



COLLEGE OF COSMETOLOGY
NORTON SHORES, MI



BEAUTY COLLEGE
TRAVERSE CITY, MI



BEAUTY COLLEGE
HOLLAND, MI



BEAUTY COLLEGE
GRANGER, IN



BEAUTY COLLEGE
ST JOSEPH, MI

WWW.MOOREDBEAUTYSCHOOLS.COM

ESTABLISHED IN 1959

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Introduction

This catalog has general information that will answer questions about our programs, your daily activities, and responsibilities at our schools. Please read it carefully. Whenever you have questions about school rules or policies, please use this catalog as your first source of information. Revisions may occur because of Federal Financial Aid, Accreditation, or other school policy changes. Updated catalogs will be available to students at no cost and are available from the School Directors as well as on our website. - Who We Are:

- **Twin City Beauty College** was established in 1959. Current ownership and operation of the school took place as of January 1, 2000. The campus is located on the corner of Lincoln and Niles.
- **Traverse City Beauty College** was established as an additional location in the fall of 2003. This facility is centrally located in Traverse City for the student's convenience and for the student salon patrons.
- **Michiana Beauty College** was established as an additional location in the fall of 2005. This location is conveniently located in Granger, Indiana at the Heritage Square Mall and serves the greater South Bend, Indiana area.
- **Tulip City Beauty College** was established as an additional location in the Summer of 2009. It is located on East 8th Street near Downtown Holland just West of US-31.
- **Nuvo College of Cosmetology** was established in 2002. Current ownership and operation of the school took place as of January 19, 2022. It is located on W Norton Ave just off US-31.

All campuses house several classrooms and a large student salon where clients receive a full menu of hair, skin, and nail care services. The student salon provides students with valuable practical experience. This “real-life” training is the best way for students to learn skills in customer service while offering solutions in hair, skin, and nail care. Each campus provides a lounge and lockers for students.

Mission Statement - It Is Essential To:

1. Prepare graduates for careers in cosmetology arts and sciences and related fields including retail and customer service.
2. Create and maintain an environment that is conducive to providing a superior educational experience for our students.
3. Make sure our school's training and client services excel in the areas of quality workmanship, training, and people skills.
4. Provide continuing education experiences for faculty and staff so that student services, current teaching techniques, and style trends are adapted to our student's educational and professional needs.
5. Promote the professional image of our college and students.

Staff

Owner	Jim Moored
Director of Enrollment.....	Ken Moored
Director of Education.....	Jennifer Collins
Office Assistant/Payroll/HR.....	Kathy DeShaw
Director of Financial Aid.....	Jennifer Radde
Corporate Office Assistant.....	Erica Tijerina
Michiana Campus Director/Admissions Counselor.....	Buffy Leonard
Traverse City Campus Director.....	Julie Merriner
Traverse City Admissions Counselor.....	Marge Thompson
Tulip City Campus Director.....	Heidi Tarman
Tulip City Admissions Counselor.....	Alli Beckman
Tulip City Admissions Counselor.....	Britt Fashinbauer
Twin City Campus Director/Admissions Counselor.....	Alena York
Nuvo Campus Director.....	Christina Brandenburg
Nuvo Admissions Counselor.....	Ken Moored

Instructors at Twin City Beauty College

Deb Goodman

Marcia Griffin

Alena York

Instructors at Traverse City Beauty College

Julie Merriner

Kate Gilgalon

Kaelyn Rice

Instructors at Michiana Beauty College

Adrianna Hernandez

Buffy Leonard

Kat Delgado

Abby Richardson

Instructors at Tulip City Beauty College

Natalie Pena

Samantha Relyea

Kelli Taylor

Heidi Tarman

Amber Andrus

Instructors at Nuvo College of Cosmetology

Christina Brandenburg

Annette Watkins

Denise Suttorp

Autumn Wonsey

Tiffany Barber

Campus Information

Campus Locations

Twin City Beauty College
Main Campus Est. 1959
2600 Lincoln Ave.
Saint Joseph, MI 49085
(269) 428-2900

Traverse City Beauty College
Additional Location Est. 2003
920 Hastings, Ste D
Traverse City, MI 49686
(231) 929-0710

Michiana Beauty College
Additional Location Est. 2005
7321 Heritage Sq. Dr, Ste 160
Granger, IN 46530
(574) 271-1542

Tulip City Beauty College
Additional Location Est. 2009
500 E. 8th Street, Ste 500
Holland, MI 49423
(616) 355-5010

Nuvo College of Cosmetology
Main Campus Est. 2022
919 W Norton Ave
Norton Shores, MI 49441
(231) 799-1500

Email

admissions@mooredbeautyschools.com

Memberships

The Association of Accredited Cosmetology Schools

Institutions Licensing

Department of Licensing &
Regulatory Affairs, Board of
Cosmetology
P.O. Box 30670
Lansing, MI 48909
(517) 355-0918

State Board of Cosmetology Examiners
Indiana Professional Licensing Agency
402 West Washington St, Room W-072
Indianapolis, IN 46204-2246
(317) 232-2980

Website

www.tcbeautycollege.com

Prestige System – Student Portal

moored.orbunds.com

Institutions Accreditation

The National Accrediting Commission
of Career Arts and Sciences
3015 Colvin Street
Alexandria, VA 22314
(703) 600-7600

Annual Report

To help you make a good decision about whether to enroll, we want you to know the latest statistics. According to the National Accrediting Commission of Career Arts & Science

e's requirement our rates for all programs offered and at all locations combined the 2020 annual report year were:

Twin City Beauty College, Traverse City Beauty College, Michiana Beauty College, and Tulip City Beauty College
Graduation Rate: 88.89% Licensure Rate: 100.00% Placement Rate: 90.14%

In-Depth Analysis of our 2022 Annual Report

Campus Location	Twin City Beauty College			Traverse City Beauty College Additional Location			Michiana Beauty College Additional Location			Tulip City Beauty College Additional Location		
	Graduation Rate	Placement Rate	Licensure Rate	Graduation Rate	Placement Rate	Licensure Rate	Graduation Rate	Placement Rate	Licensure Rate	Graduation Rate	Placement Rate	Licensure Rate
All Programs	95.24%	86.67%	100.00%	93.33%	100.00%	100.00%	88.57%	92.00%	100.00%	85.19%	85.00%	100.00%
Cosmetology	94.74%	84.62%	100.00%	93.33%	100.00%	100.00%	88.24%	91.67%	100.00%	85.19%	85.00%	100.00%
Cosmetology Instructor	100.00%	100.00%	100.00%	N/A	N/A	N/A	100.00%	100.00%	100.00%	N/A	N/A	N/A

Nuvo College of Cosmetology

Graduation Rate: 72.73% Licensure Rate: 100.00% Placement Rate: 71.43%

In-Depth Analysis of our 2022 Annual Report

Campus Location	Nuvo College of Cosmetology		
	Graduation Rate	Placement Rate	Licensure Rate
All Programs	72.73%	71.43%	100.00%
Cosmetology	77.78%	61.90%	100.00%
Cosmetology Instructor	N/A%	N/A%	N/A%

Please note: These statistics are for the time and cohort specified in the federal regulations issued by the U.S. Dept. of Ed.

Graduation Rate

This is a percentage showing first-time, full-time certificate seeking students who completed the program within 150% of the normal time to graduate. The annual rate is based on a 12-month period that ended August 31 of the current IPEDS report. The Graduation Rate for Twin City Beauty College, Traverse City Beauty College, Tulip City Beauty College and Michiana Beauty College is 60% and is defined by the Integrated Postsecondary Education Data System (IPEDS). The graduation rate for Nuvo College of Cosmetology is 50%.

Educational Objectives

Our campuses have specialized its curriculum to meet the needs of students who are career oriented. The men and women who make up our student body receive training and practical experience which qualifies them as outstanding candidates for many cosmetology related careers. In addition, our courses are directed toward helping students develop desirable work habits and attitudes with respect to health, sanitation, and safety. The training also helps students develop advanced technical, business and people skills which encourage self-reliance and readiness to assist others with an ethical approach to the profession. Our objective is to successfully train men and women for careers as salon stylists, platform artists, product artists, product specialists, cosmetology instructors and salon owners.

OUR OBJECTIVE IS THAT EVERY STUDENT BECOME LICENSED AND HAVE AN EQUAL OPPORTUNITY TO SEEK GAINFUL EMPLOYMENT IN THE FIELD OF COSMETOLOGY OR A COSMETOLOGY RELATED FIELD.

Educational Program and Product Lines

Pivot Point Fundamentals

Students at our schools participate in a unique curriculum that utilizes a 21st century learning system. Pivot Point Fundamentals: Cosmetology is a comprehensive beauty library designed for successful passing of licensure and entry-level proficiency. It was developed to help students transform information into learning that deepens meaning and relevance. The program uses large, beautiful images with less text in thirteen areas of study broken into lessons without chapters. In addition to Fundamentals textbooks, students also use Pivot Point LAB platform that has the digital version of the textbooks, but also includes a vast online library of video's, tutorials, webinars, study guides, tests, learning tools and more.

Beauty as a Business

Students at our schools participate in a robust social media marketing curriculum they access through Pivot Point LAB.

Sam Villa

Our students receive Sam Villa education as a partnership school, including an online library of skill education accessed via Pivot Point LAB, and monthly live education webinars hosted by Sam Villa.

