


PALOMAR INSTITUTE OF COSMETOLOGY

A decorative flourish in a dark red color, starting with a large scroll at the top right and ending in a wavy line at the bottom right.

355 Via Vera Cruz # 3
San Marcos, CA 92078
(760) 744-7900
www.pic.edu

July 1, 2021 - June 30, 2022 Catalog

Accredited by: The National Accrediting Commission
of Career Arts and Sciences

Updated: 7/16/2021

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ERRATA AND UPDATES FOR 2021-2022 CATALOG

1. 7/16/2021 - Page 10 – Disability policy was updated to include steps for requesting accommodations

APPROVAL DISCLOSURE STATEMENT

Palomar Institute of Cosmetology, 355 Via Vera Cruz #3, San Marcos, CA 92078, is a private institution that is approved to operate by the California Bureau for Private Postsecondary Education. Approval to operate means the institution is compliant with the minimum standards contained in the California Private Postsecondary Education Act of 2009 (as amended) and Division 7.5 of Title 5 of the California Code of Regulations.

Approved programs:

Cosmetology	1,600 clock hours
Esthetics	600 clock hours
Manicuring	400 clock hours

Instruction is in residence with facility occupancy level accommodating 145 students at any time. California statute requires that a student, who successfully completes a course of study, be awarded an appropriate diploma or certificate verifying the fact.

Prospective students are encouraged to visit the physical facilities of the Institution and to discuss personal educational and occupational plans with Institution personnel prior to enrolling or signing enrollment agreements. This Institution currently does have available sponsored programs, government or otherwise, to provide grants or to pay for portions of tuition and fees. This Institution participates in financial aid programs such as: the Federal Pell Grant, and Federal Direct Loan Programs.

The following state boards, bureaus, departments or agencies which set minimum standards for your program of studies in accordance with Education Code Section 94316.22 are:

**National Accrediting
Commission of Career Arts and
Sciences**
3015 Colvin Street
Alexandria, VA 22314
703-600-7600
www.naccas.org

**Board of Barbering and
Cosmetology**
2420 Del Paso Road
Suite 100
Sacramento, CA 95834
800-952-5210 Toll-Free
www.barbercosmo.ca.gov

**Bureau for Private Postsecondary
Education**
1747 North Market Blvd
Suite 225
Sacramento, CA 95834
(888) 370-7589 Toll-Free
www.bppe.ca.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.

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 1747 North Market Blvd., Suite 225, Sacramento, CA 95834, 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.

Palomar Institute of Cosmetology has never operated as a debtor in possession, never filed for bankruptcy petition, or had a petition of 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. 1101 et seq.)

HISTORY

Palomar Institute of Cosmetology is located at 355 Via Vera Cruz #3, San Marcos, California 92078. The Institution was established at this location in 1985 and is designed with an atmosphere for learning the profession of beauty and cosmetology. With approximately 10,000 square feet of classrooms, offices and clinic space, the Institution includes: Freshman classroom, Theory classroom, reception area, Student Master Stylist Suite, Clinic Areas, Student Resource Center, storage rooms, shampoo stations, student lounge, Manicure area, dispensary, Instructors' Office, and the Administrative Office. In order to maintain a quiet spa like atmosphere, the Esthetics classes are separated from the Cosmetology clinic floor in the adjacent suite by a solid brick wall. Although the entire school is located in the same building, these classrooms are considered a secondary facility. The Esthetics department includes a Clinic area, Freshman Classroom, and a dispensary.

Palomar Institute of Cosmetology was initially accredited by the National Accrediting Commission of Career Arts & Sciences (NACCAS) in 1985. The National Accrediting Commission of Career Arts and Sciences is recognized by the United States Department of Education as a national accrediting agency for postsecondary schools and departments of cosmetology arts and sciences, and massage therapy. Any student or prospective student wishing to obtain more information regarding the accreditation of this institution may visit the NACCAS website at <http://naccas.org/naccas/accredited-school-search>.

INSTRUCTIONAL AIDS

We are pleased to offer the following tools for instruction: 7 large flat screen TVs, computers with internet access, visual aids, charts, multiple dry erase boards, mannequins for student practice, and books and equipment as required by the California Board of Barbering and Cosmetology.

APPROVALS

- *National Accrediting Commission of Career Arts & Sciences*
- *Bureau for Private Postsecondary Education*
- *California Board of Barbering and Cosmetology*
- *U.S. Department of Veteran Affairs*

MEMBERSHIPS

- *American Association of Cosmetology Schools*
- *San Marcos Chamber of Commerce*
- *Association of Skin Care Professionals*
- *Professional Beauty Association*

PURPOSE STATEMENT

Cosmetology is described as being an art and science. As an art, the stylist expresses their human creative skill and imagination to produce work to be appreciated primarily for beauty. As a science, the stylist uses a systematically organized body of knowledge to produce the desired results. Palomar Institute of Cosmetology's purpose is to train students to become skilled professionals in a growing industry where they can be creative, passionate, and successful by developing their skills of art and science. The beauty industry offers many opportunities for those who choose to pursue a fulfilling career in the field of cosmetology.

MISSION STATEMENT

Our mission is to provide up-to-date, quality training to all students enrolled at Palomar Institute of Cosmetology. We are committed to preparing students for licensure as well as successful careers in the exciting beauty industry.

EDUCATIONAL GOALS AND OBJECTIVES

The objective of Palomar Institute of Cosmetology is to offer training that prepares each student to acquire the knowledge and skills necessary to pass the California State Board Exams and be successful in the beauty industry. Our Institution is committed to achieving the following goals:

PRESENT QUALITY EDUCATION - Our goal is to create a learning environment that caters to the different learning types in order to improve retention and improve academic and practical grades.

PROMOTE A POSITIVE CULTURE - Our goal is to create a positive culture and environment where student outcomes improve by making school fun and motivating.

PROVIDE A QUALITY ENVIRONMENT - Our goal is to provide students with the tools, environment and educators to be able to thrive in their education.

PREPARE STUDENTS FOR EMPLOYMENT - Our goal is to prepare students with the updated training, information and inspiration to become successful in the beauty industry.

In order to achieve the goals and objectives the institution provides a comprehensive curriculum, maintains a qualified teaching staff and conducts its business in an ethical and educational atmosphere.

ADMINISTRATIVE STAFF AND FINANCIAL AID STAFF

NAME	TITLE	EXPERIENCE
Raymond Stainback	President/CEO and Owner	Ray has 30 years of experience in financial aid and managing schools including. He is certified as Director by the Bureau for Private Postsecondary Education. He has completed the Fundamentals of Federal Student Aid Administration training workshop. He attends workshops for financial aid training, the Bureau for Private Postsecondary Education, American Association of Cosmetology Schools, and with the National Accrediting Commission of Career Arts & Sciences (NACCAS).
Melanie Sas	Financial Aid Director and Accountant	Melanie has 15+ years of experience and has an Associate Degree in Applied Science – Accounting from Brookhaven College – Texas. She attends workshops for financial aid training, the Bureau for Private Postsecondary Education, American Association of Cosmetology Schools and various loan servicers. She has completed the Fundamentals of Federal Student Aid Administration training workshop.
Blanca Wright	Financial Aid Officer and Office Manager	Blanca has 20+ years of experience and studied Business Administration at Pan America University, TX and MiraCosta College, CA. She attends workshops for financial aid training, American Association of Cosmetology Schools and various loan servicers. She has completed H&R Block Income Tax Course.
Megan Carter	Financial Aid Officer and Accounting Assistant	Megan has 7+ years of experience and has an Associate Degree in Nursing from MiraCosta College, CA. She has completed Federal Student Aid Coach Online training by the Department of Education as well as from various loan servicers.
Stephanie Simples	Admissions Advisor	Stephanie is a military veteran with a master’s degree and has 3+ years of experience in admissions.
Talitha Russell	Compliance Coordinator/ Title IX Coordinator	Talitha has 18+ years of experience and is also a licensed Cosmetologist. She attends workshops with the Bureau for Private Postsecondary Education, American Association of Cosmetology Schools and with the National Accrediting Commission of Career Arts & Sciences (NACCAS).
Lydia Camacho	Front Desk Coordinator	Lydia has 15+ years of experience.
Amanda Johnson	Registrar	Amanda has a master’s degree and six years of experience in admissions as well as experience working in a salon.

FACULTY

All instructors are licensed by the California Board of Barbering & Cosmetology. Additionally, each instructor has a minimum of three years of experience in the field of Cosmetology and/or Esthetics. Instructors are required to complete a minimum of 12 hours of continuing education annually.
 *American Board Certified Haircolorist (ABCH)

NAME	TITLE	PROGRAM	LICENSE	INDUSTRY EXPERIENCE
Lisa Powell*	School Director	All Programs	Cosmetology	35+ years
Barbara Brown*	Evening Supervisor	Cosmetology	Cosmetology	17+ years
Breanna Rhoads	Instructor	Cosmetology	Cosmetology	10+ years
Lisa Marie McEwen	Instructor	Cosmetology	Cosmetology	14+ years
Merlany Lopez	Instructor	Cosmetology	Cosmetology	10+ years
Julie Buchanan	Instructor	Cosmetology	Cosmetology	35+ years
Alexus Anderson	Instructor	Cosmetology	Cosmetology	4+ years
Tiffany Streicher	Lead Esthetics Instructor	Esthetics	Esthetician	15+ years
Courtney Bruno	Instructor	Esthetics	Esthetician	10+ years
Kelley Lefebvre	Instructor	Esthetics	Esthetician	15+ years
Lauren Paley	Instructor	Esthetics	Esthetician	17+ years
Breanna Kennedy	Instructor	Esthetics	Esthetician	7+ years
Milly Zubiria	Instructor	Manicuring	Manicurist	4+ years

ADMISSION POLICIES

ADMISSION REQUIREMENTS

The Institution admits a regular student and requires that each student enrolling in the Cosmetology, Esthetics or Manicuring Program must:

1. Complete Prospective Student Questionnaire
2. Complete Student Personal Contact Form
3. Must be 17 years of age before the contracted graduation date
4. Provide a valid, unexpired driver's license or identification card, containing the photograph of the person to whom it was issued, issued by any state, federal, or other government entity.
5. Provide a valid Social Security card or Individual Taxpayer Identification Number card (ITIN)¹
6. Provide proof of completion of secondary education such as a high school diploma, a GED certificate or passage of the California high school proficiency exam that the state recognizes as the equivalent of a high school diploma, a transcript showing high school completion, or a certificate of attainment, an academic transcript of a student who has successfully completed at least a two-year program that is acceptable for full credit towards a bachelor's degree or *one* of the following for home-school completion, as applicable:
 - a) A copy of a secondary school completion credential for homeschool (other than a high school diploma or its recognized equivalent) if state law requires homeschooled students to obtain that credential.
 - b) A transcript or the equivalent, signed by the parent or guardian of a homeschooled student that lists the secondary school courses the student completed and documents the successful completion of a secondary school education in a homeschool setting.

NOTE: The institution will determine whether the copy of a high school Diploma or transcript is questionable or truly legitimate. If the verification process raises any questions about the diploma presented it will not be accepted as proof of a high school diploma. The prospect can then appeal the results of that finding to school administration and must provide new information that would show that the diploma provided does in fact meet the standards for high school graduation in the state the prospect was living in at the time it was issued. If the prospect still wishes to attend the institution, he/she might attend GED test preparation at the following locations:

- To attend GED test preparation classes, prospective students should submit an application for admission online at <http://www.miracosta.edu/ahsdp> prior to attending a registration session. Classes are held at MiraCosta College Community Learning Center (CLC), located at 1831 Mission Avenue, Oceanside, CA 92058. For more information call (760) 795-8710.
- The North County Educational Opportunity Center (NCEOC) program is sponsored by Palomar College and funded by the U.S. Department of Education. **Free** assistance is available to individuals who meet the program criteria. Palomar College NCEOC main campus is located at 1140 West Mission Rd. San Marcos, CA 92069, Room ST-26; (760) 744-1150 ext. 2434; (760) 761-3552.

¹ A student must have an SSN to apply for federal student aid

- Palomar College Escondido Center is located at 1951 East Valley Pkwy, Escondido, CA 9202, on the corner of East Valley Pkwy and Midway, Room-6;(760) 744-1150 ext. 8110; (760) 432-8407 (FAX).
7. Successfully complete the pre-enrollment process and demonstrate the ability to be trained and be proficient in English. The ability to be trained is determined based on personal interview(s) and appropriate entrance examination. The institution administers the Wonderlic Scholastic Level Exam to all prospective students. A minimum passing score of 15 is required for all applicants to be eligible for enrollment. If applicant does not pass on 1st attempt, they would need to wait 1 week to retest. If they do not pass on the 2nd attempt, they would need to wait 1 month to retest. If they do not pass the test on the 3rd attempt, they would need to take applicable remedial classes at a local community college (Palomar College/Mira Costa College), on the subject(s) they feel they need help with. Upon completion of the remedial class(es), the applicant will need to meet with the President/CEO or his designee with proof of class completion to verify eligibility to retest.
 8. Students who are eligible to receive military benefits should visit the Department of Veterans Affairs at <http://www.benefits.va.gov/benefits> and obtain the authorization document for enrollment.

RE-ENTRY

Students previously withdrawn, who wish to re-enroll must first submit a written request for re-enrollment. They must then meet with the President/CEO and/or his designee to discuss the possibility of reenrolling. It is only with the approval of the President/CEO and/or his designee that a student will be allowed to re-enroll. Based on the students' prior academic history and the length of time that has elapsed since withdrawal, the President/CEO and/or his designee will determine if the student will be accepted for re-enrollment. Students who re-enter will re-enter under the same Satisfactory Academic Progress status as at the time they left. If a student has been out of school for more than 60 months, the student may be required to retake the full program over.

ABILITY-TO-BENEFIT

Effective January 1st, 2012, the institution no longer enrolls Ability-to-Benefit students.

INSTRUCTIONAL LANGUAGE

The institution does not provide any English as a Second Language (ESL) instruction and service. All programs will be taught in English. The English language proficiency of the student should be at the level of a U.S High School level, as evidenced by the required high school diploma or the equivalent.

INTERNATIONAL STUDENTS

Verification of a foreign student's high school documentation must be conducted by an outside agency that is qualified to translate documents into English and confirm academic equivalence to a U.S. high school diploma. The institution does not admit international M-1 students. No visa services are provided.

TRANSFER POLICY

Students desiring to obtain transfer credit must provide an Official Proof of Training Document from a licensed California School of Cosmetology. According to the California Board of Barbering and Cosmetology, for students who change from one program of instruction to another, the board shall grant credit for training obtained in one course that is identical to training required in another course. The board will only grant transfer hours from one program of instruction to a different program of instruction for students who are either licensed or have completed all the required hours in a course. Acceptance of transfer hours is at the complete discretion of the President/CEO.

Transfer hours from another institution that are accepted toward the student's educational program are counted as both attempted and completed hours for the purpose of determining when the allowable maximum time-frame has been exhausted. Satisfactory Academic Progress evaluation periods are based on actual contracted hours at the institution.

NOTE: The Institution *does not* accept transfer hours in excess of 900 hours for the Cosmetology program and 300 hours for the Esthetics program. The Institution does not accept hours for the Manicuring program. An outgoing student will receive an Official Proof of Training Document crediting hours completed. All prospective transfer students must meet with the President/CEO or his designee for admissions approval and determination of the total number of transfer hours that will be accepted.

FEE ADJUSTMENT FOR TRANSFER STUDENTS - The Institution may adjust the tuition fee schedule for transfer students on a case-by-case basis. For example, if the Institution accepts 900 hours from the Cosmetology program at another institution and the student provides an Official Proof of Training Document from a licensed California School of Cosmetology, the student would be obligated to pay for the remaining 700 hours of the Cosmetology program, plus applicable fees, books and supplies at Palomar Institute of Cosmetology in order to complete his or her training.

CREDIT EVALUATION - Institution Officials and California Board of Barbering and Cosmetology will grant appropriate credit for prior training or experience upon review and verification. The institution will maintain a written record of the previous education and training of veterans and eligible persons. The record will clearly indicate that credit has been granted, if appropriate, and the student will be notified accordingly.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at Palomar Institute of Cosmetology is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the diploma you earn in the Cosmetology, Esthetics, or Manicuring program is also at the complete discretion of the institution to which you may seek to transfer. If the credits or diploma 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 Palomar Institute of Cosmetology to determine if your credits or diploma will transfer.

The institution has **not** entered into an articulation or transfer agreement with any other college or university.

