



SCHOOL CATALOG

JULY 1, 2021-JUNE 30, 2022

11889 Valley View St. Suite C

Garden Grove, CA 92845

Phone: (714)894-3366

FAX: (714)893-7747

www.cruinstitute.com

REV 09/24/2021



Dear Student,

Welcome to **CR'U INSTITUTE OF COSMETOLOGY AND BARBERING** and thank you for selecting us to assist you in obtaining your desired cosmetology training. You are now entering into a field experience that will hopefully provide you with the opportunity for a successful future in the beauty industry.

At **CR'U INSTITUTE OF COSMETOLOGY AND BARBERING**, we offer you the basic training to pass the Barber & Cosmetology Licensing Examination. We place emphasis on how to be successful in the marketplace and how to be successful at every operation necessary to create the lifestyle you desire. This means hard work, dedication, and practice on your part. You will practice shop management, business concepts, and the psychology of personal success.

It is a pleasure to have you join us at **CR'U INSTITUTE OF COSMETOLOGY AND BARBERING**. My goal is to help you discover your ability to transform your life and other's lives by your training. The degree of your success will depend on the effort you are willing to apply during the entire course of your training.

Sincerely,

SETH CAPLAN, CEO



CR'U Institute of Cosmetology and Barbering Mission Statement

CR'U Institute of Cosmetology and Barbering *strives to provide a professional curriculum in a positive, highly motivated atmosphere, where the focus is on a student's success.*

We are committed to producing gainfully employable, industry-savvy graduate, which achieve their career goals and become licensed professionals.



Table of Contents

Topic	PageNumber
Approval Disclosure Statement	6
Administration Business Hours	6
Admission Policy	6
Articulation Agreement	7
Class Start Dates Schedules	7
Class Schedules	7
Calendar and Holidays	7
Grievance Procedure	8
Disclosure and Retention of Student Records	8
Re-Entry Policy	7
Transfer Student	7
Facilities	8
Housing	9
Handicapped (Wheelchair Access)	9
Health and Physical Considerations	9
Orientation Class	9
Scholarships	9
Statement of Non-Discrimination	9
Career Counseling	9
Drug Abuse Prevention Program	9
Attendance Status	10
Class & Practice Hours - Credit Procedure	10
Credit Evaluation	10
Grading System	10

Graduation Awards (Certificate, Diplomas or degrees)	10
Dress Code	11
Leave of Absence	11
Satisfactory Academic Progress (SAP)	11
Courses of Study	14-22
Tuition, Fees and Policies	22-24
Textbooks, Equipment and Supplies Policies	22
Tuition and Fee Schedule	22
Student Tuition Recovery Fund	22
Extra Instruction Charges	23
Method of Payment	23
Refund Policy and procedures upon withdrawing from school	24-25

Academic Transcripts	25
School Rules and Regulations	25
Student Rights and Responsibilities	25
Organization Chart	28
Educational Faculty	28
Financial Aid – Section	
Consumer Information	29
Compliance Statement	29
U.S. Department of Education Title IV Student Financial Aid Programs	29
Student Eligibility Requirements	30
Application for Aid, Procedures and Forms	30
Determining Need	32
Cost of Attendance	32
Award Concept, Selection of Recipients and Packaging Criteria	32
Definitions Related to Financial Aid	33

Recoveries	34
Refunds	35
Verification Process	35
Federal Disclosures - Section	
Federal Disclosure	37
Constitution Day	37
Occupational Outlook	37
GED Training	37
Copyright Protection Policy	37
Vaccination Policy	37
Student Services	37
Voting Registration	38
FERPA	39

Approval Disclosure Statement

CR’U INSTITUTE OF COSMETOLOGY AND BARBERING also known as **CR’U Institute** and **CR’U INSTITUTE OF COSMETOLOGY AND BARBERING** was granted institutional approval from the Bureau for Private Postsecondary Education, P.O. Box 98018 West Sacramento, CA 95798 P (916) 263-1897 www.bppe.ca.gov; pursuant to California Education code Section 94915. The Bureau’s approval means that the institution and its operation comply with the minimum standards established under the law for occupational instruction by private post-secondary educational institutions and does not imply and endorsement or recommendation by the State or by the Bureau. Institutional approval must be re-approved every three years and is subject to continuing review.

This institution was granted approval from the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Dr. Ste. 400, Sacramento, CA 95833; P (888) 370-7589 Toll-Free, www.bppe.ca.gov.

This institution was granted approval from The Board of Barbering And Cosmetology, P.O. Box 944226 Sacramento, CA 94244; P (916)575-7168 F (916) 575- 7281; www.barbercosmo.ca.gov.

This institution is accredited by National Accrediting Commission Of Career Arts & Sciences, 3015 Colvin Street, Alexandria VA 22302; P (703)600-7600 F (703) 379-2200 www.naccas.org. Current Accreditation Status – *Probation*.

This institution was granted approval from the US Department of Education, 400 Maryland Avenue, SW Washington, D.C. 20202; P (800) 872-5327 www.ed.gov.

***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.**

CR'U Institute of Cosmetology and Barbering Inc. has no pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the preceding five years, or has not 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 Sec. 1101et.seq.)

ALL CLASSES TAUGHT IN ENGLISH.

Approved courses:

Course name CIP Clock Hours Mo. Inst. Wks. * Award

*Barber 12.0402 1500 11 44 Diploma

*Cosmetology 12.0401 1600 12 47 Diploma

*Barber Crossover 12.0402 200 2.5 6 Diploma

*Cosmetician 12.0408 600 4 17 Diploma

(*) This course is eligible to participate in the USDE Title IV programs

Administration Business Hours

Mondays – 9 AM to 5 PM Thursday – 9 AM to 5 PM Sunday – Closed

Tuesday = 9 AM to 5 PM Friday – 9 AM to 5 PM

Wednesday 9 AM to 5 PM Saturday – Closed

Admission Policy

The school is accepting applicants for admissions as regular students once one of the following criteria has been met: a. Have successfully completed high school or its equivalent as evidenced by any of the items on the following non exhaustive list: copy of diploma, copy of GED certificate, copy of a transcript showing high school completion, Hi-set, or a

6

certificate of attainment (only applicable to non-Title IV recipients), etc; or

b. Have evidence of completion of home schooling that state law treats as a home or private school. If the state issues a credential for home schooling, maintain this credential; or

c. Have evidence that verification of a foreign student's high school diploma has been performed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a U.S. high school diploma. If attending under a training agreement with a government agency, school district, and/or other entity, meets the admission requirements set out in the training agreement and/or applicable state licensing or certificate regulations.

Transfer Student/ 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 CR'U Institute of Cosmetology and Barbering. CR'U Institute of Cosmetology and Barbering only accepts transfer students under certain conditions and does not recruit from other schools.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS EARNED AT OUR INSTITUTION

The transferability of credits you earn at CR'U Institute of Cosmetology and Barbering is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the degree, diploma, or certificate you earn in Barbering, Cosmetology, Cosmetician and/or Barber Crossover is also at the complete discretion of the institution to which you may seek to transfer. If the credits or degree, diploma, 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 of your coursework at that institution. 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 CR'U Institute of Cosmetology and Barbering to determine if your credits or degree, diploma, or certificate will transfer.

Re-Entry Policy

All students who withdraw in good standing may re-enter into the course of study without the loss of credit for prior hours and projects earned during the prior enrollment. If the student transferred to other institution before returning to **(CR'U INSTITUTE OF COSMETOLOGY AND BARBERING)**, those hours and projects earned at that institution may also be credited to the student for the new re-enrollment at the CR'U INSTITUTE OF COSMETOLOGY AND BARBERING's discretion. Each re- entry is treated on an individual basis. **(CR'U INSTITUTE OF COSMETOLOGY AND BARBERING)** reserves the right to reject students that had withdrawn from **(CR'U INSTITUTE OF COSMETOLOGY AND BARBERING)** twice before. Students re-entering in unsatisfactory standing will re-enter under the same status.

CR'U also known as CR'U Institute and or CR'U INSTITUTE OF COSMETOLOGY AND BARBERING does not have an articulation agreement with other institutions nor does it offer courses in any other language than English.

Class Start Dates July 1st, 2021- June 30th, 2022

Classes start every Monday for **ALL** courses with the exception of holidays and space availability.

Class Schedules

SCHEDULE 1	M-TH 9:00AM TO 4:30 PM	FRI 9:00AM TO 2:30 PM	34 HOURS PER WEEK
SCHEDULE 2	M-TH 9:00AM TO 4:30 PM	FRI 9:00AM TO 2:30 PM	28 HOURS PER WEEK
SCHEDULE 3	M-TH 4:00PM TO 10:00 PM	FRI/ NO NIGHT CLASS	24 HOURS PER WEEK

*Students enrolled in the Barber Crossover Program have the option of completing a flexible schedule with a minimum completion of 10 hours per week.

Calendar/Holidays

The institute observes the following holidays:

*Martin Luther King Day, * President's Day, *Memorial Day, *Independence Day, *Labor Day, *Columbus Day, *Halloween, *Veteran's Day, * Thanksgiving Day, *Day after Thanksgiving* Winter Break (December 24th-January 1st).

