which time financial aid could be reinstated. Veteran students will have their benefits terminated at this point. Veteran students may remain in school as long as they meet all other school criteria. When veteran students' cumulative grade average reaches 75% they can be re-certified for benefits from that point forward.

POLICY ON ATTENDANCE/ABSENCE/TARDINESS

VA students may attend a course of education, **pending VA payment**, providing the individual submits a certificate of eligibility for entitlement to educational assistance; and is therefore in compliance with the requirement of 38 U.S.C, 3679©. V.A. students must maintain 75% attendance within any given calendar month or V.A. benefits will be terminated. If their attendance improves they may be recertified after 1 month for V.A. benefits. Veteran students

whose benefits have been terminated may remain in school if they continue to meet all other school criteria.

METHOD OF PAYMENT

VA students who do not complete their course of study by the projected completion date will not impose additional cost or penalty, including the assessment of late fees, or the denial of access to classes, libraries or institutional facilities.

VETERAN'S CREDIT FOR PREVIOUS EDUCATION OR TRAINING

Students must report all prior education and training. The school will then evaluate and grant credit, if appropriate, with the training time shortened, the tuition will be reduced proportionately and the VA and student notified.

ADMISSIONS

To be admitted as a student, an applicant must be at least 16 years old, have either a high school diploma or G.E.D. or the student's ability to benefit training is determined by an entrance examination (Wonderlic Test) if previously enrolled by means of ATB testing. ATB testing must have happened prior to July 1, 2011. An acceptable score is required before a student is eligible to receive financial aid. An acceptable score is determined by the test manufacturer. Massage Therapy students must be at least 18 years old and have either a high school diploma or G.E.D. Potential students with a foreign high school diploma must have an outside agency that is qualified to translate documents into English to confirm the academic equivalence to a U.S. high school diploma. Freshman are observed closely for the first 200 hours of training. Following this period, a student's progress is reviewed for continuing the course or termination. Decision to drop a student from the curriculum is final.

UNIFORM/DRESS CODE

The academies have an approved uniform appropriate for male and female. As part of each student's kit issue, 4 sets of embroidered scrubs are issued. This becomes the property and responsibility of each student. The school will not launder these for students. Students must wear fully enclosed shoes with rubber soles. No open toe shoes, wedges, high heels, flip flops, slippers or crocks are to be worn in school.

STUDENT CONDUCT

All students are expected to conduct themselves in a professional manner. Failure to follow rules and conduct oneself properly will result in a reprimand. Profanity, foul language, lack of respect for instructors and staff or **any unbecoming conduct toward staff or instructors will NOT be tolerated.** Continued unbecoming behavior may result in possible suspension

or termination. Such conduct will result in immediate and unconditional expulsion. We ask all students to conduct themselves as Ladies and Gentleman.

HAZING

Hazing (any conduct of initiation) into any organization which willfully or recklessly endangers the physical or mental health of any person, its imposition or its use in any form of initiation is prohibited. Violation of this policy will result in disciplinary actions against the violator to include counseling and possible permanent termination from Fort Pierce Beauty Academy, Port St. Lucie Beauty Academy, and Beauty and Massage Institute.

SCHEDULE OF CLASSES

FOR COSMETOLOGY AND BARBER STUDENTS:

Day classes are Tuesday through Saturday. Evening classes are Monday through Thursday. All students regardless of which class they are in, must carry a minimum of 16 hours a week. A full-time day student may carry 30 hours a week. A full-time night student may carry 23 hours a week. Normal completion time for full-time day students is 9 months. Upon licensure the academy alumnus is fully licensed for entry as a cosmetologist, barber and or salon/shop owner manager.

FOR MASSAGE THERAPY STUDENTS:

Day class is open Tuesday through Saturday. Evening classes are held Monday through Thursday. All students regardless of which class they are in, must carry a minimum of 16 hours a week. A full-time day student may carry 30 hours a week. All students have 6 hour days from 8:00 a.m. to 2:30 p.m. Night school hours are 5:30 p.m. to 9:30 p.m. Normal completion time for full-time day students is 6 months. Upon licensure the Academy alumnus is fully licensed for entry as a massage therapist.

FOR FULL SPECIALTY STUDENTS:

Day classes are open Tuesday through Saturday 9:30 am to 3:30 pm. All students must carry a minimum of 16 hours per week. Normal completion for full time day student is 20 weeks. Upon licensure the Academy alumnus is fully licensed for entry leave as a full specialist.