QUALIFICATIONS FOR EXAMINATION AND LICENSURE REQUIREMENTS

The Board of Barbering and Cosmetology shall admit to examination for licensure any person who has made application to the board in proper form, paid the fee required by this chapter, and is qualified as follows:

- Be at least 17 years of age
- Has completed the 10th grade in a public school or its equivalency
- Has committed no acts or crimes constituting grounds for denial of licensure under Section 480 of the Business and Professions Code, and
- Has completed the following hours in a Board Approved School in:
 - Cosmetologist – 1600 hours
 - Esthetician – 600 hours
 - Manicurist – 400 hours
- Present a valid, unexpired driver's license or identification card, containing the photograph of the person to whom it was issued, issued by any state, federal, or other government entity.
- Have a valid Social Security² number or Individual Taxpayer Identification Number (ITIN) before taking an examination with the California Board of Barbering and Cosmetology.

Visit http://www.barbercosmo.ca.gov/laws_regs/index.shtml for more information about application for examination.

EQUAL OPPORTUNITY POLICY AND NON-DISCRIMINATION POLICY

Palomar Institute of Cosmetology is committed to providing equal education and employment opportunities to all persons and does not discriminate on the basis of sex, race, age, color, national or ethnic origin, religion, marital or parental status, physical or mental disability, sexual orientation, gender identity and expression, group identification or veteran status or on any other basis prohibited by federal or state law.

Palomar Institute of Cosmetology does not discriminate on the basis of sex in its education programs or activities and is committed to ensuring an educational environment free of sexual harassment, including sexual violence, and to full compliance with Title IX of the Education Amendments Act of 1972 and other federal and state laws governing such conduct. The following individual has been designated as the Title IX Coordinator by the Institution to handle inquiries regarding Palomar Institute of Cosmetology's Title IX policies, including receiving and responding to information about any incident of sex discrimination: Talitha Russell. The Title IX Coordinator may be contacted at 760-744-7900 ext. 114 or send email to TitleIXCoordinator@pic.edu.

² The California Board of Barbering and Cosmetology is now authorized to accept applications for licenses containing an Individual Taxpayer Identification Number (ITIN) in lieu of a Social Security Number (SSN), per Circular Letter #15/02. However if applicants want to file a Free Application for Federal Student Aid (FAFSA) for Title IV funds, they are required to provide their correct Social Security Number.

Information regarding sexual discrimination, including sexual harassment or sexual violence, may also be reported by anyone to: U.S. Department, Office for Civil Rights by email at ocr@ed.gov or at the addresses provided at the following website:

<http://www2.ed.gov/about/offices/list/ocr/docs/howto.html>

DISABILITY ACCOMMODATION POLICY

STATEMENT OF NON-DISCRIMINATION AND ACCOMMODATION

Palomar Institute of Cosmetology (“the School”) does not discriminate on the basis of disability. Individuals with disabilities are entitled to a reasonable accommodation to ensure that they have full and equal access to the School’s educational resources, consistent with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. § 794) (“Section 504”) and the Americans with Disabilities Act (42 U.S.C. § 12182) (“ADA”), their related statutes and regulations, and corresponding state and local laws.

Section 504 prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance. The ADA prohibits a place of public accommodation from discriminating on the basis of disability. The applicable law and regulations may be examined in the office of the ADA Compliance Coordinator, or his/her trained designee who has been designated to coordinate the efforts of the school to comply with Section 504 and ADA.

ADA Compliance Coordinator:

Talitha Russell

355 Via Vera Cruz #3

San Marcos, CA 92078

760-744-7900 ext. 114

talitha@pic.edu

REQUESTS FOR ACCOMMODATION

Individuals with disabilities wishing to request an accommodation must contact the ADA Compliance Coordinator. A disclosure of a disability or a request for accommodation made to any staff, faculty, or personnel other than the ADA Compliance Coordinator will not be treated as a request for an accommodation. However, if a student discloses a disability to such an individual, he or she is required to direct the student to the ADA Compliance Coordinator. Upon request, the ADA Compliance Coordinator (or his/her trained designee) will provide a student or applicant with a **Request for Accommodations form**, which is also available on the School’s website under the Disclosures tab. To help ensure timely consideration and implementation, individuals making a request for an accommodation are asked to contact the ADA Compliance Coordinator and/or submit a Request for Accommodations form at least two weeks prior to when the accommodation is needed.

Individuals requesting reasonable accommodation may be asked to provide medical documentation substantiating his/her physical and/or mental impairment(s) and/or the need for the requested accommodation(s), including but not limited to when the limitation or impairment is not readily apparent and/or a requested accommodation does not clearly relate to the impairment(s). Such documentation should specify that a student has a physical or mental impairment and how that impairment substantially limits one or more major life activities. In general, the supporting documentation must be dated less than three years from the date a student requests a reasonable

accommodation, and must be completed by a qualified professional in the area of the student’s disability, as enumerated below:

Disability	Qualified Professional
Physical disability	MD, DO
Visual impairment	MD, ophthalmologist, optometrist
Mobility, orthopedic impairment	MD, DO
Hearing impairment	MD, Audiologist (Au.D) *audiology exam should not be more than a year old
Speech and language impairment	Licensed speech professional
Learning disability	PhD Psychologist, college learning disability specialist, other appropriate professional
Acquired brain impairment	MD neurologist, neuropsychologist
Psychological disability	Psychiatrist, PhD Psychologist, LMFT or LCSW
ADD/ADHD	Psychiatrist; PhD Psychologist, LMFT or LCSW
Other disabilities	MD who practices or specializes within the field of the disability.

Documentation used to evaluate the need and reasonableness of potential accommodations may include a licensed professional’s current medical diagnosis and date of diagnosis, evaluation of how the student’s disability affects one or more of the major life activities and recommendations, psychological and/or emotion diagnostic tests, functional effects or limitations of the disability, and/or medications and recommendations to ameliorate the effects or limitations. The School may request additional documentation or testing as needed.

After the ADA Compliance Coordinator receives the Request Form and the required documentation, he/she (or his/her trained designee) will engage the student or applicant in an interactive process to determine what accommodations may be appropriate.

If the student or applicant is denied any requested accommodation, he/she may file a grievance using the Grievance Process below or he/she may file a complaint with the U.S. Department of Education’s Office for Civil Rights or a similar state entity. The School will make appropriate arrangements to ensure that a person with a disability is provided other accommodations, if needed, to participate in this grievance process. The ADA Compliance Coordinator will be responsible for such arrangements.

GRIEVANCE POLICY RELATING TO COMPLAINTS OF DISABILITY DISCRIMINATION

The School has adopted an internal grievance procedure providing for prompt and equitable resolution of complaints alleging any action prohibited by Section 504 and/or the ADA. Any person who believes she/he has been subjected to discrimination on the basis of disability, including disagreements regarding requested accommodations, may file a grievance with:

Talitha Russell
355 Via Vera Cruz #3
San Marcos, CA 92078
760-744-7900 ext. 114
talitha@pic.edu

Grievances must be in writing, contain the name and address of the person filing it, state the problem or action alleged to be discriminatory, and the remedy or relief sought.

The School will investigate each complaint filed, and will not retaliate against anyone who files a grievance or cooperates in the investigation of a grievance. All reasonable efforts will be made to provide a written determination to the student or applicant within 30 days after its filing. If a written determination cannot be made within 30 days of the complaint's filing, the student will be advised and provided an update as to the status of the investigation. The student may also inquire as to the status of the investigation at reasonable intervals. Based on the results of the investigation, the School will take all appropriate actions to prevent any recurrence of discrimination and/or to correct any discriminatory effects.

The availability and use of this grievance procedure does not prevent a person from filing a complaint of discrimination on the basis of disability with the U. S. Department of Education's Office for Civil Rights and/or a similar state agency.

ENROLLMENT

Palomar Institute of Cosmetology offers open enrollment. Students may enroll at any time. Cosmetology classes begin approximately every four (4) weeks, Esthetics classes begin approximately every four (4) weeks, and Manicuring classes begin approximately every eight (8) weeks.

Upon enrollment, students will be scheduled to attend Orientation. Orientation is scheduled for the Saturday before each start date, unless otherwise arranged. All new students must attend Orientation. The Admissions Advisor conducts Orientation by reviewing the educational program, educational objectives, administrative policies and support services available. Students are issued their textbooks and student kit at this time.

RECRUITMENT POLICY

This Institution **does not** recruit students already attending or admitted to another Institution offering a similar course of study.

CALENDAR AND SCHEDULE

The Institution observes the following Holidays: New Year’s Day, Memorial Day, Labor Day, Independence Day, Thanksgiving Day, and Christmas Day. If an observed holiday falls on a Sunday there will be no additional time off unless otherwise noted.

If the Institution is unexpectedly closed due to extenuating circumstances the Institution will make every effort to contact students by text or email. A sign will be posted on the front door and a message will be posted on social media as well. Students are to return the next scheduled day, unless otherwise instructed. The Institution is closed on the following days:

2021	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
	-	-	6		25 - 27	20 - 25 31 (eve only)
2022	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
	1	-	-	-	30	-
	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
	4	-	5	31 (eve only)	24-26	24

COSMETOLOGY AND MANICURING DAY CLASS SCHEDULE

Tuesday-Friday		Saturday
8:00 a.m. - 9:30 a.m.	All students attend theory class	8:00 a.m. - 9:00 a.m.
9:30 a.m. - 9:40 a.m.	Break	9:00 a.m. - 9:10 a.m.
9:40 a.m. - 9:45 a.m.	Class/clinic transition	9:10 a.m. - 9:15 a.m.
9:45 a.m. - 12:30 p.m.	Clinic or class as required	9:15 a.m. - 12:30 p.m.
12:30 p.m. - 1:00 p.m.	Lunch break ³	12:30 p.m. - 1:00 p.m.
1:00 p.m. - 3:30 p.m.	Clinic or class as required	1:00 p.m. - 3:30 p.m.
*A schedule of opportunities to make up missed hours will be posted at the time clocks each month.		

This is an outline of the general manner in which students spend their time in school. The Institution is open for Cosmetology and Manicuring. Student's attendance is seven hours per day, Tuesday through Saturday from 8:00 a.m. to 3:30 p.m. as illustrated above. Students must attend on average a minimum of 28 clock hours per week in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy.

All programs are clock-hour based; therefore, students complete their course of study at different intervals, depending upon their individual attendance. Cosmetology Day students complete the 1,600 clock-hour program in 46 weeks maximum in order to be considered on-time completers. Manicuring day students complete the 400 clock-hour program in 12 weeks maximum in order to be considered on-time completers.

ESTHETICS DAY CLASS SCHEDULE

Tuesday-Friday		Saturday
8:00 a.m. - 9:15 a.m.	All students attend theory class	8:00 a.m. - 9:00 a.m.
9:15 a.m. - 9:25 a.m.	Break	9:00 a.m. - 9:10 a.m.
9:25 a.m. - 9:30 a.m.	Class/clinic transition	9:10 a.m. - 9:15 a.m.
9:30 a.m. - 12:30 p.m.	Clinic or class as required	9:15 a.m. - 12:15 p.m.
12:15 p.m. - 12:45 p.m.	Lunch break	12:15 p.m. - 12:45 p.m.
12:45 p.m. - 2:30 p.m.	Clinic or class as required	12:45 p.m. - 2:30 p.m.
*A schedule of opportunities to make up missed hours will be posted at the time clocks each month.		

³ 12:00 p.m. - 12:30 p.m. Cosmetology Freshman lunch break. Lunch and break times may vary to ensure staff and students have adequate time and space for their breaks.

The Institution is open for Esthetics day program student attendance six hours per day, Tuesday through Saturday from 8:00 a.m. to 2:30 p.m., as illustrated above. Students must attend on average a minimum of 24 hours per week in order to complete the program in accordance with the Institution’s Satisfactory Academic Progress Policy.

The program is clock-hour based; therefore, students complete their program at different intervals, depending on their individual attendance. Esthetics Day students complete the 600 clock-hour program in 20 weeks maximum in order to be considered on-time completers.

COSMETOLOGY, MANICURING, AND ESTHETICS EVENING CLASS SCHEDULE

EVENING CLASS SCHEDULE	
Monday - Friday	
5:00 p.m. - 6:00 p.m.	All students attend theory class
6:00 p.m. - 6:10 p.m.	Break ⁴
6:10 a.m. - 6:15 p.m.	Class/clinic transition
6:15 p.m. - 10:00 p.m.	Clinic or class as required
*A schedule of opportunities to make up missed hours will be posted at the time clocks each month.	

The Institution is open for evening Cosmetology, Manicuring, and Esthetics program student attendance five hours per night, Monday through Friday from 5:00 p.m. to 10:00 p.m., as illustrated above. Students must attend on average a minimum of 20 hours per week in order to complete the program in accordance with the Institution’s Satisfactory Academic Progress Policy.

The program is clock-hour based; therefore, students complete their program at different intervals, depending on their individual attendance. Cosmetology Evening students complete the 1600 clock-hour program in 64 weeks maximum in order to be considered on-time completers. Manicuring Evening students complete the 400 clock-hour program in 16 weeks maximum in order to be considered on-time completers. Esthetics evening students complete the 600 clock-hour program in 24 weeks maximum in order to be considered on-time completers.

⁴ Break times may vary to ensure staff and students have adequate time and space for their breaks.

2021 - 2022 CLASS START DATES

Day Cosmetology - Tuesday thru Saturday, 8:00 a.m. to 3:30 p.m.

2021	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
	13	10	7	5	2	7
2022	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
	11	8	8	5	3 31	28

Evening Cosmetology - Monday thru Friday, 5:00 p.m. to 10:00 p.m.

2021	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
	19	16	13	11	8	13
2022	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
	17	14	14	11	9	6

Day Esthetics - Tuesday thru Saturday, 8:00 a.m. to 2:30 p.m.

2021	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
	27	-	21	-	16	-
2022	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
	-	1	29	-	24	-

Evening Esthetics - Monday thru Friday, 5:00 p.m. to 10:00 p.m.

2021	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
	-	23	-	18	-	-
2022	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
	3	28	-	25	-	20

Day Manicuring* - Tuesday thru Saturday, 8:00 a.m. to 3:30 p.m.

2021	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
	-	10	-	5	-	7
2022	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
	-	8	-	5	31	-

Evening Manicuring* - Monday thru Friday, 5:00 p.m. to 10:00 p.m.

2021	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
	-	16	-	-	8	-
2022	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
	-	14	-	-	9	-

NOTE: The Institution reserves the right to make changes to the class start schedule when necessary, to accommodate the greatest number of prospective students intending to enroll. If a class is cancelled or a start date is changed, the Institution will make every effort to alert the student or prospective student by telephone. In such cases, the student is allowed to “opt” for another start date or is entitled to receive a full refund.

ATTENDANCE POLICY

Institution experience and credit are not calculated or granted on the basis of units, months, weeks or days; they are calculated by the clock hour. In accordance with the California Board of Barbering and Cosmetology regulation, Palomar Institute of Cosmetology has drafted the following guidelines related to the granting of clock hours for applied effort, which must be strictly adhered to:

HOURS

Regular school hours for the Day Cosmetology and Manicuring Programs are Tuesday through Saturday are 8:00 a.m. to 3:30 p.m. Students are scheduled to attend school seven (7) hours per day, five (5) days a week.

Regular school hours for the Day Esthetics Program are Tuesday through Saturday are 8:00 a.m. to 2:30 p.m. Students are scheduled to attend school six (6) hours per day, five (5) days a week.

Regular school hours for Evening Cosmetology, Manicuring, and Esthetics Programs are from Monday through Friday are 5:00 p.m. to 10:00 p.m. Students are scheduled to attend school five (5) hours per day, five (5) days a week.

RECORDS

Each student is required to maintain an individual time card (Student Daily Record of Applied Effort). A Student Daily Record of Applied effort (also known as “Effort Sheet” or “Time Cards”) is a way for the staff and students to maintain and track an individual’s clock hours, theory hours, and practical operations. Minimum requirements in each category must be met before graduation. Student Daily Records are the property of the Institution and are to remain on campus.

Students are required to “clock in and out” upon arrival, at lunchtime and departure time, utilizing a biometric (finger scanning) time clock or their contactless proximity card.

LUNCH (DAYTIME STUDENTS)

Students who attend class for over a 6-hour period are required to take a 30-minute lunch break⁵. Students are allotted a 30-minute lunch period to be taken between 12:30 p.m. and 1:00 p.m. Students must notify the floor instructor and reception desk if they deviate from their scheduled 30-minute lunch, i.e. later or earlier than scheduled, extended beyond 30 min., etc.... Failure to clock out or back in from lunch could result in loss of attendance hours for that period. Repeated instances of failure to clock out

⁵ 12:00 p.m. – 12:30 p.m. Cosmetology Freshman lunch break. Lunch and break times may vary to ensure staff and students have adequate time and space for their breaks.

for lunch may result in a written counseling form, suspension and/or requirement to meet with School Director.