7

Grievance Procedure: Policy

1. The student should register the complaint in writing on the designated form provided by the institution within 60 days of the date that the act which is subject of the grievance occurred.
2. The complaint form will be given to the school Director.
3. The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
4. If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable.
5. Depending on the extent and nature of the complaint, interview with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
6. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, management will appoint a hearing committee consisting of one member selected by the school who has had no involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the days of committee appointment. The hearing will be informal with the student presenting his/her case followed by the school's response. The hearing committee will be allowed to ask questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each

witness' testimony and a recommended resolution for the dispute. School management shall consider the report and either accept, reject, or modify the recommendations of the committee. Corporate management shall consider the report and either accept, reject, or modify the recommendations of the committee.

7. Students must exhaust the institution's internal complaint process before submitting the complaint to the school's accrediting agency, if applicable.

Disclosure and Retention of Student Records (FERPA)

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 CR'U Institute of Cosmetology and Barbering 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 Admissions Office or authorized representative. Student records are maintained for 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 the records retained are listed as follows:

Admissions Application, Valid government issued I.D., Social security card, High School Diploma, G.E.D, Verification of High School Accreditation, Admissions Test, Institutional Record of Admission Applications, Acknowledgment of Disclosures Received, Admissions Disclosure Form (If Applicable), Authorization to Release Information, School Performance Fact Sheet ,NACCAS AnnualStatistics, Student, Kit List, Enrollment Agreement, Institutional Student Aid Record (All), Receipt of Tuition Payments, Financial Aid Award Letters (If Applicable), Acknowledge of Disbursement and Credit Balance, Entrance / Exit Counseling (If Applicable), Proof of Training (Graduates/Withdrawals),Copy of Student Diploma (Graduates), All Student Operational Cards, All Student Exams and coursework, Transcripts(Graduates/Withdrawals).

Facilities

CR'U INSTITUTE OF COSMETOLOGY AND BARBERING Campus is a spacious (4,012 sq.), air-conditioned, modern facility with many benefits for our staff and students. Our school simulates salon conditions to help our students "learn-by doing", with modern equipment and a variety of supplies that help enhance the student's product knowledge. A student lounge is provided for the student's use with facilities, eating, and rest areas. Each student uses a locker to keep his/her private articles. Our students learn inventory control and assist in operating our supply system. Our objective is to help the student become "salon-ready". All classes are taught at this facility. Our school address is 11889 Valley View St. Suite C, Garden Grove, CA 92845

8

Housing

CR'U INSTITUTE OF COSMETOLOGY AND BARBERING does not offer on-campus or subsidized housing for our students. We do not have the facilities to assist our students in finding appropriate housing. There is housing available in the surrounding communities. An estimated cost for such housing is in the \$1100/m o range for a 1 bedroom and 1 bath.

Handicapped (Wheelchair Access)

Accesses for handicapped students to the institution's facilities are available at the campus.

R4551 Health and Physical Considerations

Generally, the professional in the Cosmetology and/or Barbering field must be in good physical health since he/she will be working in direct contact with customers. This related field of study requires a great deal of standing, walking, pushing, bending and stretching for extended periods of time. A person must consider his/her physical limitations in terms of making a career choice that involves extensive physical demands. We promote the acceptance of students with physical limitations or disabilities if these students (their parents or physician) believe they can fulfill the training demands.

Orientation Class

Orientation classes are held every Friday. All new students and re-enrollment students are required to attend orientation prior to the start of his/her first class. Students who can't attend Friday orientations can contact Admissions

(714) 894- 3366 to make special arrangements.

Scholarships

CR'U Institute of Cosmetology and Barbering does not provide scholarships for current or potential students.

Statement Of Non-Discrimination

CRU INSTITUTE OF COSMETOLOGY AND BARBERING does not discriminate on the basis of race, age, color, religion, sex, handicap, financial status, age, ethnic origin or residence in its admissions, staffing, instruction, and/or graduation policies.

Career Counseling

The school counsels the students individually as often as necessary. Counseling takes place in monitoring the student progress as scheduled for the period of enrollment. Prospective employers are invited to the school regularly to give demonstrations and discuss career goals with the students. This activity supplements the daily counseling carried out by the instructors.

Drug Abuse Prevention Program

The college strictly enforces a zero-tolerance drug and alcohol policy on campus and makes the following information available to its students, staff, and instructors. Any individual associated with (**CR'U INSTITUTE OF COSMETOLOGY AND BARBERING**) who is seeking information, counseling, or assistance concerning Drug Abuse Prevention may call or visit the following agency:

Redgate Memorial Recovery Center, 1775 Chestnut Ave., Long Beach, CA 90813 (562) 591-6134

Placement

(**CR'U INSTITUTE OF COSMETOLOGY AND BARBERING**) does not guarantee placement to any student. However, limited job placement assistance is provided to graduates at no additional charge. Upon graduation, the student's name is recorded in a placement register for the follow-up process. Results from the State Bureau (if applicable) license examination are recorded as passed or failed. Students that failed the exam are encouraged to return to (**CR'U INSTITUTE OF COSMETOLOGY AND BARBERING**) for assistance and guidance for subsequent attempts to pass the exam. Placement assistance is providing by reviewing the listings of prospective employers seeking employees, their job

9

requirements, salary, and other pertinent information. Students are referred to interviews and the results of these interviews are recorded in the placement register. The school may show prospective students this register upon request.

Attendance Policy, Tardy, and Make-Up Policies

Attendance must be maintained at an average of 67 percent of the scheduled attendance if the student is expected to complete the course of study within the 1.5 times of the period of time stated in the enrollment agreement. An absence may be excused by calling-in the same day prior to the beginning of class. Students are required to make-up for the lessons, and exams missed due to absenteeism. If the student is absent 14 consecutive days, the school will withdraw him/her. The instructor in charge will review excessive tardiness or absences with the student to determine possible corrective action to the issue on hand.

Since all absences have to be made up, students will be allowed to makeup missed hours by staying longer per day than their schedule calls for. **All additional hours that a student needs to make up, must first be approved by the school administration prior to the makeup hours commencing.**

All students are encouraged to makeup the missed hours as soon as possible, allowing for a student to graduate on time or as close to their scheduled graduation date as possible.

Attendance Status

A full- time student attending a clock hour program is expected to complete 900 clock hours in a period not less than 26 instructional weeks attending a minimum of 24 clock hours per week

A half- time or less than half time enrollment is calculated based on the student workload in a payment period.

Class & Practice Hours - Credit Procedure

Students at **(CR'U INSTITUTE OF COSMETOLOGY AND BARBERING)** record their attendance by clocking IN to the RGM time clock at the beginning of the class and OUT at the end of the class day. Students are also required to sign IN and OUT of the daily sign in book as an attendance back up. Students scheduled to start school at 9 A.M. will be allowed to clock in up to 10 minutes prior but not a minute past 9:10.

A.M. In the event a student is tardy they will be sent home for the day.

Students scheduled to start at 4 P.M. will be allowed to clock in up to 10 minutes prior but not a minute past 5:07 P.M.

In the event a student is tardy they will be sent home for the night. A 30-minute lunch break shall be taken when a student attends a 6-hour class day or more. For students attending 5 hours or more two fifteen-minute breaks can be taken.

Grading System

Students are evaluated on a regular basis on subject matters. The evaluations are measured on a standard percentile basis and the percentage converted to a letter grade and a point grade. The evaluation form reflects the overall attendance and academic progress of the student. Students must maintain a "C" (70%) average to maintain satisfactory academic progress. The grading system detailed below is the system utilized in the school.

GRADING LETTER DESCRIPTION GRADE POINT

100% - 90% A EXCELLENT 4.00 80% - 89% B ABOVE ADVERAGE 3.00 70% - 79% C AVERAGE
2.00 60% - 69% D UNSATISFACTORY 1.00 59% - BELOW F FAILING 0.00

Graduation Requirements

When student has completed the required course hours, theory hours and practical operations in Cosmetology, Barber Cosmetician or Barber Crossover with a GPA of "C" or better he or she is awarded a Diploma certifying of his/her Graduation.

10

Dress Code

Students must wear Cru Institute issued t-shirts with solid black pants not faded. Girls my wear black skirts with leggings. Shoes must be closed toe black, brown, grey or neutral. **NO HATS** unless it is a school issued hat. Outwear must be black. If students have questions in regard to dress code please consult with staff.

