

The logo for Coba Academy features the word "Coba" in a large, elegant, black cursive script. The letters are fluid and interconnected, with the 'C' and 'o' having prominent loops. The 'b' and 'a' are also stylized, with the 'a' having a long, sweeping tail that loops back towards the 'o'.

A C A D E M Y

BARBERING • COSMETOLOGY • ESTHETICS

CATALOG 2019

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INTRODUCTION

Welcome to Coba Academy and the wonderful world of beauty. We appreciate you selecting our school to assist you in obtaining your training. The beauty, skin and hair world is bigger than ever and the need for creative well-trained professionals grows every day. If you love working with people and are willing to devote the time plus energy necessary for real success, then this is the field and Coba Academy is for you.

Coba Academy has been training students in the beauty field for over 50 years. During that time, the school has earned a noteworthy reputation for excellence and quality of education. At Coba Academy, our goal is to provide the student with the education necessary to pass the California State Board licensing exams for Cosmetology/Esthetics/Barbering, to be successful in your chosen area of practice and to become an asset to the beauty industry. We place emphasis on our students to obtain employment in the Cosmetology, Esthetics, and Barbering field. We are successful when our graduates are successful.

We place emphasis on how to be successful in the salon, spa or barbershop, and how to create the lifestyle that you desire. This means hard work, dedication and practice on your part. The degree of your success will depend on the effort you are willing to expend during the entire course of your training. Our catalog is updated regularly as needed; the latest revision date is indicated at the bottom of the page.

We encourage students, friends and families to visit our school and discuss personal, educational and occupational plans with school personnel especially prior to prospective students enrolling or signing enrollment agreements. Coba Academy has approvals to offer various sponsored programs, government or otherwise, to provide grants or to pay for portions of tuition and fees. Available are the Federal PELL Grant Program and the Federal Direct Loan Program for those who qualify.

SCHOOL MISSION AND EDUCATIONAL OBJECTIVES

As stated previously, it is Coba Academy's mission to provide the student with the education necessary to pass the State Board exam, to be an asset to the profession and to become a success in whatever area the student desires. In order to achieve this mission, Coba Academy does the following:

- 1. Maintains a highly skilled and qualified teaching staff. We supplement that staff with frequent presentations from experts currently working in the field.*
- 2. Provides the student with a comprehensive curriculum in the basics and advanced areas of Cosmetology/ Esthetics/ Barbering and related subjects with emphasis on salon and Spa techniques.*
- 3. Teaches the value of professionalism, including high standards of workmanship and personal conduct enabling the student to acquire employment and be an asset to the salon of his/her choice.*
- 4. Conducts its business in an ethical and educational atmosphere that is a credit to the Beauty Industry.*

FACILITIES

Coba Academy is located at 663 North Euclid Street, in the city of Anaheim, CA 92801, on the corner of Euclid and Crescent in the Euclid Plaza near Freeways 91 and 5. Plenty of parking is available at nearby public lots. The interior of the Coba Academy has been designed to reflect a professional atmosphere conducive to learning. There is in excess of 7570 square feet, which will accommodate approximately 100 students at one time. The space consists of three classrooms, offices, three clinic floors and rest rooms.

SCHOOL MANAGEMENT AND STAFF

HISTORY & OWNERSHIP: Coba Academy (formerly known as Colleen O'Hara's Beauty Academy) was Founded in 1965, In October 2013, Affiliated Academies, Inc. acquired Coba Academy; the officers are Ms. CarolAnn Malkasian, CEO, Mr. Tom Malkasian, CFO.

Administrative Staff:

Chief Executive Officer	Ms. CarolAnn Malkasian
Operations Manager/Director of Education	Mr. Alan Gaxiola
Financial Aid Director	Ms. Tonya Parker-Jones
Financial Aid Officer/ Registrar	Ms. Lisa Gomez
Admission Advisor	Ms. Aimee Wafford
CFO	Ms. Tom Malkasian

Lead Instructional Staff:

Course Study	Instructor Name
Cosmetology Instructor	Ms. Mindy Reyes
Esthetics Instructor	Ms. Francine Garcia
Barber Instructor	Mr. Eduardo Lopez

Our Instructors are licensed cosmetologists, estheticians and barbers they are experienced educators. Instructors may substitute from one shift to another: (i.e. Day time shift to night time shift and vice-versa.)

APPROVAL DISCLOSURE STATEMENT

Coba Academy is a private educational institution, incorporated in the State of California. Coba Academy has been granted approval to operate under the terms of California Code (CEC) section 94890(a) (1):

Coba Academy's license covers the following courses:

Cosmetology	1600 Hours
Barbering	1500 Hours
Esthetics	600 Hours

This institution is a private institution and it is approved to operate by the Bureau for Private Postsecondary Education. The Bureau approval means that this institution meets minimum standards.

Minimum standards for our programs are set and monitored by the State Board of Barbering and Cosmetology. The minimum number of class hours and the total hours for each course, as outlined in the Program's Rules and Regulations booklet, must be met to qualify a student for licensure.

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, NACCAS Statistics CA Licensing Requirements and the U.S. of Labor Statistics which must be provided to you prior to signing an enrollment agreement.

Persons seeking to resolve problems or complaints should first contact the Operations Manager/Director of Education in charge. Requests for any further action may be made in writing to the CEO.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education at the number below or by completing a complaint form, which can be obtained on the bureau's internet web site.

Bureau for Private Postsecondary Education
2535 Capitol Oaks Drive, Suite 400
Sacramento, CA 95833
Toll Free (888) 370-7589 Fax (916) 263-1897
www.bppe.ca.gov

After all complaint procedures, have been exhausted an appeal may be submitted to:

The National Accrediting Commission of Career Arts & Sciences

3015 Colvin Street

Alexandria, VA 22314

All information in this catalog is current and correct and is so certified as true by the Chief Executive Officer, Ms. CarolAnn Malkasian.

ACCREDITATION

Coba Academy is accredited by the National Accrediting Commission of Career Arts and Sciences (NACCAS), 3015 Colvin Street, Alexandria, VA 22314. Phone: 703-600-7600. The National Accrediting Commission of Career Arts and Sciences is recognized by the United States Department of Education as a national accrediting agency for postsecondary schools and programs of cosmetology arts and sciences.