BREAKS

Students are allowed up to two 10-minute breaks per seven (7) hour day. Morning break is scheduled after theory class. Afternoon break is unscheduled, to be taken between 2 p.m. and 3 p.m. Breaks are not to exceed 10 minutes each. Students are not required to clock in and out during regular breaks if they do not exceed 10 minutes and they remain on-campus; however, if a student needs longer than 10 minutes, or needs to leave the campus grounds during a break (or any other time), they MUST clock out. Failure to clock out and back in under these circumstances will result in disciplinary action and a loss of attendance hours for that period of time. Leaving campus while on the clock constitutes as academic dishonesty and could result in suspension and discipline up to and including dismissal.

Evening students are allowed two 10-minute breaks per evening. The first break is scheduled after theory class and the remaining break is unscheduled, to be taken between 8:00 p.m. and 9:30 p.m. Requirements regarding clocking in/out for this break is the same as per the Day Students.

UNEXCUSED ABSENCES

Because credit is calculated by the clock hour, all absences and/or tardiness are considered unexcused. Excessive absences and/or tardiness constitute reason for disciplinary action (see Satisfactory Academic Progress Policy). Students should notify the Administrative Office, supervising instructor, and receptionist of expected absences in advance by completing an electronic Courtesy Form at the reception desk. In the event of an unexpected absence (i.e. illness, emergency), students should call the front desk as soon as possible.

MAKE-UP HOURS

Students who miss scheduled school hours due to absence or tardiness are encouraged to attend the scheduled Make Up Hours (not offered on Holidays) to make up missed hours. Making up hours is optional. (See Calendar and Schedule)

FRESHMAN ATTENDANCE POLICY

The Freshman Training Period is vital in the overall success of our students. Because of this, the institution has a more stringent attendance expectation during the Freshman Training Period.

The requirements for the Freshman Training Period are:

Program	During the Freshman Training Period, students can miss no more than:	Freshman Training Period Length
Day Cosmetology	5 days or 35 hours	280 hours
Evening Cosmetology	8 days or 40 hours	300 hours
Day Esthetics	3 days or 18 hours	120 hours
Evening Esthetics	3 days or 15 hours	100 hours
Day Manicuring	1 day or 7 hours	70 hours
Evening Manicuring	2 days or 10 hours	75 hours

Any student who exceeds the number of absent hours/days allowed during the Freshman Training Period will be subject to withdrawal from Institution and may be required to meet with the School Director and provide explanation for their excessive absences during the Freshman period in order to continue their enrollment. Further, if allowed to continue their enrollment, the student may be required to repeat all or part of their Freshman Training Period.

TARDINESS

In order to prevent disruption of on-going theory classes, students must arrive and clock in on time. Class starts promptly at 8:00 a.m. for day programs, and 5:00 p.m. for evening programs. No student is permitted to clock in and enter theory classes while they are in session.

- If a student arrives to school late and does not clock in by 8:00 a.m., he/she will not be allowed to clock in until after theory and no later than 12:00 noon (for the day programs).
- If a student arrives to school late and does not clock in by 5:00 p.m., he/she will not be allowed to clock in until after theory (for the evening programs).
- A student can only clock in after theory three times per month. If a student is tardy a 4th time during the month, he/she will not be allowed to clock in late and cannot attend school that day.
- Because credit is calculated by the clock hour, all absences and/or tardiness are considered unexcused.

MAKE-UP WORK

If a student is absent on test day a grade of zero or “F” will be issued for that test. The student can make-up the missed test. The test must be made up the next available date the student attends school. If student fails to make up test on next available day, then the zero will be the final grade. If a student takes a test (first time, not make-up) and receives a grade below 75%, the student can re-take if they so choose. The student must retake the test the next available day at the institution. Students who miss a test due to an approved Leave of Absence (LOA) or suspension will not receive an initial grade of zero or “F” but must make up the test upon return from the LOA. The school will work with the student to come up with an education plan to take the missed tests within a timely manner.

TERMINATION

Any student absent more than a **14** consecutive calendar day period without being on an approved leave of absence (LOA) or other official non-attending status will be subject to withdrawal from Institution. Unofficial withdrawals for clock hour students are determined by the institution through monitoring clock hour attendance daily.

Formal termination also may occur in cases where a student fails to return from an official leave of absence. When a student does not return from a leave of absence and does not notify the Institution that he or she has mitigating or extenuating circumstances, the withdrawal date would be the student’s last day of attendance, and all refunds will be due 45 days from the determination date. The institution’s determination date would be the earlier date of expiration of LOA or date student notifies institution that he or she will not be returning from the LOA, whichever is earlier. In addition, any student who fails to maintain satisfactory academic progress or fails to abide by the Institution’s policies and rules and regulations is subject to termination of enrollment.

NOTE: The Institution does not charge a termination fee. However, the Institution customarily charges a \$250 non-refundable Re-registration fee to the student.

CONDUCT POLICY

Palomar Institute of Cosmetology is committed to providing a quality environment free of unlawful harassment, discrimination, and unprofessional conduct. Good conduct is expected of all students. Students are to be in compliance with all Institution rules and regulations and follow the directions and instructions of the staff. The Institution does not tolerate unprofessional behavior. Such behavior includes conduct that is unbecoming, discriminating, harassing, rude, vulgar, profane, disrespectful, inappropriate or of a sexual nature. Actions such as academic dishonesty, time clock fraud, refusal of clinic work, cheating, stealing, disruptive pranks, threatening or bringing drugs, alcohol or weapons onto school property, is also not tolerated.

Students should use their best judgment in posting material on social media. It is against the institution's policy to post videos or pictures of the students or staff without prior consent of the individuals in the video/picture. If the Institution becomes aware of social media content that creates a negative reflection on the Institution, its students, alumni or staff, disciplinary action will be taken up to and including dismissal.

In short, unacceptable behavior, (including complicity or attempts made) which disrupts the educational process and creates a negative reflection on the Institution's reputation or breaches the peace or welfare of the Institution could result in suspension and discipline up to and including dismissal.

RULES AND REGULATIONS

1. All California State Board of Cosmetology Rules and Regulations regarding sanitation, sterilization and personal hygiene must be observed and adhered to at all times.
2. Personal phone calls are not permitted on school business phones. Cell phones are to be on silent or vibrate and are not allowed in class unless given permission by an instructor for school related use.
3. The school dress code is all black professional attire. Shoes may be any color. For details, please see the dress code policy in the instructor's office. If students are out of dress code while on the clock, they will be required to change or clock out.
4. The Institution is not responsible for the loss or damage of student's personal property. For mutual protection, other than a wedding ring or watch, students are encouraged not to wear expensive jewelry to school.

DRUG AND ALCOHOL POLICY DRUG-FREE AWARENESS AND DRUG AND ALCOHOL ABUSE PREVENTION PROGRAMS

(a) The institution's Drug-Free Awareness and Alcohol Abuse Prevention Programs are published in the institution's Campus Safety and Security Report. Annually, each October, the institution distributes in writing to each employee and to each student the Campus Safety and Security Report. In addition to the annual distribution, the institution also distributes the Campus Safety and Security Report to each new student enrolled and new employee hired.

(1) Palomar Institute of Cosmetology prohibits, at minimum, the unlawful possession, use, sale or distribution of alcohol and illicit drugs and alcohol by students and employees on its property or as part of any of its activities. The institution enforces laws relating to underage drinking. The sale, use, or being under the influence of alcohol is not permitted at the institution. Students and employees who violate the Drug-Free Schools and Communities Act Amendments of 1989 are subject to expulsion or termination of employment and/or referral to authorities for prosecution, as appropriate.

(2) Below is a description of the applicable legal sanctions under State, and Federal law for the unlawful possession or distribution of illicit drugs and alcohol.

Source: https://www.dea.gov/sites/default/files/drug_of_abuse.pdf

DRUG/SCHEDULE	QUANTITY	PENALTIES	QUANTITY	PENALTIES
Cocaine (Schedule II)	500-4999 grams mixture	First Offense: Not less than 5 yrs, and not more than 40 yrs. If death or serious injury, not less than 20 or more than life. Fine of not more than \$5 million if an individual, \$25 million if not an individual. Second Offense: Not less than 10 yrs, and not more than life. If death or serious injury, life imprisonment. Fine of not more than \$8 million if an individual, \$50 million if not an individual.	5 kgs or more mixture	First Offense: Not less than 10 yrs, and not more than life. If death or serious injury, not less than 20 or more than life. Fine of not more than \$10 million if an individual, \$50 million if not an individual. Second Offense: Not less than 20 yrs, and not more than life. If death or serious injury, life imprisonment. Fine of not more than \$20 million if an individual, \$75 million if not an individual. 2 or More Prior Offenses: Life imprisonment. Fine of not more than \$20 million if an individual, \$75 million if not an individual.
Cocaine Base (Schedule II)	28-279 grams mixture		280 grams or more mixture	
Fentanyl (Schedule II)	40-399 grams mixture		400 grams or more mixture	
Fentanyl Analogue (Schedule I)	10-99 grams mixture		100 grams or more mixture	
Heroin (Schedule I)	100-999 grams mixture		1 kg or more mixture	
LSD (Schedule I)	1-9 grams mixture		10 grams or more mixture	
Methamphetamine (Schedule II)	5-49 grams pure or 50-499 grams mixture		50 grams or more pure or 500 grams or more mixture	
PCP (Schedule II)	10-99 grams pure or 100-999		100 gm or more pure or 1 kg or	

	grams mixture	more mixture	
PENALTIES			
Other Schedule I & II drugs (and any drug product containing Gamma Hydroxybutyric Acid) Flunitrazepam (Schedule IV)	Any amount 1 gram	First Offense: Not more than 20 yrs. If death or serious injury, not less than 20 yrs, or more than life. Fine \$1 million if an individual, \$5 million if not an individual. Second Offense: Not more than 30 yrs. If death or serious bodily injury, life imprisonment. Fine \$2 million if an individual, \$10 million if not an individual.	
Other Schedule III drugs	Any amount	First Offense: Not more than 10 years. If death or serious injury, not more than 15 yrs. Fine not more than \$500,000 if an individual, \$2.5 million if not an individual. Second Offense: Not more than 20 yrs. If death or serious injury, not more than 30 yrs. Fine not more than \$1 million if an individual, \$5 million if not an individual.	
All other Schedule IV drugs	Any amount	First Offense: Not more than 5 yrs. Fine not more than \$250,000 if an individual, \$1 million if not an individual.	
Flunitrazepam (Schedule IV)	Other than 1 gram or more	Second Offense: Not more than 10 yrs. Fine not more than \$500,000 if an individual, \$2 million if other than an individual.	
All Schedule V drugs	Any amount	First Offense: Not more than 1 yr. Fine not more than \$100,000 if an individual, \$250,000 if not an individual. Second Offense: Not more than 4 yrs. Fine not more than \$200,000 if an individual, \$500,000 if not an individual.	

MARIJUANA			
DRUG	QUANTITY	FIRST OFFENSE	SECOND OFFENSE*
Marijuana (Schedule I)	1,000 kg or more marijuana mixture; or 1,000 or more marijuana plants	Not less than 10 yrs. or more than life. If death or serious bodily injury, not less than 20 yrs., or more than life. Fine not more than \$10 million if an individual, \$50 million if other than an individual.	Not less than 20 yrs. or more than life. If death or serious bodily injury, life imprisonment. Fine not more than \$20 million if an individual, \$75 million if other than an individual.
Marijuana (Schedule I)	100 kg to 999 kg marijuana mixture; or 100 to 999 marijuana plants	Not less than 5 yrs. or more than 40 yrs. If death or serious bodily injury, not less than 20 yrs. or more than life. Fine not more than \$5 million if an individual, \$25 million if other than an individual.	Not less than 10 yrs. or more than life. If death or serious bodily injury, life imprisonment. Fine not more than \$20 million if an individual, \$75million if other than an individual.
Marijuana (Schedule I)	More than 10 kgs hashish; 50 to 99 kg marijuana mixture	Not more than 20 yrs. If death or serious bodily injury, not less than 20 yrs. or more than life. Fine \$1 million if an individual,	Not more than 30 yrs. If death or serious bodily injury, life imprisonment. Fine \$2 million if an individual, \$10 million if other than an individual.

	More than 1 kg of hashish oil; 50 to 99 marijuana plants	\$5 million if other than an individual.	
Marijuana (Schedule I)	Less than 50 kilograms marijuana (but does not include 50 or more marijuana plants regardless of weight) 1 to 49 marijuana plants;	Not more than 5 yrs. Fine not more than \$250,000, \$1 million if other than an individual.	Not more than 10 yrs. Fine \$500,000 if an individual, \$2 million if other than individual.
Hashish (Schedule I)	10 kg or less		
Hashish Oil (Schedule I)	1 kg or less		
*The minimum sentence for a violation after two or more prior convictions for a felony drug offense have become final is a mandatory term of life imprisonment without release and a fine up to \$20 million if an individual and \$75 million if other than an individual.			

B. State of California Law Source:

<https://leginfo.legislature.ca.gov/faces/codesTOCSelected.xhtml?tocCode=BPC>

ALCOHOL	PENALTIES FOR DRUNK DRIVING OFFENSES	ILLCIT DRUGS
a. It is a crime to sell, furnish or give alcoholic beverages to a person under age 21 or to any obviously intoxicated person (California Business & Professions Code 25658 & 25602).	a. First offense: fines up to \$1,000, imprisonment up to six months, driver's license suspension up to ten months and interlock ignition device required in some counties.	a. Under California law, first offenses involving the sale or possession for sale of amphetamines, codeine, cocaine, heroin, LSD, mescaline, methadone, methamphetamine, morphine, PCP, peyote, psilocybin and marijuana (among others) are felonies carrying prison terms of up to four years (California Health & Safety Code 11054, 11055 & 11351).
b. It is a crime for a person under the age of 21 to purchase or possess alcoholic beverages (California Business & Professions Code 25658 & 25662).	b. Second offense: fines up to \$1,800, imprisonment up to one year, driver's license suspension up to two years and interlock ignition device required.	b. Penalties are more severe for offenses involving heroin, cocaine, cocaine base, or any analog of these substances and occurred upon the grounds of, or within, a church or synagogue, a playground, a public or private youth center, a child day care facility, or a public swimming pool, during hours in which the facility is open for business, classes, or school-related programs, or at any time when minors are using the facility (California Health & Safety Code 11353.1).
c. It is a crime to sell alcohol without a valid liquor license	c. Third offense: fines up to \$1,800, imprisonment up to one year driver's license	c. It is unlawful to possess any device, contrivance, instrument or paraphernalia used for unlawfully injecting or smoking a

or permit (California Business & Professions Code 23301).	suspension up to three years and interlock ignition device required.	controlled substance from Section IV, Letter C, Number 1 (California Health & Safety Code 11364).
d. It is a crime for any person to drink while driving, to have an open container of alcohol in a motor vehicle or to drive under the influence of alcohol (California Vehicle Code 23220, 23222 & 23152).	d. Refusal to submit to a blood alcohol content test: driving privileges are suspended for one year, for two years if there is a prior offense within 10 years and for three years with three or more offenses within 10 years.	d. Personal property may be subject to forfeiture if it contains drugs or was used in a drug manufacture, distribution, dispensation or acquired in violation of this division (California Health & Safety Code 11470).
e. It is a crime to be intoxicated in a public place (California Penal Code 647(f))	e. Drivers under the age of 21 found with any measurable amount of blood alcohol (.01% or more) will have their driver's license suspended for one year and will be required to attend DUI school. If the driver does not have a license, there will be a one-year delay in obtaining one.	e. The illegal possession of most of the above-mentioned drugs may be felonies or misdemeanors depending upon amounts involved.
f. Intoxication is presumed at blood levels of .08% or higher (California Vehicle Code 23152).		f. The California Legislature declares that the dispensing and furnishing of prescription drugs, controlled substances and dangerous drugs or dangerous devices without a license poses a significant threat to the health, safety and welfare of all persons residing in the state and shall be guilty of a crime (California Health & Safety Code 11352.1).

(3) Below is a description of the health risks associated with the use of illicit drugs and the abuse of alcohol by drug type. The list includes acute effects/health risks as found on the National Institute of Drug Abuse website <http://www.drugabuse.gov>

A. Alcohol—affects every organ in the drinker's body, impairs brain function and motor skills and may cause, fetal damage (in pregnant women), heavy use can damage the heart, liver and pancreas, increase risk of certain cancers, stroke and liver disease and weaken the immune system.

B. Amphetamines/Methamphetamines—increased heart rate, blood pressure, body temperature and breathing, reduced appetite, irregular heartbeat, anxiety, confusion, mood problems, paranoia, violent behavior, hallucinations, weight loss, insomnia, severe dental problems, intense itching leading to skin sores from scratching, risk of HIV, hepatitis and other infectious diseases from shared needles, addiction.