Leave Of Absence

CR'U Institute acknowledges that on occasion, students are forced to take an approved Leave of Absence. Students must follow the schools LOA policy. Reasons for Approved Leave of Absence (LOA): Example: Medical/health issues, Family (Immediate)Emergencies3) Financial Hardship Leave of Absence requests must be presented in writing in advanced unless unforeseen circumstances prevent the student from doing so and that the request must be in writing, including the student reason for the LOA signed and dated by the student. It will be forwarded and reviewed by the staff. If at all possible, a student needs to present documentation to support the request for a LOA, though a student's statement will be accepted in some cases. Paperwork for the LOA is processed in the Financial Aid Office. CR'U Institute reserves the right to deny a LOA based on the facts provided. In order for the school to approve the LOA, there must be a reasonable expectation that the student will return from the LOA. A LOA may be granted to a student who did not provide the request prior to the LOA due to unforeseen circumstances if CR'U Institute documents the reason for its decision and collects the request from the student at a later time. CR'U Institute establishes the start date of the approved LOA as the first date the student was unable to attend. When approving the LOA, CR'U Institute will not assess the student any additional institutional charges, and the student's need may not increase. The Financial Aid Administrator will, if the student is a Title IV loan recipient, explain to the student, prior to granting the LOA, the effect that the student's failure to return from an LOA may have on the student's loan repayment terms, including the expiration of the student's grace period. The LOA extends the student's contract period and maximum time frame by the same number of days taken in the Leave of Absence. An addendum to the enrollment agreement must be signed by the financial aid department and student. A Leave of Absence may not exceed 180 days. A student will not be granted a LOA if the LOA, together with any

additional LOA's previously granted, exceed a total of 180 days in a 12-month period. A student granted a LOA that meets the criteria in this section is not considered to have withdrawn, no R2T4 calculation is required. Upon the student's return from the leave, he or she continues to earn the Federal Student Aid previously awarded for the period. While the LOA absence is not subject to overage charges, or Financial Aid returns. Student's contract period will be extended by the same number of days taken in the LOA. An addendum to the enrollment agreement must be signed by the student and the Financial Aid office, the student will receive a copy of the addendum with their revised end date. If the student wants to return prior to their return date, they are able to resume immediately at the level the student was at when the LOA began, the student may return early from the LOA. Should a LOA need to be extended past their return date, the student must contact the Financial Aid Administrator (FAA) to request a NEW LOA BEFORE the original LOA ends. The extension must be signed by both the student and the FAA.

Students who take an unapproved LOA or fails to return from an approved LOA, the student will be withdrawn. The Date of Determination will be the day that the student failed to return from the LOA, CR'U Institute is required to take attendance, the student's withdrawal date for the purpose for calculating a refund will be the student's last day of attendance. Should a student decide not to return to CR'U Institute while on an approved LOA, the date of notification (in writing) would be the Date of Determination, and the Date of Withdrawal would be the last day of attendance. Federal Student Loan repayment is determined by the Date of Withdrawal, not the Date of Determination. A student who must take an approved leave of absence or must withdraw from training for non-academic reasons may return to the program with no loss of progress if the student was making progress when the student left.

****Students returning into the program of study from a Leave of Absence will be placed under the same satisfactory academic progress status prevailing at the start of their Leave of Absence.***

SATISFACTORY ACADEMIC PROGRESS POLICY

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

11

established by the United States Department of Education.

EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:

Cosmetology 450, 900, 1250, 1600 clocked (actual) hours ***(1600 evaluation effective 01/01/15)***

Barber 450, 900, 1200, 1500 clocked (actual) hours ***(1500 evaluation effective 01/01/15)***

Cosmetician 300, 600 clocked (actual) hours Barber Crossover 100 clocked (actual) hours

*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 67% 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 had maintained at least 67% 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 TIME FRAME

The maximum time (which does not exceed 150% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

MAXIMUM TIME ALLOWED

COURSE	WEEKS	SCHEDULED HOURS
Barber (Full Time, 34 hrs/wk)-1500	51	2250
Barber (Part-time, 20 hrs/wk)-1500	112.5	2250
Cosmetology (Full-time, 34 hrs/wk) 1600	70	2400
Cosmetology (Part-time, 20 hrs/wk) 1600	120	2400
Cosmetician (Full Time , 34 hrs/wk) 600	26	900
Cosmetician (Part-Time , 28 hrs/wk) 600	45	900
Barber Crossover(Full-time, 34 hrs hrs/wk) 200	6	300
Barber Crossover(Full-time, 34 hrs hrs/wk) 200	7	300

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 67% of the scheduled contracted hours.

Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis.

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

12

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 70% 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:

GRADING LETTER DESCRIPTION GRADE POINT 100% - 90% A EXCELLENT 4.00

80% - 89% B ABOVE AVERAGE 3.00

70% - 79% C AVERAGE 2.00

60% - 69% D UNSATISFACTORY 1.00

59% - BELOW F FAILING 0.00

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

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. During the time period he/she is ineligible for Title IV funds their time will be counted toward the maximum time frame.

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 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.

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 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.

NONCREDIT AND REMEDIAL COURSES

Noncredit and remedial courses 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.

Courses Of Study

Cosmetology

CIP #12.0401

Occupational codes #39.5012

Length in contents 1600 Clock Hours

Length in Instructional 11-16 Months

Description

Our curriculum is designed to inspire students to think “beyond the chair” and to pursue opportunities in salon management, runway, print advertising, television, stage, film, marketing, sales, and product development. Learn the industry from some of the most knowledgeable people in the industry and graduate with the knowledge to not only pass the State Board exam but to be a skilled part of today’s thriving hair and beauty industry. Students move from classroom instruction to clinic (hands-on) instruction, where practical knowledge is applied to a large client base. Graduates from this program receive a certificate earned during the course of the program.

Curriculum

- Building a portfolio
- Reception Skills
- Salon business systems, development, and professional ethics
- Client consultation, sales, and communication
- Goal Setting and Career Building
- Building and maintaining a clientele
- Resume writing and interview skills
- Mock State Board exam
- Salon Ownership and Management

Level of occupation

- Stylist
- Nail Technician
- Skin care specialist

14

-Make-Up Artist

Educational Goals

- Licensed Cosmetologist

State Board Minimums

Subject	Minimum	Minimum
	Required	Required
	Technical	Practical
	Instruction	Operations
	(Hours)	(Hours)

1100 Hours of Technical Instruction and Practical Training in Hair Dressing		
Hairstyling: The subject of Hairstyling shall include, but is not limited to, the following techniques and procedures: Hair analysis, shampooing, finger waving, pin curling, comb outs, straightening, waving, curling with hot combs and hot curling irons and blower styling.	65	240
Permanent Waving and Chemical Straightening: The subject of Permanent Waving and Chemical Straightening shall Include, but is not limited to, the following techniques and procedures: Hair analysis, acid and alkaline permanent waving, chemical straightening including the use of sodium hydroxide and other base solutions.	40	105
Hair Coloring and Bleaching: The subject of Hair Coloring and Bleaching shall include, but is not limited to, the following techniques and procedures (also including, the use of semi-permanent, demi-permanent and temporary colors): Hair analysis, predisposition and strand tests, safety precautions, formula mixing, tinting, bleaching, high and low lights, and the use of dye removers.	60	50
Hair Cutting: The subject of Hair Cutting shall include, but is not limited to, the following techniques and procedures: Use of scissors, razor (shaper), electrical clippers/trimmers, and thinning (tapering) shears for wet and dry cutting.	20	80
200 Hours of Technical Instruction in Health and Safety		
Laws and Regulations: The subjects of Laws and Regulations shall include, but is not limited to, the following issues: The Barbering and Cosmetology Act and the Board's Rules and Regulations.	20	
Health and Safety Considerations: Health and Safety/hazardous substances including training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, bacteriology and preventing communicable diseases including HIV/AIDS and Hepatitis B.	45	

Disinfection and Sanitation: The subject of Disinfection and Sanitation shall include, but is not limited to the following techniques and procedures: Disinfection and sanitation including proper procedures to protect the health and safety of the consumer as well as the technician, proper disinfection procedures for equipment used in establishments. Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.	20	
Anatomy and Physiology: The subjects of Anatomy and Physiology shall include, but is not limited to the following issues: Human Anatomy, Human Physiology.	15	
200 Hours of Technical Instruction and Practical Training in Esthetics		
Manual, Electrical and Chemical Facials: The subject of manual, electrical and chemical facials shall include, but is not limited to the following techniques and procedures: Manual Facials including cleansing, scientific manipulations, packs, and masks. Electrical Facials include the use of electrical modalities, dermal lights and electrical apparatus, or facials and skin care purposes.	25	40
Eyebrow Beautification and Make-up: The subject of Eyebrow Beautification shall include, but is not limited to, the following issues: Eyebrow Arching and Hair Removal, including the use of wax, tweezers, electric or manual, and depilatories for the removal of superfluous hair. The subject of Makeup shall include, but is not limited to, the following issues: skin analysis, complete and corrective makeup, lash and brow tinting, and the application of false eyelashes.	25	30
100 Hours of Technical Instruction and Practical Training in Manicuring and Pedicuring		
Manicuring and Pedicuring: The subjects of Manicuring and Pedicuring shall include, but are not limited to, the following issues: Water and oil manicure, including nail analysis, and hand/foot and arm/ankle massage.	10	25
Artificial Nails and Wraps: Artificial nails including acrylic: liquid and powder brush-on, artificial nail tips and nail wraps and repairs.	25	120 Nails

Graduation requirements

When student has completed the required course hours, theory hours and practical operations in Cosmetology, Barber, Cosmetician or Barber Crossover with a GPA of “C” or better he or she is awarded a Diploma certifying of his/her Graduation.

Licensing requirements

16

Applicant must be 17 years of age or older and have completed the 10th grade, A Cosmetology license will be granted by the State of California only after the student has successfully completed and graduated from the Cosmetology course as described above and passed the licensing exam with an overall average of 75%.