CanvasME

Our students use a unique online portfolio and resume system that will follow them into their careers.

Professional Product Lines

Students gain experience by using a variety of professional brands and product lines at our schools. These include Matrix, Mizani, Pharmagel, OPI, Brazilian Blowout, Pulp Riot, Sexy Hair, American Crew, and more professional line products. Product lines may change based on availability and demand.

Student Services

1. Academic, attendance and financial aid advising services are available on-site for all students.
2. The college does not offer student housing and students must make their own housing arrangements.
3. Federal Financial Aid including the Pell Grant and Direct Student Loans assistance is available to those who qualify.

Job Placement

Our schools maintain a free lifetime job placement service to assist currently enrolled and graduates in locating employment. Many area salons contact the placement office regularly because of the college's reputation for referring highly qualified graduates. Students wanting to utilize these services can contact their Campus Director. The Beauty as a Business program, included in our kit, enhances the student placement opportunities through their online job postings and networking capabilities along with CanvasME online resume and portfolio access. At the student's request, the College will contact prospective employers to schedule job interview appointments and resume review. Students should be aware, however, that responsibility for the outcome of the interview and for securing employment rests solely on the student since state/accrediting laws prohibit any college from guaranteeing job placement.

Guest Speakers

Our schools regularly schedule guest speakers and educators. They include instructors, professional stylists, salon owners, multimedia presentations and major manufacturer's representatives. Students gain insight into the "real world" of the Cosmetology industry and receive valuable information on what it takes to be successful from these industry experts. Students also have access to information about local, national, and international beauty industry trade shows and educational seminars. Students and graduates alike appreciate taking advantage of the college's direct connection to the "cutting edge" of our ever-changing industry. This bonus to the curriculum is an important benefit to our students.

State Licensing Requirements

All cosmetology related fields in Michigan require students to attend and graduate from a Cosmetology school, be of good moral character, and be licensed by the State of Michigan. The following rules apply:

Cosmetology Student: (State of Michigan)

- Is not less than 17 years of age and is of good moral character.
- Has had an education equivalent to the completion of the ninth grade.
- Has completed at least a 1500-hour course in a licensed school of cosmetology.

Cosmetology Student: (State of Indiana)

- Is not less than 18 years of age and is of good moral character.
- Has had an education equivalent to the completion of the tenth grade.
- Has completed at least a 1500-hour course in a licensed school of cosmetology.

Cosmetology Instructor: (State of Michigan)

- Has a high school diploma or equivalent.
- Is licensed as a cosmetologist in the State of Michigan.
- Has at least 3 years of practical experience in natural hair cultivation, hair care services, skin care services, and manicuring services, at least 1 year of which shall be in a cosmetology establishment.

Cosmetology Instructor: (State of Indiana)

- At least 18 years of age and has a high school diploma or equivalent.
- Is licensed as a cosmetologist in the State of Indiana.
- Has actively practiced cosmetology for at least 6 months in a Cosmetology Salon and subsequently successfully completed at least 6 months of instruction in Theory and Practice of Cosmetology Instructor Training.

In addition, our schools require:

- High School Diploma or GED or Transcript Showing Graduation or Course Completion
- Valid Driver's License or Valid State I.D. or Valid Passport
- Current Social Security Card

Vaccination Policy

No vaccinations are required.

Student Information Change

Students must notify their director of changes with their name, address, phone numbers, or email address. The student will log into the Prestige System student portal to fill out a Student Information Change Document. Please note a name change will require a copy of the student's updated social security card uploaded to the Prestige System Student Portal.

Admission Requirements and Policies

Admission Requirements

- College applicants must visit the campus before enrolling. We require parents of dependent students to co-sign enrollment documents. We recommend that spouses, if applicable, also visit the college. Family support is valuable for students' success when starting a new career. Applicants should call or write to the campus to arrange a visit. Class size is limited so prospective students should apply for admission as early as possible.
- Perspective students will be considered for admission who are in good physical and mental condition and have proof that she/he is at least 17 years of age or older in Michigan and 18 years of age or older for Indiana.
- Academic Qualifications - Have a high school diploma, including a foreign high school diploma if an outside agency that is qualified proves it is an equivalent to a U.S. high school diploma and has translated the documents into English, high school transcripts showing graduation or high school course completion, or has the recognized equivalent of a high school diploma such as a general education development or GED certificate showing the test results, or has completed homeschooling at the secondary level as defined by state law. Validity of academic requirements may be checked if the campus has reason to believe the documents provided are not valid. High school diplomas will need to be recognized by the state and/or an accredited body approved by the U.S. Department of Education. We do not charge for verification of student identity but if an outside agency is necessary the student will be responsible for their fee.
- Applicants for the Cosmetology Instructor Course must have a valid Cosmetology license to start the training.
- Any individual convicted of a felony could be denied state licensure. The student should inquire with the state prior to enrolling to verify the possibility of obtaining licensure within the state.
- Some of our campuses are accredited to offer a 400 clock hour esthetics program and a 400-clock hour nail technology program but we are not currently offering these programs.
- Our schools do not discriminate on the basis of sex, race, age, color, ethnic origin, or religion in any of its admission, employment, instructional or graduation policies.

Transfer Students/Credit for Previous Training

- Our Schools do not recruit students already attending or admitted to another college offering a similar program of study. Transfer students will be required to meet the published admissions requirements and should refer to the Michigan and Indiana Cosmetology Laws for current transfer procedures. Transfer students for the Cosmetology Instructor course will be considered but will need to follow state regulations of transfer credits. Our schools will consider all cosmetology student transfer hours awarded to a student by the State Board of Cosmetology or an official transcript up to a maximum of 600 hours. Our schools reserve the right to modify our general 600-hour transfer policy in unusual circumstances such as assisting students transferring from Cosmetology schools which are closing and with high school vocational training contracts. Cosmetology Instructor student transfer hours will be awarded to a student by the State Board of Cosmetology or an official transcript. Hours **must** be submitted to the school before enrollment. Transfer hours that are accepted are counted as both attempted and completed hours. Transfer students from our high school programs or inner campus do not receive any written or practical placement testing. However, depending on the time passed since the last day attended, students may be required to go through a 1-to-2-week review prior to working on the student salon floor. Students transferring from another school will go through a 1-to-2-week skill review prior to being moved to the student salon floor. They will also be required to complete any written and/or practical testing, certifications, projects, or any other graded requirements by our campuses that were not required by the previous school. Transfer students will not be charged the hourly overtime rate for the first 10% of absenteeism. Every student must attend our college for a minimum of 900 hours unless for a reason noted above, complete all course work, and meet published progress and graduation requirements to receive a diploma from our schools. Cosmetology Instructor transfers will be evaluated case by case.

Vocational / High School Training

- High school students without a diploma or GED may be considered for enrollment by fulfilling the following requirements: provide written permission from their high school to attend our schools under a Vocational Training Contract or High School Training Contract and provide a completed high school contract. The high school and/or parents establish a payment plan to pay tuition and kit costs. Applicants who cannot visit the campus may arrange an interview with an admissions representative at their high school by contacting the high school Guidance Counselor.

Ability to Benefit Policy

Definition: An “Ability to Benefit” student is one who is beyond the age of compulsory education, lacks a high school diploma or GED and has the ability to benefit from the training. Our schools currently do not accept “Ability to Benefit” students. Please refer to our current Admissions Requirements.

Graduation Requirements

A student who has successfully completed a prescribed course of study will be recommended by the faculty for a diploma and will be eligible to take state board exams upon completing the following:

1. Completion of all the necessary hours for a prescribed course of study.
2. Pass all written and practical exams with a score of 80% or higher.
3. Pass all parts of the Final Exam with a score of 80% or higher.

2020 Diversity Statistics for Pell Grant Recipients

	Twin City	Traverse City	Michiana	Tulip City	Nuvo
Sex:					
Male	0.00%	5.56%	10.20%	0.00%	6.25%
Female	100.00%	94.44%	89.80%	100.00%	93.75%
Race:					
American Indian/Alaska Native					
Asian					
Black/African American	29.41%	11.11%	34.69%	18.75%	25.00%
Hispanic of any race	5.88%		4.08%	18.75%	3.12%
Native Hawaiian/Pacific Islander			2.04%		
Two or more races	5.88%		6.12%	6.25%	
White	58.82%	88.89%	53.06%	56.25%	71.88%

Class Start Calendar / Schedules / Hours

Cosmetology classes start on the second Monday of the month and students start on a 25-hour schedule. In June we have two class start dates, on the second and fourth Monday of the month. Once a student reaches 400 hours, the option is available to remain on a 25-hour schedule or increase to a 35-hour schedule at no cost. Students changing their schedule other than at 400 hours will be charged \$75 per occurrence. Schedule changes are to be submitted via the Prestige System Student Portal on the Schedule Change document. Schedule changes will only be done on Monday's unless the campus is closed on a Monday. Once students reach or pass 890 total hours, they can only change their schedule to the 25-hour schedule or remain on the 35-hour schedule. Schedule changes switching from part time to full time after 890 hours are not permitted. No schedule changes are permitted after the contracted 1500 scheduled hours unless the corporate office deems it necessary. Please note that the contracted graduation date will not be adjusted on schedule changes made after the contracted 1500 scheduled hours as the contracted graduation date has already passed. Please see the program tuition and schedule details for hours. Cosmetology Instructor training courses are scheduled on an individual basis but require a schedule of 20, 25 or 35 hours per week. School hours are Monday thru Friday from 9:00 a.m. to 4:30 p.m. The college may close for the following holidays: Memorial Day, The week that includes Independence Day, Thanksgiving, The week that includes Christmas, and New Year's Day. Any additional closings will be posted to the Prestige System Student Portal.