C. Cocaine—increased heart rate, blood pressure, body temperature, reduced appetite, headache, abdominal pain and nausea, restlessness, anxiety, panic attacks, paranoia, violent behavior, psychosis, nasal damage, weight loss, insomnia, heart rhythm problems, infection and death of bowel tissue, heart attack, stroke, seizures, coma, addiction.

D. Dissociative Drugs (Ketamine, PCP, Salvia divinorum, DXM)—impaired motor function, anxiety, paranoia, numbness, memory loss, nausea, vomiting, depression, violence, slurred speech, hallucinations, dizziness, distorted visual perceptions, suicidal thoughts, seizures, coma, and death.

E. GHB—drowsiness, nausea, vomiting, confusion, hallucinations, aggressive behavior, memory loss, unconsciousness, seizures, slowed heart rate and breathing, lower body temperature, coma, and death.

F. Hallucinogens (LSD, mescaline, psilocybin)—hallucinations, increased body temperature, heart rate and blood pressure, loss of appetite, sweating, sleeplessness, numbness, dizziness, weakness, tremors, ongoing visual disturbances, disorganized thinking, rapid shifts in emotion, flashbacks, hallucinogen Persisting Perception Disorder, paranoia.

G. Heroin/Opium—itching, dry mouth, clouded thinking, nausea, vomiting, feelings of heaviness in the body, slowed heart rate and breathing, collapsed veins, abscesses, infection of the lining and valves of the heart, constipation and stomach cramps, liver or kidney disease, pneumonia, fatal overdose.

H. Inhalants—confusion, loss of inhibition, headache, nausea, slurred speech, loss of motor coordination, dizziness, drowsiness, lightheadedness, hallucinations/delusions, liver and kidney damage, bone marrow damage, brain damage, convulsions, seizures, coma, sudden death from heart failure or asphyxiation.

I. Marijuana/Hashish—slowed reaction time, impaired balance and coordination, increased heart rate and appetite, impaired learning and memory, hallucinations, anxiety, panic attacks, psychosis, cough, frequent respiratory infections, possible mental health decline, addiction.

J. MDMA—lowered inhibition, confusion, anxiety, chills, sweating, increased heart rate and blood pressure, teeth clenching, muscle tension, sleep disturbances, depression, nausea, blurred vision, faintness, impaired memory, liver, kidney or heart failure, addiction, death.

K. Nicotine—increased blood pressure, breathing and heart rate, increased risk of cancer (both lung and oral), chronic bronchitis, emphysema, heart disease, leukemia, cataracts, pneumonia, adverse pregnancy outcomes, addiction.

(4) The institution has no on-campus counseling or treatment programs. However, the institution refers students and employees to various available programs (some of the programs listed below may have costs involved for treatment). The following locations are for the local drug or alcohol counseling, treatment, and rehabilitation or re-entry programs that are available to employees or students in San Diego County and its vicinity:

SAMHSA's National Helpline

Phone: 1-800-662-HELP (4357)

Website: <https://www.samhsa.gov/find-help/national-helpline>

North County Center for Change

Phone: (760) 940-1836

Website: <https://www.mhsinc.org/listing/north-county-center-for-change-2/>

Alcoholics Anonymous

Phone: (760) 758-2514 (24 hours)

Website: www.nosdco-aa.org/

Narcotics Anonymous

Phone: (800) 479-0062

Website: www.sandiegona.org

211 San Diego

Phone: Dial 2-1-1

Website: <http://211sandiego.org/resources/highlighted-resources/post-incarceration/re-entry-substance-abuse/>

(5) The institution will impose disciplinary sanctions on students and employees (consistent with local, State, and Federal law). Sanctions are up to and including expulsion or termination of employment and referral for prosecution, for the violations of the standards of conduct required by paragraph (a)(1) of this section.

(6) The institution will conduct a biennial review (every two years) to determine the effectiveness of the program and implement changes to the program if they are needed. The Institution will ensure that the disciplinary sanctions described in paragraph (a)(5) of this section are consistently enforced. In general, institution may review the program more often than biennially if deemed appropriate or necessary. Reviews are generally conducted in August during the preparation of the Crime Statistics Report to be distributed in October to all students and employees.

As part of the biennial review the school will determine:

- The number of drug and alcohol-related violations and fatalities that occur on a school's campus or as part of any of the school's activities and that are reported to campus officials; and
- The number and type of sanctions that are imposed by the school as a result of drug and alcohol-related violations and fatalities on the school's campus or as part of any of the school's activities.

The institution will make available upon request the results of the review as well as the data and methods supporting its conclusions.

(7) Drug Abuse in the Work Place (cited from <https://www.samhsa.gov/sites/default/files/workplace-kit.pdf>)

A. Alcohol and other drug abuse is widespread in our society. It affects us all in many ways. Although national, State, and local efforts have begun to show encouraging results, the problem of alcohol and other drug abuse remains a serious problem. No workplace is immune. According to the 2006 National Survey on Drug Use and Health, 74.9 percent of all adult illicit drug users are employed full or part time. Most binge and heavy alcohol users are employed full or part time.

B. Substance abusing employees often do not make good employees. Studies show that, compared with non-substance abusers, they are more likely:

- To change jobs frequently
- To be late to or absent from work
- To be less productive employees
- To be involved in a workplace accident

- To file a workers' compensation claim

C. Workplace substance abuse can also have a serious effect on people other than the abuser. For example, some studies suggest that working alongside a substance abuser can reduce non-abusers' morale and productivity. It also is quite common for substance abusing workers who are involved in workplace accidents to injure other people (rather than themselves), especially if they work in safety-sensitive industries, such as the transportation or construction industry.

SMOKING POLICY

Palomar Institute of Cosmetology has a responsibility to protect the health, safety, and comfort of students, clients, employees, and visitors, and also to respect the right of individuals who do not wish to be exposed to adverse health effects of tobacco products. This policy applies to all students, clients, employees, and visitors. For the purpose of this policy, smoking is defined as any tobacco product use, including but not limited to, cigarettes, cigars, pipes, e-cigarettes and vape pens.

Palomar Institute of Cosmetology is a smoke-free and tobacco-free campus. Smoking is not allowed at any time on the Institution's premises. Premises means the Institution facilities "curb to curb," including offices, grounds, adjacent sidewalks, parking lots, and vehicles parked on the property. Using tobacco products within the visual periphery of the Institution is strongly discouraged. If students, clients, employees or visitors use tobacco products off of premises, they are expected to be respectful of residents neighboring the Institution premises by not loitering in front of homes or business in such a way that negatively reflects on Palomar Institute of Cosmetology. Students are expected to follow the Attendance Policy and clock in and out when leaving campus. Please see Attendance Policy for further information.

REASONS FOR SUSPENSION AND DISMISSAL

The following reasons could result in suspension and discipline up to and including dismissal.

- Failure to meet Satisfactory Academic Progress (SAP) Policy (See SAP Policy)
- Failure to follow the rules and regulations, code of conduct, or the policies listed in this catalog
- Theft or non-accidental damage to Institution property
- Forgery, alteration or misuse of records or documents
- Cheating, plagiarism or other academic dishonesty
- Physical or verbal abuse of others or any threat of force
- The use, possession, distribution or being under the influence of alcohol, narcotics, or other controlled substances on campus at any time, or off campus at an Institution sponsored event.
- Unauthorized entry into, unauthorized use of, misuse of Institution property
- Disorderly, lewd, indecent, obscene or offensive conduct on campus, or at any Institution sponsored event
- Possession or use of explosives or weapons
- Failure to comply with directions of Institution officials acting in performance of their duties
- Obstruction or disruption of the educational process
- Complicity, soliciting or assisting another in any act which would subject another student to discipline
- Any other cause identified as good cause by Educational Code Section 76032 and 76033
- Attempting to do any of the above

COUNSELING SERVICES

The Institution takes a personal interest in each student. Every student at Palomar Institute of Cosmetology is extended the privilege of consulting with the President/CEO and/or School Director at any time. Students should schedule appointments with the Administrative Office. The Institution offers career, individual and placement counseling and drug counseling referral services.

EMPLOYMENT ASSISTANCE

Employment assistance is provided to students and graduates at no additional charge. The Institution establishes relationships with local salons and takes great pride in recommending graduates and helping them to prepare for employment. The Institution also provides a “Job Opportunities” bulletin board and “Job Opportunities” tab on Facebook for students to review employment opportunities. The Institution cannot guarantee placement or use it as an inducement for enrollment.

Salon readiness is covered in our theory curriculum during the course which includes the skills required for successfully completing a resume, interviewing, dressing for success, job search skills and professionalism. These skills are also encouraged to be practiced throughout the program.

TUITION AND FEES POLICY

The institution does not participate in a Preferred Lender Arrangement (PLA) with a lender of private education loans. All tuition and fees are payable in advance unless other arrangements have been made prior to commencement of classes. Interest charges are not applied to credit balances and billing terms are one year or less. The institution does not impose additional charge for hours if a student goes over the contract end date specified on the enrollment agreement. The Institution will not allow a student to attend when payments are not paid in full 2 weeks prior to graduation or within 12 months, whichever occurs earlier. For information on tuition assistance, please contact the Administrative Office.

A non-refundable Registration Fee should be paid in full at the time of registration or make satisfactory arrangement for payment by a third party such as an employer, government program or other payer. Parents, relatives, or other individuals paying a student’s fees are not considered a third party. In this case, valid payment must be provided at the time of registration.

In order to meet the requirements of FERPA, and to ensure that payments are issued only for eligible students, the registrations must include valid payment or official documentation regarding payment to be made by a third party organization.

Any such authorizing document should contain the following:

- Student name
- Name, physical address, and email address of the third party
- Academic year(s) covered
- Types of charges covered (i.e., tuition, fees, etc.)
- Expected dollar amount of coverage
- Any special invoicing requirements of the third party

If documentation is provided in lieu of payment, the registration will be processed and the third party will receive invoice(s) to pay fees owed.

COLLECTION POLICY

The Institution's policy regarding collection of tuition:

- a. If a student applies for and receives Federal funds, a payment schedule is made up and the policy is explained in detail to the student. Tuition is either paid monthly, quarterly, or on a semi-annual basis. No prepayment penalty charges are applied if student pays the outstanding balance in full. The payment of monies owed to the institution may be made by cash, credit card, debit card, money order, check, third party or Title IV funds. The payment of monies owed made to the institution within two weeks of graduation must be paid in cash, credit card, debit card, money order or cashier's check.
- b. If a student agrees to pay as training is received, the agreed-upon monthly or weekly payments to be made by the student are indicated on the Student Enrollment Agreement. Subsequent payments are due on the same day each month thereafter. All payments are required to be made in U.S. currency. The institution does not charge late fees; however, if unable to make a payment as scheduled, the student must contact the Administrative Office as soon as possible. If a student fails to make alternative arrangements with the institution, the student may not be allowed to attend until tuition payments are brought current. The Institution will not allow a student to attend when payments are not paid in full 2 weeks prior to graduation or within 12 months, whichever occurs earlier.

STUDENT GRIEVANCE POLICY

It is the policy of Palomar Institute of Cosmetology to allow students to initiate grievance procedures when the student believes he or she has been subject to unjust action or the denial of rights as stipulated in published college regulations, state laws, or federal laws. Such action may be instituted by a student against another student, a client, a staff member, a faculty member, or an administrator. For information about sexual misconduct and sexual assault policy, students can refer to Campus Statistic report, which will be given before enrollment. When a student believes an injustice has been done, the student may seek redress as follows:

INFORMAL PROCEDURE

It is hoped that all student grievances may be resolved quickly and on an informal basis utilizing the Institution's chain of command.

1. The complainant should first discuss the complaint with his or her immediate instructor and/or other staff member deemed appropriate. The selected staff member will then work to resolve the complaint, or refer it to the School Director for resolution as deemed appropriate.
2. If the complaint remains unresolved, the complainant may then discuss the complaint with the School Director for resolution.
3. If the circumstances of the complaint prevent using steps 1 or 2, or if the aforementioned Institution officials do not resolve the complaint within five (5) working days, the complainant may then proceed to file a formal complaint with the President/CEO.

FORMAL PROCEDURE

The complainant shall complete and sign a Complaint Form provided by the School Director's office. Forms are also available in the school Administrative Office.

Upon receipt of the completed form, the Administrative Office will forward a copy of the complaint to the President/CEO and to the individual against which the complaint is made, and will advise the complainant that an investigation and discussion will begin within seven (7) days of receipt of filing the complaint. The President/CEO will attempt to resolve the complaint by discussing matters with all persons who are parties to the complaint. The resolution will be completed within 14 days of filing the complaint.

In the event the complaint is resolved to the satisfaction of all parties, a memorandum stating resolution of the conflict will be sent to all parties and filed in the Institution's BPPE complaint log.

In the event the complaint is not resolved by the President/CEO, the complainant can direct the complaint to the following agencies:

The Bureau for Private Postsecondary Education

Physical Address: 1747 North Market Blvd., Suite 225, Sacramento, CA 95834

Mailing Address: P.O. Box 980818, West Sacramento, CA 95798-0818

Phone Number: (916) 574-8900; Toll Free: (888) 370-7589; Fax Number: (916) 263-1897

www.bppe.ca.gov; Email: bppe@dca.ca.gov

National Accrediting Commission of Career Art and Sciences

3015 Colvin Street

Alexandria, VA 22314

Phone: (703) 600-7600

www.naccas.org

Please note that students must first exhaust the Institution's grievance procedure prior to filing any complaints with NACCAS.

Board of Barbering & Cosmetology

2420 Del Paso Road Suite 100

Sacramento, CA 95834

www.barbercosmo.ca.gov

FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age.) These rights include:

1. The right to inspect and review the student's education records within 45 days after the day the Institution receives a request for access. A student should submit to the Administrative Office, a written request that identifies the record(s) the student wishes to inspect. The

school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the Institution to amend a record should write the President/CEO, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If the Institution decides not to amend the record as requested, the Institution will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before the Institution discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The Institution discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is typically includes a person employed by the Institution in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the Institution who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the Institution.

Upon request, the school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the Institution to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

Family Policy Compliance Office

U.S. Department of Education 400
Maryland Avenue, SW Washington,
DC 20202

Palomar Institute of Cosmetology does not publish, or release information known as “directory information.”

FERPA permits the disclosure of PII from students’ education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures.

The School may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within the Institution whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student’s enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university’s State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))

RECORD RETENTION

All current student records are maintained and safeguarded against loss or damage in indexed electronically identifiable file server, and locked, fire-resistant filing cabinets. All institutional records related to accreditation are maintained in accordance with state and federal law, but not less than six years. In addition to permanently retaining a transcript as required by section 94900(b) of the Code, the institution will maintain and safeguard against loss or damage (in indexed electronically identifiable file server, and/or locked fire-resistant filing cabinets) records of the name, address, e-mail address, and telephone number of each student who is/was enrolled in an educational program, for a period of six

years from the student's date of completion or withdrawal. Permanent records include of all of the following:

- The certificate and the date on which that certificate was granted.
- The courses and units on which the certificate was based.
- The grades earned by the student in each of those courses.

In accordance with the Improving America's Schools Act of 1994 (Public Law 103-382), educational institution, which participates in federal or state loans to students, shall retain academic progress, attendance, and records of courses studied for a *minimum* of three years.

- 1) Federal Pell Grant records must be kept for three years after that award year has ended.
- 2) The institution will keep records relating to a student or parent borrower's eligibility and participation in the Direct Loan program for three years after the end of the award year in which the student last attended the Institution.

NOTE: Palomar Institute of Cosmetology will not discard records involved in any loan, claim, or expenditure questioned by a federal audit, program review, investigation, or any other review in an outstanding audit or program review. To ensure compliance with this requirement, the President/CEO and Financial Aid Director of the institution must grant permission for records to be discarded.

ELECTRONIC SIGNATURES

The Institution employs DocuSign and other electronic processes to provide required notices and make disclosures to students. Voluntary Consent to participate in electronic transactions is required for all financial information provided or made available to students. Upon request, students are entitled to a paper copy at no charge.

- To request delivery from the institution of paper copies of the notices and disclosures previously provided by the institution, students must send an email to melanie@pic.edu stating their email address, full name, US postal address and telephone number.
- To withdraw his/her consent to receive future notices and disclosures in electronic format, student can select the check box indicating his/her wish to withdraw the consent on the applicable page. Student may also send an email to melanie@pic.edu stating his/her email address, full name, US postal address and telephone number.