Courses Of Study

Barber

CIP #12.0402

Occupational codes #39-5011

Length in contents 1500 Clock Hours

Length in Instructional 10-15 Months

Description

Our curriculum is designed to inspire students to think “beyond the chair” and to pursue opportunities in barber shop management, marketing, sales, and product development. Learn the industry from some of the most knowledgeable people in the industry and graduate with the knowledge to not only pass the State Board exam but to be a skilled part of today’s thriving barber trends.

Students move from classroom instruction to clinic (hands-on) instruction, where practical knowledge is applied to a large client base.

Graduates from this program receive a diploma and/or any certifications earned during the course of the program.

- Acquire knowledge of laws and rules regulating California's barbering establishments' practices.
- Acquire the knowledge of sanitation and sterilization as related to all phases of hair, skin.
- Acquire knowledge of general theory relative to barbering including anatomy, physiology, chemistry, and theory.
- Acquire business management techniques common to Barbering

Educational goals

Licensed Barber

Curriculum

The curriculum for students enrolled in the barber course shall consist of fifteen hundred (1500) clock hours of technical instruction and practical operations covering all practices constituting the art of barbering pursuant to Section 7316 of the Barbering and Cosmetology Act. For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operation shall mean the actual performance by the student of a complete service on another person or on a mannequin. The course of instruction in the practical phases of barbering required for a student enrolled in a 1,500-hour course shall cover not less than 1,300 hours including training in basic haircutting and in hairstyling of all textures of hair at the discretion of the school owner or instructor. The practical training shall include performance of the following minimum.

State Board Minimums

	Minimum Required Technical Instruction (Hours)	Minimum Practical Operations (Hours)

Hairstyling: The subject of Hairstyling shall include, but is not limited to, the following techniques and procedures: Hair analysis, shampooing, finger waving, pin curling, comb outs, straightening, waving, curling with hot combs and hot curling irons and blower styling.	65	240
--	-----------	------------

Permanent Waving and Chemical Straightening: The subject of Permanent Waving and Chemical Straightening shall Include, but is not limited to, the following techniques and procedures: Hair analysis, acid and alkaline permanent waving, chemical straightening including the use of sodium hydroxide and other base solutions.	40	105
Hair Coloring and Bleaching: The subject of Hair Coloring and Bleaching shall include, but is not limited to, the following techniques and procedures (also including, the use of semi-permanent, demi permanent and temporary colors): Hair analysis, predisposition and strand tests, safety precautions, formula mixing, tinting, bleaching, high and low lights, and the use of dye removers.	60	50
Hair Cutting: The subject of Hair Cutting shall include, but is not limited to, the following techniques and procedures: Use of scissors, razor (shaper), electrical clippers/trimmers, and thinning (tapering) shears for wet and dry cutting.	20	80
Shaving Preparation and Performance: The subject of Preparation and Performance shall include but is not limited to the following techniques and procedures: Preparing the client's hair for shaving, assessing the condition of the client's skin, performing shaving techniques, applying after-shave antiseptic following facial services, massaging the client's face, rolling cream massages.	100	40
Laws and Regulations: The subjects of Laws and Regulations shall include, but is not limited to, the following issues: The Barbering and Cosmetology Act and the Board's Rules and Regulations.	20	
Health and Safety Considerations: Health and Safety/hazardous substances including training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, bacteriology and preventing communicable diseases including HIV/AIDS and Hepatitis B.	45	
Disinfection and Sanitation: The subject of Disinfection and Sanitation shall include but is not limited to the following techniques and procedures: Disinfection and sanitation including proper procedures to protect the health and safety of the consumer as well as the technician, proper disinfection procedures for equipment used in establishments. Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.	20	

Anatomy and Physiology: The subjects of Anatomy and Physiology shall include but is not limited to the following issues: Human Anatomy, Human Physiology.	15	
---	-----------	--

Graduation requirements

When student has completed the required course hours, theory hours and practical operations in Cosmetology, Barbering, Cosmetician or Barber Crossover with a GPA of “C” or better he or she is awarded a Diploma certifying of his/her Graduation.

Licensing requirements

Applicant must be 17 years of age or older and have completed the 10th grade, A Barbering license will be granted by the State of California only after the student has successfully completed and graduated from the Barbering course as described above and passed the Board of Barbering/Cosmetology Licensing Exam with an overall average of 75%.

Level of occupation

-Barber

18

Courses Of Study

Barber Crossover

CIP #12.0401/12.0402

Occupational codes #39-5011/39.5012

Length in contents 200 Clock Hours

Length in Instructional 1.5 Months

Educational Goals

Licensed Barber

Curriculum

The curriculum for students enrolled in a barber crossover course for cosmetologists/barbers shall consist of a minimum of four hundred (200) clock hours of technical instruction and practical operations covering those barber practices that are not a part of the required training or practice of a cosmetologist/barber. For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation or examination; practical operation shall mean the actual performance by the student of a complete service on another person or on a mannequin. The training shall include sufficient training in the various aspects of barbering/cosmetology to prepare the student properly for the barber examination and to provide barber services in an establishment. Upon completion of the 400 hour course the school shall provide a completion notice to the student who completes the course and a proof of training document pursuant to Section 909. The 400-clock hour course shall include a minimum of 90 clock hours of technical instruction (lecture, demonstration, classroom participation and/or examination) and the following minimum specified practical operations:

Level of occupation

-Barber

State Board Minimums

	Minimum Required Technical Instruction (Hours)	Minimum Practical Operations (Hours)
200 Hours of Technical Instruction and Practical Training in Shaving		
Shaving Preparation and Performance: The subject of Preparation and Performance shall include but is not limited to the following techniques and procedures: Preparing the client's hair for shaving, assessing the condition of the client's skin, performing shaving techniques, applying after-shave antiseptic following facial services, massaging the client's face, rolling cream massages.	100	40

Graduation requirements

When student has completed the required course hours, theory hours and practical operations in Cosmetology, Barbering, Cosmetician or Barber Crossover with a GPA of "C" or better he or she is awarded a Diploma certifying of his/her Graduation.

19

Licensing requirements

Applicant must be 17 years of age or older and have completed the 10th grade, A Cosmetology/Barber license will be granted by the State of California only after the student has successfully completed and graduated from the Cosmetology course as described above and passed the licensing exam with an overall average of 75%

Courses Of Study

Cosmetician

CIP #12.0408

Occupational codes #39-5094

Length in contents 600 Clock Hours

Description

The cosmetician course is 600 clock hours and meets the requirements of the California Department of Licensing and Regulations. The average finish time for this course is 5 months for full time and 10 months for part time. Students will attend two phases for this program. Phase one is the initial training, phase two builds on the skills obtained in phase one and introduces advanced treatments while giving the student the opportunity to increase speed and become self-sufficient.

State Board Minimums

350 Hours of Technical Instruction and Practical Training in Facials

Manual, Electrical and Chemical Facials: The subject of manual, electrical and chemical facials shall include, but is not limited to the following techniques and procedures: Manual Facials including cleansing, scientific manipulations, packs, and masks. Electrical Facials include the use of electrical modalities, dermal lights and electrical apparatus, or facials and skin care purposes.	70	140
Preparation: The subject of Preparation shall include, but not be limited to the following issues: Client consultation, intake procedures, contraindications, professionalism, client record keeping, and pre and post-operative care, CPR/AED, salon and spa skills.	15	

200 Hours of Technical Instruction in Health and Safety

Laws and Regulations: The subjects of Laws and Regulations shall include, but is not limited to, the following issues: The Barbering and Cosmetology Act and the Board's Rules and Regulations.	10	
Health and Safety Considerations: Health and Safety/hazardous substances including training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, bacteriology and preventing communicable diseases including HIV/AIDS and Hepatitis B.	40	

20

Disinfection and Sanitation: The subject of Disinfection and Sanitation shall include but is not limited to the following techniques and procedures: Disinfection and sanitation including proper procedures to protect the health and safety of the consumer as well as the technician, proper disinfection procedures for equipment used in establishments. Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.	10	
Anatomy and Physiology: The subjects of Anatomy and Physiology shall include, but is not limited to the following issues: Human Anatomy, Human Physiology, Bacteriology, skin analysis and conditions	15	
50 Hours of Technical Instruction and Practical Training in Hair Removal and Make-up		
Eyebrow Beautification: The subject of Eyebrow Beautification shall include, but is not limited to, the following issues: Eyebrow shaping and hair removal techniques, hair analysis, waxing, tweezing, manual or electrical depilatories.	25	50

Make-up: The subject of Makeup shall include, but is not limited to, the following issues: skin analysis, basic and corrective application, application of false eyelashes.	20	40
---	-----------	-----------

Student Library and additional Learning Resources

CR'U INSTITUTE OF COSMETOLOGY AND BARBERING maintains a Student Library and has additional learning resources that are updated regularly. The library contains books, magazines, and periodicals related to Barbering, Cosmetology, and Esthetics. The library also contains DVD's + instructions on how to access Industry related Videos online. Students may check out material from the library by requesting the material from their instructor(s). Students are required to return obtained materials within 3 scheduled class days and in the same condition in which they received the materials.