Class starts are as follows:

Cosmetology & Barber day 1st Tuesday ends in 40 weeks

Cosmetology & Barber nights 1st Monday ends in 52 weeks

Massage Therapy days*	1st Tuesday 25week intervals
Massage Therapy night*	1st Monday 34 week intervals
Full Specialty days*	1 st Tuesday 20 week intervals

All of above dates are as enrollments permit

*Pt St Lucie only has massage day class

*Vero Beach has massage night class

*

*Vero Beach has full specialty day class

SCHOOL CALENDAR

The Academies are closed Sundays and the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

INCLEMENT WEATHER

When it is necessary to close the school (snowy days, hurricane days, flooding days, etc.) students will be notified by phone or can check the school's Facebook page. In the event phone lines are down and communications are disrupted, students are advised to stay home. In the event of a natural disaster students should exercise good common sense. If no phone call is received and there is some question regarding school closing students should call the school. Either a recorded message will advise students of school closing or there will be no answer.

ADVISEMENT

Advisement is provided throughout the student's tenure at all schools. Students are encouraged to arrange counseling with their instructor or the school administration on a regular basis. Both academic and career counseling is provided.

POLICY ON ATTENDANCE/ABSENCE/TARDINESS

Students are expected to attend school regularly and punctually. If a student is ill or an emergency arises, (s)he must notify the school office. There are no excused/unexcused absences. A student may also face suspension for excessive absences. If obvious to school administration that a student does not have enough time to makeup subject matter missed and still complete on time they may be suspended. A student suspended for unsatisfactory attendance must receive individual counseling before re-entry. If a student is more than 5 minutes late for class, (s)he must obtain permission from the instructor to enter class. All time missed by a student must be made up prior to graduation. Chapter tests missed must be made

up at the discretion of the instructor. Notes missed in class are the responsibility of the student to obtain. Veteran students please see page 11 for regulations governing your attendance. Students receiving Pell grants and/or loan funding must have a satisfactory Grade Point Average to continue to receive financial aid. Leave of absence will be granted for unusual circumstances and contract end date extended by same number of days. Cutting class will not be tolerated and will be grounds for immediate suspension. Make-up work will be given as needed. Students are allowed 5 minutes grace on entering school. However, if a student is more than 5 minutes late, he or she will be considered tardy. If a student is terminated for excessive absences, he or she must make some statement in writing to the director reaffirming a commitment to the school.

Students are expected to complete their training within a reasonable period of time.

COSMETOLOGY & BARBER TUITION AND FEES

	Cosmetology	Barber
Registration Fee	\$ 150.00	\$ 150.00
Tuition	\$ 19,080.00	\$ 19,080.00
Test Fee	<u>\$ 63.50</u>	<u>\$ 223.50</u>
Total Cost	\$19,293.50	\$19,453.50

MASSAGE THERAPY

Port St. Lucie & Vero Beach

Registration Fee	\$ 150.00
Tuition	\$11,925.00
Test Fee	<u>\$ 600.00</u>
Total Cost	\$12,675.00

FULL SPECIALITY

Vero Beach only

Registration Fee	\$ 150.00
Tuition	\$10,150.00
Test Fee	<u>\$ 75.00</u>
Total Cost	\$10,375.00

METHOD OF PAYMENT

The total program cost requires a down payment and the balance may be broken down in payments made either weekly or monthly amounts will vary from student to student and the school will work with each individual person to develop a payment plan that will fit their budget. Payment methods may be cash, credit card, money order, check, Title IV grants and loans. Caution should be exercised that the payments established at the beginning of the program are realistic for each student. Once amounts are set there can be little deviation from acceptable payments. For more details contact the financial aid officer.

An out-of-state transfer student's tuition fee is the same as in state students. (See schedule on page 18). Financial aid is available to those students who qualify for it at any campus. This may be a Pell grant, direct student loan or both. If the student qualifies for a Pell grant, then it is possible the Federal Government may pay a portion of the charges for the student's education. The balance, if the student qualifies, can be paid in the form of a loan which the student does not start repaying until 6 months after graduation or until 6 months after the student drops to less than half time attendance. Thus, it is possible for a student to enter into school with no money down for tuition and have no monthly payments until 6 months after graduation. There are no reductions in fees. Veteran students please see page 10 for regulations governing your method of payment.

The school offers a scholarship based on attendance. The Gold Seal Scholarship is available through the local high school.

OPTIONAL STUDENT EQUIPMENT

Any additional equipment over and above the basic student kit will be purchased by the student. Fee waivers not applicable.

FINANCIAL AID FEDERAL ASSISTANCE

Our academies participate in the following Federal Financial assistance programs:

Pell Grants, Subsidized Student Loans, Unsubsidized Student Loans and Parent Plus Loans

Federal assistance is available for those who qualify to help students pay for their education and training after high school. Additional information on financial aid is available from the Financial Aid Director during normal school hours. If a student should complete their program earlier than the estimated completion date, the student's financial aid package may be recalculated which may result in additional liabilities owed by the student and/or the institution.

