

SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2016 & 2017

Cosmetology Program – 1600 Hours

On-Time Completion Rates (Graduation Rates)

(Includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2016	117	117	17	15%
2017	91	91	13	14%

Student's Initials: _____ Date: _____

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

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2014	123	123	87	71%
2015	107	107	77	72%
2016	117	117	76	65%
2017	91	91	65	71%

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Job Placement Rates

(Includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2016	0	0	0	0	0
2017	91	66	63	36	57%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. You may contact the Director of Education at the school to obtain this list. Because of the change in the Bureau's reporting regulations, which became effective on July 14, 2016, this institution was not required to collect the data for its 2016 and prior graduates.

Gainfully Employed Categories

(Includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 hours Per Week	Total Graduates Employed in the field
2016	0	0	0
2017	1	19	36

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

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the field
2016	0	0	0
2017	19	1	36

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

Self-Employed/Freelance Positions

Calendar Year	Graduates Employed Who are Self-Employed or Working Freelance	Total Graduates Employed in the field
2016	0	0
2017	16	36

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

Institutional Employment

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the field
2016	0	0
2017	1	36

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

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

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate	Number Who Take and Pass Exam After Failing Initially
2016	78	67	61	6	91%	3
2017	71	60	43	17	72%	14

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from zero graduates.

Student's Initials: _____ Date: _____

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

Salary and Wage Information
(Includes data for the two calendar years prior to reporting)
Annual Salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	\$10,001 to \$15,000	\$15,001 to \$20,000	\$20,001 to \$25,000	\$35,001 to \$40,000	\$45,001 to \$50,000	No Salary Information Reported
2016	0	0	0	0	0	0	0	0
2017	63	36	1	4	4	1	1	25

A list of sources used to substantiate salary disclosures is available from the school. A list of employers of the Graduates Employed in the Field can be obtained from the Director of Education at the school. Students are entitled to a list of the objective sources of information used to substantiate the salary disclosure. Because of the change in the Bureau's reporting regulations, which became effective on July 14, 2016, this institution was not required to collect the data for its 2016 and prior graduates.

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Cost of Educational Program

Total charges for the program for students completing on-time in 2017: \$26,697.00. Additional charges may be incurred if the program is not completed on-time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Most recent three year cohort default rate, as reported by the United States Department of Education. ¹	The percentage of enrolled students in 2017 receiving federal student loans to pay for this program.	The average amount of federal student loan debt of 2017 graduates who took out federal student loans at this institution.	The percentage of graduates in 2017 with federal student loans as calculated by the institution.
14.6	81%	\$14,320	86%

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

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

I have read and understood this School Performance Fact Sheet. The School Performance Fact Sheet was reviewed and discussed with a school representative prior to signing an enrollment agreement.

Student Name - Print

Student Signature

Date

School Official

Date

Definitions

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

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- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.

STUDENT'S RIGHT TO CANCEL

A. Notice of Cancellation.

- 1) In addition to any other right of rescission, the Student shall have the right to cancel the Enrollment Agreement and obtain a refund of charges paid:
 1. Through attendance at the first class of the Cosmetology Program that is the subject of the Enrollment Agreement; or
 2. The seventh day after enrollment, whichever is later.
- 2) Cancellation shall occur when the Student gives written notice of cancellation to the School at the address specified in the student's Enrollment Agreement.
- 3) The written notice of cancellation, if given by mail, is effective when deposited in the mail properly addressed with postage prepaid.
- 4) The written notice of cancellation need not take a particular form and, however expressed, is effective if it indicates the Student's desire not to be bound by the agreement.
- 5) Except as provided in subparagraph 6, below, if the Student cancels the Enrollment Agreement, the Student shall have no liability, and the School shall refund any consideration paid by the Student within 10 days after the School receives notice of the cancellation.
- 6) If the School gave the Student any equipment, the Student shall return the equipment within 10 days following the date of the notice of cancellation. If the Student fails to return the equipment within this 10 day-period, the School may retain that portion of the consideration paid by the Student equal to the cost of the equipment and shall refund the portion of the consideration exceeding the cost of the equipment within 10 days after the period within which the Student is required to return the equipment. The Student may retain the equipment without further obligation to pay for it.
- 7) Based upon the Student's Start Date of _____ the Student must exercise this right to cancel by midnight on _____.