ACE Grant Qualifications

Our schools offer a \$500 ACE Grant for all Cosmetology students who qualify.

ACE Grant Eligibility Requirements:

1. Complete the 1500-hour cosmetology program.
2. Have no disciplinary, academic, or attendance write-ups.
3. Graduate with a combined average of 95% or better between both academic and attendance percentages.

The ACE Grant is applied directly to the student account if applicable. High School, Cosmetology instructor, transfer and re-enrolled students are not eligible.

Rights of Privacy and Student File Access

Our schools maintain educational records for each student who attends the college. These records are available in the administrative/financial aid office. According to the Privacy Act, every student has a right to see their files and the right to have those files protected from individuals who they may not wish to give access to. These are the procedures necessary to obtain information from a student's file:

1. A current or former student must request permission from the Director or corporate office to review their files at a time that is convenient for both parties. This is required so that operations of the school and the student's classroom work will not be interrupted.
2. If anyone wishes to see a student's file or receive information on a student, the student, and/or the parents or legal guardian in the case of a dependent minor, must give written permission for the information to be released. This is done through the Campus Director or the corporate office at the convenience of both parties.
3. Any information given out on a student, except to governmental, accreditation agencies, or other funding, requires written permission from the student.

Each student's file includes the following information:

1. Attendance records, including hours attended and absence hours.
2. Written and practical exam grades.
3. Personal information, name, address, phone, etc.
4. Documentation of all student advisory sessions including any disciplinary warnings given or actions taken.
5. Financial aid records - including all personal information used to determine the student's eligibility for financial aid or used to verify the data given in the financial aid application.
6. Tuition accounts: Payments received, extra charges incurred, and any balance owed by the student.
7. All students have access to the above information via their personal Prestige Portal.

Students have the right to inspect and review their education records at the college and may request permission to do so from the college administration. An instructor or administrator shall be present for interpretation of the records at the time of review. Students may request changes to their records if they believe the records are inaccurate. If the request for a change is denied, the student may request in writing a hearing to challenge the contents of the education records on the grounds that the records are inaccurate, misleading or violate the right of the student. The hearing request must be accompanied by documentation supporting the validity and accuracy of the requested amendment. A hearing will be scheduled within 30 days of the written request. At the hearing, the student may provide any supplemental information to support the requested record change and the college administration may authorize those changes for which sufficient documentation is provided. Disclosure of personally identifiable information may be made to authorized representatives of the U.S. Department of Education, Office of Inspector General, NACCAS or state and local education authorities. Students will, however, be notified when such disclosures are made. Any other disclosure of education records will be made only with written permission from the student prior to disclosure. Requests from third parties for disclosure of student file information must be made in writing and must be approved by the student in writing. All student records will be maintained for at least 7 years.

Verification Policies & Procedures

Any applicants selected for verification by the U.S. Department of Education or those with conflicting information will be required to submit supporting documentation. Students will have 120 days after their last day of attendance or by the deadline published in the Federal Register each year, whichever is earlier, to complete verification. However, in the interim, the student must have made arrangements with the school for payment of all tuition and fees due, or risk termination from the school. After the aforementioned period, all financial aid that might have been due is forfeited. All students will be notified on a timely basis if they were selected for verification and what supporting documentation is required. Our schools will notify the student of the results of the verification process and any other documentation needed. Our Schools will assist the student in correcting any information that is inaccurate and will notify the student via award letter if an award changes. If the student receives an overpayment based on inaccurate information and the student refuses to correct the information or repay the Federal funds after being counseled by our schools, we will refer the case to the U.S. Department of Education for resolution.

The documentation required for verification varies according to the items to be verified. Our schools have an Institutional Verification Form for each tracking group of verification. This form is required to be filled out and signed according to the verification tracking group. The U.S. Department of Education encourages students and parents to use the IRS Data Retrieval Tool to import data from their tax return and not change it. It is the most efficient method of meeting verification requirements. If students cannot or will not use the IRS Data Retrieval Tool, they must provide an IRS tax return transcript for the student and spouse or parents as applicable. Other documentation may include a signed statement, institutional certification, copy of the tax return, Form W-2, Form 4868, agency documentation, original government issued ID and signed statement of educational purpose, or a copy of that ID and the statement notarized. Students will be notified of what documentation is required to meet their verification requirements.

Financial Aid Information

Federal Pell Grants, Federal Direct Student Loans (subsidized and unsubsidized), Federal Parent “Plus” Loans and the ACE Grants for cosmetology students are available.

The Federal Pell Grant Program:

The Federal Pell Grant Program provides need-based grants to low-income undergraduate students. Financial need is determined by the U.S. Department of Education, which is dependent on the student's expected family contribution, the cost of attendance, the student's enrollment status, and whether the student attends for a full academic year or less. Our schools will advise students as to your eligibility after having completed the Free Application for Federal Student Aid. A Federal Pell Grant does not have to be repaid.

The Federal Direct Loan Program: What Is It?

The Federal Direct Loan Program is a Student Financial Assistance program provided by the U.S. Department of Education that provides students with a simple, convenient, and flexible way to borrow money to pay for Postsecondary education. Schools that participate in the Federal Direct Loan Program receive loan funds directly from the U.S. Department of Education and disburse them to eligible students. Direct loans are: **simple**—borrow directly from the federal government; **convenient**—access Direct Loan resources and your account information online, 24 hours a day, 7 days a week; **flexible**—choose from several repayment options.

The Federal Direct Loan Program Offers Four Types of Low Interest Loans:

Direct Subsidized Loans are awarded based on financial need. The school determines your financial need, in part, from the information provided on the financial aid application. With a Federal Direct Subsidized Loan, the federal government does not charge interest before repayment begins or during authorized periods of deferment (postponement of repayment). Visit www.studentloans.gov for more information.

Direct Unsubsidized Loans are not awarded on the basis of need. If the student is eligible, they may borrow up to the cost of the attendance minus any other financial aid received. However, students may not borrow more than the maximum annual amount. The federal government charges interest from the time the loan is paid out until the loan is paid in full.

Direct PLUS Loans help parents pay their dependent children's education expenses. Your parents may borrow up to the amount of your cost of attendance minus any other financial aid that you receive. The federal government charges your parent's interest from the date the first disbursement is made until the loan is paid in full.

Direct Consolidation Loans simplify repayment by combining one or more federal education loans into one new Direct Consolidation Loan. If the loans are combined into a Direct Consolidation Loan, the student will have only one loan, one payment point, and one monthly payment.

Interest Rates

Federal Direct Subsidized, Federal Direct Unsubsidized, and Federal Direct PLUS Loans are variable and may change each year of repayment. Interest rates for Direct Consolidation Loans are fixed. By law, interest rates will not exceed 8.25% for Direct Subsidized, Direct Unsubsidized, and Direct Consolidation Loans and 9% for Direct PLUS Loans. Presently loan rates are much lower.

Payment Arrangements

Students must pay or make arrangements for a \$150 registration fee once the enrollment agreement is signed prior to the contracted start date. Students also must make payment arrangements prior to enrollment with the corporate office for any current and/or past tuition costs and/or fees. All payment arrangements are to be documented and approved by our corporate office. Payment is due upon the contractual arrangement. If payment is not paid within (14) days of the contractual agreement the student will be suspended for 30 days. If the balance owed to the school is still not covered by the end of the 30-day suspension period, the student will be terminated from the program.

Due to extenuating circumstances the student and or parent can appeal, and the school will consider a repayment plan.

Title IV eligible students that find out in the second award year that they do not qualify for enough aid to cover their balance will be required to pay the balance in full no longer than (14) days past their original graduation date. If the balance is not paid by then the student will be suspended for 30 days. If the balance owed to the school is still not covered by the end of the 30-day suspension period, the student will be dropped from the program. Due to extenuating circumstances the student and or parent can appeal, and the school will consider a repayment plan.

Additional Cost Beyond Course Length

If a student does not complete the training by the contracted completion date, an additional fee will be charged until the required hours are completed. The current rate for overtime charges is 12.00 per hour and is on the enrollment agreement. When a student reaches their original graduation date the overtime charges will start to be processed and payment is due within (14) days of the original graduation date. If payment is not received the student will be suspended for 30 days. If the balance is still not covered by the end of the 30-day suspension period, the student will be dropped from the program. The campus will not directly apply the Title IV funds to the student's ledger for the overtime charges. The campus will present the student with the following options if the student has additional Title IV funds available.

- The student can complete the steps on the Prestige System Student Portal for the ACH Request document, which allows the Title IV funds to be deposited into their personal checking or savings account. Then the funds will be electronically debited and processed for payment against their overtime charges.
- The student can request a check of the Title IV funds to be sent to them in the mail. The student then would have (14) days from the date of the check to apply payment towards their overtime charges with the campus.