PELL GRANT PROGRAM

Pell Grants are awards of Federal Aid funds ranging from \$700 to \$6,895. The amount is based on a determination by the U.S. Department of Education of the students' needs. A Pell grant is an entitlement which means if a student qualifies for an award (s)he will receive it. The method of payment for Pell Grants is by electronic transfer from the US Department of Education through our third-party servicer, Campus Ivy. Disbursements are usually made in two payments for Pell grants. Aid from Federal programs do not automatically continue from one year to the next. Students must reapply every year on-line at FAFSA.gov.

STUDENT LOAN PROGRAMS

Student loans are sums of money that are loaned from the federal government to aid in education. These are low interest loans designed to aid individuals in achieving their educational goals for establishing new career paths. If the student qualifies for these loans, they will not start payments until 6 months after graduation or until 6 months after the student drops to less than half time attendance. Thus, it is possible for a student to enter into school with no money down for tuition and have no monthly payments until 6 months after graduation. There are no reductions in fees. Veteran students please see page 10 for regulations governing your method of payment.

TERMINATION/RE-ADMITTANCE

Occasionally the school deems it necessary to terminate a student from the school. The reasons for termination are:

1. Profanity, foul language, lack of respect for Instructors and staff, or any unbecoming conduct will NOT be tolerated.
2. Cheating or passing answers on any test.
3. A bad attitude reflected by an unwillingness to learn, coupled with poor grades.
4. Illegal drugs or alcohol.

Dismissal may occur for unsatisfactory attendance, grades, or progress. To be readmitted the student must submit in writing the reasons for re-admittance or re-enrollment.

Leaves of absence may be granted to a student if the request is put in writing. Verbal requests are not valid and cannot be honored. A leave of absence may not extend 180 days. If the student requires more than 180 days, then the student must withdraw and re-enroll after 6 months. Students may use the 180 days in different intervals, either personal or medical, within every 12 months enrolled in school. Although some students do not complete their program of study for a variety of personal and academic reasons, our policy is to help students in every way possible to complete their program of study, and qualify for a license within their chosen curriculum.

Many students who discontinue their studies are subsequently readmitted and ultimately complete their course of study. While there is no charge for absences, should a student require extra hours beyond the scheduled date of graduation to complete the course, they may incur additional charges. If a student does not return from an approved leave of absence or otherwise withdraws from school, she/he will be charged up to the last day of attendance computed on the basis of the school's refund policy.

GRIEVANCE

A student having any type of grievance or complaint with any function of the school must file a signed dated formal written complaint to the Director within 48 hours of occurrence. A decision will be made within 30 days of filing and appropriate action taken. All decisions by the Director are final. It is strongly recommended that all such occurrences be resolved by discussion and mutual cooperation. However, if after following the school's compliant procedure a student is still unhappy with the outcome, the student may contact the accrediting body, NACCAS (whose address appears in the school catalog on page 8) for a formal complaint form. NACCAS strongly asks that a student try to resolve the complaint through the schools' internal complaint procedure. Students who feel a grievance is unresolved may refer their grievance to Executive Director, Commission for Independent Education (whose address and phone number appears in the school catalog on page 8).

REFUND AND SETTLEMENT POLICY

This policy complies with mandated policy. National Accrediting Commission of Career Arts and Sciences is not in any way connected to this refund policy or collections efforts. This refund policy exists and is available to all on our website, **WWW.FPBEAUTY.COM**

Should a student's enrollment be terminated or cancelled for any reason, all refunds will be made according to the following refund schedule. This refund policy applies to all terminations for any reasons, by either party, including student decision.

1. An applicant not accepted by the school shall be entitled to a refund of all monies paid.
2. If a student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her contract it must be done in person, by electronic mail or by certified mail, within three business days of the signing of the enrollment agreement or contract, all monies shall be refunded. This policy applies regardless of whether or not the student has actually started training. The cancellation date will be determined by the postmark on written notification, or the date said information is delivered to the school administrator/owner in person.
3. If a student cancels his/her contract after three business days after signing but prior to entering classes, (s)he shall be entitled to a refund of all monies paid to the school less a registration fee of \$150.00.
4. Enrollment time is defined as the hours attended between the actual starting date and the date of the student's last day of physical attendance in the school. Any monies due the

applicant or student shall be refunded within 45 days of formal cancellation by the student as defined in item 2, or formal termination by the school, which shall occur no more than 14 days from the last day of physical attendance, or in the case of a student on an approved leave of absence the date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.