VETERANS EDUCATIONAL BENEFITS

Coba Academy is approved to offer educational training for veterans and their qualified dependents. Please see the Director of Education for the Veterans Information Bulletin that supersedes the tuition and fee section of this catalog as well as the refund policy.

HOURS OF ATTENDANCE

Coba Academy is open for class on the following schedules:

1. Daytime Classes

- a) Full Time** – Tuesday through Saturday, 8:30AM to 5:00PM*(Cosmetology & Barbering Program)
- b) Full Time** – Tuesday through Friday, 8:30AM to 3:00PM and Saturday 8:30AM to 5:00PM*. (Cosmetology Program)
- c) Full Time** – Monday through Friday, 8:30AM to 3:00PM* (Esthetics Program)

OR

2. Evening Classes

- a) Full Time** – Monday through Friday – 5:30PM to 10:30PM and optional, at the Director of Education discretion Saturday 8:30AM to 5:00PM*. (Cosmetology Program)
- b) Full Time** – Monday through Friday – 5:30PM to 10:30PM *. (Cosmetology, Barbering & Esthetics Program)

*Mandatory 30 Minute Lunch Break when daily attendance exceeds 5 hours

Client service hours are 5:30PM to 8:00PM, Monday, 10:00AM to 8:00PM, Tuesday through Friday and 8:30AM to 3:30PM on Saturday.

HOLIDAYS AND EMERGENCY CLOSURES

Coba Academy is closed on the following holidays: New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Weekend and Winter Break. Holidays of all religious beliefs are respected and allowed. If the school must be closed for emergencies or other unexpected reasons, students will be notified by phone and/or a notice posted on the front door explaining the reason for closure and the date of re-opening.

Coba Academy will be closed for the following days in 2019 and 2020:

Holiday	Date
Winter Break	12/24/2018 – 01/01/2019
Memorial Day	05/27/2019
Independence Day	07/04/2019
Labor Day	09/02/2019
Thanksgiving Break	11/28/2019 – 11/30/2019
Winter Break	12/23/2019 – 01/01/2020
Memorial Day	05/25/2020
Independence Day	07/04/2020
Labor Day	09/07/2020
Thanksgiving Break	11/26/2020 - 11/28/2020
Winter Break	12/23/2020-01/02/2021

ENROLLMENT

Enrollment should be completed the week prior to the desired start date. Students who enroll and complete necessary documents earliest will receive priority for enrollment.

ADMISSION REQUIREMENTS

Coba Academy admits as regular students those applicants which submit the following:

- (1) High school graduates with a valid diploma or official transcripts stating High School Graduation date,
OR
 - a. Holders of high school graduation equivalency certificates, or its equivalent,
- (2) Current government photo identification or birth certificate
- (3) Social Security Card

If the high school diploma is from a foreign school (any institution outside of the U.S.), then you will need to obtain the services of a foreign credential evaluation service to evaluate your high school diploma or transcript for the credential awarded and the U.S. equivalency. Translation prices vary, please check the website for further information on cost. You should understand that you are still responsible for the evaluation fee and the translation fee, even if your diploma is not sufficient or does not meet U.S. equivalency. Coba Academy does not offer any Visa services or sponsor students and Coba academy will not vouch for a student's legal status in the United States.

CREDIT FOR PREVIOUS TRAINING

Students who have had previous training from outside the State of California must furnish proof of the number of hours of training to the California Board of Barbering and Cosmetology (BBC) and to the school. The BBC will evaluate the training and assign the number of hours of training to be granted. Students with prior training in the State of California must furnish the official Proof of Training to the Director of Education of Coba Academy. Coba Academy only accepts transfer students under certain conditions and does not recruit from other schools.

WITHDRAW AND RE-ENTRY POLICY

All students who withdraw in good standing will be accepted to re-enter during the next class start at the discretion of a school's official

GRADUATION REQUIREMENTS

When student has completed the required course hours, theory hours and practical operations in Cosmetology, Barbering or Esthetics with a GPA of “C” or better and 75% or better in Attendance, and has satisfied all financial obligations to Coba Academy, he or she is awarded a **CERTIFICATE** certifying of his/her Graduation.

Note: Academic transcripts/Proof of Training will not be released until all charges are paid in full.

APPLICATION FOR LICENSE REQUIREMENT

Upon graduation, a Certificate is awarded by Coba Academy verifying graduation and successful completion of the course for which the student was enrolled. Upon receiving a Certificate and receiving a Proof of Training a student may apply to the BBC to take the Examination. The Board sets an examination date and issues a license to successful applicants*.

****Your actual graduation date or end date may be sooner or later depending on holidays, school closures or your attendance. Proof of Training is required by the state board in order to apply for the exam. All balances must be paid before the school issues a Proof of Training to the student.***

CLASS START DATES

Classes are scheduled to start on the Third or Fourth Monday and Tuesday (depending on your program and schedule) of each month throughout the year for both Daytime and Evening Classes. If space permits, there may on occasion start earlier. Check with Coba Academy for the next class start date.

STUDENT HOUSING

Coba Academy does not have dormitory facilities under its control. It is the student’s responsibility, not the schools, to find suitable housing. As such, the school is not equipped to assist the student in finding housing.

BANKRUPTCY STATEMENT

Coba Academy does not have a pending petition in bankruptcy, nor is it operating as a debtor in possession, nor has it filed a petition within the preceding five years, nor has it had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code. (11 U.S.C. Sect. 1101 et seq.), 94909 (a) (12).

NON-DISCRIMINATION

Coba Academy does not discriminate on the basis of age, color, sex, gender, sexual orientation, ethnic origin, race, religion, creed, physical handicap, political affiliations or beliefs in its educational programs, admissions, instruction, graduation policies or any other areas in which it operates and is prohibited from such discrimination by law. This practice of non-discrimination also extends to employment by the school and the administration of students engaged in programs and activities operated by the school. Federal sexual harassment guidelines have been adopted as a part of school policies.