Graduation requirements

When student has completed the required course hours, theory hours and practical operations in Cosmetology, Barbering, Cosmetician or Barber Crossover with a GPA of "C" or better he or she is awarded a Diploma certifying of his/her Graduation.

Licensing requirements

Applicant must be 17 years of age or older and have completed the 10th grade, A Cosmetician license will be granted by the State of California only after the student has successfully completed and graduated from the Cosmetology course as described above and passed the licensing exam with an overall average of 75%.

Level of occupation

- Skin Care Specialist
- Waxing Specialist

Tuition and Fees Policies

Institutional charges for tuition, registration and supplies are posted to the student tuition account on the basis of payment periods depending on program.

Supplies

21

Kits & Textbooks will be issued after the cancelation period unless other arrangements have been made. The kit contains the equipment and textbooks necessary for satisfactory completion of the course. Students are expected to maintain the kit by replacing lost or broken articles. The Institute is not responsible for a student's equipment, either lost or stolen.

Tuition and Fee Schedule

The total charges for a period of attendance and an estimated schedule of total charges for the entire educational program are as follows: for Cosmetology \$21,050.00, for Barber \$20,050.00 for Barber Crossover \$2,325.00 and for Cosmetician \$8,950.00.

Student Tuition Recovery Fund

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

1. 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 either by cash, guaranteed student loans, or personal loans, and 2. Your total charges are not paid by any third party payer such as an employer, government program or other payer unless you

have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party.

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.
3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.

Course Name	Cosmetology	Barber	Barber Crossover	Cosmetician
Tuition	\$ 19,000.00	\$ 18,000.00	\$ 1,375.00	\$ 7,500.00
Registration Fee	\$ 250.00	\$ 250.00	\$ 250.00	\$ 250.00
Supplies (Kit and Books) (non-refundable)	\$ 1,800.00	\$ 1,800.00	\$ 700.00	\$ 1,200.00
STRF (non-refundable)	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL	\$ 21,050.00	\$ 20,050.00	\$ 2,325.00	\$ 8,950.00
HOURLY RATE/PROGRAM	\$12.00/hr	\$11.25/hr	\$6.87/hr	\$12.50/hr

4. There was a material failure to comply with the Act or this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.

22

5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act.

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

Extra Instruction Charges/Overtime Charges

If a student reaches the expected graduation date stated on his/her contract and needs additional time to complete hours and/or operations, an overtime tuition charge will be assessed for the remaining number of hours to complete times the hourly rate of \$12.00 per hour for the Cosmetology Program, \$11.25 for the Barbering Program, \$12.50 for Cosmetician and \$6.87 for Barber/Cosmo Crossover.

Paying Overtime Charges is Prohibited with Title IV Funds

A school may not use Title IV funds to pay overtime charges for a student who fails to complete his or her academic program within the normal time frame. Section 472 of the HEA defines cost of attendance as the tuition and fees normally assessed a student carrying the academic workload required for all students in the same course of study.

Overtime charges are in addition to normal tuition and fees. Since these charges are not normally assessed, they may not be included in a student's cost of attendance for Title IV purposes. (See *Volume 3*, Chapter 2 for additional information.) Overtime charges are in addition to normal tuition and fees, and since they are not charges normally assessed, they may not be included in a student's cost of attendance for Title IV purposes. Therefore, Title IV funds may not be used to pay charges, even if a school obtains authorization from the student or parent to do so.

This restriction applies to both clock-hour and credit-hour programs. For example, some clock-hour programs assess "overtime charges" for students who do not complete the program within an established time frame. Some credit-hour programs also charge additional tuition or fees for each course a student takes, if the student fails to complete his/her program(s) within the time frame established. In both cases, such charges may not be counted in the Title IV COA and Title IV funds may not be used to pay for the additional charges.

Method of Payment

CR'U INSTITUTE OF COSMETOLOGY AND BARBERING accepts Cash, Credit Card, Personal Check, Money Order, and Cashiers Check, VA funding, and Financial Aid as method of payment. Students are expected to contribute from their own family resources toward the student's cost of attendance. Payment plans are available from CR'U INSTITUTE OF COSMETOLOGY AND BARBERING and/or, private lenders. Federal student financial aid is available to those that qualify to cover educational expenses. Financial aid may be in forms of grants (no repayment required) and student loans (must be repaid). It is the policy of this institution to request from the student whenever possible, to contribute toward their school charges by making monthly or weekly installments in accordance to their means. It is also our policy to discourage students from borrowing loan funds unless is necessary. All estimates of available funds from financial aid will be first used to cover institutional charges; if funds remain available, they will be disbursed directly to the student. For information on the aid programs, please contact the financial aid office. The entire educational expenses need to be included in planning the student's ability to meet those expenses. All school charges must be paid in full before graduation.

Students Right to Cancel Contract

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 day after enrollment (seven days from date when enrollment agreement was signed), whichever is later. The notice of cancellation shall be in writing and submitted directly to the Financial Aid Office, 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, a student's lack of attendance. The notice of cancellation shall be in writing and submitted directly to the Financial Aid Office, 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

23

necessarily limited to, a student's lack of attendance.

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.

A registration fee of \$ 250.00 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 determination. Calculations are based on possible hours.

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 by postmarked date, date delivered by hand, or by e-mail. 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.

Refund Policy

This refund policy applies to all students, all terminations for any reason by either party. 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

Course Cancellation

If a course is cancelled subsequent to a student's enrollment and before instruction in the course has begun, 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 and before instruction in the course has begun, 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 Rights and Responsibilities

- *You may cancel your contract for school, without any penalty or obligation on the 7th business day following your first class session as described in the Notice of Cancellation form that will be given to you at the first class you go to. Read the Notice of Cancellation form for an explanation of your cancellation rights and responsibilities. If you have lost your Notice of Cancellation form, ask the school for a sample copy.*
- *After the end of the cancellation period, you also have the right to stop school at any time and receive a refund for the part of the course not taken. Your refund rights are described in the contract. If you have lost your contract, ask the school for a description of the refund policy.*
- *If the school closes before you graduate, you may be entitled to a refund. Contact the Bureau for Private Postsecondary and Vocational Education at the address and phone number below for information.*
- *Any questions a student may have regarding this catalog 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.*
- *A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form, which can be obtained on the bureau's internet web site www.bppe.ca.gov.*

Website: www.bppe.ca.gov

E-mail: bppe@dca.ca.gov

Academic Transcripts

Academic transcripts are available to students at the completion of their course. In the event of a student withdrawal or transfer the student may request a copy of his/her academic transcript in writing.

School Rules and Regulations

25

These rules are designed to form excellent work habits and attendance, and to aid in completing your course as soon as possible so that you may become employed as a Barber and/or Licensed Cosmetologist. Violation of school rules may result in suspension or termination.

General School Rules

- Students must only clock in themselves and no one else. Any student caught clocking in another student is grounds for expulsion.
- In case of illness or emergency on any day, the student must call the school to report his/her absence before 9:00
- A.M. each morning of the absence.
- Students are required to be in class for roll call promptly (Day students by 9:07 A.M. and Night students 5:07 P.M.) in a clean prescribed uniform.

- No gum chewing is allowed in the Institute at any time.
- Smoking is allowed in assigned areas only OUTSIDE in the back of the building.
- No visitors are permitted in the classroom or student lounge area unless approved by the supervisor. • Business phones may not be used for personal calls. Students are not permitted to leave a client to answer the phone.
- Cell phones are not to be answered on the salon floor, if you need to answer a call step outside or go in the break-room. Ringers MUST either be on vibrate or silent; if a student is caught talking on their phone or texting while on the salon floor the phone will be confiscated for the rest of the day.
- No IPOD's, MP3s, or Earphone type players are allowed on the salon floor or in the classrooms at any time. • Rigid adherence to the rules of sanitation and disaffection and personal hygiene is required at all times. Students must keep workstations, clean and sanitary at all times. When leaving for the day the student's workstation must be clean and orderly and all equipment must be stored in a locked locker or cabinet.
- Refusal to take a client will result in the student being clocked out for the day, being sent home and receiving no credit hours for that day.
- No student may leave a patron while doing a perm or hair coloring service, except in an emergency and is excused by an instructor.
- Students are not allowed to give services or materials other than what is called for on the service ticket. Students violating this rule will be suspended.
- Students will pay in advance for supplies on personal services such as permanents, tints, bleaches, etc. Only products furnished by the Institute may be used unless otherwise approved by the supervisor. • Students are responsible for the return of Institute materials or equipment loaned to them. Students must not borrow equipment from each other. Each student is solely responsible for his/her personal belongings and materials.
- Students must not gather around the receptionist desk, congregate in the office, or visit with another student who is busy with a patron.
- All appointments must be made by the receptionist or the instructor in charge and no changes are to be made by students.
- Students have the privilege at all times to consult the management on personal problems. • The Institute positively reserves the right to suspend or expel a student who gossips, uses vulgar language, or causes discord.
- The Institute will not tolerate the use of alcohol or drugs at any time. No student will be admitted to class who is apparently under the influence of alcohol. No gambling or loitering allowed around the campus before or after school hours at any time.
- Students are to park only in the area designated by the Institute. The supervisor will show you the parking area and where to park during orientation class.
- Students must comply with all instructions, directories, orders, etc., given by personnel relative to school activities. No insubordination or profanity towards a staff member will be tolerated. Students must comply with the Institute policy and state rules and regulations.