Students who do not settle their account balance will be suspended for 30 days. If the balance owed to the school is not covered before the end the 30-day suspension period, the student will be dropped from the program. Students that do not have Title IV funds available will be required to pay their overtime charges from other sources. Unusual situations will be reviewed on a case-by-case situation.

If a student does not complete the academic requirements once they achieve 1500 actual clock hours a \$300 fee per week (Monday - Friday) will be charged to complete their academic requirements. The \$300 charge will be waived the first week after the student achieved 1500 clock hours. The \$300 charge is required to be paid before attending the second week and thereafter until completing the program. Unusual circumstances will be considered based on the student's appeal.

Cancellation and Settlement Policy

1. An applicant not accepted by the college shall be entitled to a refund of all monies paid. The postmark of the letter will determine the actual cancellation date or the date that the letter is delivered directly to the Campus Director.
2. The cancellation and settlement policy apply to all terminations for any reason, by either party, including student decision, course cancellation, expulsion, or school closure.
3. If a student (or for a student under legal age, his/her parent, or guardian) cancels the contract and demands his/her money back in writing within three business days of signing the enrollment agreement, regardless of whether the student has started training, all monies collected will be refunded.
4. If a student (or for a student under the legal age, his/her parent, or guardian) cancels the contract after three business days of signing, but prior to entering classes, the student will be refunded all monies paid to the school less the registration fee.
5. For students who enroll in and begin classes, the following schedule of tuition adjustment is authorized:

% of Scheduled Course Time Completed	Amount of Tuition Owed to College	% of Scheduled Course Time Completed	Amount of Tuition Owed to College
0.01% to 4.9%	20%	15% to 24.9%	45%
5% to 9.9%	30%	25% to 49.9%	70%
10% to 14.9%	40%	50% and over	100%

ALL COSTS NOT INCLUDED IN TUITION ARE IDENTIFIED SEPARATELY IN THE ENROLLMENT AGREEMENT AND IN THE COLLEGE'S CATALOG.

6. The refund is calculated based on the student's scheduled hours to the last day of attendance.
7. Non-Refundable Items: Due to health and sanitary reasons and due to blunting of sharp implements, all equipment issued to the students will be considered a non-refundable purchase charged to the student. All instructional materials must also be paid for in full.
8. Enrollment time is defined as the time elapsed between the actual starting date and the date of the student's last day of physical attendance. Any monies due the applicant, student or college shall be refunded within 45 days of a determination that a student has withdrawn officially or unofficially.

9. In case of student illness, disabling accident or other circumstances beyond control of the student, the college may waive, in whole or part, the tuition settlement policy. To be determined on an individual basis.
10. If a student does not attend for 14 consecutive calendar days, the student will be terminated.
11. If an incomplete graduate does not attend for 60 consecutive calendar days from the last date attended, they will be terminated from the program. An incomplete graduate is a student that achieved 1500 hours and did not finish their academic requirements.
12. Students withdrawing from the college for any reason are required to report their withdrawal within five (5) days to the college in writing in order that refund procedures may be started.
13. If a student discontinues his/her training for any reason, that student may re-enter, complete the training, and receive full credit for tuition paid toward hours earned. This arrangement must be made in compliance with current re-entry rules.
14. Students who enroll in a program may be granted a leave of absence for emergency and/or medical reasons only. The maximum time frame for a leave of absence is 4% of their entire enrollment period, to be used in no more than 2 requests.
15. Students who do not return from an approved leave of absence, the termination date will be the earlier of the documented date of return or the date that the student notifies the institution that he/she will not be returning.
16. Students who terminate enrollment prior to completion are charged a \$150 Termination Fee.
17. If the college is permanently closed and no longer offers instruction after a student enrolls and instruction has begun, the student shall be entitled to a pro-rated refund of tuition based on scheduled hours of attendance.
18. If a course is canceled subsequent to a student's enrollment and instruction has begun, the school shall have the option to: A) Provide a full refund of all monies paid; B) Provide completion of the course.

Refunds "Return of Title IV Funds"

Our schools calculate an institutional refund for all students who leave school prior to their scheduled graduation date. In addition, if a student has received Federal Title IV funds, a "Return to Title IV Funds Calculation" is done.

- a. The student must be a recipient of a Federal Pell Grant or a Federal Direct Student Loan.
- b. The student must have completed less than 60% of the period of enrollment for which he/ she was charged.

If conditions a and b is met, Return of Title IV Funds will be calculated according to the following fraction:

Total hours scheduled to be completed.

Hours in the payment period for which the student was charged.

The resulting percentage from the above fraction is then multiplied by the total tuition assessed.

*Any drops due to COVID 19 will follow the current DOE regulations on Return to Title IV funds.

Collection Policy

All official school records including transcripts and State Board applications will not be released until student account balance has been paid in full or payment arrangements have been approved with our Corporate Office. Students who are no longer attending the program are sent a Withdrawal Notice immediately after they withdraw/are terminated from any of our campuses. The Notice states they have 30 days to contact the Corporate Office to make payment arrangements. After 30 days with no contact from the student, a Collection Notice will be sent allowing the student another 30 days to contact our Corporate Office to make payment arrangements. If student fails to make contact within the given 60 days, further action will be determined by the Corporate Office. Due to extenuating circumstances the student can appeal, and the school will review all facts and documents before responding to the appeal.

All financial obligations need to be met according to the student's enrollment agreement to release a student's transcript unless there are extenuating circumstances determined by our schools.

Collection correspondence regarding cancellation and settlement from the institution, banks, collection agencies, lawyers, or any other third parties representing our schools acknowledges our cancellation and settlement policy.

Attendance and Absence Procedures

Attendance Guidelines

1. Students are required to maintain a minimum of 80% in attendance during the first 60 days of starting, re enrolling, or transferring into the program. No leave of absence is allowed in the first 30 days. Students that do not maintain 80% in attendance on their 60th day enrolled will be terminated from the program. Our schools reserve the right to extend the 60-day attendance policy based on extenuating circumstances.
2. Students are expected to be in school **all** the scheduled hours listed in their enrollment agreement. Students must be prompt for all scheduled classes and activities. The students are expected to be in the classroom at **all** times unless they are performing assigned clinic work or are on an assigned break. The student break room is off limits at all other times.
3. The school will count time to the minute. If the student arrives and does not punch in on the time clock, they will be considered absent and will lose their time. If the student leaves early, their credit for hours will stop when they punch out or if they do not punch out, they will be considered absent and will lose their time. Documentation accepted to verify their time in or time out due to a missed punch includes the following: a certified time from a student service in the Point-of-Sale System, certified time a student is clocked in or out on Pivot Point Lab while on campus, confirmed by the instructor or the sign in and out sheet that is verified by the instructor.

4. Michigan Cosmetology students can attend a maximum of 7 hours a day and cannot exceed 40 hours a week. Indiana Cosmetology students can attend for a maximum of 8 hours per day not to exceed 50 hours a week.
5. Students must call the school on days they are going to be absent and whenever possible a student should notify the college in advance of upcoming absences. If a student does not attend for 13 days and returns on the 14th day without contacting the campus director during their absence, they will receive a disciplinary write up.
6. Cosmetology students will be allowed **10% of campus absent time** without being charged the hourly overtime rate. Cosmetology Instructor students coordinate time off with the Campus Director. Adjustments to this policy due to extreme circumstances may be made by the Business Office and the Director.
7. Snow days are an exception to the above rule. Students are automatically excused from our schools when an announcement is made on local radio stations and/or news channels, and a message will be sent via Prestige portal, that the campus is closed due to bad weather. The student may call the campus if in doubt. Please do not call instructors at home.
8. **IMPORTANT!** If a leave of absence is taken, the student must empty their locker and remove all personal belongings. The school assumes **NO RESPONSIBILITY** for belongings left after the student leaves school.
9. Temporary Distance Education (TDE) is only available and utilized when approved by NACCAS, the Department of Education and the State. Our campuses will only operate under TDE when under extreme circumstances determined by governing bodies.

Roll Call/Time Clock

1. Roll call will be taken during the following schedule:
35 Hour: 9:00 a.m.
25 Hour AM: 9:00 a.m.
20 Hour AM 9:00 a.m. (Not Currently Offering to New Students)
20 Hour PM: 12:30 p.m. (Not Currently Offering to New Students)
High School Programs - Please see individual high school contract
2. Any student absent during roll call must check-in with their instructor or the Director. Time missed will not be counted.
3. It is the student's responsibility to manage their time wisely and notify someone when they are going to be late or absent.
4. It is the student's responsibility to find an instructor or the Director if the student cannot punch in or out correctly. The computer will confirm if you punched in or out properly.

Any time clock adjustments must be made within 30 days of the posted time. Attendance reports are sent to the state and student progress reports are ran monthly. The students have access to both attendance and academics to track their progress through their Prestige Portal. The school maintains the right to override this policy due to special circumstances.

Scheduled Lunch and Break Room

Students receive a mandatory 30 consecutive minute lunch period after 6 hours, but lunch may be taken sooner. Students are not allowed to leave campus and be clocked in. Student's must clock out to leave campus. If a student leaves campus and is clocked in, their time will be adjusted, and the student will receive a verbal warning. Any occurrence thereafter will result in a disciplinary write up and their time will be adjusted. The refrigerator in the student's break room is for everyone's use. Please label your lunch bag. No open drinks or large containers of liquid are allowed in the refrigerator. Any items left in the refrigerator for more than one week will be disposed of. Vending machines are available for everyone.