DISCLOSURE OF EDUCATIONAL RECORDS

Adult students and parents of dependent minor students have the right to inspect, review and challenge information contained in their educational records. Educational records are defined as files, materials and documents maintained by Coba Academy which contain information directly related to a student. Written consent per request is required before educational records may be disclosed to third parties (including parents of a student 18 years of age or older) with the exception of accrediting agencies or government agencies so authorized by law. Any inquiries or complaints to the above should be directed to the Operations Manager/ Director of Education of Coba Academy or authorized representative. Student records are maintained for at least six years. The institution adheres to the policy of family rights and privacy act of 1974 (FERPA). Copies of FERPA law are available to students and parents upon their request.

PLACEMENT ASSISTANCE

This school does not guarantee placement. However, limited job placement assistance by providing referrals to graduates is available.

While Coba Academy will make every effort to place students in suitable positions, **NO guarantee of employment or salaries can be made or implied.** Graduates may make an appointment with the Director of Education or other Administrative Staff for consultation and assistance in obtaining employment. Coba Academy provides a “Job Listing” bulletin board for students to review employment opportunities.

Coba Academy offers career, academic and individual counseling to all students. Counseling sessions are regularly scheduled, but students may request counseling at any time.

ENGLISH-AS-A-SECOND LANGUAGE

The institution does not offer instruction in English-as-a-second language.

LANGUAGE OF INSTRUCTION

All courses are taught in English only. English proficiency will be evaluated and determined by the school during the admissions process.

LIBRARY AND OTHER RESOURCES

A library is available to students and staff and is equipped with an ample selection of materials, including books, DVDs, periodicals, etc. Other resources are on the internet as recommended by the Instructor.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED

The transferability of credits you earn at **COBA ACADEMY** is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the Certificate you earn in Cosmetology, Barbering or Esthetics is also at the complete discretion of the institution to which you may seek to transfer. If the credits or Certificate that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all your coursework at the institution you are transferring. For this reason, you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending **COBA ACADEMY** to determine if your credits or Certificate will transfer.

ALL CURRICULUM

Cosmetology Course: 1600 Hours CIP # 12.0401 SOC # 39-5012

The objective of the Coba Academy Cosmetology Course is to develop in the student the practical skills, theoretical knowledge and professional attitudes for success in the profession and to qualify and equip the student to pass the California State Board licensing examination. After graduates have successfully passed their State Board examination, they are qualified to work as licensed cosmetologists in any licensed facility in the State of California. They may cut hair, perform hair styling, perform phases of manicuring, apply makeup and give skin care (within the scope of the license) for profit.

The Course is 1600 clock hours in length, which can be completed in as little as ten months of full-time attendance. Approximately 400 hours of the course time are devoted to technical instruction which consists of various learning activities in a classroom situation. The balance of the course time is devoted to practical operations in which students develop and practice cosmetology skills under the supervision of licensed instructors in actual working conditions. Following is a list of the subjects taught, the State required hours and operations in each

SUBJECT	REQUIRED TECHINCAL INSTRUCTION HOURS	PRACTICAL OPERATIONS	PRACTICAL OPERATIONS HOURS
HAIR DRESSING (1100 total hours required)	Minimum hours Required	Minimum Operations Required	Hours Required
Hairstyling	115	365	200
Permanent Waving and Chemical Bleaching	90	230	200
Hair Coloring and Bleaching	100	175	200
Hair Cutting	70	205	125
HEALTH AND SAFETY (200 total hours required)	Minimum hours Required	Minimum Operations Required	Hours Required
Laws and Regulations	30	N/A	50
Health and Safety Considerations	40	N/A	50
Disinfection and Sanitation	30	100	50
Anatomy and Physiology	35	N/A	50
Board Approved Health and Safety Course	30	60	35
ESTHETICS (200 total hours required)	Minimum hours Required	Minimum Operations Required	Hours Required
Manual, Electrical, Chemical Facials	50	140	50
Eyebrow Beautification and Make-up	50	130	50
MANICURING AND PEDICURING (100 total hours required)	Minimum hours Required	Minimum Operations Required	Hours Required
Manicuring and Pedicuring	25	50	25
Artificial Nails and Wraps	25	250	25

Esthetics Course: 600 Hours CIP # 12.0491 SOC # 39-5094

SUBJECT	REQUIRED TECHINCAL INSTRUCTION HOURS	PRACTICAL OPERATIONS	PRACTICAL OPERATIONS HOURS
FACIALS (350 total hours required)	Hours Required	Minimum Operations Required	Hours Required
Manual, Electrical, and Chemical Facials	70	245	215
Preparation	15	115	50
HEALTH AND SAFETY (200 total hours required)	Hours Required	Minimum Operations Required	Hours Required

Laws and Regulations	30	N/A	N/A
Health and Safety Considerations	40	N/A	N/A
Disinfection and Sanitation	30	25	25
Anatomy and Physiology	35	N/A	N/A
Board Approved Health and Safety Course	30	20	10
HAIR REMOVAL and MAKE-UP (50 total hours required)	Hours Required	Minimum Operations Required	Hours Required
Eyebrow Beautification	25	125	2
Make-Up	20	115	3

objective of the Esthetics Course is to develop in the student the practical skills, theoretical and professional knowledge for success as an Esthetics to qualify and equip the student to successfully complete the State of California Board of Cosmetology Esthetics examination. The balance of the course time is spent in performing practical operations in actual working conditions under supervision of a licensed instructor. Once the student has successfully passed the Board Exam, he or she may work as licensed Esthetics in any licensed facility in the State of California.

The Esthetics Course is 600 clock hours in length, which can be completed in approximately five months of full-time attendance. Over one third of the course time is devoted to technical instruction, which consists of various learning activities in a classroom situation. The balance of the course time is spent in performing practical operations in actual working conditions under supervision of licensed instructors

Barbering Course: 1500 Hours CIP # 12.0402 SOC # 39-5011

The objective of the Coba Academy Barbering Course is to develop in the student the practical skills, theoretical knowledge and professional attitudes for success in the profession and to qualify and equip the student to pass the California State Board licensing examination. After graduates have successfully passed their State Board examination, they are qualified to work as licensed barbers in any licensed facility in the State of California. They may cut hair, perform hair styling and perform phases of shaving for profit.