To read the Institution's full Electronic Record and Signature Disclosure, please go to: <http://www.pic.edu/pdf/Electronic Record and Signature Disclosure OCB Inc.pdf>

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

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

EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:

PROGRAM	EVALUATIONS WILL OCCUR AT THE END OF EACH SCHEDULED PAYMENT PERIOD			
	SCHEDULED HOUR EVALUATIONS			
	Academic Year 1		Academic Year 2	
Cosmetology Day (full time, 35 hours/week) – 1600 Hours	450	900	1250	1600
Cosmetology Evening (full time, 25 hours/week) – 1600 Hours	450	900	1250	1600
Esthetics Day (full time, 30 hours/week) – 600 Hours	300	600		
Esthetics Evening (full time, 25 hours/week) – 600 Hours	300	600		
Manicuring Day (full time, 35 hours/week) – 400 Hours	200	400		
Manicuring Evening (full time, 25 hours/week) – 400 Hours	200	400		

Note: Transfer Students are evaluated at the 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. The institution maintains each of the SAP Evaluations according to its record retention policy. Students will receive a copy of their Satisfactory Academic Progress determination at the time of each of the evaluations. The Cosmetology Program is 1600 hours in length, with 900 hours in Academic Year 1 and 700 hours in Academic Year 2. The Esthetics Program is 600 hours in length, with all 600 hours in Academic Year 1. The Manicuring Program is 400 hours in length, with all 400 hours in Academic Year 1.

QUANTITATIVE (ATTENDANCE) PROGRESS REQUIREMENTS

Students are required to attend a minimum cumulative attendance average of 80 percent in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period (payment 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 (payment period), the Institution will determine if the student has maintained at least 80 percent 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 125% of the course length) allowed for students to complete each course with satisfactory academic progress is stated below:

PROGRAM	MAXIMUM TIME ALLOWED	
	MAXIMUM SCHEDULED HOURS	MAXIMUM WEEKS
Cosmetology Day (full time, 35 hours/week) – 1600 Hours	2000	58
Cosmetology Evening (full time, 25 hours/week) – 1600 Hours	2000	80
Esthetics Day (full time, 30 hours/week) – 600 Hours	750	25
Esthetics Evening (full time, 25 hours/week) – 600 Hours	750	30
Manicuring Day (full time, 35 hours/week) – 400 Hours	500	15
Manicuring Evening (full time, 25 hours/week) – 400 Hours	500	20

The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 125% of the scheduled contracted hours.

Students who have not completed the course within the maximum time frame are not considered a graduate and will not be awarded a diploma. Students who have not completed the course within the maximum time frame are also subject to ineligibility for Title IV, HEA program funds, if applicable, Service members and Veterans Education Benefits, and termination from enrollment, unless the student makes a written maximum time frame appeal and prevails on the appeal.

QUALITATIVE (ACADEMIC) PROGRESS REQUIREMENTS

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 by a multiple-choice written examination. Practical assessments are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Practical assessments take place periodically throughout the student's enrollment. The Freshman Instructor will observe hands-on performance weekly and assess the students on practical work at the end of each module. During the time on the clinic floor, students will receive a practical assessment before the end of each scheduled evaluation period. Numerical grades are considered according to the following scale:

90 – 100%	A	Excellent
80 – 89%	B	Good
75 – 79%	C	Satisfactory
Below 75%	F	Unsatisfactory

Students must maintain a minimum of 75% cumulative average in theory (written tests) **and** a minimum 75% cumulative average in practical skills.

TRANSFER STUDENTS

Transfer hours from another institution that are accepted toward the student's educational program are counted as both the attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 125% of the scheduled contracted hours. SAP evaluation periods are based on actual contracted hours at the institution. SAP evaluation periods will occur at the midpoint of the contracted hours or the established evaluation periods, whichever comes first.

DETERMINATION OF SATISFACTORY ACADEMIC PROGRESS (SAP)

Students who meet the minimum requirements for attendance and academic performance are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a copy of their Satisfactory Academic Progress determination at the time of each of the evaluations. A student who does not achieve the minimum standards is no longer eligible for Title IV, HEA program funds, if applicable, Service members and Veterans Education Benefits, unless the student is on warning or has prevailed upon appeal of the determination that has resulted in the status of probation.

The percentages for quantitative and qualitative progress will be rounded to the nearest whole number. When rounding, round up if the decimal is .50 or higher; round down if it's less than .50. For instance, if a calculation result is 79.51%, round up to 80%. If the calculation result is 79.49%, round down to 79%.

SATISFACTORY ACADEMIC PROGRESS (SAP) WARNING

Students who fail to meet minimum requirements for attendance or academic progress at an evaluation period are placed on warning and considered to be making Satisfactory Academic Progress during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next scheduled evaluation (payment period). 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, may be deemed ineligible to receive Title IV, HEA program funds, if applicable, Service members and Veterans Education Benefits, and may be terminated from enrollment.

SATISFACTORY ACADEMIC PROGRESS (SAP) 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 the requirements set forth in the academic plan by the end of the maximum time frame. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress. The Institution may allow for the status of probation for students who are not considered meeting minimum standards for Satisfactory Academic Progress if:

- a) The institution evaluates the student's progress and determines that the student did not make satisfactory academic progress during the warning or previous evaluation period; and
- b) The student prevails upon appeal of a negative progress determination prior to being placed on probation; and
- c) The institution determines that satisfactory academic progress standards can be met by the end of the subsequent evaluation period (payment period); or
- d) The institution develops an academic plan for the student that, if followed, will ensure that the student is able to meet the institution's satisfactory academic progress requirements by a specific point within the maximum timeframe established for the individual student.

The student will be advised in writing of the actions required to attain satisfactory academic progress by the next scheduled evaluation (payment period). 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 may be determined as NOT making satisfactory academic progress and, if applicable, the student will no longer be eligible for Title IV, HEA program funds, if applicable, Service members and Veterans Education Benefits and may be terminated from enrollment.

SATISFACTORY ACADEMIC PROGRESS (SAP) APPEAL PROCEDURE

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within five (5) business (Monday – Friday) days from the date the student receives the notice. The student must submit a written appeal to the School Director, along with supporting documentation of the reasons why the determination should be reversed. The information should include:

- a) The basis on which a student may appeal. The reasons for which a student may appeal include the death of a relative, an injury or illness of the student, or other allowable special or mitigating circumstance.
- b) Documentation regarding why the student failed to make satisfactory academic progress and what has changed about the student's situation that will allow them to achieve satisfactory academic progress by the next evaluation point. If a student cannot provide documentation and/or demonstrate what has changed, an appeal may not be granted. An example of a type of document that could be utilized and used with an appeal is a doctors' note (must include the student has recovered from the illness if applicable), obituary, or counseling records. All appeals should include a narrative statement describing why the student is appealing, as well as describing their individual situation. Any supporting documentation should be attached. Appeals are only meant to be granted for mitigating circumstances and must be documented. Furthermore, the situation which prevented the student from making SAP should be remedied.
- c) How the student will re-establish eligibility for financial aid, if applicable. Eligibility for financial aid may be established by meeting the institutions published requirements for satisfactory academic progress.

The School Director must receive this appeal within five (5) business (Monday – Friday) days from the day the student receives the determination. Should a student fail to appeal this notice, the decision will stand. If an appeal is submitted, an appeal hearing will take place within five (5) business days (Monday – Friday) of receipt of the written appeal.

The student, the President/CEO and/or School Director, will attend this hearing. A decision on the student's appeal will be made within three (3) business days (Monday – Friday) by the President/CEO and/or the School Director and will be communicated to the student in writing. The decision will be

final, and 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 Title IV, HEA program funds, if applicable, Service members and Veterans Education Benefits, will be reinstated, if applicable.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS AND REINSTATEMENT OF FINANCIAL AID ELIGIBILITY

Students may re-establish satisfactory academic progress and Title IV, HEA program funds, Service members and Veterans Education Benefits, as applicable, by meeting minimum attendance and academic requirements by the end of the subsequent evaluation period.

LEAVE OF ABSENCE POLICY

An authorized leave of absence (LOA) is a temporary interruption in a student's program of study. LOA refers to the specific time period during a program when a student is not in attendance. The institution restricts Leaves of Absence to Medical, Military, or Family Emergency. Generally, the institution will only grant one LOA request for extenuating circumstances, and a maximum of two in extremely rare circumstances, during the student's program of study.

In order for an LOA to qualify as an approved LOA, all requests for leaves of absence must be submitted in advance in writing, including the reason for the student's request, and include the student's signature. The request must also be dated and include the dates the student expects to be unable to attend school, including the date the student expects to return to school. The administration will make the final determination to approve or disapprove the leave of absence based on the information provided in the request. The institution will determine, before it grants an LOA, that there is a reasonable expectation that the student will return from the leave. For the school to make such a determination and ensure that the student meets the criteria in the institution's LOA policy, the institution must know the student's reason for requesting the leave.

A student must apply in advance for an LOA unless unforeseen circumstances prevent the student from doing so. For example, if a student were injured in a car accident and needed a few weeks to recover before returning to the institution, the student would not have been able to request the LOA in advance.

The institution may grant an LOA to a student who did not provide the request prior to the LOA due to unforeseen circumstances, if the institution documents the reason for its decision and collects the request from the student at a later date. In this example, the beginning date of the approved LOA would be determined by the institution to be the first date the student was unable to attend the institution because of the accident.

The institution will not assess the student any additional charges as a result of the LOA. The LOA, together with any additional leaves of absence must not exceed a total of 180 days in any 12-month period.

A student granted an LOA that meets these criteria will not be considered to have withdrawn, and no refund calculation is required at that time. The institution will extend the student's contract period and maximum time frame by the same number of days taken in the LOA, and the student will return to school in the same satisfactory academic progress status as prior to the LOA. Changes to the contract period on

the enrollment agreement must be initialed by all parties or an addendum must be signed and dated by all parties.

If a student does not return to the institution at the expiration of an approved LOA, the withdrawal date for the purpose of calculating a refund is always the student's last day of attendance, and all refunds will be due 45 days from the determination date. The institution's determination date would be the earlier date of expiration of LOA or date student notifies institution that he or she will not be returning from the LOA, whichever is earlier. One possible consequence of failing to return from an LOA is that a student's grace period for a Title IV program loan might expire. The grace period starts on the last day of attendance.

WITHDRAWALS/COURSE INCOMPLETES

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. Students who withdraw may apply for re-enrollment.

RE-ENTRY POLICY

Students previously withdrawn, who wish to re-enroll must first submit a written request for re-enrollment. They must then meet with the President/CEO and/or School Director to discuss the possibility of reenrolling. It is only with the approval of the President/CEO and/or School Director that a student will be allowed to re-enroll. Based on the students' prior academic history and the length of time that has elapsed since withdrawal, the President/CEO and/or School Director will determine if the student will be accepted for re-enrollment. Students who re-enter will re-enter under the same Satisfactory Academic Progress status as at the time they left. If a student has been out of school for more than 60 months, the student may be required to retake the **full** program over.

Re-entry within 180 days

A student who withdraws from a clock-hour program and then re-enters within 180 days is considered to remain in the same payment period when he/she returns and the same Satisfactory Academic Progress status as at the time when they left.

Re-entry after 180 days and transfer students

A student who withdraws from a clock-hour program and then re-enters will return in the same Satisfactory Academic Progress status as at the time when they left. For Satisfactory Academic Progress evaluation purposes, a new payment period applies to:

- A student who withdraws and then re-enters the same program at the same Institution after 180 days, or
- A student who withdraws from a program and enrolls in a new program at the same institution, or at another institution within any time period.

For purposes of calculating payment periods ONLY, the length of the program is the number of clock-hours and weeks of instructional time the student has remaining in the program that he/she re-enters

or transfers into. If the remaining hours and weeks constitute half of an academic year or less, the remaining hours constitute one payment period.

NON-CREDIT OR REMEDIAL COURSEWORK

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

REPEATED COURSEWORK

In general, for purposes of the Title IV funds (under non-term provisions of §668.4c) a student must successfully complete the credit or clock hours in a payment period to advance to the next payment period, and may not be paid for repeating coursework regardless of whether the student successfully completed it *unless* the provisions of § 668.4(g) apply:

- (i) Re-enters that program after 180 days;
- (ii) Transfers into another program at the same institution within any time period; or
- (iii) Transfers into a program at another institution within any time period.

The Department of Veteran Affairs does not permit re-certification of courses successfully completed in the past.

READMISSION FOR SERVICE MEMBERS

To minimize the disruption to the lives of persons performing service in the uniformed services, the institution will make “reasonable efforts” to readmit service-members promptly with the same academic status, tuition and fee charges as when they left the institution. Students are entitled to readmission if:

- Provide advance written notice of the service.
- Cumulative length of absence and all previous absences for service are equal or less than 5 years.
- Provide written notice of intent to return.
- Notices may not have a required format and notice of intent to return must be:
 - No later than 3 years after completion of period of service; OR
 - No later than 2 years after end of period necessary for recovery from service-related illness or injury.

VETERAN'S POLICY

Individuals who are receiving Title 38 benefits must complete the course program by the end date stated on their certification. Benefits will cease on the end date stated on their certification. Due to Department of Veteran's Affairs requirements, individuals receiving Title 38 benefits do not qualify to participate in the institution's externship program.

Individuals who are receiving Title 38 benefits must have a minimum of four (4) evaluations during their program. In addition to the scheduled evaluations per the Satisfactory Academic Progress policy, individuals will be evaluated on the following schedule:

Program	Scheduled Hour Evaluations
Cosmetology Day - 1600 Hours	450, 900, 1250, 1600
Cosmetology Evening - 1600 Hours	450, 900, 1250, 1600
Esthetics Day - 600 Hours	150, 300, 450, 600
Esthetics Evening - 600 Hours	150, 300, 450, 600
Manicuring Day - 400 Hours	100, 200, 300, 400
Manicuring Evening - 400 Hours	100, 200, 300, 400

2021-2022 PROGRAM TUITION

Cosmetology	Charges		
	AY1 (900 Hrs.)	AY2 (700 Hrs.)	Total (1,600 Hrs.)
Tuition	\$10,800.00	\$8,400.00	\$19,200.00
Books & Supplies***	2,750.00	-	2,750.00
Registration Fee (Non-refundable)	250.00	-	250.00
STRF Non-refundable for entire period of enrollment	11.00	-	11.00
Total Charges for a Period of Attendance	\$13,811.00	\$8,400.00	\$22,211.00
Estimated Total Charges for the Entire Educational Program			\$22,211.00

Esthetics	AY1 (600 Hrs.)
Tuition	\$8,100.00
Books & Supplies***	1,495.00
Registration Fee (Non-refundable)	250.00
STRF Non-refundable for entire period of enrollment	5.00
Total Charges for a Period of Attendance	\$9,850.00
Estimated Total Charges for the Entire Educational Program	\$9,850.00

Manicuring	AY1 (400 Hrs.)
Tuition	\$3,600.00
Books & Supplies***	1,195.00
Registration Fee (Non-refundable)	200.00
STRF Non-refundable for entire period of enrollment	2.50
Total Charges for a Period of Attendance	\$4,997.50
Estimated Total Charges for the Entire Educational Program	\$4,997.50

NOTE: The Institution reserves the right to change tuition and fees or make subject changes or revisions when necessary, and make substitutions in kits as required. Students will be notified of price changes or substitutions in kits at the Program Orientation, which is held the Saturday before each start date. The payment of monies owed to the institution may be made by cash, credit card, debit card, money order, check, third-party or Title IV funds. The payment of monies owed made to the institution within two weeks of graduation must be paid in cash, credit card, debit card, money order or cashier's check.

*****NOTE:** Books & Supplies can be purchased separately on the open market place. Students can opt-out and buy them at the vendor of their choice. Any opened or used items **cannot be** returned.

In accordance with federal tax credit legislation, the institution will mail form 1098-T reporting qualified tuition and related expenses - to student's current address by the end of January. This information will

also be reported to the IRS. Students should check with their tax preparer to determine eligibility for federal educational credit and the amount of deduction.

PROMOTIONS

The Institution may offer tuition, kit and/or registration fee promotions periodically throughout the year. Check with the Admissions Office for any promotions that may be currently available.

PERSONAL SERVICE FEES

During their training at Palomar Institute of Cosmetology, students often desire to get hair, nail, and skin care services done. The Institution allows students to have this work performed on themselves by fellow students for a nominal charge (70% off our regular service prices). Students do not get credit/hours for getting services and need to make the appointments during clinic hours they are not scheduled to be in attendance. For example, students who attend school during the day need to make appointments in the evening, and those who attend in the evening need to make appointments during the day. Appointments will be scheduled subject to availability. The complete personal service policy and price list is available at the front desk or in the instructors' office.

STATE OF CALIFORNIA STUDENT TUITION RECOVERY FUND

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

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

It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 1747 North Market Blvd., Suite 225, Sacramento, CA 95834, (916) 574-8900 or (888) 370-7589.

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

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

institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.