B. Student's Right to Withdraw. The Student has the right to withdraw from the Cosmetology Program at any time. If the Student withdraws from the Cosmetology Program after the period described in the Notice of Cancellation under Item A, above, the School shall remit a refund as calculated under the formula described below within 45 days following the student's withdrawal.

- 1) If any portion of the tuition was paid from the proceeds of a loan, the refund shall be sent to the lender or, if appropriate, to the state or federal agency that guaranteed or reinsured the loan. Any amount of the refund in excess of the unpaid balance of the loan shall be first used to repay any student financial aid program from which the Student received benefits, in proportion to the amount of the benefits received, and any remaining amount shall be paid to the Student.

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- 2) If the Student obtains a loan to pay for an educational program, the Student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds.
 - 3) Except for the Student's right to withdraw at any time as described above, the Student shall not be entitled to a refund under this Student's Right to Cancel section if both of the following occur: (i) All of the Student's tuition and fees are paid by a third-party organization, such as a Job Training Partnership Act agency, a Regional Occupational Program or Regional Occupational Center, a Private Industry Council, or a vocational rehabilitation program, if the Student is not obligated to repay the third-party organization or does not lose time-limited educational benefits; or (ii) the third-party organization and the School have a written agreement, entered into on or before the date the Student enrolls, that no refund will be due to the Student if the Student withdraws prior to completion.
 - 4) If the Student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur:
 1. The federal or state government or a loan guarantee agency may take action against the Student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
 2. The Student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.
- C. Method of Calculating Refund. For Students who have completed 60 percent or less (960 hours or less) of the scheduled hours for the period of attendance, the tuition refund to be paid to the Student shall be calculated as follows:
- 1) The total tuition charge is divided by the number of hours in the program.
 - 2) The quotient is the hourly charge for the program.
 - 3) The amount owed by the Student for purposes of calculating a refund is equal to the hourly charge for instruction multiplied by the number of hours the student was scheduled to attend prior to withdrawal.
 - 4) The refund is equal to any amount in excess of the figure derived in subparagraph (3) that was paid by the Student.
 - 5) The refund amount shall be adjusted as provided below for equipment, if applicable.
 - 6) Students who have completed more than 60 percent (960 hours) of the scheduled hours for the period of attendance shall not be entitled to a refund of tuition or any other institutional charges.
- D. Unless the Student's application is rejected, or the Student cancels his/her enrollment in accordance with the Notice of Cancellation under Item A, above, the School shall impose an administrative fee of \$150 in connection with the Student's termination of his/her enrollment prior to completing his/her course of instruction.