The Course is 1500 clock hours in length, which can be completed in as little as ten months of full-time attendance. Approximately 400 hours of the course time are devoted to technical instruction which consists of various learning activities in a classroom situation. The balance of the course time is devoted to practical operations in which students develop and practice cosmetology skills under the supervision of licensed instructors in actual working conditions. Following is a list of the subjects taught, the State required hours and operations in each:

SUBJECT	REQUIRED TECHINCAL INSTRUCTION HOURS	PRACTICAL OPERATIONS	PRACTICAL OPERATIONS HOURS
HAIR DRESSING (1100 total hours required)	Minimum hours Required	Minimum Operations Required	Hours Completed
Hairstyling	115	310	200
Permanent Waving and Chemical Bleaching	90	250	200
Hair Coloring and Bleaching	100	240	200
Hair Cutting	70	405	125
HEALTH AND SAFETY (200 total hours required)	Minimum hours Required	Minimum Operations Required	Hours Completed
Laws and Regulations	30	N/A	50
Health and Safety Considerations	40	N/A	50
Disinfection and Sanitation	30	100	50
Anatomy and Physiology	35	N/A	50
Board Approved Health and Safety Course	30	60	35
SHAVING (200 total hours required)	Minimum hours Required	Minimum Operations Required	Hours Completed
Shaving Preparation and Performance	100	220	100

GRADING SYSTEM

Students are examined weekly or bi-weekly in theory and practical work assignments. Marking and grading are as follows:

Written Exams			Practical Grades Practical operations will be graded on the following scale:		
90-100%	A	(Excellent)	7/7 Points	Pass	100%
80-89 %	B	(Above Average)	6/7 Points	Pass	86%
75-79 %	C	(Average)	5/7 Points	Pass	71%
60-74 %	D	(Below Average)	4/7 Point	Fail	57%
0-59 %	F	(Fail)	3/7 Points	Fail	42%

SATISFACTORY ACADEMIC PROGRESS

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

Evaluation Periods

Evaluations will determine if the student has met the minimum requirements for Satisfactory Academic Progress. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the course. Students who meet minimum requirements for attendance and academic performance are making Satisfactory Academic Progress until the next scheduled evaluation.

Students will be advised in writing of failure to meet Satisfactory Academic Progress and any impact on the student's eligibility for financial aid, if applicable.

Students are evaluated for Satisfactory Academic Progress as follows:

Program	First Evaluation Period	Second Evaluation Period	Third Evaluation Period	100% of Program	117% of Program	133% of Program
Cosmetology	450 hrs	900 hrs	1250 hrs	1600 hrs	1872 hrs	2128 hrs
Attendance Rate (75% of clock hours attempted)	338	675 hrs.	938 hrs.	1200 hrs.	1404 hrs.	1596 hrs.
Esthetics	300 hrs.	N/A	N/A	600 hrs.	702	798
Attendance Rate (75% of clock hours attempted)	225 hrs.	N/A	N/A	450 hrs.	527 hrs.	599 hrs.
Barbering	450 hrs.	900 hrs.	1200 hrs.	1500 hrs.	1755 hrs.	1995 hrs.
Attendance Rate (75% of clock hours attempted)	338 hrs.	675 hrs.	900 hrs.	1125 hrs.	1316 hrs.	1496 hrs.

All evaluations are based on scheduled hours of attendance.

Transfer Students- Midpoint of the contracted hours or the established evaluation periods, whichever comes first.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course.

Attendance Progress Evaluations

Students are required to attend a minimum of 75% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 75% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

Maximum Timeframe

The maximum timeframe is defined as the period, no longer than 133 percent of the published length of the program as measured by cumulative number of clock hours in which the student is required to complete and expressed in calendar time.

Maximum timeframes are as follows:

Cosmetology (Day 40)	1600 hours X 133% = 2218	maximum hours
	10 months X 133% = 13	maximum months
Cosmetology (Day 32)	1600 hours X 133% = 2218	maximum hours
	13 months X 133% = 18	maximum months
Cosmetology (Night 25)	1600 hours X 133% = 2218	maximum hours
	16 months X 133% = 21	maximum months
Esthetics (Day 30)	600 hours X 133% = 798	maximum hours
	5 months X 133% = 7	maximum months
Esthetics (Night 25)	600 hours X 133% = 798	maximum hours
	6 months X 133% = 8	maximum months
Barbering (Day 40)	1500 hours X 133% = 1995	maximum hours
	10 months X 133% = 13	maximum months
Barber (Night 25)	1500 hours X 133% = 1995	maximum hours
	15 months X 133% = 20	maximum months

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 75% of the scheduled contracted hours.

Any approved transfer hours from another institution that are accepted toward the student's educational program are counted as both attempted and completed hours for determining when the allowable maximum time-frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

Students who have not completed the course within the maximum timeframe will be dropped from the program.

Academic Progress Evaluations

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted, and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

Written Exams			Practical Grades <small>Practical operations will be graded on the following scale:</small>		
90-100%	A	(Excellent)	7/7 Points	Pass	100%
80-89 %	B	(Above Average)	6/7 Points	Pass	86%
75-79 %	C	(Average)	5/7 Points	Pass	71%
74-69 %	D	(Below Average)	4/7 Point	Fail	57%
0-59 %	F	(Fail)	3/7 Points	Fail	42%

Determination of Progress Status

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

Warning

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she may be placed on probation and, if applicable, students may be deemed ineligible to receive Title IV funds.

Probation – An Appeal must be submitted to the Financial Aid Director and the Appeal must be granted

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress while during the probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at

the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds.

Appeal Procedure

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school on the designated form describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed, and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable.

Re-Establishment of Satisfactory Academic Progress

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period.

Interruptions, Course Incompletes, Withdrawals

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

Noncredit, Remedial Courses, Repetitions

Noncredit, remedial courses, and repetitions do not apply to this institution. Therefore, these items have no effect upon the school's satisfactory academic progress standards.