26

- Notify the administrative office of any address or telephone changes.
- Upon termination of your course of study, you must remove all of your equipment, personal belongings within 7 business days. Items not removed or left behind will become the school's property.
- The students' tuition account including any overtime owed must be paid in full less any projected Title IV receivables prior to pre-applying for the licensing exam.

The school is not responsible for items un-attended or stolen.

Organizational Chart

Mr. Seth Caplan

Owner/ Director

Sang H Yoo/ Owner

Keehun Chris Kim/ Owner

Hyun Kyu Je/Owner

Ms. Mia Tipton
Financial Aid Director

Supranee Wanakitsamphan
*Admissions Representative/Career
Services*

EDUCATIONAL FACULTY

Ms. Norma De Coyazo
Licensed Cosmetologist Instructor
13 Years

Ms. Angie Rivas
Cosmetology Instructor
**Licensed Cosmetologist / Licensed Barber
Instructor 25 Years**

Ms. Kiara Sanchez
Licensed Barber Instructor
3 Years

Financial Aid—Consumer Information

In an effort to assist the student in making a more educated decision about enrolling, the institution provides the following disclosures on paper in the catalog on its website.

- California State Institutional Performance Fact Sheet (*refer to website*)
- Federal Disclosures
 - Right- to- know Act. How are our students doing? (*refer to website*)
 - Gainful Employment Disclosure (*refer to website*)
 - Crime statistics report and procedures – Clery Act
 - Constitution & Citizenship Day (Sept 17th)
 - Drug and alcohol abuse policy
 - FERPA
 - Textbook disclosure

- GED Classes availability
- Copyright protection policy
- Admissions disclosure
- Voting Information

Financial Aid Mechanism

Financial aid is a mechanism that reduces out-of-pocket costs that the student and/or parents must pay to obtain a specific postsecondary education. Financial aid includes grants and loans. Grants do not have to be repaid. *If a student obtains a loan for an educational program, the student has the responsibility to repay the loan.* Most of the loans can be arranged to require payment after a grace period of several months upon graduation, or upon the student's termination from the program or if a student's attendance falls below half time. Financial aid is awarded to students who have "need". Need is the difference between the amount of money that the family will be expected to contribute to meet student costs and the cost of education at this school.

Compliance Statement

The Federal Privacy Act of 1974 requires that students be notified that the disclosure of his/her social security number is mandatory. The social security number is used to verify students' identities, to process the awarding of funds, the collection of funds, and the tracing of individuals who have borrowed funds from federal, state or private programs.

The U.S. Department Of Education Title IV Student Financial Aid Programs

The college is approved for, and does participate in the following USDE Title IV programs intended to defray the costs of attending for those students eligible for financial aid considerations:

GRANT AID (This aid does not have to be repaid)

Federal PELL Grant Program (FPELL) \$5,550 maximum annual limit (Does not require repayment)

Federal Supplemental Educational Opportunity Grant Program (FSEOG)*(Does not require repayment)

WORK AID (This aid does not have to be repaid)

Federal Work Study*

LOANS TO STUDENT AND/OR PARENT. THESE LOANS ARE NOT DISCHARGED BY BANKRUPTCY

Direct Federal Stafford LOANS

Subsidized loans (Interest earned while in school and during grace period is covered by the USDE)**. Unsubsidized loans (Interest earned while in school and during grace period may be delayed until the repayment period and will be added to the loan balance).**

Parent loans (PLUS) (Interest due from parents as last disbursement on a loan is made)

Perkins loan program (Interest earned while in school and during grace period is covered by the USDE).

29

STUDENTS ARE ENCOURAGED TO KEEP THEIR LOAN DEBT AS LOW AS POSSIBLE. THESE LOANS ARE AGGRESSIVELY COLLECTED BY THE USDE AND ITS CONTRACTORS. INTEREST LIABILITY ON LATE PAYMENTS IS VERY EXPENSIVE. LACK OF PAYMENT IS A VERY DAMAGING TO CREDIT HISTORY AND FUTURE BORROWING POWER.

If a student obtains a loan for an educational program, the student has 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 funds.

(*)Funds are limited in nature; therefore awards are based on availability of funds at the school. ()Annual loan limits and based on educational levels within the course of enrollment.**

Loan levels are specifically designated to the course of study at this institution. For example, If the student attended two years at a community college, but it enrolls in a course that is one academic year long without any transfer hours, the correct student level will be 1 and not 3rd.loan level.

For more specific information on each program please refer to the student guides available at **Student Guide**

http://studentaid.ed.gov/students/publications/student_guide/index.html

Direct Loan Basics for Students

Direct Loan Basics for Parents PDF **Spanish version** PDF [3MB]

Student Eligibility Requirements

To be eligible for financial aid, a student must:

- Be admitted as a regular student;
- Be enrolled or accepted for enrollment in an eligible program;
- Be a citizen or an eligible non-citizen;
- Not owe a refund on a FPELL Grant or FSEOG at any school;
- Not be in default on a Perkins Loan or Stafford Loan/SLS/PLUS/Direct Loan at any school;
- Have financial need;
- Be making satisfactory progress (as defined by the school's policy) in the course of study;
- Be registered for selective service (if a male between the age of 18-25);
- Have signed a statement of educational purpose;
- Have signed a statement of updated information;
- Have a High School Diploma, (or its equivalent) or GED.
- Agree to use any federal student aid received solely for educational purposes.

Application for Financial Aid, Procedures and Forms

Financial aid applications for this institution consist of the following:

Free Application for Federal Student Aid (FAFSA) this form needs to be completed as instructed on the form.

Documentation to substantiate the data entered on the form may be required by the financial aid office. Forms and assistance in completing them are available at this school during school hours. In addition to the FAFSA, the institution requires a series of forms as they apply to the individual student aid program and to the student's individual family circumstances.

Federal Pell Grant Program: *Funds received under this program are not subject to repayment from the student.*

Deadline: FAFSA applications must be received by June 30 in the year on which the application is intended for. SAR or ISIR must be submitted to the financial aid office by September 29th, of the award year from which aid is requested from, or your last day of enrollment in 2021-2022, whichever comes first. A valid ISIR requires signatures of student, spouse and/or parents, when the ISIR has been corrected.

- **Renewal Process:** A FPELL Grant award is received for one award year (July 1 to June 30 of the following year) and **is not** automatically renewed for the next award year. Students must re-apply for the FPELL Grant and submit a copy of the **new** SAR or ISIR to the financial aid office for each award year.

30

- **Maximum Annual Award:** \$5,730.00.
- **Disbursement:** They are made based on per payment period via a check payable to the student or via a direct credit to the student's tuition account.

Federal Supplemental Educational Opportunity Grant (FSEOG) *Funds received under this program are not subject to repayment from the student.*

- **Deadline:** You may apply during the enrollment process, using the FAFSA form. The school will provide you a letter listing the amount and types of financial aid you will be awarded, including the FSEOG award.
- **Maximum Annual Award:** \$4,000
- **Disbursement:** Made based on per payment period via a check payable to the student or via a direct credit to the student's tuition account. Priority for FSEOG funds will be given to students eligible for Pell Grant. This institution has a year-round enrollment. Therefore, funds will be awarded in a manner that

funds would be available to students enrolling throughout the entire year. If SEOG funds are still available, a second priority will be given to Non-Pell recipient students with the lowest Expected Family contributions enrolled during the last three months.

Federal William D. Ford Direct Loan Program

Funds received from either of the loan programs are subjected to repayment from the student. Before a loan document is submitted to the USDE, students must be fully aware of the financial responsibilities under these loan programs, the rights that the student has under the individual loan program conditions, and the consequences of failing to meet the repayment obligations.

Federal Direct Subsidized Loan

Federal Direct Subsidized Loans are made directly to students from the U.S. Department of Education. Subsidized loans are need based. Students may borrow up to the amount of the student's cost of attendance less other expected financial assistance (not to exceed annual loan limits). The Federal Government pay interest subsidies while the student is enrolled or during periods of deferment. Student would pay a combined origination/guaranty fee of a variable percentage but not to exceed 3% rebated directly to the U.S. Department of Education. Students may receive both subsidized and Unsubsidized loans provided the combine amount borrowed does not exceed applicable loan limits and that the student's eligibility for a subsidized Federal Stafford Loan be determined prior to determining eligibility for the Unsubsidized loan. The law also stipulates that borrowers may apply for both subsidized and unsubsidized loans using a single application and that such borrowers must be given a single repayment schedule.

Maximum Annual Award

First level \$3,500, Second level \$4,500, Third level \$5,500 (Max aggregate \$23,000).

Federal Direct Stafford Unsubsidized Loan

These loans expand the ability of the U.S. Department of Education to make "Unsubsidized" Federal Stafford Loans to students. These loans carry many of the same terms and conditions associated with subsidized Federal Stafford Loans with the following two exceptions:

- Unsubsidized loans are not need based. Students may borrow up to the amount of the student's cost of attendance less other expected financial assistance (not to exceed annual loan limits).
- The Federal Government does not pay interest subsidies to the lender while the student is enrolled or during periods of deferment. Interest must be paid or capitalized, i.e., added to the principal.