Credit for Hours

1. All students will be given appropriate credit for all clock hours when they attend school.
2. The college will not give hours for any student if the student leaves their classroom or clinic floor without permission or is not punched in the time clock, since the time cannot be accounted for.
3. The college will not adjust hours to any student's contract as a penalty for any reason.

Make Up Hours

The school reserves the right to offer optional make up days and hours if approved by the campus director. This will allow students to make up for their absences, however, cosmetology students including high school students cannot exceed 100% attendance. Students who are below 80% in attendance at their monthly attendance report will be allowed to make up hours on a structured schedule given to them by their campus director in order to reach satisfactory attendance, once a student reaches 80% this allowance ends. Cosmetology Instructor students can exceed 100% attendance. This gives students the opportunity to achieve make up hours thus, increasing their attendance percentage and lowering potential overtime charges.

Honor Roll

Any student may be eligible for our Honors List by successfully meeting the following criteria:

1. Overall grade point average of 95% or better at each SAP check.
 2. Overall attendance rate of 95% or better at each SAP check.
- Students who maintain their honor status for their entire enrollment will receive a special gift at the time of their graduation.

Satisfactory Academic Progress (SAP) Policy

Students at our schools receive regular evaluations of their performance. All students, including cash paying students must maintain SAP in attendance and academic work to successfully complete their training, receive a diploma & cosmetology students receive Title IV Federal Financial Aid. To successfully complete their training, within the cosmetology program, they must acquire 435 hours of theory and 1035 hours of practical application, and 30 hours of unassigned totaling 1500 clock hours for Michigan. They must acquire 640 hours of theory and 860 hours of practical application, totaling 1500 clock hours for Indiana. Michigan Students enrolled under the Cosmetology Instructor Program must acquire 150 hours of theory and 350 hours of practical application, totaling 500 clock hours. In Indiana 300 hours of theory and 700 hours of practical application totaling 1000 clock hours are required for the Cosmetology Instructor Program. The guidelines given below apply to every student. The minimum requirements for SAP are a C grade average (80% in written and practical exams) and 67% attendance of scheduled hours. Students who meet these requirements at SAP evaluation checkpoints will be given the status of maintaining “Satisfactory Progress”.

All SAP for Cosmetology students will be checked at:

Cosmetology Students

450 actual hours - 18 Academic weeks (25 hour/week schedule)
900 actual hours - 36 Academic weeks (25 hour/week schedule)
900 actual hours - 31 Academic weeks (35 hour/week schedule)
1200 actual hours - 48 Academic weeks (25 hour/week schedule)
1200 actual hours - 40 Academic weeks (35 hour/week schedule)

Michigan Cosmetology Instructor Students

250 actual hours - 10 Academic weeks (25 hour/week schedule)
250 actual hours - 7 Academic weeks (35 hour/week schedule)
250 actual hours - 13 Academic weeks (20 hour/week schedule)

Indiana Cosmetology Instructor Students

450 actual hours - 18 Academic weeks (25 hour/week schedule)
450 actual hours - 13 Academic weeks (35 hour/week schedule)
450 actual hours - 23 Academic weeks (20 hour/week schedule)
900 actual hours - 36 Academic weeks (25 hour/week schedule)
900 actual hours - 26 Academic weeks (35 hour/week schedule)
900 actual hours - 45 academic weeks (20 hour/week schedule)

Any transfer student will have their payment periods determined with their financial aid package. Transfer hours from another institution that are accepted toward the program, SAP evaluations are based on actual hours completed at the institution, are counted as both attempted and completed hours. Enrollment status and eligibility for Title IV Federal Financial Aid continues uninterrupted until the next SAP evaluation. For students to be considered making satisfactory progress they must meet satisfactory progress guidelines on at least one evaluation by the academic year or course midpoint (whichever comes sooner). SAP's are posted to the Prestige System Student Portal for each student that hits an evaluation checkpoint to inform them of their status.

Unsatisfactory Progress

Any student with less than a C grade average (80% in written and practical exams) **and/or** less than 67% attendance of scheduled hours at the time of a SAP evaluation will be given the status of “Unsatisfactory Progress.” Students making unsatisfactory progress may become ineligible for Title IV Federal Financial Aid if they reach the probation status.

Warning During Unsatisfactory Progress

Students are notified in writing via email and the student portal if they are not meeting satisfactory progress and are put on warning status. A warning status allows students not meeting the minimum requirements for attendance and academic performance to receive Title IV Federal Financial Aid. Students will be put in the warning status the first time they fall below a SAP evaluation period. Students need to improve their performance during the warning status or will be placed on termination at the next SAP evaluation check point.

Termination of Title IV Federal Financial Aid Due to Unsatisfactory Progress

During this termination period the student continues with Unsatisfactory Progress status and becomes ineligible for Title IV Federal Financial Aid. Students will be put in the termination status the second time they fall below an SAP evaluation period. Students can appeal their status by following the appeal procedure below. If the student prevails on the appeal, the student will be placed on probation and Title IV Federal Financial aid will be reinstated. Please read **Probation During Unsatisfactory Progress** for more information on the requirements. If students do not prevail on the appeal and Title IV Federal Financial Aid is not reinstated and the student will be required to cash pay their current balance due within (14) days or they will be put-on a 30-day suspension. If the balance is not paid in full by the end of the 30-day suspension the student will be terminated from the program.

Students will be ineligible for Title IV Federal Financial Aid the third time they fall below an SAP evaluation period. At this point the student will be required to cash pay their current balance due within (14) days or they will be put-on a 30-day suspension. If the balance is not paid in full by the end of the 30-day suspension the student will be terminated from the program.

Probation During Unsatisfactory Progress

Student's will need to follow the academic plan that will be developed for them to meet the satisfactory academic progress requirements by the next evaluation period within the maximum time frame. Students can only be paid once on probation after a successful appeal. Students need to improve their performance during the probation status. Students will be notified in writing via email, and student portal if they are on probation status.

Appeal Procedure

Any student who is on probation for failing to make satisfactory progress may appeal this decision. A student may appeal for reasons such as the death of a relative, an injury, illness, or special circumstances. The student is required to write why the student failed to make SAP and what has changed that will allow the student to make SAP at the next evaluation period. Student's will need to follow the academic plan that is developed for them to meet the satisfactory academic progress requirements by the next evaluation period within the maximum time frame. A student can also appeal when the student feels there is a discrepancy made in calculating their grades or attendance rate, suspension, or termination. A written appeal must be submitted with supporting documentation. Appeals must be received within 30 business days of the incident, or the decision will stand. Upon receipt of a properly submitted appeal, college administrators will review and evaluate the appeal and make a final decision regarding the student's financial aid and or enrollment status. The student will receive a letter informing them of the final decision and the results that will be taken. Appeal decisions will be documented in the student file.

Minimum & Maximum Time Frames

All students must attend a minimum of 67% of their scheduled hours to attain satisfactory progress. If attendance is below 67%, please refer to our Unsatisfactory Progress Policy. The maximum time frame is 150% of the time it would take to complete the scheduled hours in the program. Any student who does not complete the course within the maximum time frame will not be eligible for Title IV program funds and may be dropped from the program.

Re-Entry Requirements

Former students who wish to re-enroll into a program may only do so once and must wait a minimum of two months from their original Exit date to submit a re-enrollment request. All requests must be in writing and submitted to our Corporate Office where the request and former account will be reviewed by a committee. Our Corporate Office will then reach out within 30 days of the request to discuss qualifying re-enrollment eligibility options. Students who qualify to re-enroll will come back at the same status as when they left including but not limited to Leave of absence, SAP, academics, and attendance, unless re-enrolling into the same program after 180 days of original exit date, at which point the attendance will reset. Under special circumstances, management reserves the right to allow students to re-enroll in less than 2 months. Current tuition and fee rates at time of re-enrollment will reflect on the new Enrollment Agreement. Incomplete graduates re-enrolling will be required to pay \$300 per week to finish their academics.

Withdrawals/Class Repeats

Withdrawal from our school must be completed via Prestige System Student Portal on the Student Status Change document and is subject to \$150 termination fee. A payment plan for any remaining balance on the student account will need to be set up with our Corporate Office and later re-entry options can be discussed. Class repetition and non-credit remedial courses are not applicable to this institution.