Transfer Hours

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted. Satisfactory Academic Progress evaluation periods are based on actual contracted hours at Coba Academy.

Re-Entering Students

Students who are re-entering school after prior leave of absence or cessation of enrollment will re-enter the school in the same progress status as when they left.

ATTENDANCE POLICY

The school issues a daily time card to each student. This time card is used to keep an account of class hours and practical operations. An instructor & student must initial the time card to verify that the hours and credit are valid at the end of each day. Timecards are kept at Coba Academy. On time Graduation Date includes a grace period of 64 Clock hours for Cosmetology and 60 Clock Hours for Barbering Students and 25 Clock hours for Esthetic Students to complete the course. The grace period for transfer students is determined on a case by case basis and at the sole and absolute discretion of the Director of Education. Additional training time beyond this date will cost the student the standard hourly rate as described in the Tuition and Fees section contained

herein. All students are required to maintain a minimum 75% attendance rate to graduate from the program of study.

Review of Attendance

Attendance is reviewed every 30 days. Any student not in attendance for 14 calendar days without notification will be considered voluntarily withdrawn. To make up work or classes missed, check with your instructor or with the Administration.

Tardy

Unless there are extenuating circumstances acceptable to the instructor, any student late for class by seven minutes or more will not be permitted to attend school until theory class has been completed.

Makeup Hour Policy

Students are eligible to make-up hours only in their last payment period and only if the Student's absences exceed the Grace Period that is in their Enrollment Agreement. If eligible, the Student must meet with a School Official to receive approval to make-up hours, agree to a plan and a make-up schedule to get them back on track to preserve their Scheduled Graduation Date. The School Official will determine the Student's eligibility in its sole and absolute discretion. For example, approval may be withheld if the student has excessive absences and the Scheduled Graduation Date cannot be preserved within a reasonable schedule for make-up hours.

Should a student's request be approved the student must maintain the schedule and plan developed with the school official. Failure to maintain attendance as specified by the schedule and plan will result in the termination of the Student's approval to make-up hours and the Student will only be allowed to complete training hours within the Student's schedule.

A student must follow all school policies while making up hours, such as dressing in a professional manner or taking a 30-minute lunch break if applicable. In addition, if make-up hours are approved, they will be based on a "complete day" based on the schedule for the make-up day approved. For example, if Student is Student is approved to make-up hours on a Saturday, the Student must attend from 8:30AM to 5PM.

Failure to meet these requirements could terminate this agreement and result in the student not receiving credit for hours attended. Approval for make-up hours does not relieve or modify the student's required completion of all tests and/or practical operations that are a part of the curriculum. Students who qualify to make-up hours will be required to pay additional charges as specified for absences and will continue to accrue additional charges until all graduation requirements are met. **MAKING-UP HOURS DOES NOT RELIEVE THE STUDENT FROM CHARGES THAT HAVE ACCRUED FOR ABSENCES. COBA ACADEMY RESERVES THE RIGHT TO DETERMINE A STUDENT'S ELIGIBILITY TO MAKEUP HOURS IN ITS SOLE AND ABSOLUTE DISCRETION.**

LEAVE OF ABSENCE ("LOA")

Students may request a Leave of Absence (LOA) for unexpected absences, not limited to, serious illness, death in the family or other emergency circumstance. Requests for a LOA must be submitted at least one week prior to date(s) being requested unless unforeseen circumstances prevent the student from doing so. A LOA may only be granted 90 days (3 Months) after the start date unless mitigating circumstances exist. The combined length of all LOA's within the 12-month period may not under any circumstances exceed 180 days. No additional institutional charges are assessed during an approved LOA and the expected Completion Date must be extended for the same number of approved days in the LOA. This will constitute an addendum to your

existing enrollment agreement. Coba Academy reserves the right to determine a student's eligibility for LOA in its sole and absolute discretion.

Students must submit a written request outlining the reason for the LOA, duration of LOA including the requested return date and any applicable documentation to support the request. LOA requests for medical purposes require medical documentation, including, but not limited to, the physician's release and authorization to return to Coba Academy. All requests for LOA must be signed and dated by the student and submitted to School Officials for evaluation. Written requests are reviewed on an individual basis and all determinations are with consideration given to the following criteria made at Coba Academy's sole and absolute discretion.

- (1) Student eligibility for Leave of Absence
- (2) Complete and Compliant written request
- (3) Reason for LOA request
- (4) Any other applicable factors or considerations and
- (5) Reasonable expectations that the student will return upon completion of the LOA.

Prior to approving a LOA, any student who has received a Federal Student Loan must receive counseling regarding any impact that the LOA may have on those loans.

Failure to Return From LOA

A student who fails to return to class as scheduled following a LOA will be terminated from the program. As required by federal statute and regulation the student's last date of attendance prior to the LOA will be used to determine the amount of tuition and Title IV Funds the college earned. A student who has received Federal Student Loans must be made aware that failure to return from an approved LOA, depending on the length of the LOA, may have an adverse impact on the student's loan repayment schedule.

Students will only be eligible for Federal Pell Grant while on LOAs. Students will not be eligible for any of their student loans while on a LOA.

Federal Loan programs provide students with a grace period which delays the student obligation to begin repaying their loan debt for up to 6 months (180 days) from the last day of attendance. If a student takes a lengthy LOA and fails to return to school after its conclusion, some or all the grace period may be exhausted forcing the borrower to begin making payments immediately.

CHANGE OF STATUS

Students unable to attend their scheduled hours (full or part time), must request a change of status in writing from the Management prior to attending more or less hours.

OTHER SCHOOL POLICIES

Other school policies and information will be given to the prospective student during the Enrollment Interview. These policies and information include but are not limited to:

- (1) School Performance Fact Sheet
- (2) What to Expect in the Workplace
- (3) Kit Checklist
- (4) Course Outline and Class Schedule

(5) Drug Abuse Prevention

(6) Security and Safety Report

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

ACCOUNTING OF STUDENT HOURS AND OPERATIONS

All students are responsible for the accuracy of their time cards. Students must clock in and out at the required times and record all hours of classroom attendance. The student must present the completed time card to an Instructor for verification of accuracy and signature by the Instructor, before leaving for the day. Time cards are not to be removed from the premises at any time.