5. In case of illness or disabling accident, death in the immediate family, or other circumstances beyond the control of the student, the school makes a settlement which is reasonable and fair to both.
6. The cost of extra items such as supply bills, kit, equipment, books service charge, student activity fees, rentals and other charges, will not be considered in tuition adjustment computations. These items are sold separately and are non-refundable. Charges for these items must be paid in full upon termination of the student after 3 business days after signing the enrollment agreement and after starting class.
7. If a school is permanently closed and no longer offering instruction after a student has enrolled, the student shall be entitled to a pro rata refund or Teach-out agreement.
8. If a program is canceled subsequent to a student's enrollment, or the school ceases to offer instruction after students have enrolled and instruction begun, the school shall at its option:
 - A. Provide completion of the program or
 - B. Provide a full refund of all monies paid
9. Refund policy for students:

An enrolled private pay student who officially or unofficially withdraws or drops out within 20% of their payment period of enrollment will receive a refund of Tuition according to the following schedule:

Unofficial withdrawals are determined by the school through monitoring at least once every 30 days. Any monies due a student who officially or unofficially withdraws from the institution shall be refunded within 30 days of the formal cancellation, whether the student has withdrawn with or without notifying the institution. The institution has a drop/add period of no less than 10% of the payment period for which the student is financially committed, or one week, whichever is less. If the student withdraws before the end of the drop/add period, the student will be refunded all tuition and fees, as well as any funds paid for supplies, books, or equipment which can be and are returned to the institution. Both the percentage attended and the 20% enrollment point are based on scheduled hours attended. Cancellation after attendance has begun, but prior to 20% completion of the program will result in a Pro Rata refund computed on the number of scheduled hours completed against the total payment period hours. Cancellation after 20% of the payment period will result in 100% of the tuition for that period being charged. Any unpaid charges will be subtracted from the schools retained charges in both the Federal and Institutional Refund Policies. All refunds will be returned to the Federal Government in the following order: Loan programs, Grant programs, State aid, student. A student will receive a refund only after all other financial aid has been repaid.

Unofficial withdrawals are determined by the school through monitoring at least once every 30 days. Any monies due a student who unofficially withdraws from the institution shall be refunded within 30 days of that date. Both the percentage attended and the 20% enrollment point are based on scheduled hours attended.

Cancellation after completing 20% of the payment period will result in no refund. Any unpaid charges will be subtracted from the schools retained charges in both the Federal and Institutional Refund Policies. A refund will be calculated using this policy. All refunds will be returned to the Federal Government in the following order: Loan programs, Grant programs, State aid, student. A student will receive a refund only after all other financial aid has been repaid. Collection procedures shall reflect ethical business practices.

RETURN TO TITLE IV POLICY

A student who withdraws from the school during a payment period will have earned the title IV funds which could have been disbursed during that period based on the number of scheduled hours which could have been attended in between the first date of attendance and the last date of attendance compared to the total number of scheduled hours in the payment period. If a student's scheduled hours were 45 during a 450-clock hour payment period, the student will have earned 10% of the federal funds that could have been paid during that period. If the student was eligible for only \$1000 in Pell grant, the student will have earned \$100. The school would return \$900 to the federal government. The school will return these funds within 30 days of the date of determination. The date of determination will be the date that the student officially drops out or 14 calendar days after the last date of attendance.

CREDIT FOR PREVIOUS EDUCATION TRAINING

Transfer Out

Students wishing to transfer out of school must meet all financial obligations in full as per the refund schedule before any transfer will be granted or transcripts released. It is the student's responsibility to see if transfer hours will be allowed.

Transfer In

Any students wishing to transfer into any of our schools must furnish us with the name and address of their former school so that we may obtain an academic and financial aid transcript from the school. Students desiring to transfer in will be charged from a rate of \$14.00 per hour to \$15.90 depending if they have their supplies already necessary to complete the program OR the full tuition charge for the respective program, whichever is less expensive to the student. Veteran students please see page 11 for regulations governing previous education or training.

PROGRAM REQUIREMENTS

Our schools do not offer distance education at this time. For all programs, students are required to complete minimum practical services (repetitions) in each area in order to be certified for state board exams. Quantity necessary for each program is defined in the course syllabus. Minimum practical work under direct supervision of instructors, performed on either mannequins, patrons or fellow students. It is extremely unusual for us to terminate a student because of poor grades. However, if grades do become a problem, the student can be put on warning until the next evaluation period. For more information see Satisfactory Progress Policy page 27. Veteran students please see page 10 for regulations governing your progress. Records of progress are maintained by the school and furnished to the student upon request. Satisfactory progress for students receiving Pell grants or student loans is defined as a minimum of a 75% academic grade point average and an attendance minimum of 67% grade point average.

The following program is offered at our Vero Beach and Port St. Lucie locations only.