Deadlines: *Applications need to be submitted at least 30 days before the end of the loan period for which the loan has been requested. The student is responsible in locating his or her own lender that participates in the FFEL Loan Program.*

Maximum Annual Award:

31

Dependent student: **with Parent** loan First level \$2,000, Second level \$2,000, Third level \$2,000 (Max aggregate \$8,000)
Dependent student **without Parent** loan or **independent** students: First level \$6,000, Second level \$6,000, Third level \$7,000 (Max aggregate \$14,000)

Disbursement: Checks are issued to the school and credited to the student's tuition account. It is the student's responsibility to submit all required forms and documentation to the financial aid office before disbursement. **For additional information, read the pamphlet "Direct loan Entrance Interview"**

Determining Need

The information you report on the FAFSA form when you apply for aid, is used in a formula established by U.S. Congress that calculated your Expected Family Contribution. **(CR'U INSTITUTE OF COSMETOLOGY AND BARBERING)** utilizes the Free Application for Federal Student Aid (FAFSA) for students applying for aid. This form will be processed by a contractor of the U.S. Department of Education at no cost to the student. The results will be provided in the form of an Electronic Student Aid Report with the calculation of the Expected Family Contribution.

Cost Of Attendance

This institution uses the annual budgets published by the **CALIFORNIA STUDENT AID COMMISSION**. The estimate amount it will cost a student to go to school during an academic year of approximately 9 months is stated below.

Elements included in the budget:	Tuition Application Fee Books and supplies	Actual Cost Actual Cost Actual Cost
Living cost allowance (monthly figures)	Student living with parents	Student Living off campus
Room and board	\$4,347	\$10,063
Transportation	\$1071	\$1,206
Personal/misc.	\$3,114	\$2,853

Award Concept, Selection of Recipients and Packaging Criteria

This institution does not receive enough Campus-Based funds to satisfy all the student financial needs. Therefore, the school emphasizes the **SELF-HELP CONCEPT** of student financial assistance.

The **SELF-HELP CONCEPT** is on a first-come, first-served basis when awarding eligible applicants. If the student does not wish to assume the combined debt of two or more loans, they may decline any loans offered by the school. **ALL LOANS MUST BE REPAYED.**

The **SELF-HELP CONCEPT** lists types of financial assistance in the following order:

- Family contributions
- Other resources
- Federal PELL Grant
- Self Help (Stafford and/or, PLUSLoans)

The school awards from the Federal Supplemental Educational Opportunity Grants in accordance with the following policy: The institutional participation in the Federal Educational Opportunity Grant is limited to the amount of funds given to the institution for an entire award year. (July 1 to June 30).

Due to the limited amount of funds available to the institution, it is literally impossible to award FSEOG to all students applying for aid.

Therefore, the institutional policy to select FSEOG recipients is as follows:

This institution has a continuing enrollment process in which students may start each Tuesday of each week or Wednesday when Tuesday is an observed Holiday. In order to ensure a fair distribution of funds through the entire award year, the institution will make SEOG awards using data from the year presiding the current year, by using student enrollment, EFC and Pell Grant data to determine how to distribute the SEOG funds available. As of July 1, 2011, the first

32

selection of SEOG recipients will be made from students with “exceptional need”. Students with “exceptional need” are defined by this institution as students that have an expected family contribution (EFC) of Zero (00000) that will otherwise be eligible for the FPELL Grant Program during the same award year. If enrollment figures change, and/or additional funds become available to the institution, a second selection will be made from those students ineligible for the FPELL Grant Program with the lowest expected family contribution that enrolled during the last quarter of the award year (March to June).

Both selections will be made from students, whose file has been completed, with no issues pending regarding the students’ eligibility for Federal Aid. Incomplete files will not be considered in the selection criteria due to possible lack of

documentation. Awards will be made as long as funds are available throughout the award year.

Definitions related to financial aid:

The following definitions correspond to some common terms used within the financial aid terminology:

ACADEMIC YEAR: A period of not less than 26/30 weeks of instructional time with a minimum of 900 clock hours/24 Semester credit hours/36 Quarter credit hours of instruction for a full time student. The midpoint of the academic year shall be a minimum of 13/15 weeks and at least 450 clock hours/12 semester credit hours/36 quarter credit hours. In effect, all students enrolled in courses with an academic year scheduled to be completed in less than 26/30 weeks, regardless of the number of clock hours/Semester credit hours/Quarter Credit Hours offered, would have aid eligibility reduced in proportion to the number of weeks and hours in the course of study in relation to the academic year. **CLOCK HOUR:** A period of 50 to 60 minutes of supervised instruction during a 60 minute time period. **COST OF ATTENDANCE:** Institutional charges for tuition, fee, books and supplies in addition to an estimated cost to the student for living allowances as room, board, transportation and personal combined compose the cost of attendance for an academic year or less as the cost of attendance or educational budget.

CREDIT BALANCE: A credit balance occurs when tuition payments using Title IV funds have been received by the institution in excess of the amount of charges assessed to the student. Credit balances are paid within 14 business days from the day the credit balance was generated. Students must be responsible for budgeting their own funds and for securing that the funds are used for education related expenses.

DEPENDENT STUDENT: She/he is an individual that does not meet the independent student criteria. This student is required to submit with his/her application, student and parents' income and assets data.

DEPENDENT: She/he is an individual other than the spouse that has been supported and will continue to be supported (50% or more of that individual personal expenses) by the student and/or spouse. If that individual is and will continue to be supported by the student parent(s), that individual would be a dependent of the parent(s) NOT a dependent of the student. **EXPECTED FAMILY CONTRIBUTION (EFC):** Is the application of the U.S. Congressional formula to the student's family income and assets entered in the FAFSA and used as the calculated amount that a family is expected to contribute to offset the student cost of attendance

FINANCIAL AID ELIGIBILITY CITIZEN/ELIGIBLE NON-CITIZEN: You must be one of the following to receive federal student aid:

- U.S. Citizen
- U.S. National
- U.S. permanent resident who has an I-551 or I-551C (Alien Registration receipt card).
- Arrival Departure Record (I-94) from the Department of Homeland Security showing one of the following designations:
 - Refugee
 - Asylum Granted
 - Parole for a minimum of one year that has not expired
 - T-Visa holder (T-1, T-2,T-3etc)
 - Cuban-Haitian entrant

33

- Holder of a valid certification or eligibility letters from the Department of Human Services showing a designation of "Victim of Human Trafficking"

IF YOU ARE IN THE U.S. UNDER ONE OF THE FOLLOWING CONDITIONS, YOU ARE NOT ELIGIBLE FOR FEDERAL

AID: • F1 or F2 student visa

- J1 or J2 exchange visitor visa only
- G series visa (pertaining to international organizations)

INDEPENDENT STUDENT: An individual who meets one of the following criteria:

- Were you born before January 1,1995?
- As of today, are you married? (Separated but not divorced)
- As of July 1, 2021 will you be graduate or professional student?

- Is currently serving on active duty in the U.S. Armed Forces for the purposes other than training? •
- Are you a veteran of the U.S. Armed Forces?
 - Do have children who will receive more than half of their support from you between July 1, 2021 and June 30, 2022?
 - Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2021?
 - At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
 - As determined by a court in your state are you or were you an emancipated minor?
 - As determined by a court in your state of legal residence, are you or were you in legal guardianship? •
- At any time on or after July 1, 2021, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2021, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
 - At any time on or after July 1, 2021, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

PARENT(S): For the purposes of the financial aid programs, “a parent” is the mother and/or father or adoptive parents, stepparent, or legal guardian - not foster parents.

PAYMENT PERIOD: 450 clock hours and 13 weeks for courses of 900 hours and 26 instructional weeks or more. It is the mid-point of the program for courses of less than 900 hours and 26 weeks.

NEED: Financial need is the amount left over after subtracting the expected family contribution from your cost of attendance. **WITHDRAWALS:** Students are officially withdrawn on date of notification, date terminated by the institution, date of three consecutive weeks of absences or date when the student failed to return from an approved leave of absence.

RECOVERIES: Recoveries resulting from unearned Title IV funds, are due from the student and must be paid in accordance to the terms stated in the promissory note of the student loans. If funds from the grants programs still due from the student, those funds are payable at the rate of 50%. Grant funds due from the student must be repaid within 45 days from the student's withdrawal date. Students may make repayment arrangements with the U.S. Department of Education within the 45 days and present proof of such arrangements to the institution. If no repayment is received nor arrangements are presented, the institution will refer the debt to the U.S. Department of Education. The student will no longer be eligible for aid until informed by the U.S. Department of Education.

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 of \$ 250.00 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.

Verification Process These procedures apply to the 2021-2022 school year. ***Expect new wording for the 2022-2023 Award Year.*** Federal regulations 34 C.F.R. Part 668, Subpart E, dated March 14, 1986 April 29, 1994, November 29, 1994 - executing legislation 20 U.S.C. 1094 governing the title IV programs require schools to be sure of certain applicant-reported data.