TUITION AND FEES

Weekly, Bi-Monthly and Monthly payment schedules are available. Please discuss your preference with the Administrator during your interview.

COSMETOLOGY COURSE:	1600 hours
Tuition*	\$18,400.00
Registration Fees <i>(Non-Refundable)</i>	\$100.00
Supplies*** <i>(Non-Refundable)</i>	\$2,300.00
Other Charges	\$0.00
STRF** <i>(Non-Refundable)</i>	\$0.00
TOTAL INSTITUTIONAL CHARGES	\$20,800.00

*Tuition is based on \$11.50 per hour.

**Student Tuition Recovery Fund Payable to the State of California (Non-Refundable). As of January 1, 2015, the rate is \$0.

***Non-Returnable due to Health and Sanitary Reasons. Includes all required equipment, supplies, books and materials necessary to complete the specific course of study within the enrollment period. Except for Cobra Academy T-Shirts and Aprons, personal effects such as clothing and uniforms are not included.

Methods of Payments

Methods of payment of monies owed includes: Cash, Credit Card (Visa and Master Card only), Money Order, Check, Title IV Disbursements and Loans:

Payment Schedule	Daytime Private	Evening Private	Daytime Private
Schedule	Tuesday – Friday 8:30am To 3:00pm & Saturday 8:30am-5pm	Monday – Friday 5:30pm to 10:30pm	Tuesday-Saturday 8:30am to 5:00pm
Payment Schedule	Equal installments over 10 Months	Equal installment over 13 Months	Equal installments over 8 Months
Down Payment (includes first month)	\$5,200.00	\$5,200.00	\$5,200.00
Monthly Payment	\$1,560.00	\$1,300.00	\$1,950.00

ESTHETICS COURSE	600 Hours
Tuition*	\$8,550.00
Registration Fees <i>(Non-Refundable)</i>	\$50.00
Supplies*** <i>(Non-Refundable)</i>	\$1,750.00
Other Charges	\$0.00
STRF** <i>(Non-Refundable)</i>	\$0.00
TOTAL INSTITUTIONAL CHARGES	\$10,350.00

*Tuition is based on \$14.25 per hour.

** Student Tuition Recovery Fund Payable to the State of California (Non-Refundable). As of January 1, 2015, the rate is \$0.

***Non-Returnable due to Health and Sanitary Reasons. Includes all required equipment, supplies, books and materials necessary to complete the specific course of study within the enrollment period. Except for Coba Academy T-Shirts and Aprons, personal effects such as clothing and uniforms are not included.

Methods of Payments

Methods of payment of monies owed includes: Cash, Credit Card (Visa and Master Card only), Money Order, Check, Title IV Disbursements and Loans.

Payment Schedule	Daytime Private	Evening Private
Schedule	8:30am to 3:00pm	5:30pm to 10:30 pm
Payment Schedule	Equal installments over 4 Months	Equal installments over 5 Months
Down Payment (includes first month)	\$2,300.00	\$2,300.00
Monthly Payment	\$1,962.50	\$1,570.00

BARBERING COURSE:	1500 hours
Tuition*	\$17,250.00
Registration Fees <i>(Non-Refundable)</i>	\$100.00
Supplies*** <i>(Non-Refundable)</i>	\$2,150.00
Other Charges	\$0.00
STRF** <i>(Non-Refundable)</i>	\$0.00
TOTAL INSTITUTIONAL CHARGES	\$19,500.00

*Tuition is based on \$11.50 per hour.

** Student Tuition Recovery Fund Payable to the State of California (Non-Refundable). As of January 1, 2015 the rate is \$0.

***Non-Returnable due to Health and Sanitary Reasons. Includes all required equipment, supplies, books and materials necessary to complete the specific course of study within the enrollment period. Except for Coba Academy T-Shirts and Aprons, personal effects such as clothing and uniforms are not included.

Methods of Payments

Methods of payment of monies owed includes: Cash, Credit Card (Visa and Master Card only), Money Order, Check, Title IV Disbursements and Loans.

Payment Schedule	Daytime Private	Evening Private
Schedule	Tuesday-Saturday 8:30am to 5:00pm	Monday – Friday 5:30pm to 10:30pm
Payment Schedule	Equal installments over 8 Months	Equal installment over 13 Months
Down Payment	\$4,900.00	\$4,900.00
Monthly Payment	\$1,825.00	\$1,123.08

Notes:

- All charges are due and payable prior to the completion of the course, unless other arrangements have been made.
- Stated aid is only an estimated amount.
- Student remains responsible for incurred charges.
- Before signing the enrollment agreement, the student personally visited the institution's facility, received and reviewed the School Catalog, School Performance Fact Sheet, NACCAS Statistics CA Licensing Requirements and the U.S. of Labor Statistics and received a thorough explanation of their financial responsibilities.
- If a student withdraws, federal regulations may require that federal funds used to cover institutional expenses be returned to their respective program sources.
- Balances of unpaid charges are the responsibility of the student.
- Delinquent accounts will be assigned to collection agencies.
- Collection costs will be added to any outstanding balance.
- Proof of training will only be issued to a student after all balances/fees due to the school are paid.

Student Tuition Recovery Fund Payment (STRF)

A qualifying institution shall include the following statement on both its enrollment agreement and school catalog:

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

It is important to keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in the teach-out plan approved by the Bureau or did not complete the chosen teach-out plan approved by the Bureau. closed before the course of instruction was completed.
2. You were enrolled at an institution or a location of the institution within the 120-day period before the closure of the institution, or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more

than 120 days before closure.

4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of non-collection may, at any time, file a written application for recovery from STRF for debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.

The current STRF assessment is \$0.00 per \$1,000.00

Additional Charges

Any student who does not complete a course within the allotted contractual enrollment period will be charged at \$15.00 per hour for any additional time required for completion.

Exceptions will be made for approved Leaves of Absence or Changes of Status. Leaves of absence or changes in status are approved upon written request of the school for extended illnesses of the student; illness, birth, death in the student's family or for other reasons deemed legitimate by the School and which can be substantiated in writing.