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- E. Program Tools, Equipment & Supplies Charges Assessed at Withdrawal.
- 1) This Agreement specifies a separate charge for Program Tools, Equipment & Supplies that the Student will use during the Cosmetology Program. If the Student returns the Program Tools, Equipment & Supplies in good condition, allowing for reasonable wear and tear, within 30 days following the date of the Student's withdrawal, the School shall refund the charge for those Program Tools, Equipment & Supplies paid by the Student. If the Student fails to return the Program Tools, Equipment & Supplies in good condition, allowing for reasonable wear and tear, within 30 days following the date of the Student's withdrawal, the School may offset the cost of those Program Tools, Equipment & Supplies against any refund. The Student shall be liable for the amount, if any, by which the cost for Program Tools, Equipment & Supplies exceeds the refund amount.
 - 2) Program Tools, Equipment & Supplies may be returned for refund by the Student only if such items are returned in good condition and can be reused by the School or another Student. Items that cannot be reused because of clearly recognized health and sanitation reasons may not be returned. Students may return unopened supply products that were included in their Program Tools, Equipment & Supplies, but any opened items cannot be returned and shall remain the Student's property after the Student's withdrawal. Used textbooks and workbooks are not able to be reused after they have been opened and no refund for such items shall be provided.
 - 3) The Student's refund to be provided under this Agreement shall include any amount paid by the Student for Program Tools, Equipment & Supplies which the Student has not obtained at the time of the Student's withdrawal.
- F. Notice of Withdrawal. The Student may notify the School of the Student's desire to withdraw by providing written notice of withdrawal, addressed to the School's Director of Education and sent to the address specified in the Student's Enrollment Agreement. The written notice of withdrawal, if given by mail, is effective when deposited in the mail properly addressed with postage prepaid, or the date the information is delivered to the School in person. The written notice of withdrawal need not take a particular form and, however expressed, is effective if it indicates the Student's desire to withdraw from the Cosmetology Program.
- G. Determination of Withdrawal Date. For the purposes of the Enrollment Agreement, the Student shall be deemed to have withdrawn from the program of instruction when any of the following occurs:
- 1) The Student notifies the School of the Student's withdrawal or of the date of the Student's withdrawal, whichever is later.
 - 2) The School terminates the Student's enrollment as provided in the Enrollment Agreement.
 - 3) The Student has failed to attend classes for a 14-day period. For the purpose of determining the amount of the refund, the date of the Student's withdrawal shall be deemed the last date of recorded

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attendance. For the purpose of determining when the refund must be paid, the Student shall be deemed to have withdrawn at the end of the 14-day period.

- 4) If a Student does not return or call from an approved leave of absence, the Student shall be considered terminated. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the Student notifies the School that the Student will not be returning.

H. School Closure Policy.

- 1) If the School closes permanently and ceases to offer instruction after students have enrolled, and instruction has begun, the Student shall be entitled to a pro-rata refund of tuition.
- 2) If the program is canceled subsequent to the student's enrollment, and before instruction in the program has begun, then the Student shall be entitled to a full refund of all monies paid.
- 3) At least 30 days prior to closing, the School shall notify the Bureau in writing of its intention to close and provide a closure plan. A list of all students who were enrolled at the time of school closure, including the amount of each pro rata refund, shall also be submitted to the Institute's accrediting agency.

I. Collection Policy

- 1) If the Student is terminated or withdraws from School, the School shall inform the Student of any balance owed to the School. Unless otherwise documented as part of an approved payment plan between the Student and the School, beginning 30 days after the date the Student is informed of a balance due the Student shall be assessed a monthly late payment penalty equal to 1.5% computed upon the amount due to the School.
- 2) The School is committed to using ethical business practices in connection with any collection efforts. Collection correspondence shall reference the School's cancellation and refund policies set forth in this Student's Right to Cancel section.
- 3) In the event that the Enrollment Agreement is sold or discounted to a third party, such third party shall be required to comply with the cancellation and refund policies set forth in this Student's Right to Cancel section.

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J. Sample Refund Calculations:

**COSMETOLOGY PROGRAM
REFUND TABLE**

Course Tuition:		\$24,300.00
Hours in Program:		1600
Hourly Charge:		\$15.19
<u>% of Course Completed</u>		<u>Refund Due</u>
10%		\$21,870.00
25%		\$18,225.00
50%		\$12,150.00
60%		\$9,720.00
61%		\$0.00

Please Note: The refund amounts listed in the refund table, above, assume that the Student does not return any supplies and/or equipment for refund. The refund calculation shall be adjusted accordingly to account for the return of supplies and/or equipment, if any.

SCHOOL PERFORMANCE FACT SHEET
CALENDAR YEARS 2016 & 2017

Esthetician Program – 600 Hours

This program is new. Therefore, the number of students who graduate, the number of students who are placed, or the starting salary you can earn after finishing the educational program are unknown at this time. Information regarding general salary and placement statistics may be available from government sources or from the institution, but is not equivalent to actual performance data. This program was approved by the Bureau on 6/16/2015. The commencement of the Esthetician program was 2/16/2016. As of 12/1/2019, two full years of data for this program will be available.