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

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

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

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

The Bureau may conduct an investigation to verify whether to grant or deny a claim, and may request any additional information or supporting documentation.

INSTITUTIONAL REFUND PROVISIONS POLICY

1. STUDENT'S RIGHT TO CANCEL

A student has the right to cancel his or her enrollment agreement for a course of instruction, without any penalty or obligations, through attendance at the first class session, or the seventh calendar day after enrollment, whichever is later.

Notice of cancellation shall be in writing, and a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited, to a student's lack of attendance. You will be given a notice of cancellation form on or before the first day of class, but you can use any written notice that you wish.

Cancellation shall occur when the student gives written notice of cancellation at the address of the Institution shown at the top of the front page of the Enrollment Agreement. The student can do this by mail, email or hand delivery. The written notice of cancellation, if sent by mail, is effective when deposited in the mail, properly addressed and postage paid.

If the Institution has given the student any equipment, including books or other materials, the equipment shall be returned to the Institution within 20 days following the date of the notice of

cancellation. If the equipment is not returned—including books or other materials—in good condition (re-issuable as new) within the 20-day period, the Institution may deduct the documented cost of the equipment from any refund that may be due to the student. Once the equipment is paid for, it is the student's to keep without further obligation.

If the student cancels his or her Enrollment Agreement, the Institution will refund any money that was paid, less a non-refundable registration fee (if applicable) not to exceed \$250.00 and any deduction for equipment not timely returned in good condition (re-issuable as new), within 45 days after the notice of cancellation is received.

2. WITHDRAWAL FROM COURSE

All students receiving federal financial aid who completely withdraw within the first 60% of a payment period are subject to the "Return of Title IV – R2T4" provision. The Institution shall also provide a pro rata refund of moneys paid for institutional charges. As a student at Palomar Institute of Cosmetology, you have the right to withdraw from a course of instruction at any time. If you withdraw from the course of instruction after the period allowed for cancellation of the enrollment agreement (through attendance at the first class session, or the seventh calendar day after enrollment, whichever is later) the Institution will remit a refund less a non-refundable registration fee (if applicable) not to exceed \$250.00.

The institution strictly employs a pro rata refund method for all withdrawal calculations. Tuition is charged based on the Total Clock Hours Scheduled To Have Been Completed, not to exceed the total charge for the entire program tuition. A pro rata refund shall be no less than the total amount owed by the student for the portion of the educational program provided subtracted from the amount paid by the student, calculated as follows:

- a) The amount owed equals the hourly charge for the program (total institutional charge, divided by the number of hours in the program), multiplied by the number of hours student was scheduled to attend, prior to withdrawal.
- b) All amounts paid by the student in excess of what is owed as calculated in subdivision (a) shall be refunded.
- c) If a student obtained equipment, as specified in the agreement as a separate charge, and returns it in good condition (re-issuable as new) within 20 days following the date of withdrawal, the Institution shall refund the charge for the equipment paid by the student. If a student fails to return the equipment in good condition (re-issuable as new) within this 20-day period, the Institution will retain the full cost of equipment. For a list of these charges, see addendum "A" of the contract.
- d) Returning of fund(s) in accordance with Return of Title IV Aid – R2T4 treatment, combined with Pro-rata calculation, will be reflected in either the Balance Due or Total Refund on the Student Refund Calculation and Notification letter. The refund will be issued within 45 days of the determination date that a student has withdrawn, whether officially or unofficially.

If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds. The institutional refund shall provide a pro rata refund of all funds paid to the institution (state, federal or personal) for institutional charges to students who have completed 60 percent or less of the period of attendance.

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 ISSUED WITHIN 45 DAYS FROM DATE OF DETERMINATION OF WITHDRAWAL. IF THE AMOUNT THAT YOU OWE IS MORE THAN THE

AMOUNT THAT YOU HAVE ALREADY PAID, THEN YOU WILL HAVE TO MAKE ARRANGEMENTS TO PAY THE DIFFERENCE.

NOTE: Loan amounts are returned in accordance with the terms of the promissory note. The student is liable to return 50% of the unearned amount of the Grant. The student does not have to repay a grant overpayment of \$50.00 or less for grant overpayments resulting from the student's withdrawal per 34 CFR 668.22(h)(3)(ii).

A student shall be deemed to have withdrawn from the course when any of the following occurs:

- Student notifies the Institution of his or her withdrawal or the actual date of the withdrawal.
- The Institution terminates the student enrollment.
- Student fails to attend classes for a 14 consecutive calendar day period without being on an approved leave of absence or other official non-attendance status. Unofficial withdrawals for clock hour students are determined by the institution through monitoring clock hour attendance daily.
- Student fails to return from an approved leave of absence as scheduled without notifying the Institution in advance. The institution's determination date would be the earlier date of expiration of LOA or date student notifies institution that he or she will not be returning from the LOA.
- Any applicant rejected for training will be refunded all monies.

3. COURSE CANCELLATION

If a course is canceled subsequent to a student's enrollment and start of classes, the Institution shall at its option:

- a) Provide a full refund of all monies paid or
- b) Provide completion of the course.

Course cancellation applies to students who have never actually started training. In this case, the Institution may provide completion of the Course at mutually agreeable location or provide a full refund of all monies paid. If the student has started training and the Course is canceled, at a minimum, the student's refund will comply with the aforementioned refund provisions.

4. PERMANENTLY CLOSED SCHOOL

If the Institution is permanently closed and no longer offering instruction after the student enrolled, the student shall be entitled to a pro-rata refund of tuition as described in the aforementioned refund provisions.

HYPOTHETICAL PRO RATA REFUND EXAMPLE:

Student A (a dependent) actually completed 734 clock hours. Student A completed 450 scheduled clock hours in the first payment period and 284 scheduled clock hours in second payment period. Assuming the student dropped out of the program in the second payment period after receiving the following:

- \$3,464 in Subsidized Federal Direct Loan
- \$1,980 in Unsubsidized Federal Direct Loan
- \$6,495 in Federal Pell Grant
- Student paid \$250 for non-refundable registration fee and \$11 for Student Tuition Recovery Fund (STRF).

The potential "R2T4" calculation and Pro-rata Refund for the whole enrollment are calculated and exhibited as follows:

EXAMPLE: PRO RATA REFUND

Contracted Tuition Charged	\$19,200.00	[1]
Total Program Clock Hours	1,600.00	[2]
Tuition Charged per Hour [1] divide [2]	12.00	[3]
Total Clock Hours Scheduled To Have Been Completed	734.00	[4]
Tuition Earned [3] multiply [4]	\$8,808.00	

Institutional Charges Earned by the School

Tuition Earned	\$8,808.00
Documented Kit & Book Costs	2,750.00
Registration Fee (non-refundable)	250.00
STRF	11.00
Total Institutional Charges Earned	\$11,819.00

Payments Received by the School

Federal Direct Loan (FDL)-Unsub	\$1,980.00
Federal Direct Loan (FDL)-Sub	3,464.00
Federal Pell Grant	6,495.00
Private Paid	261.00
Total Payments Received	\$12,200.00

Return of Funds

Total Payments Received	\$12,200.00
Less:	
Pro rata refund unearned aid by the School-FDL Unsub	(381.00)
Total Payment the School Retained	11,819.00
Less:	
Total Institutional Charges Earned	(11,819.00)
Total Refund/ (Balance Due)	\$-0-

TITLE IV REFUND REQUIREMENTS & DISTRIBUTION

If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal student financial aid program funds.

Any unearned funds will be deposited or transferred into the Institution's federal funds bank account. The institution will return Title IV funds to the programs from which the student received aid during the payment period or period of enrollment as applicable, in the following order, up to the net amount disbursed from each source:

1. Unsubsidized Federal Direct Stafford Loans
2. Subsidized Federal Direct Stafford Loans
3. Federal Direct PLUS Loans
4. Federal Pell Grant
5. Other federal, state, private or institutional sources of aid
6. The student

If the student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur:

1. The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
2. The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

If the student has any questions about refund responsibilities prior to the completion of the program, please discuss them with the Institution financial aid officer prior to signing the enrollment agreement.

COSMETOLOGY, ESTHETICS, AND MANICURING PROGRAMS

METHODS OF INSTRUCTION

Palomar Institute of Cosmetology's goal is to provide students with the tools, environment and educators to be able to thrive in their education. Our educational programs are designed to actively engage learners in multiple learning styles. It begins in a classroom setting which focuses on building the fundamental knowledge of both the practical and theoretical aspects of Hair, Skin and Nail services. This is done through videos, interactive lectures, demonstrations and hands on mannequin practice. The students continue their progress by incorporating participation in the school's "clinic floor", once the student meets the requirements for promotion. Students participating in this area transfer the knowledge from classroom instruction to real life experience. Our clinic floor is open to the general public and all services are performed by students under the supervision of licensed instructors. The final stage of the student's progress places increased emphasis on preparation for the state licensure exam as well as participation and performance in the clinic floor. There is also a focus on the student's soft skills and preparation for employment.

Students now have in addition to their printed text material on-line access to their text in an e-book format as well as Power Point presentations and practice examinations. Content is accessible at home or on the go through a computer or a supported mobile device.

The student resource center is located near the clinic floor. It includes access to computers as well as an excellent book & video library, which students and staff can check out for additional resource information. Students may access these resources by asking their instructor.

Academic and practical learning methods such as presentations, videos, discussion, question and answer, demonstrations, interactive lecture, individualized instruction, classroom projects, games and student salon activities are used during the Cosmetology, Esthetics, and Manicuring programs.

STUDENT SERVICES

The students continue their progress by incorporating participation in the school's "clinic floor", once the student meets the requirements for promotion. Students participating in this area transfer the knowledge from classroom instruction to real life experience. Our clinic floor is open to the general public and all services are performed by students under the supervision of licensed instructors. Students will perform the following services on the public or their mannequins while on the clinic floor:

COSMETOLOGY PROGRAM	ESTHETICS PROGRAM	MANICURING PROGRAM
Hair Cut Services	Facial Services	Natural Nail Services
Color Services	Waxing Services	Artificial Nail Services
Chemical Texture Services	Makeup Services	
Hair Styling Services		
Facial Services		
Waxing Services		
Natural Nail Services		
Artificial Nail Services		
Makeup Services		

STUDENT EXTERNSHIPS

The Externship Program allows eligible students the opportunity to essentially assist in local, approved salons under the direct supervision of licensed salon professionals for up to eight hours a week while still enrolled in school and receive course credit up to a maximum of 160 hours for the Cosmetology Program, 60 hours for Esthetics Program, and 40 hours for Manicuring Program.

Students may apply for this California Board of Barbering and Cosmetology approved program providing each student meets the requirements, which are as follows:

- Cosmetology students must have at least 960 course clock hours
- Esthetics students must have at least 360 clock hours
- Manicuring students must have at least 240 clock hours
- Student must be current in theory hours and operations, as well as on all academic requirements, maintain a “C” grade average (minimum cumulative grade of 75 percent in theory (written test grades), and in practical/clinic performance [practical assessments]), and not on SAP Probation, in addition to a minimum attendance of 80 percent.

The Student Externships are optional and are not offered continuously. Students may or may not have an opportunity to participate during their enrollment period. Due to Department of Veteran’s Affairs requirements, individuals receiving Title 38 benefits do not qualify to participate in the institution’s externship program.

COSMETOLOGY PROGRAM – SOC Code 39-5012.00

The Cosmetology Program is a 1,600-hour clock-hour based program; therefore, students complete their course of study at different intervals, depending upon their individual attendance. Cosmetology Day students complete the 1,600 clock-hour program in 46 weeks maximum in order to be considered on-time completers. Cosmetology Evening students complete the 1600 clock-hour program in 64 weeks maximum in order to be considered on-time completers. Day students must attend on average a minimum of 28 clock hours per week in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy. Evening students must attend on average a minimum of 20 hours per week in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy.

OBJECTIVES

The objective of the Cosmetology Program is to offer training that prepares each student to acquire the knowledge and skills necessary to pass the California State Board Exams and be successful in the beauty industry.

LEVEL OF OCCUPATION

The Cosmetology Program prepares the student for the State Board Examination. The student will receive practical training and technical instruction in the areas of hair, skin care and nails. Students who graduate from this program can expect to be eligible for entry-level positions in the following professions:

Cosmetology - SOC 39-5012.00 Hairdressers, Hairstylists, and Cosmetologist

Esthetics - SOC 39-5094 Skincare Specialist, Esthetician, Skin Care Specialist

Manicuring - SOC 39-5092 Manicurist, Pedicurist, Nail Technician

According to the American Association of Cosmetology Schools, there are a wide variety of professional careers a graduate can pursue after earning a diploma from a cosmetology school and getting their license. These include: Haircolor Specialist, Salon Owner/Manager, Makeup Artist, Lash Artist, Fashion Show Stylist, Platform Artist and Educator, Perm Specialist, Nail Care Artists, School Instructor, Salon Coordinator, Salon Sales Consultant, Manufacturer Sales Representative, Director of Education Distributor's Sales Representative, Photo and Movie Stylist, Beauty Magazine Writer, Beauty Magazine Editor, Cosmetology School Owner, Beauty Care Marketing, Salon Franchisee, Salon Chain Management, Beauty Care Distributor, Salon Computer Expert, Beauty Care PR Specialist, Research Chemist, Beauty Product Designer, Beauty Business Consultant, and Trade Show Director.

STUDENT MASTER STYLIST SUITE

The Master Stylist Class is an advanced class offered to Cosmetology students. Students who are interested in experiencing simulated salon culture must meet the following expectations:

- Satisfactory in attendance, practical and academics
- Demonstrate a positive attitude
- Have 700 hours or more
- Current on their required subject hours and operations

Students in the Master Stylist class will spend 5 weeks during the Cosmetology Program learning salon team building, salon behavior and discovery, clientele building, product knowledge, advanced hair color theory, advanced haircutting, and advanced hair styling. These classes have a small student/teacher ratio, allowing students to experience a more personalized learning environment. The “Student Master Stylist Suite” is optional and is not offered continuously. Students may or may not have an opportunity to participate during their enrollment period.

GRADUATION REQUIREMENTS

To be eligible for graduation, students must:

- Complete all required classroom and clinical training according to the State and Institution requirements with a “C” grade average (minimum cumulative grade of 75 percent in theory (written test grades), and in practical/clinic performance [practical assessments]).
- Complete the course within the prescribed maximum time frame
- Complete all exit paperwork; attend Direct Loan Exit Counseling (if applicable) and
- Make satisfactory arrangements for payment of all debts owed to the Institution. The payment of monies owed to the institution may be made by cash, credit card, debit card, money order, check, third party or Title IV funds. The payment of monies owed made to the institution within two weeks of graduation must be paid in cash, credit card, debit card, money order or cashier’s check.

Upon successful completion of the program, students will be awarded a diploma noting the specific program of study and the graduation date.

STATE REQUIREMENTS

The curriculum for students enrolled in a cosmetology course shall consist of 1,600 hours of technical instruction and practical training covering all practices constituting the art of cosmetology 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. Practical training shall mean the time it takes to perform a practical operation. Technical and practical training shall include the following hours and/or operations:

COSMETOLOGY CURRICULUM REQUIREMENT BREAKDOWN (1600 TOTAL CLOCK HOURS)	MINIMUM HOURS OF TECHNICAL INSTRUCTION REQUIRED	MINIMUM PRACTICAL OPERATIONS REQUIRED
(1) 1100 Hours of Technical Instruction and Practical Training in Hair Dressing		
The required subjects of instruction in Hair Dressing shall be completed with the minimum hours of technical instruction and practical operations for each subject matter as follows:		
HAIRSTYLING	65	240
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.		
PERMANENT WAVING AND CHEMICAL STRAIGHTENING	40	105
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.		
HAIR COLORING AND BLEACHING	60	50
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.		
HAIR CUTTING	20	80
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.		
(2) 200 Hours of Technical Instruction in Health and Safety		
The required subjects of instruction in Health and Safety shall be completed with the minimum hours of technical instruction for each subject-matter as follows:		
LAWS AND REGULATIONS	20	-
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.		
HEALTH AND SAFETY CONSIDERATIONS	45	-
The subject of Health and Safety shall include, but is not limited to, the following techniques and procedures: Cosmetology chemistry including the chemical composition and purpose of cosmetic, nail, hair and skin care preparations. Elementary chemical makeup, chemical skin peels and chemical and physical changes of matter. Hazardous substances including training in chemicals and health in establishments, protection from		

hazardous chemicals and preventing chemical injuries, ergonomics, theory of electricity in cosmetology, bacteriology, communicable diseases, including HIV/AIDS, Hepatitis B, and staph and Material Safety Data Sheets.		
DISINFECTION AND SANITATION	10	-
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.		
ANATOMY AND PHYSIOLOGY	15	-
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.		
(3) 200 Hours of Technical Instruction and Practical Training in Esthetics The required subjects of instruction in Esthetics shall be completed with the minimum hours of technical instruction and practical operations for each subject matter as follows:		
MANUAL, ELECTRICAL AND CHEMICAL FACIALS	25	40
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, for facials and skin care purposes; however, machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face. Chemical Facials include chemical skin peels, packs, masks and scrubs. Training shall emphasize that only the non-living, uppermost layers of facial skin, known as the epidermis, may be removed, and only for the purpose of beautification. All practical operations must be performed in accordance with Section 992 regarding skin peeling.		
EYEBROW BEAUTIFICATION AND MAKEUP	25	30
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, the application of false eyelashes, and lash and brow tinting, if a product exists that is not disapproved, prohibited or banned by the U.S. Food and Drug Administration, the Occupational Safety and Health Administration, or the U.S. Environmental Protection Agency.		
(4) 100 Hours of Technical Instruction and Practical Training in Manicuring and Pedicuring The required subjects of instruction in Manicuring and Pedicuring shall be completed with the minimum hours of technical instruction and practical operation for each subject matter as follows:		
MANICURING AND PEDICURING	10	25
The subject 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.		
ARTIFICIAL NAILS AND WRAPS	25	120 (nails)
Artificial nails including acrylic, liquid and powder brush-ons, artificial nail tips and nail wraps and repairs		
(c) The Board recommends that schools provide training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, and client service records.		