- *These regulations require schools to develop written policies and procedures for verification. The school is required to make these policies available to all applicants for financial aid, as well as prospective students upon request. This procedure is part of the Admissions and Counseling process.*
- *To follow the regulations and achieve consistency governing this process, the following verification policies apply to all applicants for Title IV programs.*
- *Under the regulations, the school will not disburse FPELL or Campus-Based aid, nor certify Stafford/PLUS loan applications, until completion of verification process.*

WHO MUST BE VERIFIED: The policy of this school shall be to verify those students selected by the need analysis (ISIR) system for verification.

VERIFICATION EXCLUSIONS: Applicants excluded from verification include:

- Death – Applicant dies during the award year or before the deadline for completing the verification • Incarceration – Applicant is incarcerated at the time the verification is to be performed
- Certain immigration status – Applicant arrived in the U.S. during calendar years 2009 and 2010 • Certain spouse/parent status: - Spouse or parent information is not required to be verified if the spouse or the parent is deceased, or physically incapacitated, or residing in a country other than the United States and cannot be contacted by normal means, or can't be located because the address is unknown and cannot be obtained by the applicant
- Completed verification – If the student completed the verification at another institution prior to transferring to this school if all the following documents are provided from that school:
 - Letter stating that the verification process was completed
 - Copy of the application data that was verified, and
 - If the student was awarded a PELL Grant, a copy of the signed SAR/ISIR
 - A completed Financial Aid transcript
- Pacific Island residency status – Legal residents of the Trust Territory of the Pacific Islands, Guam, Samoa, and the Commonwealth of the Northern Mariana Islands. To qualify for this exclusion the parents of a dependent student must also be legal residents of one of these territories. Citizens of the Republic of the Marshall Islands, the Federated States of Micronesia or the Republic of Palau. To qualify for this exclusion the parents of a dependent student must also be citizens of one of these territories. To document the basis for this exclusion, the

35

applicable permanent mailing address

- No funds dispersed – The applicant will not receive federal aid funds

REQUIRED VERIFICATION ITEMS: Examine the data items listed in 34 C.F.R. 668.56. Different data items apply to different applicants depending upon student dependency status and the Title IV programs used. Data items include:

- Total number of persons in the household.

- The number of members of household enrolled at least half-time students in postsecondary educational institutions.
- Adjusted gross income (AGI) or adjusted gross family income (AGFI) for the base year (2014).
- U.S. income tax paid for the base year (2014).
- Certain untaxed income and benefits for the base year if certain conditions would apply include:
 - Social Security benefits.
 - Child support.
 - Untaxed payments to IRA or Keogh
 - Foreign income
 - Earned income credit
 - Interest on tax free bonds

The school shall resolve inconsistent application information for all applicants, in agreement with requirements of 34 C.F.R. Part 688.16(f).

APPLICANT RESPONSIBILITIES: To be eligible to receive Title IV funds, we require applicants to provide requested information during the time period(s) specified in these policies. Applicants must certify that the following data items are correct as listed on the original application; or, if not correct, must update the data items, as of the date of verification:

- * ***Number of family members in the household***
- * ***Number of family members in the household now enrolled as at least half-time students on postsecondary institutions.***
- * ***Change in dependency status.***

Federal PELL Grant applicants whose dependency status changes during the Award Year must file a correction application. This process does not apply if the change occurs due to marriage.

Campus-based applicants whose dependency status changes during the Award Year must have their FC re-calculated. This process does not apply if the change occurs due to marriage.

The applicant must repay any over award, or any award, discovered during verification, for which he/she was not eligible.

CONSEQUENCES OF FAILURE TO PROVIDE DOCUMENTING WITHIN THE SPECIFIED TIME PERIOD(S): If the student cannot provide all required documentation, the school cannot complete the verification process within 60 days from the date of the request. The school must then advise applicants that they are not eligible for financial aid funds. The school then gives the applicants the following options:

- The student may continue training on a cash payment basis.
- The student may withdraw and re-enroll at no additional charge. There will be no loss of credit earned, when the student provides all proof, and verification is complete.
- The applicant must repay any over award or any award for which he/she was not eligible, discovered during verification.

INTERIM DISBURSEMENTS: The school may not make any interim disbursements. The student must complete verification before disbursement of any Title IV funds

TOLERANCES: If there are non-dollar errors and if the errors in dollar items total less the \$400, there is no requirement

to recalculate the students EFC

NOTIFICATION OF RESULTS OF VERIFICATION: The school shall notify the applicant of the results of the verification process within 30 days of the student's submission.

REFERRAL PROCEDURE: The school shall forward to the Secretary of Education, referral of fraud cases

FEDERAL DISCLOSURES:

CONSTITUTION DAY AND CITIZENSHIP DAY (OBSERVED September 17)

On September 17 of each year CRU INSTITUTE OF COSMETOLOGY AND BARBERING will hold a day dedicated to the Constitution of the United States. At least three months before holding this event we will actively request suggestion from both our current student body and staff on how they feel that we could best commemorate the September 17, 1787 signing of the Constitution

OCCUPATIONAL OUTLOOK

www.onetonline.org

You can access this website in order to obtain information on employment positions determined to be within the field for which you will be receiving education and training.

GED TRAINING

If you do not already hold a high school diploma of G.E.D. certificate and have been admitted into our program of study under the institution's ability to benefit procedures, Cru' Institute of Cosmetology and Barbering wants you to know and encourages you to receive additional lifelong benefits from successfully completing the G.E.D. training and taking the GED exam.

Special preparation for the G.E.D. is available locally through any of the local schools/ and or groups listed below

- **Anaheim Center**

1830 W. Romneya Drive
(714) 808-4582

- **Cypress College Lab**

Room CE-1 9200 Valley St.
Cypress, CA 90630
(714) 484-7438

COPYRIGHT PROTECTION POLICY

Cru Institute of Cosmetology and Barbering prohibits copyright infringement. The school will take disciplinary action against any student who distributes unauthorized copyrighted materials including peer-to-peer file sharing and the prohibited use of the institution's information technology system for those activities. Any student involved in such an act will be reported to the proper authorities.

VACCINATION POLICY

Cru Institute of Cosmetology and Barbering does not have a policy on vaccination at this time. California does not require licensees to have had any types of vaccinations.

STUDENT SERVICES

Cru Institute of Cosmetology and Barbering provides various student services depending on students' needs. Please visit one of the following offices to assist you in meeting your needs:

- Financial Aid
- Admissions
- Placement

- Registrar

VOTER REGISTRATION

Please refer the following website for Voter Registration information.

http://www.sos.ca.gov/elections/elections_vr.htm

**CR'U INSTITUTE OF COSMETOLOGY AND BARBERING
FERPA**

11889 Valley View Street Ste. C , GARDEN GROVE, CA, 92845

Student Name:

A student must sign a new form each time giving authorization to any request made by a third party.

I understand that I have the right to gain access to my records according to the school's Access to Files Policy. I also understand that I have a right to authorize certain individuals/organizations to gain access to certain information in my student files.

If I am a dependent student, I am not authorized to review the financial records provided by my parents. If I am a dependent student and 18 years of age or older, my parent(s) do not automatically have authorization to review or discuss with school officials any and all information related to my schooling.

, hereby authorize

, to have access to the following information:

Student Signature Date

Institutional official's Signature Date

Name and Title

All information in the student files would be available to any governing state agency, accrediting agency and federal agency during the process of reviewing the school's normal approvals, accreditations, eligibilities, and other matters conducted by those agencies without the specific consent of the student and/or parents.

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.

Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.

Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

School officials with legitimate educational interest; Accrediting organizations;

Other schools to which a student is transferring; To comply with a judicial order or lawfully issued subpoena; Specified officials for audit or evaluation purposes; Appropriate officials in cases of health and safety emergencies; and

Appropriate parties in connection with financial aid to a student;

Organizations conducting certain studies for or on behalf of

the school;
State and local authorities, within a juvenile justice system,
pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

For additional information, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800-437-0833. Or you may contact us at the following address: Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue, SW Washington, D.C. 20202-8520

Exception to FERPA's General Consent Requirement

Documenting the disclosure of information

The record of the request and disclosure must identify the parties who requested the information and their legitimate interest in the information.

This record must be maintained in the student’s file as long as the educational records themselves are kept.

For instance, if Department officials request student records in the course of a program review, the school must document in each student’s file that the student’s records were disclosed to representatives of the Department.

The easiest way for the school to do this is to photocopy a statement to this effect **and include it in each student’s file**. A

statement such as the following would be appropriate for a review of the FSA programs conducted by a Department regional office.

These financial aid records were disclosed to representatives of the U.S. Department of Education, School Participation Team, Region_, on_(Mo/Day/Year) to determine compliance with financial aid requirements, under 34 CFR Part 99.31(a)(4).

When re-disclosure is anticipated, the additional parties to whom the information will be disclosed must be included in the record of the original disclosure. For instance, to continue the example for an FSA program review, the following statement might be added:

The School Eligibility Channel may make further disclosures of this information to the Department’s Office of Inspector General, and to the U.S. Department of Justice, under 34 CFR 99.33(b). Schools should check with the program review staff to find out if any re-disclosure is anticipated.

Data released to other non consent applicable agency, must also be documented:Each request/release must be documented individually

Date released

Agency

Purpose

Institutional Official:

Name

Title

Signature

Date