MASSAGE THERAPY 750

Clock Hour Program

For tuition cost refer to page 16

PROGRAM DESCRIPTION:

This program is designed to introduce the lay person to the healing profession of Massage Therapy through theoretical training and practical application instilling good work habits, ethics, good grooming, and professionalism. Students are "fine-tuned" and polished so that upon graduation the student is at entry level of acceptable performance as a Massage Therapist. This training can result in employment as a Massage therapist, spa or school owner or guest lecturer just to name a few. The subjects covered are:

<i>CS#</i>	<i>HOURS</i>	<i>SUBJECTS</i>	<i>SERVICES</i>
MHA100	234	Anat & Phys (154) Kinesiology (40) Pathology (40)	
		To learn anatomy & Physiology and identify various parts of the anatomy	
MAM101	86	Allied Modalities	
		To understand the various modalities and their uses and applications	
MAA104	3	HIV/AIDS Education	
		To understand & help prevent HIV transmission	
MMC102	381	Basic Massage Theory (250 hrs) History of Massage (6) and Clinical Practicum (125)	
		To be able to do a full as well as partial body massage within allotted time frames.	
		History of the profession	
MHY103	15	Theory and practice of Hydrotherapy	
		To learn application and practical uses of hydromassage	

MME105 2 Medical Errors

To learn about medical errors and ways to avoid them

MFL106 14 Florida Law Chap 456 and Chap 480 Florida Statutes & Chap 64B7 Florida Administrative Code

To provide an understanding of the laws governing massage (10) Covers the ethics of the massage profession (4)

MBB107 15 Business Skills/Professional Development

To provide management skills, operation of office environment and in-take of client's history.

The following program is offered at all locations.

BARBER 1200 Clock

Hour Program

For tuition cost refer to page 16

PROGRAM DESCRIPTION:

This program is designed to introduce the lay person to the science of Barber thru theoretical training and practical application instilling good work habits, ethics, good grooming, and professionalism. Students are "fine-tuned" and polished so that upon graduation the student is at entry level of acceptable performance in the business world of Barbering. This training can result in employment as a Hair stylist, Barber, barber shop or school owner, or platform artist just to name a few. The subjects covered are:

SERVICES

<i>CS#</i>	<i>HOURS</i>	<i>SUBJECTS</i>	<i>SCHOOL</i>
BFL100	127	Florida Law	

To provide an understanding of the laws and rules of Florida Barber Law

BPR114 3 Orientation

To welcome and acquaint new students in their new career and surroundings

BSM118 20 Salon Management & Sales

To learn professionalism, ethics and good work habits and to understand management skills, the workings of a shop, shop setup, operations, and sales

BSS102 323 Sanitation & Sterilization

To understand contamination control & disinfecting, Sanitation, Sterilization

BAA104 2 Aids Awareness

To understand & help prevent HIV transmission

BST115 15 Structure of Hair and Skin

The following program is offered at all locations.

COSMETOLOGY 1200

Clock Hour Program

For tuition cost refer to page 16

PROGRAM DESCRIPTION:

This program is designed to introduce the lay person to the science of Cosmetology thru theoretical training and practical application instilling good work habits, ethics, good grooming, and professionalism. Students are "fine tuned" and polished so that upon graduation the student is at entry level of acceptable performance in the business world of Cosmetology. This training can result in employment as a Hair stylist, salon or school owner, teacher, platform artist just to name a few. The subjects to be covered are: *SERVICES*

<i>CS#</i>	<i>HOURS</i>	<i>SUBJECTS</i>	<i>SCHOOL</i>	<i>STATE</i>
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CFL100	9	Florida Law		
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To provide an understanding of the laws and rules of Florida Cosmetology Law

CSS101	35	Sanitation & Sterilization		
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To understand contamination control & disinfection, Sanitation, Sterilization

CAA104	4	Aids Awareness		
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To understand and prevent HIV transmission

CSR102	108	Shampooing and Rinses	300	50
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To understand proper draping, shampooing techniques & application of rinses

CWH103	138	Wet Hairstyling	300	300
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To understand roller placement, products used, proper comb out technique

CTH105	48	Thermal Hairstyling	48	
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To understand hot irons, marcel iron and thermal press

CFS106	26	Facials	25	10
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To analyze skin types, application of packs & masks and corrective treatments

CSR107	11.5	Superfluous Hair Removal	15	
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To understand the uses of hard and strip waxes, know the steps required

CMA108	24.5	Manicuring	50	20
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To know the steps in giving a manicure, French manicure, polish change

CPE109	16.5	Pedicuring		
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To understand the proper procedure for a pedicure, sanitation

CHS110 41 Hair & Scalp Treatments 45 45

To know the different types of hair & scalp treatments, and the movements

HC111 59.5 Hair Coloring 45 45

To know proper selection, application techniques, corrective color

CHL112 36.5 Hair Lightening 8

To know stages of lightening, application, timing, cautions

CMA121 26 Makeup

To learn correct use and application of various cosmetic products

CPW113144.5 Permanent Wave 80 65

To know rod selection, proper wrapping technique, chemical selection, important safety precautions

CHS114 54 Hair Straightening

Identify different types, their uses, application, safety precautions

CHS115 64 Hair Shaping 150 75

To understand handling of implements, angles, styles, cutting techniques

CWH116 22 Wigs & Hairpieces

To understand measuring, fitting, cleaning, styling, maintenance

CPR117 58 Professionalism

To define professionalism, ethics and good work habits

CST118 70.5 Structure of the Skin, Hair, & Nails

To study diseases & disorders, define and identify different parts & layers

CPH119 128 Precision Haircutting

To understand precision scissor cutting, control, and usage

CCH120 64 Chemistry

To define atoms, elements, bonds, molecules, structure of hair at atomic level

CSM122 11.5 Salon Management & Sales

To define management skills, workings of a salon, setup, operation and sales.