On-Time Completion Rates (Graduation Rates)
(Includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On-Time Graduates	On-Time Completion Rate
2016	31	31	12	39%
2017	64	64	5	8%

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

Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2016	31	31	26	84%
2017	64	64	58	91%

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Job Placement Rates

(Includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2016	0	0	0	0	0
2017	64	58	55	21	38%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training. You may contact the Director of Education at the school to obtain this list. Because of the change in the Bureau's reporting regulations, which became effective on July 14, 2016, this institution was not required to collect the data for its 2016 and prior graduates.

Gainfully Employed Categories

(Includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 hours Per Week	Total Graduates Employed in the field
2016	0	0	0
2017	0	13	21

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

Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduate Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the field
2016	0	0	0
2017	13	0	21

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

Self-Employed/Freelance Positions

Calendar Year	Graduates Employed Who are Self-Employed or Working Freelance	Total Graduates Employed in the field
2016	0	0
2017	8	21

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

Institutional Employment

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the field
2016	0	0
2017	2	21

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

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

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam	Number Who Failed First Available Exam	Passage Rate	Number Who Take and Pass Exam After Failing Initially
2016	25	23	18	5	78%	5
2017	56	38	36	2	95%	0

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from zero graduates.

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

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

Calendar Year	Graduates Available for Employment	Graduates Employed in the Field	\$20,001 to \$25,000	\$25,001 to \$30,000	\$40,001 to \$45,000	\$45,001 to \$50,000	No Salary Information Reported
2016	0	0	0	0	0	0	0
2017	55	21	1	2	1	1	16

A list of sources used to substantiate salary disclosures is available from the school. A list of employers of the Graduates Employed in the Field can be obtained from the Director of Education at the school. Students are entitled to a list of the objective sources of information used to substantiate the salary disclosure. Because of the change in the Bureau's reporting regulations, which became effective on July 14, 2016, this institution was not required to collect the data for its 2016 and prior graduates.

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Cost of Educational Program

Total charges for the program for students completing on-time in 2017: \$15,302.32. Additional charges may be incurred if the program is not completed on-time.

Student's Initials: _____ Date: _____

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Federal Student Loan Debt

Most recent three year cohort default rate, as reported by the United States Department of Education. ¹	The percentage of enrolled students in 2017 receiving federal student loans to pay for this program.	The average amount of federal student loan debt of 2017 graduates who took out federal student loans at this institution.	The percentage of graduates in 2017 with federal student loans as calculated by the institution.
14.6	73%	\$5,632	78%

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

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I have read and understood this School Performance Fact Sheet. The School Performance Fact Sheet was reviewed and discussed with a school representative prior to signing an enrollment agreement.

Student Name - Print

Student Signature

Date

School Official

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Definitions

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- “150% Graduates” is the number of students who completed the program within 150% of the program length (includes on-time graduates).
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- “Graduates Unavailable for Employment” means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- “Graduates Employed in the Field” means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable education program.
- “Placement Rate Employed in the Field” is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- “Number of Graduates Taking Exam” is the number of graduates who took the first available exam in the reported calendar year.
- “First Available Exam Date: is the date for the first available exam after a student completed a program.
- “Passage Rate” is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.

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- “Number Who Passed First Available Exam” is the number of graduates who took and passed the first available licensing exam after completing the program.
- “Salary” is as reported by graduate or graduate’s employer.
- “No Salary Information Reported” is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.