SUMMARY OF STATE AND INSTITUTION REQUIREMENTS

Students are assessed on theory topics at the end of each module by a multiple-choice written examination. Practical assessments take place periodically throughout the student’s enrollment. The Freshman Instructor will observe hands-on performance weekly and assess the students on practical work at the end of each module. During the time on the clinic floor, students receive a haircut procedure assessment as well as a hair color procedure assessment. Students in their last 450 hours of school are considered to be Pre-Graduation Students or Seniors. They are assessed on the sculptured nail to prepare for the State Board Practical and Written Examination. Students are required to participate in a Mock Board Written and Practical prior to graduation.

Theory hours (technical instruction) total to a minimum of 205 hours. The remaining hours (1,230) are to be used to complete operations to total 1,600 hours. The Institution provides training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service record cards, basic tax responsibilities related to independent contractors, booth renters, employees, and employers. Students must also complete all related theory subjects and practical operations as described above.

SUBJECT	REQUIRED HOURS OF TECHNICAL INSTRUCTION	REMAINING HOURS TO COMPLETE OPERATIONS	TOTAL HOURS OF TECHNICAL INSTRUCTION AND PRACTICAL TRAINING	REQUIRED PRACTICAL OPERATIONS
1100 Hours of Technical Instruction and Practical Training in Hair Dressing	185	915	1100	475
200 Hours of Technical Instruction and Practical Training in Health and Safety	100	100	200	0
200 Hours of Technical Instruction and Practical Training in Esthetics	50	150	200	70
100 Hours of Technical Instruction and Practical Training in Manicuring and Pedicuring	35	65	100	145
Total	205	1230	1600	690

ESTHETICS PROGRAM – SOC Code 39-5094.00

The Esthetics Program is 600-hour clock-hour based program; therefore, students complete their course of study at different intervals, depending upon their individual attendance. Esthetics day students complete the 600 clock-hour program in 20 weeks maximum in order to be considered on-time completers. Esthetics evening students complete the 600 clock-hour program in 24 weeks maximum in order to be considered on-time completers. Day students must attend on average a minimum of 24 hours per week in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy. Evening students must attend on average a minimum of 20 hours per week in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy.

OBJECTIVES

The objective of Palomar Institute of Cosmetology Esthetics Program is to offer training that prepares each student to acquire the knowledge and skills necessary to pass the California State Board Exams and be successful in the beauty industry.

LEVEL OF OCCUPATION

The Esthetics Program prepares the student for the State Board Examination. The student will receive practical training and technical instruction in the areas of skin care. Students who graduate from this program can expect to be eligible for entry-level positions in the following profession:

Esthetics - SOC 39-5094 Skincare Specialist, Esthetician, Skin Care Specialist

According to the American Association of Cosmetology Schools, there are a wide variety of professional careers a graduate can pursue after earning a diploma from a cosmetology school and getting their license. These include: Skin Care Therapist, Spa Technician, Facialist, Skin Care Technician, Makeup Artist, Lash Artist, Wax Specialist, Makeup Designer, Makeup Specialist, Product Specialist, Product Sales Rep, and Salon Owner.

GRADUATION REQUIREMENTS

To be eligible for graduation, students must:

- Complete all required classroom and clinical training according to the State and Institution requirements with a "C" grade average (minimum cumulative grade of 75 percent in theory (written test grades), and in practical/clinic performance [practical assessments]).
- Complete the course within the prescribed maximum time frame
- Complete all exit paperwork; attend Direct Loan Exit Counseling (if applicable) and
- Make satisfactory arrangements for payment of all debts owed to the Institution. The payment of monies owed to the institution may be made by cash, credit card, debit card, money order, check, third party or Title IV funds. The payment of monies owed made to the institution within two weeks of graduation must be paid in cash, credit card, debit card, money order or cashier's check.

Upon successful completion of the program, students will be awarded a diploma noting the specific program of study and the graduation date.

STATE REQUIREMENTS

The required Esthetics Course shall have 600 clock hours of practical training and technical instructions covering all practices of an esthetician 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 operations shall mean the actual performance by the student of a complete service on another person or on a mannequin. Practical training shall mean the time it takes to perform a practical operation. Technical instruction and practical training shall include the following hours:

ESTHETICS CURRICULUM REQUIREMENT BREAKDOWN (600 TOTAL CLOCK HOURS)	MINIMUM HOURS OF TECHNICAL INSTRUCTION REQUIRED	MINIMUM PRACTICAL OPERATIONS REQUIRED
(1) 350 Hours of Technical Instruction and Practical Training in Facials The required subjects of instruction in Facials shall be completed with the minimum hours of technical instruction and practical operations for each subject-matter as follows:		
MANUAL, ELECTRICAL AND CHEMICAL FACIALS	70	140
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, for facials and skin care purposes; however, machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face. Chemical Facials include chemical skin peels, packs, masks and scrubs. Training shall emphasize that only the non-living, uppermost layers of facial skin, known as the epidermis, may be removed, and only for the purpose of beautification. All practical operations must be performed in accordance with Section 992 regarding skin peeling.		
PREPARATION	15	-
The subject of Preparation shall include, but not be limited to the following issues: Client consultation, intake procedures, contraindications, professionalism, client record keeping, pre and post operative care, CPR/AED, salon and spa skills.		
(2) 200 Hours of Technical Instruction in Health and Safety		
The required subjects of instruction in Health and Safety shall be completed with the minimum number of hours of technical instruction for each subject-matter as follows:		
LAWS AND REGULATIONS	10	-
The subject 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.		
HEALTH AND SAFETY CONSIDERATIONS	40	-
The subject of Health and Safety shall include, but is not limited to, the following techniques and procedures: 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, communicable diseases including HIV/AIDS and Hepatitis B. Chemical composition and purpose of cosmetic and skin care preparation. Elementary chemical makeup, chemical skin peels, physical and chemical changes of matter. Electrical current, principles of operating electrical devices, and the various safety precautions used when operating electrical equipment.		
PHYSIOLOGY DISINFECTION AND SANITATION	10	-

The subject of Disinfection and Sanitation shall include, but is not limited to, the following techniques and procedures: 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.		
ANATOMY AND PHYSIOLOGY	15	-
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.		
(3) 50 Hours of Technical Instruction and Practical Training in Hair Removal and Make-up The required subjects of instruction in Hair Removal shall be completed with the minimum hours of technical instruction and practical operations for each subject-matter as follows:		
EYEBROW BEAUTIFICATION	25	50
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.		
MAKE-UP	20	40
The subject of Make-up shall include, but is not limited to, the following issues: Skin analysis, basic and corrective application, application of false eyelashes.		
(c) The Board recommends that schools provide training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service records, basic tax information relating to booth renters, independent contractors, employees, and employers.		

SUMMARY OF STATE AND INSTITUTION REQUIREMENTS

Students are assessed on theory topics at the end of each module by a multiple-choice written examination. Practical assessments will take place periodically throughout the student's enrollment. The Freshman Instructor will observe hands-on performance weekly and assess the students on practical work at the end of each module. During the time on the clinic floor, students receive a European Facial practical assessment. Students are required to participate in a Mock Board Written and Practical prior to graduation.

Theory hours (technical instruction) total to a minimum of 370 hours. The remaining hours (230) are to be used to complete operations to total 600 hours. The institution provides training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service record cards, basic tax responsibilities related to independent contractors, booth renters, employees, and employers. Students must also complete all related theory subjects and practical operations as described above.

SUBJECT	REQUIRED HOURS OF TECHNICAL INSTRUCTION	REMAINING HOURS TO COMPLETE OPERATIONS	TOTAL HOURS OF TECHNICAL INSTRUCTION AND PRACTICAL TRAINING	REQUIRED PRACTICAL OPERATIONS
350 Hours of Technical Instruction and Practical Training in Facials	85	265	350	140

200 Hours of Technical Instruction and Practical Training in Health and Safety	75	125	200	0
50 Hours of Technical Instruction and Practical Training in Hair Removal and Makeup	45	5	50	90
Total	370	230	600	230

MANICURING PROGRAM – SOC Code 39-5092.00

The Manicuring Program is a 400-hour clock-hour based program; therefore, students complete their course of study at different intervals, depending upon their individual attendance. Manicuring day students complete the 400 clock-hour program in 12 weeks maximum in order to be considered on-time completers. Day students must attend on average a minimum of 28 clock hours per week in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy. Manicuring Evening students complete the 400 clock-hour program in 16 weeks maximum in order to be considered on-time completers. Evening students must attend on average a minimum of 20 hours per week in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy.

OBJECTIVES

The objective of Palomar Institute of Cosmetology Manicuring Program is to offer training that prepares each student to acquire the knowledge and skills necessary to pass the California State Board Exams and be successful in the beauty industry.

LEVEL OF OCCUPATION

The Manicuring Program prepares the student for the State Board Examination. The student will receive practical training and technical instruction in the areas of the nails. Students who graduate from this program can expect to be eligible for entry-level positions in the following professions:

Manicuring - SOC 39-5092 Manicurist, Pedicurist, Nail Technician

According to the American Association of Cosmetology Schools, there are a wide variety of professional careers a graduate can pursue after earning a diploma from a cosmetology school and getting their license. These include: Manicuring Tech in Salon (resort/spa), Nail Specialist, Product Specialist, Product Sales Rep, Platform Artist, Competitive Nail Tech for Industry Competitions, and Salon Owner.

GRADUATION REQUIREMENTS

To be eligible for graduation, students must:

- Complete all required classroom and clinical training according to the State and Institution requirements with a "C" grade average (minimum cumulative grade of 75 percent in theory (written test grades), and in practical/clinic performance [practical assessments]).
- Complete the course within the prescribed maximum time frame
- Complete all exit paperwork; attend Direct Loan Exit Counseling (if applicable) and
- Make satisfactory arrangements for payment of all debts owed to the Institution. The payment of monies owed to the institution may be made by cash, credit card, debit card, money order, check, third party or Title IV funds. The payment of monies owed made to the institution within two weeks of graduation must be paid in cash, credit card, debit card, money order or cashier's check.

Upon successful completion of the program, students will be awarded a diploma noting the specific program of study and the graduation date.

STATE REQUIREMENTS

The curriculum for students enrolled in a manicuring course shall have 400 clock hours of technical instruction and practical operations covering all practices of a manicurist, 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 operations shall mean the actual performance by the student of a complete service on another person or on a mannequin. Practical training shall mean the time it takes to perform a practical operation. Technical instruction and practical training shall include the following hours:

MANICURING CURRICULUM REQUIREMENT BREAKDOWN (400 TOTAL CLOCK HOURS)	MINIMUM HOURS OF TECHNICAL INSTRUCTION REQUIRED	MINIMUM PRACTICAL OPERATIONS REQUIRED
<p>(1) 300 Hours of Technical Instruction and Practical Training in Nail Care The required subjects of instruction in Nail Care shall be completed with the minimum hours of technical instruction and practical operations for each subject matter as follows:</p>		
MANICURES AND PEDICURES	60	60 (180 nails)
<p>The subject of Manicures and Pedicures shall include, but is not limited to, the following techniques and procedures: Water and oil manicures including hand and arm massage, complete pedicure including foot and ankle massage, application of artificial nails including liquid, gel, and powder brush-ons, nail tips, nail wraps and repairs, and nail analysis.</p>		
<p>(2) 100 Hours of Technical Instruction and Practical Training in Health and Safety The required subjects of instruction in Health and Safety shall be completed with the minimum number of hours of technical instruction and practical operations for each subject-matter as follows:</p>		
LAWS AND REGULATIONS	10	-
<p>The subject 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</p>		
HEALTH AND SAFETY CONSIDERATIONS	25	-
<p>The subject of Health and Safety shall include, but is not limited to, the following techniques and procedures: Chemistry pertaining to the practices of a manicurist including the chemical composition and purpose of nail care preparations. Health and Safety/Hazardous Substances, including training in chemicals and health in establishment, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, and communicable diseases, including HIV/AIDS and Hepatitis B.</p>		
DISINFECTION AND SANITATION	20	10
<p>The subject of Disinfection and Sanitation shall include, but is not limited to, the following techniques and procedures: Procedures to protect the health and safety of the consumer as well as the technician. The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specified in Sections 979 and 980. Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment, with special attention given to pedicure foot spa and basin disinfection procedures detailed in Sections 980.1 and 980.3.</p>		
BACTERIOLOGY, ANATOMY AND PHYSIOLOGY	10	-

The Subjects of Anatomy and Physiology shall include, but is not limited to the following issues: Bacteriology, anatomy, physiology, and nail analysis and conditions.

(c) The Board recommends that schools provide training in the area of communication skills that includes professional ethics, salesmanship, decorum, record-keeping, client service record cards, basic tax responsibilities related to independent contractors, booth renters, employees, and employers.

SUMMARY OF STATE AND INSTITUTION REQUIREMENTS

Students are assessed on theory topics at the end of each module by a multiple-choice written examination. Practical assessments will take place periodically throughout the student’s enrollment. The Freshman Instructor will observe hands-on performance weekly and assess the students on practical work at the end of each module. During the time on the clinic floor, students receive a sculptured nail practical assessment. Students are required to participate in a Mock Board Written and Practical prior to graduation.

Theory hours (technical instruction) total to a minimum of 125 hours. The remaining hours (275) are to be used to complete operations to total 400 hours. The institution provides training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service record cards, basic tax responsibilities related to independent contractors, booth renters, employees, and employers. Students must also complete all related theory subjects and practical operations as described above.

SUBJECT	REQUIRED HOURS OF TECHNICAL INSTRUCTION	REMAINING HOURS TO COMPLETE OPERATIONS	TOTAL HOURS OF TECHNICAL INSTRUCTION AND PRACTICAL TRAINING	REQUIRED PRACTICAL OPERATIONS
300 Hours of Technical Instruction and Practical Training in Nail Care	60	240	300	240
100 Hours of Technical Instruction and Practical Training in Health and Safety	65	35	100	0
Total	125	275	400	240

THE COSMETOLOGY INDUSTRY PROFESSION⁶

PREREQUISITES FOR EMPLOYMENT

In the State of California, you must have a license from the California Board of Barbering and Cosmetology in order to work as a Cosmetologist, Esthetician, or Manicurist.

REGULATORY OVERSIGHT RESTRICTIONS

The California Board of Barbering and Cosmetology may deny a license on the grounds that the applicant has one of the following:

1. Been convicted of a crime.
2. Done any act involving dishonesty, fraud, or deceit with the intent to substantially benefit himself or herself or another, or substantially injure another.
3. Done any act that if done by a licentiate of the business or profession in question, would be grounds for suspension or revocation of license.

The board may deny a license pursuant to this subdivision only if the crime or act is substantially related to the qualifications, functions, or duties of the business or profession for which application is made.

For more information on Denial of Licenses and Grounds for Denial, please see the California Business and Professions Code Section 480 or at http://www.barbercosmo.ca.gov/laws_regs/laws.shtml

ABILITY TO MEET REQUIREMENTS SET FORTH BY EMPLOYERS

The following are values that many industry employers look for in a job candidate:

- Education: A high school diploma or equivalent is required for some positions. In addition, every state requires cosmetologists complete a program in a state-licensed barber or cosmetology school.
- Licenses: Barbers, hairdressers, and cosmetologists must obtain a license to work
- Important Qualities: Creativity, customer-service skills, listening skills, physical stamina, tidiness, and time management skills.

