



ACADEMIES OF COSMETOLOGY INC.

FORT PIERCE BEAUTY ACADEMY

3028 South US 1
Fort Pierce, FL 34982
772.464.4885

PORT ST. LUCIE BEAUTY ACADEMY

10036 South US 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	3028 South U.S. 1
Fort Pierce, Florida	Ft Pierce, Florida
34982	34982

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 Florida

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 Cosmetology License

Vero Beach Campus

Instructors:

Rosalie Merkel	Cosmetology/Barber License Fort Pierce Beauty Academy Fort Pierce,
Alain Polynice	Florida Barber License Fort Pierce Beauty Academy Fort Pierce,
Tina Fossett	Florida Licensed Massage Therapist Arizona Western State College Yuma, Az.
Laura Cabello	Cosmetology License Sara Hale High School Brooklyn, New York
Pedro Torres	Barber License Carlo F Daniels Vocational Puerto Rico

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	Academics Dean/Admissions Representative Temple University Philadelphia, Pa.
Amrita Zaidi	Financial Aid Advisor Verification/Corrections Broward Community College Hollywood, Florida
Tricia Bassetti	Financial Aid Advisor Processing/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/Owner

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 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



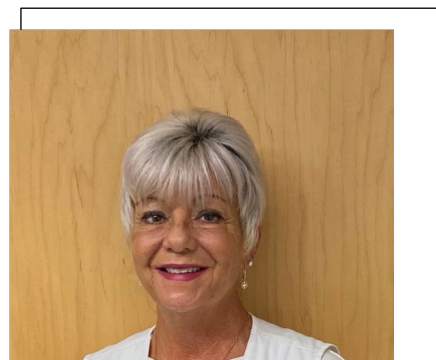
Rosie Merkel

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 our Fort Pierce 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



Kris Evangelista

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.



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 2008. 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 terminated. They may re-enroll on a cash pay basis. 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 re certified 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. According to the Federal Government the ATB testing must have happened prior to July 1, 2011 to be used as an acceptable means of admission. Any ATB testing done after that date may NOT be used. 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*	1st 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>\$ 45.00</u>	<u>\$ 205.50</u>
Total Cost	\$19,275.50	\$19,435.50

MASSAGE THERAPY

Port St. Lucie & Vero Beach

Registration Fee	\$ 150.00
Tuition	\$11,925.00
Test Fees	<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

Payment methods may be cash, credit card, money order, check, Title IV grants and loans. Any cash payments required may be broken down in either weekly or monthly amounts that may vary from student to student. The school will work with each individual person to develop a payment plan that will fit their budget. 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. Students are apprised of expected federal funds for a specific award period on or before the first day of class based on financial and or other pertinent information the student provides to the school when filling or verifying FAFSA information. Federal funds are disbursed according to the student's scheduled payment periods. Examples: 1 hour, 451 hours and 901 hours. Disbursement of federal funds is contingent on the students being in satisfactory progress at the scheduled disbursement date. Failure to maintain satisfactory progress as defined in the school's satisfactory progress policy will cause a student's federal funds to be withdrawn.

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, FAME. 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 re-admitted 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 TUITION SETTLEMENT POLICY

The school tuition refund policy complies with 6E-1.0032 Fair Consumer Practices standards of the Commission relative to the operation of independent post-secondary education institutions in Florida and Policy VII.01 as published in the N.A.C.C.A.S. accreditation handbook for schools. The policy is also available on the institution's website at www.fpbeauty.com

1. An applicant that is not accepted for enrollment by the school shall be entitled to a refund of any monies paid prior to enrollment. Academies of Cosmetology Inc. does not have an application fee.
2. An accepted applicant (or an applicant under the legal age, their parent(s) or guardian) may cancel the enrollment contract and request his/her money back by contacting the school in person, by e-mail, or certified mail within three (3) business days after signing the enrollment agreement regardless of whether the student has started training. (Postmark for mailed cancellations will be the date of cancel) Any monies collected by the school upon receipt of cancellation would be refunded.
3. A student may cancel the enrollment contract **after** three (3) business days of signing, but prior to entering classes. In this situation, the student is entitled to a refund of all monies paid to the school less a registration fee of \$150.00.
4. At any point after the enrollment agreement is executed and after entering classes, should a student request cancellation of their contract, or is terminated for any reason, a refund of tuition will be made in accordance with the tuition settlement schedule. Refund calculations are calculated per the tuition charge for payment period the student has entered. Students are only financially obligated for tuition charges as they progress through the program and enter each payment period. An example of payment periods, the first payment period is 0 hours to 450 hours, the second payment period is 451 hours to 900 hours and the third payment period is 901 hours to 1200 hours. Payment periods are defined on page 33.
5. All determinations of withdrawal are based on the scheduled hours within the period enrolled as defined in the enrollment agreement effective the actual last day of recorded attendance. All refunds required by this policy shall be made within 30 days from the date that the institution determined the student had ceased enrollment.