STUDENT'S RIGHT TO CANCEL

A. Notice of Cancellation.

- 1) In addition to any other right of rescission, the Student shall have the right to cancel the Enrollment Agreement and obtain a refund of charges paid:
 1. Through attendance at the first class of the Esthetician Program that is the subject of the Enrollment Agreement; or
 2. The seventh day after enrollment, whichever is later.
- 2) Cancellation shall occur when the Student gives written notice of cancellation to the School at the address specified in the student's Enrollment Agreement.
- 3) The written notice of cancellation, if given by mail, is effective when deposited in the mail properly addressed with postage prepaid.
- 4) The written notice of cancellation need not take a particular form and, however expressed, is effective if it indicates the Student's desire not to be bound by the agreement.
- 5) Except as provided in subparagraph 6, below, if the Student cancels the Enrollment Agreement, the Student shall have no liability, and the School shall refund any consideration paid by the Student within 10 days after the School receives notice of the cancellation.
- 6) If the School gave the Student any equipment, the Student shall return the equipment within 10 days following the date of the notice of cancellation. If the Student fails to return the equipment within this 10 day-period, the School may retain that portion of the consideration paid by the Student equal to the cost of the equipment and shall refund the portion of the consideration exceeding the cost of the equipment within 10 days after the period within which the Student is required to return the equipment. The Student may retain the equipment without further obligation to pay for it.
- 7) Based upon the Student's Start Date of _____ the Student must exercise this right to cancel by midnight on _____.

B. Student's Right to Withdraw. The Student has the right to withdraw from the Esthetician Program at any time. If the Student withdraws from the Esthetician Program after the period described in the Notice of Cancellation under Item A, above, the School shall remit a refund as calculated under the formula described below within 45 days following the student's withdrawal.

- 1) If any portion of the tuition was paid from the proceeds of a loan, the refund shall be sent to the lender or, if appropriate, to the state or federal agency that guaranteed or reinsured the loan. Any amount of the refund in excess of the unpaid balance of the loan shall be first used to repay any student financial aid program from which the Student received benefits, in proportion to the amount of the benefits received, and any remaining amount shall be paid to the Student.

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- 2) If the Student obtains a loan to pay for an educational program, the Student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds.
 - 3) Except for the Student's right to withdraw at any time as described above, the Student shall not be entitled to a refund under this Student's Right to Cancel section if both of the following occur: (i) All of the Student's tuition and fees are paid by a third-party organization, such as a Job Training Partnership Act agency, a Regional Occupational Program or Regional Occupational Center, a Private Industry Council, or a vocational rehabilitation program, if the Student is not obligated to repay the third-party organization or does not lose time-limited educational benefits; or (ii) the third-party organization and the School have a written agreement, entered into on or before the date the Student enrolls, that no refund will be due to the Student if the Student withdraws prior to completion.
 - 4) If the Student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur:
 1. The federal or state government or a loan guarantee agency may take action against the Student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
 2. The Student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.
- C. Method of Calculating Refund. For Students who have completed 60 percent or less (360 hours or less) of the scheduled hours for the period of attendance, the tuition refund to be paid to the Student shall be calculated as follows:
- 1) The total tuition charge is divided by the number of hours in the program.
 - 2) The quotient is the hourly charge for the program.
 - 3) The amount owed by the Student for purposes of calculating a refund is equal to the hourly charge for instruction multiplied by the number of hours the student was scheduled to attend prior to withdrawal.
 - 4) The refund is equal to any amount in excess of the figure derived in subparagraph (3) that was paid by the Student.
 - 5) The refund amount shall be adjusted as provided below for equipment, if applicable.
 - 6) Students who have completed more than 60 percent (360 hours) of the scheduled hours for the period of attendance shall not be entitled to a refund of tuition or any other institutional charges.
- D. Unless the Student's application is rejected, or the Student cancels his/her enrollment in accordance with the Notice of Cancellation under Item A, above, the School shall impose an administrative fee of \$150 in connection with the Student's termination of his/her enrollment prior to completing his/her course of instruction.