The following program is offered only at the Vero Beach location

FULL SPECIALTY
600 Clock Hour Program
 For tuition cost refer to page 15.

PROGRAM DESCRIPTION:

This program is designed to introduce the lay person to the science of Full Specialty through theoretical training and practical application instilling good work habits, ethics, good grooming, and professionalism. Students are "fine tuned" and polished so that upon graduating the student is at the entry level of acceptable performance in the business world of Full Specialty. This training can result in employment as an esthetician or skin specialist, nail technician, salon or school owner, teacher, platform artist just to name a few. The subjects to be covered are:

<u>CS#</u>	<u>HOURS</u>	<u>SUBJECT</u>	<u>SCHOOL SERVICES</u>	<u>STATE MIN.</u>
FSOR100	5	Orientation		
		• To welcome and acquaint new students to their new career and surroundings.		
FSFL101	5	Florida Law		
		• To provide an understanding of the laws and rules of Florida Cosmetology Law.		
FSSS102	20	Sanitization & Sterilization		
		• To understand contamination control, disinfection, sanitation and sterilization.		
FSAA103	4	AIDS Awareness		
		• To understand and prevent HIV transmission.		
FSCH104	20	Chemistry		
		• To learn the composition, structures and properties of the skin, nails and products.		
FSEL105	10	Electricity	5	5
		• To learn the basic knowledge of electricity in order to safely use this science in the field.		
FSEP106	10	Ethics & Professionalism		
		• To define professionalism, ethics and good work habits.		
FSAN107	25	Anatomy		
		• To learn the anatomy of the arms and hands, legs and feet and the face and neck.		
FSFT108	70	Facial Techniques	55	45
		• To provide a facial treatment to extract, cleanse, treat, protect and relax the skin.		
FSST109	85	Skin Theory & Analysis	10	
		• To understand and identify different skin types, functions, disorders and diseases.		
FSMT110	15	Makeup Techniques	25	10
		• To learn cosmetics and their use, understanding color theory and makeup application.		
FSLB111	29	Lash & Brow Treatments	35	20
		• To learn the process of applying eyelashes and the process of tinting lashes and brows.		
FSHR112	20	Hair Removal	20	20
		• To understand the different methods of removing unwanted hair.		
FSNT113	90	Nail Theory		
		• To study nail anatomy, diseases and disorders, safety and health preservation.		
FSMA114	25	Manicuring	25	20
		• To know and use correct implements, supplies, procedures to shape and polish nails.		
FSPE115	25	Pedicuring	25	10

- To know and use correct implements, supplies, procedures to shape and polish toenails.

FSTO116 42.5 **Tips with Overlay** 20 15

- To learn the application of a tip with adhesive and the maintenance of this service.

FSSC117 42.5 **Sculpting Using A Form** 20 15

- To practice the application of nail forms, using acrylic to form a nail extension.

FSNW118 15 **Nail Wraps/Mending** 15 10

- To learn the procedure for applying fabric or fiberglass wraps on natural or artificial nails.

FSNF119 10 **Nail Fills** 15 10

- To learn the correct way to apply product to the grown-out portion of the artificial nail.

FSNR120 5 **Artificial Nail Removal** 10 5

- To learn and practice the proper procedure and technique to remove artificial nails.

FSAP121 20 **Advanced Nail Practices** 15

- To use methods such as LED light curing, dip powder to provide nail enhancements.

FSNA122 7 **Nail Art & Polishing** 10 10

- To create seamless polish and unique designs using different mediums and techniques.

GRADUATION

Procedure for Graduation and Completion:

A student is required to attain the minimal service-based competencies as described in Rule 21F-22 of the Florida Cosmetology and Rule 61G3 of the Florida Barber Act within the 1200 hours unless described minimal service-based competencies can be achieved and certified by the school in the time frame from 1000 to 1200 hours, or the school chooses to certify the student for state boards based on overall performance in school prior to completion of the school minimum services required. A student in the full specialty program must complete 600 clock hours and the minimal service-based competencies. A student in the massage therapy program must complete 750 clock hours which includes a minimum of 125 clinical hours. All financial obligations must be paid in full to the school before any final exams may be administered. All failing and incomplete tests must be made up with passing grades recorded in a student's file before finals may be started. All students must achieve a passing grade in each individual subject of at least 75% as part of the certification process for this school BEFORE certification can be given the student to take the State Board exams. For licensing standards within the state of Florida, all cosmetology students must pass theory and written clinical portions of the Florida Exam with a minimum passing grade of at least 75% and barber students must pass a written theory with a minimum passing score of 70%. The full specialty student must complete the school's written final theory exam and hands-on competency test prior to the application being sent to the state for licensing. The massage therapy students must pass the national certification exam and the Florida exam with a minimum of 75%.