Additional Charges are due and payable immediately. At its discretion, the Financial Aid Director may allow for Additional Charges to be paid on with a payment schedule to be determined by the Financial Aid Director.

FINANCIAL AID OVERVIEW

Coba Academy is authorized to administer Federal Programs of student financial assistance; included are the PELL Grant Program, Federal Supplemental Educational Opportunity Grant Program and Federal Direct Loans Programs. If you are enrolled or accepted for enrollment and are a citizen or permanent resident of the United States, you are eligible to apply for assistance under these programs. Remember, Grants are "gifts"; however, loans must be repaid.

Federal Pell Grant

Federal Pell Grants are available to qualified undergraduate students to assist them with their tuition costs. The school's computerized system will calculate the amount of need you are eligible to receive. A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grant is an aid awarded to eligible students with financial need who do not have a bachelor's degree or Higher. These grants do not have to be repaid unless the student withdraws prior to the completion of his/her program. Award amounts are subject to change annually. The maximum Pell grant for the 2018–19 award year (July 1, 2018 to June 30, 2019) is \$6,095. The

maximum Pell grant for the 2019-2020 award year (July 1, 2019 to June 30, 2020) is \$6,195. The amount depends on your financial need, costs to attend school, status as a full-time or part-time student, and plans to attend school for a full academic year or less.

Federal Supplemental Educational Opportunity Grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) is a grant that is awarded to students in need of financial aid. It is a type of federal grant that is awarded to college undergraduate program students and does not need to be repaid. A student awarded with the FSEOG is given anything between \$100.00 and \$4,000.00 per year depending on the person's financial aid need and the availability of funding. Federal supplemental educational opportunity grant is a grant for undergraduate students with exceptional financial need. Students who receive pell grant and have the most financial need will receive FSEOG first. FSEOG does not have to be repaid unless the student withdraws prior to the completion of his/her program. The FSEOG aid is administered by Coba Academy and is considered campus-based aid.

Federal Direct Loan Programs

There are applications available at the school. The school's Financial Aid Director (FAD) or Financial Aid Officer (FAO) can determine your eligibility. Repayment is based on the amount of loan and could be as low as \$55.00 per month. Repayment begins 6 months after the student stops attending school. Details on all Financial Aid programs are available from the Financial Aid Director or Officer and all prospective financial aid students are expected to arrange a personal planning meeting with the FAD/FAO. Direct Loan funds are those lent directly to students by the U.S. Department of Education and must be repaid with interest. These low interest loans are used to help cover the costs of higher education. Coba Academy will review the results of the Free Application Federal Student Aid (FAFSA) to determine the amount that may be borrowed. These are two types of Direct Loans that may be available:

FEDERAL DIRECT SUBSIDIZED LOAN: are loans for which the federal government pays the interest while the student is in school, during deferment, and during the grace period. These loans are for students who demonstrate financial need based on the federal formula and the cost of education including indirect cost established by Coba Academy. Direct Subsidized Loans (Max Amount \$3,500)

FEDERAL DIRECT UNSUBSIDIZED LOAN: is available to all eligible students regardless of income. Unlike the subsidized loan program, interest that accrues on this loan is the responsibility of the borrower during the course of your loan term. Direct Unsubsidized Loans (Max Amount \$6,000)

FEDERAL DIRECT PLUS LOAN: is a loan that parents with good credit borrow on behalf of the dependent student. Pay all interest charged over the course of the loan term. Repayment period begins immediately after received the last disbursement of the loan, while child is in school. Direct Loan Plus (Commonly referred to as a parent PLUS loan) (Up to tuition cost)

How to Apply for Financial Aid

As a rule, an in-person interview with a financial aid representative is mandatory. Coba Academy uses the Free Application for Federal Student Aid (FAFSA) as a foundation for all federal programs. The procedure for applying for federal assistance is as follows:

- (1) Obtain a FAFSA and a checklist of items to bring to your in-person appointment.
- (2) Complete the FAFSA with supporting documentation.
- (3) Return the FAFSA and other requested documentation for an estimate of financial assistance.
- (4) Within a week, the financial aid representative may request additional documentation to complete the Financial Aid (FA) eligibility.

- (5) An Award Letter will be presented upon final evaluation of the FA documents.
- (6) The Federal Pell Grant is normally processed after 5 days of enrollment.
- (7) Federal Loans are processed 30 days after enrollment for first time borrowers.

FSA ID Website: <https://fsaid.ed.gov/npas/index.htm>

FAFSA Application Website: <https://studentaid.ed.gov/sa/fafsa/filling-out/help>

Coba Academy School Code 035773

Potential students, student, or parent of a student applying for direct student loan information submitted to the National Student Loan Data system (NSLDS). This information is accessible by guaranty agencies, lenders, and school determined to be authorized users of the data system.

Student Loan Website: <https://studentloans.gov/myDirectLoan/index.action>

You can find information about all of your federal student loans on the National Student Loan Data System by visiting https://nslds.ed.gov/nslds/nslds_SA/

How Awards Are Determined

The FAFSA is entered in a database that determines an Expected Family Contribution (EFC). The EFC determines the Federal Pell Grant eligibility and Subsidized Loan eligibility. In addition, the student's need determines the Direct Unsubsidized Loan.

Responsibility

If a student obtains a loan to pay for the program, that student will have the responsibility to pay the full amount of the loan plus interest, less the amount of any refund.

REFUNDS

Student's Right to Cancel

The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first-class session (first day of classes), or the seventh calendar day after enrollment (seven calendar days from the date when enrollment agreement was signed), whichever is later.

The registration fee is a non-refundable item. Equipment, books, supplies, tools, uniforms, kits and any other items issued and received by the student would not be returnable. Once received by the student it will belong to the student and will represent a liability to the student.

The notice of cancellation shall be in writing and submitted directly to a School Official. A withdrawal may be initiated by the student's written notice or by the institution due to student's academics or conduct, including, but not necessarily limited to student's lack of attendance.