Leave of Absence (LOA)

A leave of absence extends the student's contract period and maximum time frame by the same number of calendar days taken in the leave of absence. The Request for Leave of Absence document adjusting the enrollment agreement must be signed by all parties as the contract period will be changed. The request must be in writing using the LOA request form found in prestige, and include the student's reason for the LOA. A student on a LOA is not considered to have withdrawn and no refund calculation is required at that time. Any student approved for a LOA will not have this interruption in training counted against them concerning compliance with Satisfactory Progress Guidelines. There must be reasonable expectation that the student will return from the requested LOA to be approved. Approval of a student's request for a LOA must be in accordance with the campus policy. Campus Director's may grant students a LOA for emergency and/or medical reasons in which a doctor's note is required. Any other reason for an LOA must be approved by the corporate office. The maximum time frame for a LOA is 60 calendar days total for Cosmetology students enrolled for the full 1500 hours. However, there is a 30-calendar day maximum at one time and if more time is needed, the student will need to request an extension. Leave of absence for transfer students and all other programs is 4% of their entire enrollment period. There is a 14-calendar day minimum requirement to take an LOA. There are no additional charges to take a LOA. A LOA must be requested in advance unless unforeseen circumstances. If unforeseen circumstances occur, then the campus will document the reason for the decision to grant a LOA and will collect the request at a later date. The campus will document the reason for its decision and the beginning date of an approved LOA would be determined by the first date the student was unable to attend. This date will depend on the day notification was given to the institution. LOA's will need to be approved by the campus director and a signature on the form signed by the student to be considered valid. Students must be in attendance before going on a LOA. The school maintains the right to adjust this policy for students in unusual circumstances. A student failing to make satisfactory progress prior to a LOA will be failing to make satisfactory progress upon returning to school. (See "Satisfactory Academic Progress Policy" for rules regarding warning and probation). Any student who fails to return from an approved LOA will be terminated and the student's last date of attendance will be used to determine refund amounts for institutional and Title IV funds. Any student that takes an unapproved LOA will be terminated and the student's withdrawal date for the purpose of calculating a refund will be the student's last day of attendance. Should a student be terminated for not returning from an LOA or taking an unapproved LOA, it will affect their grace period on their Title IV Loans. Grace periods are day specific and begins on the day immediately following the day that a student stop attending school at least half time and ends on the day before the repayment period begins. LOA's are not granted for students past their contracted period of 1500 scheduled hours unless special circumstances are deemed necessary by the campus.

Academic Guidelines

If students are absent for a written or practical test, they will receive a 0 which is factored into their grade point average. The following guidelines are used to measure academic progress in all courses offered:

Grading Scale

<i>Theory/Practical Quality Grading Scale</i>		<i>Equivalent Letter Grade</i>
Excellent	92-100%	A
Good	87 - 91%	B
Average	80 - 86%	C
Unsatisfactory	75 - 79%	D
Failing	Below 75%	F

Practical Grade Criteria

92-100%	Student demonstrates exemplary skill performance – model skill performance and model results.
87-91%	Student is able to perform the skill without instructor help and the results are accurate.
80-86%	Student is able to perform the skill with instructor help and the results are accurate.
75-79%	Student is able to perform the skill with instructor help but the results are not accurate.
Below 75%	Failing.

Test, Quiz & Final Exam Make Up Policy

Students may retake a test, quiz, or final exam 4 times before being charged \$25 per test, quiz or final exam for the next 4 attempts.

Final Exam Policy

Each section of the final exam must be passed with a score of 80% or better.

Veterans Benefits

Any covered individual is permitted to attend any of our programs available during the period beginning on the date on which the individual provides a Certificate of Eligibility for entitlement to educational assistance (a Certificate of Eligibility can also include a Statement of Benefits obtained from the Department of Veterans Affairs (VA) website - eBenefits, or a VAF 28-1905 form for Chapter 31 authorization purposes) and ending on the earlier of the following dates:

1. The date on which payment from the VA is made to the institution.
2. 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.

We will not impose any penalty, including the assessment of late fees, the denial of access to classes, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his/her financial obligations to the institution due to the delayed disbursement funding from VA under all chapters of the GI Bill.

Grievance / Complaint Procedure

The Administration of our schools will receive and process any complaint regarding the conduct of staff members and students or one which sets forth facts that reasonably suggest that staff or students have violated state cosmetology laws or accrediting commission requirements.

Complaints must be submitted in writing on the designated form found on our website within 30 days of the incident and must be signed by the complainant. The complaint must state the name of the staff member/student, relevant dates, and describe the action(s) forming the basis of the complaint.

The administration may refuse to process any complaint which is submitted anonymously. Complaints cannot be kept confidential. Information must be obtained from all parties involved to effectively address any allegation made. Complaints must include a written release from the complainant allowing the administration to forward a copy of the complaint including identification of the complainant, to all parties involved.

If additional information is needed, the administration will request it in writing from the complainant. If the requested information is not supplied in 14 days, the complaint will be abandoned and will not be pursued. A committee consisting of at least three staff members not involved in the complaint will investigate a complaint that provides substantial evidence of misconduct or a violation of rules or laws. After investigating the complaint, the committee may recommend one of the following actions and a record will be kept in the student's and staff file:

1. Informal resolution of dispute. This could be accomplished at a meeting of involved parties, mediated by the committee.
2. Disciplinary action at the committee's discretion against staff or students up to and including suspension or termination of employment or enrollment, respectively.
3. Referral of the complaint to the State Board of Cosmetology or NACCAS, if beyond the scope of the committee's ability to resolve conflicts or violations.

Disciplinary Procedures

Students may receive a disciplinary write-up by an instructor and/or administrator when a student violates college guidelines, policies and/or procedures. In most cases students will first be given a verbal warning that will be documented in their file when a violation occurs. After this initial verbal warning a student may receive one of the disciplinary written warnings listed below. A write-up is not required to be placed on suspension.

Violation = Disciplinary Write Up and 3-Day Suspension

Violation = Disciplinary Write Up and 5-Day Suspension

Violation = Disciplinary Write Up and 10-Day Suspension

Violation = Disciplinary Write Up and 30-Day Suspension

Violation = Student Termination

Our schools reserve the right to issue suspensions before write ups. Students that are placed on a suspension or terminated will receive a Student Status Change form on the Prestige System Student Portal. This form will show suspended student's their adjusted contract graduation date and the date they may return to class. If a student is suspended and is past 1500 scheduled hours their contract graduation date will not be adjusted as they have already passed their contracted 1500 scheduled hours. Students who are terminated will see the date of termination and reason why.

Dress Code

Students must always dress in an appropriate professional manner while on the school premises. Students who are out of dress code must punch out to get appropriate clothes and will not receive clock hours when gone. If a student is unable to leave due to lack of transportation, they still must punch out. Students cannot receive hours if they are out of the dress code. If you are out of dress code, you will receive a verbal warning on the first instance and every instance after that is a write up. Please see disciplinary procedures above for more information.

Students must comply with the following:

Tops/Shirts

- Must have sleeves - no tank tops or sleeveless shirts
- Cannot be sheer or see through
- No crop tops or low-cut shirts
- Must be clean and free of stains or holes
- Sweatshirts and T-shirts cannot be hooded, have offensive writing or pictures, and need to be professional.
- Winter coats, jackets or other outdoor type clothing are not allowed in classrooms or on the salon floor

Pants/Bottoms

- Must be clean and free of stains or holes
- Must be made of a sturdy material - no shear, see through leggings or tights unless a skirt is worn over them (see skirt rules)
- No shorts, sweatpants, or athletic type pants
- Skirts/dresses cannot be shorter than the top of your knee
- Denim is allowed at Tulip, Twin, Traverse and Nuvo. Michiana does not allow denim due to Indiana State Law
- If leggings are worn shirt must fall below hips

Shoes

- Must fully cover the foot
- Must be clean, in good condition and no holes or stains
- No sandals and No Crocs
- Must be worn with a sock - OSHA Rule
- No backless or open toe
- No slippers

Other

- Hats - no knit hats, baseball-type hats, or winter hats
- Head scarves - hair must be showing

Name Tags

- Name tags must be worn at all times. This is a state law requirement. Lost or forgotten tags must be replaced at the student's expense of \$3. If the student forgets their name tag, they must buy a new one that day or go home to get it. The student will not receive credit for hours when they are gone to get their name tag.
- Freshman and Senior students must be differentiated from each other by the color of their name tag. Freshman status is zero through 400 hours and they will receive a red name tag. Upon completion of these hours the students acquire senior status and will receive a green colored name tag.

Personnel Protection Equipment (PPE)

- Please note PPE may be required depending on Federal and State guidelines. If PPE is required at a certain time during your enrollment, the requirements will be posted at the campus notifying you of this.

Clean Up Responsibilities

Cleanliness and sanitation are essential aspects of our profession. Students are required to participate in daily and weekly clean-up tasks around the school due to state minimal practical application requirements. This part of the training will help develop skills and habits that will contribute to future success. In addition, please observe the guidelines that follow:

1. Keep your equipment intact, clean, and sanitized.
2. Keep your workstation and the break room clean. After lunch, please dispose of all waste. The break room table is to be cleared of all matter at 4:00 p.m. daily. Any equipment, books, etc., left out at the end of the day will be put in a box. After 30 days any items not claimed will become property of our schools.
3. Students are not employees and will not be paid a wage.

Physical Demands and General Requirements of the Cosmetology Profession

Our schools believe that students interested in pursuing a career as a Cosmetologist should be aware of the requirements for success. Students must be able to perform the following functions that are essential for success in the industry:

- A student must have good manual dexterity with both hands and arms with a sense of form and artistry.
- A student must have the ability to do repetitive tasks, using their hands to grasp, handle, control, move, assemble, or feel objects.
- The ability to bend and twist the body is necessary when servicing clients.
- A student must use stomach and lower back muscles to support the body for long periods without getting tired.
- A student must have the ability to stand or sit and walk for an extended period while working.
- A student must enjoy dealing with the public and be able to follow a client's direction.
- A student must be able to communicate well with another person and speak clearly to be understood.
- A student must have good visual ability to see details of objects that are less than a few feet away and to recognize differences between colors, shades, and brightness.
- A student must be willing and able to work long hours to build a personal clientele in order to earn the desired salary.
- Cosmetology Instructors and Nail Technicians also spend part of their day working at a desk or workstations.
- A student must be able to read, write and speak fluently.
- Make a strong commitment to the educational process and complete training.
- Ability to work around chemicals.