Diplomas are awarded upon completion of all program requirements.

JOB PLACEMENT

The Academies do not guarantee employment or job placement. Placement and counseling services will be provided to graduates without charge and any openings known by the schools are dated and posted on the bulletin board. These are available to all, on a first come, first serve basis.

Satisfactory Academic Progress Policy

FA-SAP, SAP

Fort Pierce Beauty Academy 019071-00
Port St Lucie Beauty Academy B19071-01
Beauty and Massage Institute B19071-02

A. Introduction of Satisfactory Academic Progress Policy

Satisfactory Academic Progress Policy (also known in following text as SAP) is consistently applied to all students enrolled at Academies of Cosmetology Inc. also known as DBA's Fort Pierce Beauty Academy, Port St Lucie Beauty Academy and Beauty and Massage Institute. The school's catalog can be viewed at www.FPbeauty.com The Satisfactory Academic Progress Policy FA-SAP and SAP Policy is listed in the Course Catalog and also available for public review prior to enrollment on the website under courses.

B. Quantitative and Qualitative Measurements

FA SAP, SAP uses quantitative and qualitative measurement to evaluate students' progress within a selected program from start date to a specific maximum time frame specified in course outline.

- a. Quantitative is the attendance percentage measurement that must be maintained at 67% attendance percentage through the course length.
- b. Qualitative is the academic measurement used to determine the students' progress within the course of study in a specific time frame which is the minimum acceptable level of 75% cumulative grade point average.

C. Theory and Practical Objectives

Theory and practical chapter test grades are used to determine student grade point average. 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 performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluation will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria. Students must maintain a written grade average of 75% and pass final written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments.

D. Grade Scale

The FA SAP, SAP 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. All students enrolled in a NACCAS approved program must maintain satisfactory progress according to following standards

Quality Grade Scale: 95 to 100 = Excellent
90 to 94 = Good
80 to 89 = Average
75 to 79 = Passing
0 to 74 = Failing

E. Academic Year / Academic Weeks

- a. The Academic year is the amount of academic work completed for the program each year. But not less than 900 clock hours and at least 26 weeks of instruction.
- b. An academic week is the number of weeks the amount of academic work is to be completed within a period of 7 consecutive calendar days including 1 day of scheduled instruction or examination. Scheduled hours are used for an evaluation of the number of hours a student is projected to complete a course in a specific time frame. This is notification of any evaluation that impacts the student eligibility for Title IV funding.

F. Evaluation Periods

Students are evaluated for SAP at the following scheduled hours and weeks

Barber and Cosmetology

Course length	1200 clock hours	=	40 weeks	
1st evaluation	450 clock hours	=	15 weeks	FA-SAP
2 nd evaluation	900 clock hours	=	30 weeks	FA SAP
3 rd evaluation	1050 clock hours	=	35 weeks	SAP

Remaining hours 1200 clock hours = 40 weeks Evaluation not required

Evaluation is not required at 1200 clock hours

Massage Program

Course length	750 clock hours	=	25 weeks	
1st evaluation	375 clock hours	=	12.5 weeks	FA-SAP
Remaining hours	750 clock hours	=	25 weeks	Evaluation not required

Evaluation not required at 750 clock hours

Full Specialty Program

Course length	600 clock hours = 20 weeks	
1st evaluation	300 clock hours = 10 weeks	FA-SAP
Remaining hours	300 clock hours = 20 weeks	Evaluation not required
Evaluation not required at 600 clock hours		

G. Application of SAP Evaluations

Satisfactory progress reports apply to all students in all curriculums and is applied consistently to students in the same program and in particular categories of attendance, full and part time schedules. Students who meet the minimum requirements or better for attendance and academic performance are considered to be making satisfactory academic progress until the next scheduled evaluation. Hard copy of the Satisfactory Academic Progress report is provided to the student at time of evaluation and signed by both the student and instructor.

H. Timing of initial SAP Evaluation

The first evaluation must occur no later than the mid-point of: the academic year or the course and/or program whichever is sooner and is based on schedule hours. All evaluations must be completed within seven (7) school business days (that the institution or business operates). Satisfactory Progress Reports information is provided to all students prior to enrollment.