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- E. Program Tools, Equipment & Supplies Charges Assessed at Withdrawal.
- 1) This Agreement specifies a separate charge for Program Tools, Equipment & Supplies that the Student will use during the Esthetician Program. If the Student returns the Program Tools, Equipment & Supplies in good condition, allowing for reasonable wear and tear, within 30 days following the date of the Student's withdrawal, the School shall refund the charge for those Program Tools, Equipment & Supplies paid by the Student. If the Student fails to return the Program Tools, Equipment & Supplies in good condition, allowing for reasonable wear and tear, within 30 days following the date of the Student's withdrawal, the School may offset the cost of those Program Tools, Equipment & Supplies against any refund. The Student shall be liable for the amount, if any, by which the cost for Program Tools, Equipment & Supplies exceeds the refund amount.
 - 2) Program Tools, Equipment & Supplies may be returned for refund by the Student only if such items are returned in good condition and can be reused by the School or another Student. Items that cannot be reused because of clearly recognized health and sanitation reasons may not be returned. Students may return unopened supply products that were included in their Program Tools, Equipment & Supplies, but any opened items cannot be returned and shall remain the Student's property after the Student's withdrawal. Used textbooks and workbooks are not able to be reused after they have been opened and no refund for such items shall be provided.
 - 3) The Student's refund to be provided under this Agreement shall include any amount paid by the Student for Program Tools, Equipment & Supplies which the Student has not obtained at the time of the Student's withdrawal.
- F. Notice of Withdrawal. The Student may notify the School of the Student's desire to withdraw by providing written notice of withdrawal, addressed to the School's Director of Education and sent to the address specified in the Student's Enrollment Agreement. The written notice of withdrawal, if given by mail, is effective when deposited in the mail properly addressed with postage prepaid, or the date the information is delivered to the School in person. The written notice of withdrawal need not take a particular form and, however expressed, is effective if it indicates the Student's desire to withdraw from the Esthetician Program.
- G. Determination of Withdrawal Date. For the purposes of the Enrollment Agreement, the Student shall be deemed to have withdrawn from the program of instruction when any of the following occurs:
- 1) The Student notifies the School of the Student's withdrawal or of the date of the Student's withdrawal, whichever is later.
 - 2) The School terminates the Student's enrollment as provided in the Enrollment Agreement.
 - 3) The Student has failed to attend classes for a 14-day period. For the purpose of determining the amount of the refund, the date of the Student's withdrawal shall be deemed the last date of recorded attendance. For the purpose of determining when the refund must be paid, the Student shall be deemed to have withdrawn at the end of the 14-day period.

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- 4) If a Student does not return or call from an approved leave of absence, the Student shall be considered terminated. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the Student notifies the School that the Student will not be returning.

H. School Closure Policy.

- 1) If the School closes permanently and ceases to offer instruction after students have enrolled, and instruction has begun, the Student shall be entitled to a pro-rata refund of tuition.
- 2) If the program is canceled subsequent to the student's enrollment, and before instruction in the program has begun, then the Student shall be entitled to a full refund of all monies paid.
- 3) At least 30 days prior to closing, the School shall notify the Bureau in writing of its intention to close and provide a closure plan. A list of all students who were enrolled at the time of school closure, including the amount of each pro rata refund, shall also be submitted to the Institute's accrediting agency.

I. Collection Policy

- 1) If the Student is terminated or withdraws from School, the School shall inform the Student of any balance owed to the School. Unless otherwise documented as part of an approved payment plan between the Student and the School, beginning 30 days after the date the Student is informed of a balance due the Student shall be assessed a monthly late payment penalty equal to 1.5% computed upon the amount due to the School.
- 2) The School is committed to using ethical business practices in connection with any collection efforts. Collection correspondence shall reference the School's cancellation and refund policies set forth in this Student's Right to Cancel section.
- 3) In the event that the Enrollment Agreement is sold or discounted to a third party, such third party shall be required to comply with the cancellation and refund policies set forth in this Student's Right to Cancel section.

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J. Sample Refund Calculations:

**ESTHETICIAN PROGRAM
REFUND TABLE**

Course Tuition:		\$13,675.00
Hours in Program:		600
Hourly Charge:		\$22.79
<u>% of Course Completed</u>		<u>Refund Due</u>
10%		\$12,307.50
25%		\$10,256.25
50%		\$6,837.50
60%		\$5,470.00
61%		\$0.00

Please Note: The refund amounts listed in the refund table, above, assume that the Student does not return any supplies and/or equipment for refund. The refund calculation shall be adjusted accordingly to account for the return of supplies and/or equipment, if any.