Safety Requirements for the Cosmetology Profession

- An enclosed, supportive, protective pair of shoes.
- Protective clothing: smock, chemical apron.
- Rubber gloves available when needed.
- Safety glasses available when needed.
- First aid kit (available).
- Disinfectants/Antiseptics
- Hydraulic Pump Styling Chairs

Campus Security Information

Please see the Annual Security Report posted on our website at <https://tcbeautycollege.com/pdf/SecurityReport.pdf> or request a copy from the campus director. This will provide you with information on security contacts, emergency response and evacuation plan, security and access to facilities, crime awareness and prevention, information about registered sex offenders, crime prevention and risk reduction, reporting crimes, sexual misconduct policies and procedures, drug-free campus, alcohol and drug policy, emergency procedures, building emergency plan, timely warnings, crime information, crime statistics on campus geography and more campus security topics.

Standards of Conduct for a Drug Free Campus

1. Our schools, hereafter referred to as "this institution", have a policy of maintaining a Drug-Free Workplace. All students and employees are hereby notified that the unlawful manufacture, distribution, dispensing, possession, or use of controlled substances (drugs and alcohol) is prohibited in this institution's Campus/Workplace.
2. In compliance with the Drug-Free Workplace Act of 1988, this institution's "Campus/Workplace" consists of the following locations of each individual campus:
 - a) The entire college/salon facility and its parking lot.
 - b) Any location used for an off-site school function, i.e., competition, hair show, graduation, etc.
 - c) Students and employees must comply with the policy while off-site if they are participating in any activities with or on behalf of this institution in any capacity.
3. Non-compliance with the terms in Paragraph 1 (above) will result in the following actions being taken by this institution:
 - a) Notification to the proper law enforcement authorities.
 - b) Termination of enrollment/employment.

4. All students and employees must read and understand the following statement:

- a) I understand that this institution, by participating in Title IV Federal Funds Programs, must establish a policy of a Drug-Free Campus/Workplace, and as a student/employee of this institution, I must acknowledge and agree to abide by the terms of Paragraph 1 (above).
- b) I must notify the school Director/Owner of any criminal drug statute conviction of a violation occurring in the Campus/Workplace not later than ten days after such conviction.

If a student is convicted of any criminal drug activities, enrollment will be terminated at that time. If convicted of a criminal drug offense resulting from a violation occurring during the conduct of any activity with this institution, the student must report the conviction, in writing, within 5 calendar days of the conviction to the management of our schools.

Miscellaneous Policies

1. Money may be collected for graduation gifts or special occasions if approved by the School Director.
2. Chewing gum is not permitted in the classroom, clinic, or breakrooms.
3. Avoid excessive jewelry or decorations on uniforms.
4. All non-students/visitors must register at the desk and wait in the reception area for the student or staff member.
5. Students are not allowed to teach each other. An instructor should be consulted if help is needed. This policy ensures consistent teaching using the same methods and techniques.
6. There will be no smoking anywhere in the building, including e-cigarettes, and only in the designated “smoking area” outside.
7. Cell phone usage is allowed at the discretion of the instructor for class related research, before and after photos of student work, etc. Cell phone usage is not permitted at the front desk, during class, or on the student salon floor. Any student caught using their cell phone in these areas will receive, verbal warning for the 1st offense and a write up for every offense thereafter.
8. The school is not responsible for lost or stolen equipment or personal property. **STUDENTS SHOULD KEEP THEIR LOCKER LOCKED AT ALL TIMES. LOANING OUT YOUR EQUIPMENT IS DISCOURAGED!**
9. If students do not have the necessary equipment to complete their work, they must purchase new equipment or punch out and get their equipment elsewhere. No credit for hours will be given for time taken out of school to get equipment. This includes a laptop or tablet computer. A phone is not sufficient for theory. If the issue becomes consistent a disciplinary write up will be issued.
10. Student parking is in designated areas and should not compete with salon patrons. See campus director for locations.
11. Practice good personal hygiene. Students are a walking advertisement for their new profession. Cleanliness helps avoid body odor and bad breath. If students smoke, use discretion. Cigarette breath is offensive to clients. Maintain your health and fitness so you can provide good personal service for your clients.
12. **WE RESERVE THE RIGHT TO SUSPEND OR TERMINATE ANY STUDENT FOR INSUBORDINATION, REFUSAL TO COOPERATE WITH FACULTY, INABILITY TO FOLLOW INSTRUCTIONS OR SCHEDULES, OR IN ANY CASE WHERE WE FEEL THE STUDENT IS NOT DISPLAYING ACTIVITIES CONDUCIVE TO OUR PROGRAM.**
13. Any student found **STEALING OR CHEATING WILL BE PUT ON AN IMMEDIATE SUSPENSION** pending a final decision by the Instructor and Management. The decision will be recorded in the student’s permanent file.
14. Once a student is withdrawn from the program, property left on the premises for any reason shall become property of our schools 30 days after the official withdrawal date. This applies to any terminated or voluntarily withdrawn student.
15. Students should always keep conversations professional with their clients.
16. Students are required to have a laptop or tablet which has to work with web-based programs and Google Drive to utilize Pivot Point Lab, Prestige System Student Portal and email.

Monthly Progress Report Policy

Campus Directors run a summary progress report at the beginning of every month for every currently enrolled student. Every currently enrolled student has access to their progress in the prestige student portal. Students must maintain a minimum attendance of 80% and academics of 80%. The following actions will be taken for students who fall below:

1st Month Below = Action Plan for Improvement is created with the student and instructor in addition the student receives an academic write up.

2nd Month Below = A revised Action Plan for Improvement is created, and the student receives a 5 consecutive scheduled school day suspension.

3rd Month Below = Student is terminated from the program.

If any improvement is made between progress reports the director and instructor can continue to help students until they reach satisfactory academics or attendance without write ups or suspensions. If either percentages start dropping down again the process will start over.

Personal Beauty Services and Supplies

Beauty Services

Students may receive personal beauty services in the college clinic after completing at least 200 hours for Cosmetology students. The following criteria determine how services will be scheduled and their cost:

1. Appointments for personal services may only be made with the instructor in charge of personal service scheduling.
2. 1 free service to students who meet the following requirement: 3 weeks perfect attendance (**No re-do's allowed**)
3. Appointments will be postponed and rescheduled if the clinic is too busy.

Beauty Supplies

Students may purchase retail supplies at a special discounted price. Our schools have a full line of professional retail supplies available for our students.

Payment Methods

The terms of payment our schools accept are cash, check, credit card and money order.

Course of Study — Cosmetology (1500 Hours)

Standard Occupational Classification Code: 39-5012.00 **Offered at:** All of our current locations

Course Description

The Cosmetology Course trains students in the theory and practical aspects of Cosmetology. The goal is to prepare students for immediate entry level employment opportunities. Special emphasis is placed on enhancing technical skills with practical communication and people skills. The course is designed to help the students develop proper habits of sanitation, health, and safety in the practice of cosmetology. A positive attitude and ethical business practices are also emphasized.

Course Goals

1. To give students an education in the theory and practical aspects of cosmetology.
2. To prepare students to successfully complete and pass the State Board of Cosmetology licensing examination.
3. To prepare students to work in a professional (licensed) salon as a licensed cosmetologist.
4. To prepare students to work in other cosmetology related occupations.
5. To provide students with business, success and communication skills that will compliment their technical ability.

Cosmetology Instructor Methods

1. Lecture
2. Demonstration
3. Hands On

Time Frame (Financial Aid Recipients)

1500 total hours are required to complete the course.

Students with perfect attendance can expect to complete the course in 48 weeks (at 25 hours per week up to 400 hours and 35 hours per week after) for 35-hour students or 60.00 weeks (at 25 hours per week) for 25-hour AM or PM students. The maximum time allowed to complete the course is 150% of the scheduled attendance time or 71.14 weeks for 35 hour students or 90 weeks for 25-hour AM/PM students.

Schedule of weeks

Full time schedule students 25 hours per week to 400/35 hours per week after.