Refund Policy

After the cancellation period, the institution provides a pro rata refund of ALL funds paid for tuition charges to students who have completed 60 percent or less of the period of attendance. Once more than 60 percent of the enrollment period in the entire course has elapsed (including absences), there will be no refund to the student. If the student has received federal student financial aid funds, the student is entitled to a refund of monies not paid from federal student financial aid program funds.

registration fee is a non-refundable item. Equipment, books, supplies, tools, uniforms, kits and any other items issued and received by the student would not be returnable. Once received by the student it will belong to the student and will represent a liability to the student.

If you cancel the agreement, the school will refund any money that you paid, less any deduction for registration fee and equipment received. If you withdraw from school after the cancellation period, the refund policy

described above will apply. If the amount that you have paid is more than the amount that you owe for the time you attended, then a refund will be made within 45 days of the official withdrawal date. See Refunds section below. If the amount that you owe is more than the amount that you have already paid, then you will have to arrange with the institution to pay that balance. Official withdrawal date is on the student's notification or school's determination.

Determination of Withdrawal from School

The withdrawal date shall be the last date of recorded attendance. The student would be determined to have withdrawn from school on the earliest of:

- The date you notify a school official of your intent to withdraw. Only the Operations Manager/ Director of Education would be authorized to accept a notification of your intent to withdraw.
- The date the school terminates your enrollment due to academic failure or for violation of its rules and policies stated in the catalog.
- The date you fail to attend classes for a two-week period and fail to inform the school that you are not withdrawing.
- The date you failed to return as scheduled from an approved leave of absence. The withdrawal date shall be the last date of recorded attendance. The date of the determination of withdrawal will be the scheduled date of return from LOA.

Return of Title IV

Special note to students receiving Unsubsidized/Subsidized/PLUS/Perkins loans, ACG/National SMART/Pell/SEOG grants or other aid, if you withdraw from school prior to the completion of the equivalent to 60 percent of the workload in any given payment period, a calculation using the percentage completed will be applied to the funds received or that could have been received that will determine the amount of aid the student earned. Unearned funds would be returned to the program in the order stated below by the school and/or the student. Student liability to loan funds will continue to be paid in accordance to the original promissory note terms. Funds owed by the student to the Grant programs are limited to 50% of the gross award per program received. Sample Calculation, completion of 25% of the payment period or enrollment period earns only 25% of the aid disbursed or that could have been disbursed. If applicable, this would be the first calculation to determine the amount of aid that the student would be eligible for from the Title IV Financial Aid programs. A second calculation would take place to determine the amount earned by the institution during the period of enrollment. 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 garnishing 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.

Course Cancellation

If a course is cancelled subsequent to a student's enrollment the school shall at its option: 1) Provide a full refund of all money paid; or 2) Provide for completion of the course at schools in the neighborhood.

School Closure

If the school closes subsequent to a student's enrollment the school shall at its option: 1) Provide a full refund of all money paid; or 2) Provide for completion of the course at schools in the neighborhood.

STUDENT RULES, REGULATIONS AND DISCIPLINARY ACTION

Immediate Withdrawal (Termination)

- (1) Theft
- (2) Altering or forging time cards
- (3) Causing extreme or willful disruption of the school
- (4) Use of drugs or alcohol in school
- (5) Physical abuse of another person

The Following May Result in a Suspension (One-Day to Two-Weeks)

- (1) Leaving school without permission of instructor.
- (2) Failure to have proper equipment when needed.
- (3) Use of foul language, ethnic, racial or sexual slurs.
- (4) Receiving personal services without instructor's permission.
- (5) Gossiping or causing discord in the school.
- (6) Smoking outside of designated areas,
- (7) Refusing to perform an assignment, patron or otherwise.
- (8) Removing time cards from school premises.
- (9) Using products or performing services not on patron ticket.
- (10) Modifying customer services without consulting instructor.
- (11) Improper uniform.
- (12) Dirty uniform or unsatisfactory personal cleanliness.
- (13) Failure to observe sanitary rules and regulations.
- (14) Shouting.
- (15) Use of cell phone inside the school or outside without clocking out.
- (16) Eating or drinking outside of designated areas.
- (17) Entering offices or being behind desk without permission.
- (18) Failure to clean up work area or perform assigned cleanup duties.
- (19) Leaving class or clinic without permission.
- (20) Failure to clock in or out properly.
- (21) Failure to take lunch break at proper time.
- (22) Showing discourtesy to anyone in school.
- (23) Unexcused absence (must give 2-week notice for day off to be excused) and students must call by 8:30am or 5:00pm/5:30pm if they are going to be late or absent.

General

A third suspension or a third violation of the above school rules may result in termination from Coba Academy. These guidelines are not all inclusive, as there may be other situations that may require action of the school. These guidelines may be revised at any time. They will then be posted on the bulletin board.

COMPLAINT PROCEDURE GUIDELINES

Persons seeking to resolve problems or complaints should first contact the Operations Manager/ Director of Education in charge. Requests for any further action may be made in writing to the CEO.

- (1) Complaints must be in writing and addressed to Executive Chief Officer:

Coba Academy
Attn: Ms. CarolAnn Malkasian, CEO
663 N. Euclid Street
Anaheim, CA 92801

- (2) The CEO will meet with complainant within 10 days.
- (3) If problem is not resolved, the complainant will be referred to the complaint committee.
- (4) The committee will meet with the complainant and document the meeting. The complainant will receive a copy of the documentation. If additional information is required, the complainant must write this information and present to the committee.
- (5) Within 15 days the complainant will receive the committee's written response outlining the steps to correct the problem or state that the complaint was not warranted nor based on fact.
- (6) Any questions a student may have regarding this catalog or any complaints that have not been satisfactorily answered by the institution may be directed to the:

Bureau for Private Postsecondary Education
(Physical Address)
2535 Capitol Oaks Drive, Suite 400
Sacramento, CA 95833
Or
(Mailing Address)
P.O. Box 98018
West Sacramento, CA 95798-0818
Toll Free (888) 370-7589 Fax 916-263-1897
www.bppe.ca.gov

Or to our Accrediting Agency:

The National Accrediting Commission of Career Arts & Sciences
3015 Colvin Street
Alexandria, VA 22314
www.naccas.org