Processing of SAP Evaluation

- a. Institution evaluates students qualitative and quantitative measurements (SAP) at the conclusion of each evaluation period. Each full academic year is divided into two equal parts and the remainder of the program is either treated as a single evaluation period if the remainder is less than or equal to half of the academic year or programs with length of 1 academic year or less divided into two equal evaluation periods, half clock hours and half academic weeks while the second half in which student completes program. Divided into two equal parts where the 1st evaluation period the student successfully completes half clock hours and half academic weeks while 2nd half he student completed the program
- b. Students with an unsatisfactory 450 FA SAP (Financial Aid Satisfactory Academic Progress) has until 900 scheduled hours to meet satisfactory academics 75% and 67% attendance percentage. If not satisfactory at 900 schedule hours, student will lose Title IV, HEA programs funds (financial aid) or be responsible for remaining cash payments. Students will be notified of potential loss of financial aid at Pre-FA SAP report or by weekly attendance percentage reviews.

- c. Students who meet the minimum requirements for attendance and academic progress shall be considered to be making satisfactory progress until the next schedule evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Report at the time of each evaluation. If a student fails to meet standards and deemed unsatisfactory at 900 schedule hours Satisfactory Academic Progress, Financial aid (Title IV) HEA Program funds may not be awarded during this time frame. Veteran students please see page 11 for regulations governing your progress

I. Unsatisfactory SAP

Unsatisfactory students at 450 FA SAP scheduled hours meets with instructor(s) to discuss requirements the student needs to accomplish and to reach satisfactory attendance and/or academic requirements. This is done by developing an Academic Plan between instructor and student to reach agreed upon goals and deadline of goals. The student will be placed on an academic warning. Student has until 900 scheduled hours to meet satisfactory standards. If not satisfactory at 900 hours progress check, all future Financial Aid is immediately canceled. Student can initiate use of cash pay or withdraw from program. The school does not permit students to appeal a satisfactory academic progress determination.

J. Students Access to SAP

- a. Copy is placed in the student file and a copy is provided to the student. Student may access their file upon request, this information is provided and explained to student prior to enrollment

K. Rounding

- b. Schools may use standard rounding rules when calculating percentages under SAP measurements

L. Maximum Time Frame

- a. The time frame in which a student is enrolled in must complete the education program not more than 150% of the published length or NACCAS approved length of the educational course or program based on 100% attendance schedule measured in academic years, non-standard terms or clock hours completed which is determined at each SAP evaluation point.
- b. Maximum time frame is extended as well as the students contract period by the same number of days taken in the leave of absence
- c. If student fails to exceeds maximum time frame, the student shall be terminated from the program or continue as a cash pay student and charged \$2.00 per hour over maximum time frame until actual hours are completed to meet course length.

Barber and Cosmetology Course

30 hours a week - 1200 clock hours X 150% or 1.5 times the course length
= 1800 scheduled hours or 40 weeks

25 hours a week – 1200 clock hours X 150% or 1.5 times the course length

= 1800 schedule hours or 48 weeks

23 hours a week – 1200 clock hours X 150% or 1.5 time the course length
= 1800 scheduled hours or 78 weeks

16 hours a week – 1200 clock hours X 150% or 1.5 times the course length
= 1800 schedule hours or 112.5 weeks Massage

Therapy

750 clock hours X 150% or 1.5 times the course length
= 1125 scheduled hours Full Specialty

600 clock hours X 150% or 1.5 times the course length
= 900 scheduled hours

- d. The institution operates all programs according to a schedule of 900 hours per academic year of instruction.
- e. 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 contracted hours.
- f. At the conclusion of each student evaluation, with a 67% cumulative attendance since the beginning of the course indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.
- g. The course incompletes, non- credit remedial courses, or repetitions have no effect or impact on Satisfactory Academic Progress standards as there are no such items or policies. Withdrawals have no impact on Satisfactory Progress as attendance stops on last day attended

M. Leave of Absence

- 1. When a leave of absence is granted, a student will return in the same status as when they left.
- 2. Can be granted for various reason
- 3. Unapproved leave of absence could cause a student to be unsatisfactory or to be Withdrawn from their training.
- 4. Leave of absence are reviewed on an individual basis
- 5. The leave of absence extends the contract by the same number of days taken.
- 6. The leave of absence extends the Maximum Time frame by the same number of days taken

N. Reinstatement

- a A student's aid will be reinstated only if they have met Satisfactory Progress conditions on the second evaluation

O. Students re-entering School

- a. Withdrawn or dropped students must wait six (6) months before re-enrolling in school
 - i. They will return in the same progress status when they left
 - ii. Exceptions are made for students with deaths, accident, or medical related circumstances and can re-enroll in school less than (6) six months from the date of interruption and will return in the same progress status as when they left

P. Transfer – In Students

- a. Hours from another institution will be counted as both attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted
- b. Accepted transfer hours are subtracted from selected clock hour program to determine remaining clock hours and academic weeks which calculate SAP evaluations.
- c. Students are informed of our website during interview and can review this policy and more on our website www.fpbeauty.com .
- d. The school does not accept courses that are:
 - I Incomplete
 - II Withdrawals
 - III Repetitions

(All students can review this policy on our website, www.fpbeauty.com, at their convenience)
They are made aware of this during the initial interview.)