450 SAP = 17 Weeks 900 SAP = 30 Weeks 1200 SAP = 40 Weeks 1500 = 48 Weeks

Part time schedule students 25 hours per week

450 SAP = 18 Weeks 900 SAP = 36 Weeks 1200 SAP = 48 Weeks 1500 = 60 Weeks

Cosmetology Course Content Michigan Schools	Theory Hours	Practical Hours	Unassigned Hours	Total Hours	Practical Applications
Health and Safety	100	100	0	200	
<i>Laws & Rules, Personal Hygiene, Mechanical & Electrical Equipment Safety, chemistry, electricity, Anatomy, infection control</i>	(Sanitation & Protection must be included in all services)				
Esthetic Services	50	75	0	125	90
<i>Skin Analysis & Care, Manipulation, Massage, Electricity, Hair Removal, Makeup & Eyebrow Arch, Esthetic services that include all of the following topics: (i) Beautifying the skin using cosmetic preparations, chemicals, and liquids, including body wrapping. (ii) Cleansing the skin with hands and equipment. (iii) Temporary hair removal. (iv) Facials, makeup, and eyelashes.</i>	(Minimum of 1 services in each category)				
Hair Care and Natural Hair Cultivation	235	785	0	1020	1065
<i>Hair care services and natural hair cultivation that include all of the following topics: (i) Arranging. (ii) Artificial Hair. (iii) Bleaching. (iv) Cleansing. (v) Curling. (vi) Cutting. (vii) Coloring and bleaching. (viii) Dressing. (ix) Perming. (x) Relaxing. (xi) Singeing. (xii) Straightening. (xiii) Tinting. (xiv) Waving. (xv) Natural hair cultivation.</i>	Minimum of 1 services in each category)				
Manicuring Services	50	75	0	125	60
<i>Manicuring services that include all of the following: (i) Artificial nails, extensions, and repairs. (ii) Manicuring. (iii) Pedicuring.</i>					
Total Hours Required	435	1035	30	1500	
Cosmetology Course Content Indiana Schools	Theory & Demonstration Practice		Actual Practice		Total Hours
Hair Cutting	100		150		250
Sanitation	40		0		40
Statue & Rules	10		0		10
Salesmanship	5		5		10
Management	10		0		10
Manicuring	5		20		25
Pedicuring	5		15		20
Hair Removal (Waxing) Eyebrow, Upper Lip & Chin Area	5		10		15
Anatomy & Physiology	5		0		5
Skin	5		0		5
Hair	5		0		5
Electricity	5		0		5
Chemistry	10		0		10
Shampooing	5		30		35
Scalp Treatments	10		25		35
Facials & Makeup	20		35		35
Hair Coloring: Temporary, Semi Permanent, Permanent, Bleaching & Frosting	40		60		100
Permanent Waving & Chemical Relaxing	70		300		370
Hair Styling: Wet & Thermal Sets, Hair Waving, Hair Pressing, Hair Braiding & Finger Waves	70		210		280
Discretionary Hours	215		0		215
Total Hours Required	640		860		1500

Cosmetology Tuition & Schedule Detail

Our schools offer a complete Cosmetology Course including: Hair Styling, Hair Coloring, Chemical Hair Restructuring, Skin Care, Make-up, Salon Retailing, Salon Management, and many other subjects. The entire course is 1500 hours of instruction.

Tuition	\$18,000.00
Cosmetology Books and Kit*	\$2,100.00
Registration Fee	\$150.00
Total Cost	\$20,250.00

Should a student complete the program earlier than the estimated time frame stated in the contract, the student's financial aid package may be recalculated, and this may result in liabilities owed by the student and/or the institution, if applicable.

Contact our Admissions Office for full details about grants, loans, scholarships, and payment plans. There are many options available to help you afford your college education investment.

Students who purchase a kit will receive all the textbooks, equipment, uniform, and supplies needed to complete coursework. Students do not have to purchase the kit from the campus, but they are required to have all the items listed below by orientation.

SAM VILLA KIT		PIVOT POINT KIT	
QUANTITY	RETAIL COST	QUANTITY	RETAIL COST
1 EACH	\$300.00	1 EACH	\$17.60
1 EACH	\$150.00	1 EACH	\$17.60
1 EACH	\$79.00	1 EACH	\$52.60
1 EACH	\$16.00	1 EACH	\$79.65
1 EACH	\$17.00	1 EACH	\$54.20
1 EACH	\$150.00	1 EACH	\$83.75
1 EACH	\$145.00	1 EACH	\$115.75
1 EACH	\$134.00	1 EACH	\$79.65
1 EACH	\$15.00	1 EACH	\$40.05
1 EACH	\$28.00	1 EACH	\$105.30
1 EACH	\$25.00	1 EACH	\$14.95
1 EACH	\$20.00	1 UNIT	\$92.60
1 EACH	\$24.00		
1 EACH	\$24.00		
1 EACH	\$24.00		
1 EACH	\$55.00		
1 EACH	\$22.00		
1 EACH	\$35.00		
1 EACH	\$9.00		
1 EACH	\$2.00		
1 EACH	\$2.00		
1 EACH	\$139.30		
BUNDLE	\$321.00		
1 EACH	\$49.00		
1 EACH	\$4.60		
1 EACH	\$30.85		
1 EACH	\$14.95		

Please note that our kit is listed below retail cost, but if you want to purchase items on your own:
 (SV) Sam Villa Items can be purchased at retail cost from their website at samvilla.com but the shears require a professional license to purchase.
 (PP) Pivot Point Items can be purchased at retail cost from their website at pivotpointshop.com but students cannot purchase the Online Lab Education or Beauty as a Business on their own.

Cosmetology Class Schedules

20 Hour AM/PM/Evening & Sat Schedules - 18 Months (1500 hours) to complete.

AM - Not Currently Offering to New Students

PM - Not Currently Offering

Monday – Friday

9:00 a.m. - 1 p.m.

Monday - Friday

12:30 p.m. - 4:30 p.m.

25 Hour Schedule AM Schedule - 15 Months (1500 hours) to complete.

Monday - Friday

9:00 a.m. - 2:30 p.m.

35 Hour Schedule After 400 hours - *12 Months (1500 hours) to complete.

Monday - Friday

9:00 a.m. - 4:30 p.m.

***Students must attend the first 400 hours on the 25 Hour AM Schedule, then can move to the 35 Hour Schedule.**

Course of Study-Cosmetology Instructor Program (500 Hours - MI/1000 Hours - IN)

Standard Occupational Classification Code: 25-1194.00

Offered at: All of our current locations (**Financial Aid Not Available**)

Course Description

The purpose of the Cosmetology Instructor Program is to train students how to teach the theory and practice of cosmetology and to prepare them for employment. The course emphasizes the development of desirable work habits and attitudes and how to communicate them to cosmetology students. Student Cosmetology instructors are directed toward handling their students and clinic clients with the highest standards of personal and business ethics.

Course Goals

1. Students will learn to:
 - a. Teach the theory and practice of cosmetology.
 - b. Effectively use teaching aids in the classroom including: texts, workbooks, audio-visual materials, etc.
 - c. Develop specific teaching techniques to be used in the cosmetology classroom.
2. Prepare students to pass the state board examination.
3. Help students develop the personal qualities necessary to be a successful teacher.
4. Learn career and employment opportunities.

Cosmetology Instructor Methods

1. Lecture
2. Demonstration
3. Hands On

Cosmetology Instructor Course Content	Theory Hours		Practical Hours		Total Hours		Minimum Practical Applications	
	Michigan	Indiana	Michigan	Indiana	Michigan	Indiana	Michigan	Indiana
Orientation & Review of Cosmetology Curriculum	25	50	50	100	75	150	20	0
Introduction to Teaching	30	60	0	0	30	60	0	0
Course Outlining & Development	80	160	85	170	165	330	20	0
Lesson Planning, Teaching Techniques, Teacher Aids, Developing, Administering & Grading Examinations	(Minimum of 5 services in each category)							
Laws & Rules/School Administration	15	30	10	20	25	50	70	0
Record Keeping and School Administration								
Assisting in Clinic & Theory Classroom Teaching	0	0	75	150	75	150	15	0
Practice Teaching in Clinic & Theory Classroom	0	0	130	260	130	260	25	0
Total Hours Required	150	300	350	700	500	1000	150	0

Cosmetology Instructor Program Tuition & Schedule Detail

Our schools offer a Cosmetology Instructor Program. This course is 500 or 1000 clock hours of training, depending on the State. That includes instruction in: Learning Styles, Methods of Teaching, Classroom Management, Lesson & Course Planning, Positive Classroom Environments and Vision in Teacher Education. The Cosmetology instructor course is offered to students who have successfully completed a basic cosmetology course, have a valid, current, cosmetologist license and have a high school diploma. Training is offered on a personalized schedule. Complete details are available at the college admissions office. Please call for a personal interview.

Tuition	\$2,500.00
Cosmetology Instructor Books and Kit*	\$300.00
Registration Fee	\$150.00
Total Cost	\$2,950.00

*Enrolled students will receive a kit containing all the textbooks and uniform needed to complete the coursework.

Kit Contents

Smock leach
On-line Access to Pivot Points Mindful Teacher Pro leach

Cosmetology Instructor Program Class Schedules

20 Hour AM/PM Schedule - 20 hours per week takes 25 or 50 weeks (500/1000 hours) to complete.

Morning

Monday – Friday 9:00 a.m. - 1 p.m.

SAP 250/500 = 12.5/25 Weeks

500/1000 = 25/50 Weeks

Afternoon

Monday – Friday 12:30 p.m. - 4:30 p.m.

25 Hour AM Schedule - 25 hours per week takes 20 or 40 weeks (500/1000 hours) to complete.

Monday - Friday 9:00 a.m. - 2:30 p.m.

SAP 250/500 = 10/20 Weeks

500/1000 = 20/40 Weeks

35 Hour Schedule - 40 hours per week takes 12.5 or 25 weeks (500/1000 hours) to complete.

Monday - Friday 9:00 a.m. - 4:30 p.m.

SAP 250/500 = 7/14 Weeks

500/1000 = 12.5/25 Weeks