Academies of Cosmetology Inc, only offers clock hour programs.

A student may provide official notification of intent to withdraw by following the school's withdrawal process. Unofficial withdrawals are defined as withdrawals that the school identifies from attendance records or the date a student fails to return to academic study at the end of an approved leave of absence. ALL withdrawals use the last day attended for calculation.

Academies of Cosmetology Inc. routinely monitors attendance records to determine in a timely manner when a student withdraws. Except in unusual instances, the date of the determination that the student withdrew should be no later than 14 days after the student's last date of attendance as determined by its attendance records.

Students who commence class, the following tuition refund schedule will be applied.

Percentage of Period Scheduled Hours

Amount of Tuition Owed to School

0.01% to 20.00%
20.01% to 24.99%
25.00% to 49.99%
50.00% and above

Pro-Rata % of Period Tuition Charged
45% of Period Tuition Charged
70% of Period Tuition Charged
100% of Period Tuition Charged

Replacement of any kit contents, supplies, materials, or books that are provided as part of the tuition will be charged separately and will not be included in the tuition refund policy.

For Title IV purposes, clock hour programs are considered programs where schools are required to take attendance. Academies of Cosmetology, Inc is required to measure the clock hours a student completes in their program to satisfy both the requirement of determining that a student is present and that the student is participating in an academic activity. The scheduled hours up to the last date of attendance (as documented) will be used in the determination of any tuition refund and any return to Title IV funds.

Course and/or Program Cancellation Policy

If a course and/or program is canceled after a student's enrollment and before instruction in the course and/or program has begun, the school shall, at its option:

- a. Provide a full refund of all monies paid; or,
- b. Provide completion of the course and/or program.

If the school or campus cancels a course and/or program and ceases to offer instruction after students have enrolled and instruction has begun, the institution shall make arrangements for students in the following ways:

- a. Provide a refund of monies paid up to that date for all students transferring to another school based on the hours accepted by the receiving school in accordance with the settlement policy; or,
- b. Provide completion of the course and/or program; or,
- c. Participate in a teach out agreement; or,
- d. Provide a full refund of all monies paid to date.

If the school or campus is permanently closed and no longer offering instruction after a student has commenced academic study, the institution will make arrangement for students in the following ways:

- a. Provide a refund of monies paid up to that date according to the settlement policy; or,
- b. Participate in a teach out agreement.

Title IV Refund Policy

It is important that you consider very carefully the **consequences** of withdrawing from your program. If you do withdraw from school, you may be required to return your Title IV Aid (federal PELL grants, and Federal Direct Loans). A student who has received or is eligible to receive Title IV funds will have a separate calculation to determine the amount of Title IV funds the student was eligible to receive for the scheduled time attended once they are withdrawn.

Under the Higher Education Amendment regulation called Return of Title IV Funds, all students receiving Title IV federal grant or loan assistance who withdraw from the school prior to reaching the 60% of the period are subject to the Return of Title IV Fund policy. This regulation affects the calculation of aid to be returned as well as repayment procedures. The percentage of Title IV aid a student earned is determined by calculating the percentage of the period that the student was scheduled to complete

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term. All Title IV financial aid programs must be recalculated in these situations. If the student completes less than 60% of the term, the percentage of aid earned equals the percentage of the completed period. Therefore, if a student withdraws at 200 scheduled hours of a 450-hour period the student would be allowed 44.45% of the awarded Title IV and the school would return the remaining portion (55.55%).

A withdrawal from a program prior to the 60% point of any period requires a portion the Title IV awarded to the student to be returned based on the percentage of aid earned and using the following Federal Return of Title IV funds formula:

$$\frac{\text{\# scheduled hours in the period up to the last date attended.}}{\text{by the total hours in the period.}}$$

(Any break of five days or more is not counted as part of the days in the period.)
This percentage is also the percentage of aid earned.

The institution must return the amount of Title IV funds for which it is responsible no later than 30 days after the date of the determination of the date of the student's withdrawal.

A student whose Title IV R2T4 calculation created a post-withdrawal, the institution may apply funds in the following order:

1. Title IV PELL may be applied to the student's account after the refund calculation has been complete and processed. Notification will be sent with the drop paperwork notating the amount of grant applied to the student's account and/or to be refunded to the student.

2. Title IV student loans, student and/or parent, requires written notification of the amount to be either applied to the account and/or offered to the student and/or parent. The institution must maintain record of the date the notification response was received back by the institution or noted if the response was not received back. The institution will notify student and/or parent that the school does not except late response. The institution will also notate the date the funds were mailed and/or transferred, both the grant and the loans.

The institution must return the amount of Title IV funds for which it is responsible no later than 30 days after the date of the determination of the date of the student's withdrawal.

Refunds Are Allocated in the following Order:

- 1) Unsubsidized Federal Direct Loans
- 2) Subsidized Federal Direct Loans
- 3) Federal Parent (PLUS) Loans
- 4) Federal PELL Grants
- 5) Iraq and Afghanistan Service Grants
- 6) SSEOG
- 7) TEACH Grants

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 legend for the course number system is: M = massage therapy C = cosmetology B = barber FS = full specialty. A clock hours is defined as 55 minutes of instruction. Students will be notified of any changes made at the school. All courses are taught in English.

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 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 as a Massage Therapist. This training can result in employment as a Massage therapist, spa or school owner of guest lecturer just to name a few. The subjects covered are:

<i>CS#</i>	<i>HOURS</i>	<i>SUBJECTS</i>	<i>SERVICES</i>
MHA100	154	Anant & Phys	
	40	Kinesiology	
	40	Pathology	
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	250	Basic Massage Theory	
	6	History of Massage	
	125	Clinical Practicum	125

To be able to do a full as well as partial body massage within allotted time frames.
History of the profession

CS#	HOURS	SUBJECTS	SERVICES
MHY103	15	Theory and practice of Hydrotherapy	
To learn application and practical uses of hydro-massage			
MME105	2	Medical Errors	
To learn about medical errors and ways to avoid them			
MFL106	14	Florida Law Chapter 456 Chapter 480 Florida Statutes Chapter 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:

CS#	HOURS	SUBJECTS	SCHOOL SERVICES
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	
To study diseases & disorders & define structure, parts and layers			

CS#	HOURS	SUBJECTS	SERVICES
BCH117	20	Chemistry	
To learn atoms, elements, bonds, molecules, as it relates to hair			
BFA106	15	Facials	5
Analyze skin types, application of packs & masks & corrective treatments			
BHS113	150	Hair Shaping , Tools, Implements, Equipment	380
To understand handling of implements, angles, styles, various cutting techniques. To use hair shaping tools and implements for cutting a client's hair within 15 to 30 minutes.			
BHS105	50	Hair Styling	20
To understand proper hair styling & blow dry work as relates to facial structure			
BSR103	50	Shampooing and Rinses	280
BHS109	25	Hair and Scalp Treatment	20
To know the different types of hair & scalp treatments and movements			
BCM119		Chemical Services	
To understand application, handling, and safety precautions of chemicals.			
BCB110	120	Hair Coloring & Bleaches	30
To know proper selection, application, timing and precautions			
BPW111	130	Permanent Waving	35
To know rod selection, proper wrapping technique, chemical selection, timing, and precautions			
BHS112	100	Hair Straightening	10
Identify different types, their uses, application and safety precautions			
BSH107	30	Shaves	25
To understand proper handling of implements and shaving procedures			
BMT108	20	Mustache and Beard Trims	25
To know varying styles and types and shaping techniques			

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

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

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

CAA104	4	Aids Awareness		
To understand and prevent HIV transmission				

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

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

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

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

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

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

CS#	HOURS	SUBJECTS	SCHOOL	SERVICES	STATE
CPE109	16.5	Pedicuring			
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	<u>11.5</u>	Salon Management & Sales			
To define management skills, workings of a salon, setup, operation and sales.					

FULL SPECIALTY

The following program is offered only at the Vero Beach location

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:

SERVICES

CS#	HOURS	SUBJECT	SCHOOL	STATE
FSOR100	5	Orientation		
		<ul style="list-style-type: none">To welcome and acquaint new students to their new career and surroundings.		
FSFL101	5	Florida Law		
		<ul style="list-style-type: none">To provide an understanding of the laws and rules of Florida Cosmetology Law.		
FSSS102	20	Sanitization & Sterilization		
		<ul style="list-style-type: none">To understand contamination control, disinfection, sanitation and sterilization.		
FSAA103	4	AIDS Awareness		
		<ul style="list-style-type: none">To understand and prevent HIV transmission.		
FSCH104	20	Chemistry		
		<ul style="list-style-type: none">To learn the composition, structures and properties of the skin, nails and products.		
FSEL105	10	Electricity	5	5
		<ul style="list-style-type: none">To learn the basic knowledge of electricity in order to safely use this science in the field.		
FSEP106	10	Ethics & Professionalism		
		<ul style="list-style-type: none">To define professionalism, ethics and good work habits.		
FSAN107	25	Anatomy		
		<ul style="list-style-type: none">To learn the anatomy of the arms and hands, legs and feet and the face and neck.		
FSFT108	70	Facial Techniques	55	45
		<ul style="list-style-type: none">To provide a facial treatment to extract, cleanse, treat, protect and relax the skin.		
FSST109	85	Skin Theory & Analysis	10	
		<ul style="list-style-type: none">To understand and identify different skin types, functions, disorders and diseases.		
FSMT110	15	Makeup Techniques	25	10
		<ul style="list-style-type: none">To learn cosmetics and their use, understanding color theory and makeup application.		
FSLB111	29	Lash & Brow Treatments	35	20
		<ul style="list-style-type: none">To learn the process of applying eyelashes and the process of tinting lashes and brows.		
FSHR112	20	Hair Removal	20	20
		<ul style="list-style-type: none">To understand the different methods of removing unwanted hair.		
FSNT113	90	Nail Theory		
		<ul style="list-style-type: none">To study nail anatomy, diseases and disorders, safety and health preservation.		
FSMA114	25	Manicuring	25	20
		<ul style="list-style-type: none">To know and use correct implements, supplies, procedures to shape and polish nails.		

FSPE115	25	Pedicuring	25	10
<ul style="list-style-type: none"> To know and use correct implements, supplies, procedures to shape and polish toenails. 				
FSTO116	42.5	Tips with Overlay	20	15
<ul style="list-style-type: none"> To learn the application of a tip with adhesive and the maintenance of this service. 				
FSSC117	42.5	Sculpting Using A Form	20	15
<ul style="list-style-type: none"> To practice the application of nail forms, using acrylic to form a nail extension. 				
FSNW118	15	Nail Wraps/Mending	15	10
<ul style="list-style-type: none"> To learn the procedure for applying fabric or fiberglass wraps on natural or artificial nails. 				
FSNF119	10	Nail Fills	15	10
<ul style="list-style-type: none"> To learn the correct way to apply product to the grown-out portion of the artificial nail. 				
FSNR120	5	Artificial Nail Removal	10	5
<ul style="list-style-type: none"> To learn and practice the proper procedure and technique to remove artificial nails. 				
FSAP121	20	Advanced Nail Practices	15	
<ul style="list-style-type: none"> To use methods such as LED light curing, dip powder to provide nail enhancements. 				
FSNA122	7	Nail Art & Polishing	10	10
<ul style="list-style-type: none"> 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 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% and all financial obligations must be paid in full to the school 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 leaning 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 using a 900 clock hour academic year. An academic year is also equivalent to 30 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 and the student is terminated. The student can re-enroll and initiate the use of the cash pay 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 priors 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 . The student may re-enroll on a cash pay basis for the remaining hours.

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 or 37 weeks

Full Specialty

600 clock hours X 150% or 1.5 times the course length
= 900 scheduled hours or 30 weeks

- 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.)

PROGRAM PAYMENT PERIODS 900 HOUR ACADEMIC YEAR

1200 clock hour programs have 3 payment periods as listed below:

Payment period 1 (PP1)	0-450 clock hours
Payment period 2 (PP2)	451-900 clock hours
Payment period 3 (PP3)	901-1200 clock hours

750 clock hour programs have 2 payment periods as listed below:

Payment period 1 (PP1)	0-375 clock hours
Payment period 2 (PP2)	376-750 clock hours

600 clock hour programs have 2 payment periods as listed below:

Payment period 1 (PP1)	0-300 clock hours
Payment period 2 (PP2)	301-600 clock hours

All students that enroll with transfer hours shall follow the below method to calculate payment periods.

Total hours to complete if less than an academic year divided in half.

Examples below:

300 clock hours		480 clock hour		673 clock hours		852 clock hours	
PP1	0-150 clock hours	PP1	0-240 clock hours	PP1	0-337 clock hours	PP1	0-426 clock hours
PP2	151-300 clock hours	PP2	241-480 clock hours	PP2	338-673 clock hours	PP2	427-852 clock hours

Total hours to complete over a 900 clock hour academic year but less than 1200 clock hour program shall follow the 1200 hour payment period schedule leaving the additional hours exceeding 900 in the 3rd final payment period example below:

995 clock hours		1020 clock hours		1150 clock hours	
PP1	0-450 clock hours	PP1	0-450 clock hours	PP1	0-450 clock hours
PP2	451-900 lock hours	PP2	451-900 clock hours	PP2	451-900 clock hours
PP3	901-995 clock hours	PP3	901-1020 clock hours	PP3	901-1150 clock hours

Further explanation please contact your financial aid office.