JOB DEMAND AND PROSPECT IN THE COSMETOLOGY INDUSTRY – 2016 -2026

U.S. News Best Social Service Jobs of 2018 ranked the following jobs: Nail Technician #13 and Hairdresser #12. The ranking is based on salary, the number of expected openings, advancement opportunities and career fulfillment. As indicated by the Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Outlook Handbook*, most job openings will result from the need to replace workers

Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Outlook Handbook*, Barbers, Hairdressers, and Cosmetologists, on the Internet at <http://www.bls.gov/ooh/personal-care-and-service/barbers-hairdressers-and-cosmetologists.htm>.

who leave the occupation. A summary of employment in cosmetology career (based on data published on April 13, 2018) is exhibited as follow:

Job Title	Number of Jobs 2016	Employment Change 2016-26	Job Outlook 2016-26
Barbers, Hairdressers and Cosmetologists	673,000	87,600	13% (Faster than average)
Skincare Specialists	61,300	8,500	14% (Faster than average)
Manicurists and Pedicurists	126,300	16,700	13% (Faster than average)

SALARY DATA

The Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Outlook Handbook*, publish date: April 13, 2018, provided a Quick Facts Summary for the Cosmetology profession (based on data in May 2017) as listed below:

Job Title	2017 Median Pay	
	Per Year	Per Hour
Barbers, Hairdressers and Cosmetologists	\$24,900	\$11.97
Skincare Specialists	\$30,080	\$14.46
Manicurists and Pedicurists	\$23,230	\$11.17

For more current information of employment trends and earnings, students can visit the Bureau of Labor Statistics at www.bls.gov/oco/, O*NET Online at www.onetonline.org or the CareerOneStop at <http://www.careeronestop.org>.

WORK ENVIRONMENT AND PHYSICAL REQUIREMENTS OF THE INDUSTRY

According to the California Employment Development Department, the physical demands of the industry require a great deal of standing, stooping, and reaching throughout the workday. It also requires normal or corrected vision and good hand-eye coordination. The work is usually performed in attractive, well lighted, clean, well ventilated, and air-conditioned salons. Exposure to chemicals may cause allergic skin and lung reactions in some individuals; therefore protective clothing, plastic gloves, masks or aprons should be worn. Being a “people person” is a must. Many licensed graduates are self-employed and determine their own work schedules.

HIGHER EDUCATION ACT DISCLOSURE - CONSUMER INFORMATION

INSTITUTIONAL GENERAL INFORMATION⁷

Palomar Institute of Cosmetology is a private institution licensed to operate by the Bureau for Private Postsecondary Education, located at P.O. Box 980818, West Sacramento, CA 95798-0818. The institution is accredited by the National Accrediting Commission of Career Arts & Sciences, located at 3015 Colvin Street, Alexandria, VA 22314. The institution is owned by the Oceanside College of Beauty, Inc., and the Chief Executive Officer is Mr. Raymond R. Stainback.

⁷ For a consumer snapshot of the institution, students should visit College Navigator at <https://nces.ed.gov/collegenavigator/?q=Palomar+Institute+of+Cosmetology&s=all&id=365125>

Access is available for viewing the institution’s accreditation, licenses and approvals Tuesday through Saturday from 8 a.m. to 3:30 p.m. Palomar Institute of Cosmetology’s State Board of Cosmetology licenses and Certificate of Accreditation are displayed in the guest service waiting area, along with the approvals. The institution provides facilities accessible to the handicapped, with handicapped parking spaces, sidewalk ramp, adequate working space, and proper building design. This includes convenient accessibility to restrooms, water, workstations, counters, floors and equipment lockers. The Institution offers a course (Manicuring) for those physically challenged in a wheelchair with good upper body movement, sufficient strength, and good dexterity in both arms.

The refund policy is readily available in the Institution catalog and on the Enrollment Agreement Contract.

The institution updates the catalog annually or when there is modification within the institution or from the regulatory agencies. If changes in educational programs, educational services, procedures, or policies required to be included in the catalog by statute or regulation are implemented before the issuance of the annually updated catalog, those changes shall be reflected at the time they are made in supplements or inserts accompanying the catalog.

Employees available to disseminate consumer information are:

- Carter, Megan - Financial Aid Officer and Accounting Assistant
- Johnson, Amanda - Registrar
- Simples, Stephanie – Admissions Advisor
- Sas, Melanie – Financial Aid Director and Accountant
- Wright, Blanca – Financial Aid Officer and Office Manager

These employees are available during the business hours of 8:00 a.m. to 3:30 p.m., Monday through Saturday at the following location:

PALOMAR INSTITUTE OF COSMETOLOGY
355 VIA VERA CRUZ #3
SAN MARCOS, CA 92078
760-744-7900
www.pic.edu

STUDENT SERVICES DIRECTORY

The following offices may be contacted by calling **(760) 744-7900**:

Admissions Office.....Ext. 113 or cell phone (760) 889-7902
Hours: Tuesday – Saturday 8 a.m. – 4:30 p.m.

Financial Aid Office.....Ext. 112 or 116
Hours: Monday – Friday 9 a.m. – 5:00 p.m.; Saturday 9 a.m. – 1:30 p.m.

Instructional Office.....Ext. 120 or cell phone (760) 216-8979
Hours: Monday 5 p.m. – 9:30 p.m.; Tuesday – Friday 8 a.m. – 9:30 p.m.

President/CEO..... Ext. 115 or cell phone (760) 802-2500

EMERGENCY PROCEDURES

All staff members and students are instructed to do the following in the event of:

Fire: Call 9-1-1 and quickly gather at the most South Eastern corner of the property near the Institution's outdoor sign to report for roll call. The institution holds fire drills once every 6 months.

Earthquake: Stay away from the large glass windows and protect themselves under a desk or doorframe.

SAFETY TIPS AND COMMON PRACTICES FROM NACCAS

Basic Requirements for a Safe Workplace

1. Proper Ventilation: Some fumes can be harmful.
 - Proper Use of Flammables: Read labels and always follow precautions
 - Safe Product Storage: Store products in closed containers and prevent spills or leakage. Store in adequately ventilated area and in moderate temperature.
 - Protection during application: Follow directions, wear gloves and/or goggles as directed, properly drape client. Apply your professional training.
 - Proper Use of First Aid: Keep first aid kit available at front desk.
2. Fire Safety: Post and review evacuation procedure during new student orientation.
 - In the event of fire:
 - a) Contact fire department (**Dial 9-1-1**). Give name and address of business, nature of fire (what is burning), and name of person reporting the fire.
 - b) Evacuate premises by following the planned procedure for the facility.
 - c) Plan alternate exits for use in the event regular route is blocked by the fire.
 - d) Service extinguishers at least annually.
 - Use of extinguishers. Install away from potential fire hazards and near an escape route. Follow the instructions. Many work as follows:
 - a. Pull the pin
 - b. Aim the nozzle
 - c. Squeeze the handle
 - d. Sweep from side to side at base until fire goes out.
 - Recommended Procedures: The National Fire Protection Association recommends that you should **ONLY** stand and fight a fire if **ALL** the following are **TRUE**:
 - a. Everyone is leaving the premises and fire department has been called.
 - b. The fire is small and confined to the work area where it started (wastebasket, cushion, small appliance, etc.)
 - c. You can fight the fire with your back to an escape route.
 - d. Your extinguisher is rated for the type of fire you are fighting and is in good working order.
 - e. You know how to operate the extinguisher.

CONTACT PERSONNEL

The following personnel may be contacted by calling **(760) 744-7900**:

School Director, Lisa Powell.....Ext. 120 or cell phone (760) 216-8979
President/CEO, Ray Stainback..... Ext. 115 or cell phone (760) 802-2500

COPYRIGHT INFRINGEMENT & ILLEGAL FILE SHARING- POLICIES AND SANCTIONS

Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject the students to civil and criminal liabilities.

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes as infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can in its discretion, also assess costs and attorney’s fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at (www.copyright.gov).

The institution's policies with respect to unauthorized peer-to-peer file ^{[[L]]}_{SEP} sharing include disciplinary actions taken against students who engage in illegal downloading or unauthorized distribution of copyrighted materials using the institution's information technology system. Disciplinary actions may include termination, expulsion and other legal actions. ^{[[L]]}_{SEP}

In order to be in compliance with the requirements to publicize legal alternatives to downloading, or otherwise acquiring copyrighted material under 34 CFR 668.14(b)(30), the institution directs network users to [Educause \(https://www.educause.edu/focus-areas-and-initiatives/policy-and-security/educause-policy/issues-and-positions/intellectual-property/legal-sources-onli\)](https://www.educause.edu/focus-areas-and-initiatives/policy-and-security/educause-policy/issues-and-positions/intellectual-property/legal-sources-onli) for a list of legal downloading resources.

FINANCIAL ASSISTANCE INFORMATION

The Financial Aid office administers several programs, which are designed to assist students whose financial resources are insufficient to meet their educational costs.

VETERANS BENEFITS

a) POST-9/11 GI BILL (Chapter 33)

10. If you served on active duty after September 10, 2001, you may qualify for the Post-9/11 GI Bill. You can get more information about the Post-9/11 GI Bill education benefits at <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/> Students who are eligible to receive these benefits should obtain the Certificate of Eligibility prior to enrollment.

To qualify for this provision, such students are required to:

- Produce a VA Certificate of Eligibility or an eBenefits GI Bill® Statement of Benefits by the first day of class;
- Provide the school a request to be certified;
- Provide any additional information needed to properly certify the enrollment as described in the school's institutional policies.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at <http://www.benefits.va.gov/gibill>.

b) For any students using VA Education Chapter 33 (Post-9/11 GI Bill®) or Chapter 31 (Vocational Rehabilitation) benefits, while payment to the institution is pending from the VA (up to 90 days), the school will not:

- Prevent their enrollment;
- Assess a late penalty fee;
- Require they secure alternative or additional funding;
- Deny their access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

c) My Career Advancement Account (MyCAA)

The My Career Advancement Account (MyCAA) Scholarship Program is a workforce development program that provides up to \$4,000 of financial assistance to eligible military spouses who are pursuing a license, certification or Associate's degree in a portable career field and occupation. Follow this link for more details: <https://mycaa.militaryonesource.mil/mycaa/>

TITLE IV FINANCIAL AID

To apply for Federal Financial Aid, complete and submit the Free Application for Federal Student Aid (FAFSA) at <http://www.fafsa.ed.gov>. The following types of Federal Financial Aid are available for qualified students:

- a) Grants are “gift aid” which do not have to be repaid such as Federal Pell Grant:
 - Public Law 112-74 amended HEA section 401(c)(5) to reduce the duration of a student’s eligibility to receive a Federal Pell Grant from 18 semesters (or its equivalent) to 12 semesters (or its equivalent). The calculation of the duration of a student’s eligibility will include all years of the student’s receipt of Federal Pell Grant funding. This change in the duration of students’ Federal Pell Grant eligibility goes all the way back to 1973-1974 award year.
 - The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by a new federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding a student can receive each year is equal to 100%, the six-year equivalent is 600%. The calculation of the duration of a student’s eligibility is the accumulation of the annual percentages of a student’s scheduled award that was actually disbursed to the student. The total of the annual percentage is the student’s lifetime eligibility used (LEU) limit. When a student reaches 600% LEU, he/she has reached his/her Federal Pell Grant eligibility limit. For example: student A whose 2014-2015 Federal Pell Grant scheduled award was \$5,730 but only received \$2,865 she would have used 50% of that award year’s scheduled award.
 - A student may decline all or a part of a Pell Grant award. During an award year, the student may return all or a part of a disbursement already made within the same award year. The student must provide a signed, written statement clearly indicating his/her decline/return of Pell Grant funds and acknowledges that funds may not be available at a later date. The institution may not package need-based Title IV aid to compensate.
- b) Loans are “self-help” and must be paid back over a period of time after student leaves school and when the loans come due. If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal student financial aid program funds.

Information disclosed to students or parents of students who enter into an agreement regarding a Title IV, HEA loan that the loan will be submitted to NSLDS and accessible by authorized agencies, lenders, and institutions [HEOA 489 amended HEA Sec. 485B]

If a 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:

- The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.

- 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.

The institution participates in the William D. Ford Federal Direct Student Loan Program. There are three types of Direct Loans:

- Federal Direct Stafford Loans—also called Direct Subsidized Loans. Students must demonstrate financial need to be eligible for this loan. On July 6, 2012, the Moving Ahead for Progress in the 21st Century Act (MAP-21) (Public Law 112-141) was enacted. MAP-21 added a new provision to the Direct Loan statutory requirements that limits a first-time borrower's eligibility for Direct Subsidized Loans to a period not to exceed 150 percent of the published length of the borrower's academic program ("the 150% limit").

Under certain conditions (exceeded the 150 percent limit, did not complete program, and enrolls in program of equal or shorter length...), the provision causes first-time borrowers to lose the interest subsidy on their Direct Subsidized Loans. Borrowers who lose eligibility are still eligible for Direct Unsubsidized Loans.

A first-time borrower is an individual who has no outstanding balance on a Direct Loan or on a FFEL Program loan on July 1, 2013, or on the date the borrower obtains a Direct Loan after July 1, 2013. The Department will determine whether borrowers are "first-time borrowers" and will calculate a borrower's Maximum Eligibility Period using information that is provided by the borrower's school to the Common Origination and Disbursement (COD) System and to the National Student Loan Data System (NSLDS). [December 20, 2013]

- Federal Direct Unsubsidized Stafford Loans—also called Direct Unsubsidized Loans. This is not a need-based loan. The federal government charges interest on these loans while borrower is in school, in grace period, or in deferment.
- Federal Direct PLUS Loans—for parents without adverse credit histories who want to borrow for their dependent students.

Most financial aid is based on financial need. The cost of attendance (COA) is the foundation of establishing a student's financial need. The COA for a student is the sum of estimate of educational expenses for the period of enrollment. Generally, the following costs will be used to calculate the Title IV award amounts and package the aid: tuition, non-refundable registration fee, books, supplies and allowance for room and board, transportation and miscellaneous personal expenses. For a student with dependents, an allowance for a reasonable cost of dependent care provided is included in the calculation of COA.

To receive federal financial aid, federal law requires male citizens and immigrant aliens from 18 through 25 years old to be registered with the Selective Service System (SSS). Registration forms are available at any US Post Office or online at www.sss.gov.

The institution employs two different academic years for day and evening academic programs. An academic year for the day program is defined as 26 weeks of instructional time and 900 clock hours. Likewise, an academic year for the evening program is defined as 36 weeks of instructional time and

900 clock hours. The academic year is used to determine the student's eligibility for Federal Student Aid (FSA) awards such as Pell Grants, and Direct Stafford loans.

A first-time student loan borrower who takes out a loan must understand his or her rights and responsibilities. Borrowers will be required to complete comprehensive Entrance Counseling and sign a Master Promissory Note (MPN) online at www.studentloans.gov. Student loan borrowers must also finalize Exit Counseling before they complete their course of study or leaves the school. Students or parent borrowers may access the National Student Loan Data System (NSLDS) at www.nslds.ed.gov to review their financial aid activity and history.

Students or a person claiming a student as a dependent may take a credit or deduction to reduce federal income taxes for interest paid on educational loans. Students can log on the Internal Revenue Service (IRS) at www.irs.gov or check with their tax preparer to determine eligibility for federal educational credit and the amount of deduction.

Generally, awards from the FSA programs must be paid in at least two disbursements. Students must maintain Satisfactory Academic Progress as well as complete the required clock hours and weeks of instructional time in a payment period before proceeding to the next payment period. The first disbursement of funds is typically between the start day and one month.

- For the Cosmetology course, the second and future disbursements may be made at 450, 900 and 1250 hours.
- For the Esthetics course, the second disbursement may be made at 300 hours.

*****SPECIAL NOTE** All students must maintain Satisfactory Academic Progress in order to accept financial aid for educational costs and/or to receive financial aid for student living expenses.***

VACCINATION POLICY

As adult learners, the institution assumes students have made informed personal decisions about health care. As such, we respect our student's rights to privacy and their decisions related to this issue. Therefore, we do not require proof of vaccinations.

To obtain immunization information since 1996, students can access the California Immunization Registry (CAIR) at www.ca-siis.org, under the heading "Find My Registry". For additional assistance, students may contact the Statewide Immunization Information System (SIIS) by email SIISInfo@ca-siis.org or call the CAIR hotline (916) 441-0726.

CONSTITUTION DAY

On September 17 of each year or the first day back to school, the institution will have a day dedicated to the Constitution of the United States. Various activities and celebrations will be dedicated to commemorating the September 17, 1787 signing of the Constitution.

INSTITUTIONAL ACCREDITING ANNUAL REPORT SUMMARY

Our performance outcomes as reported to 2019 NACCAS Annual Report are the following:

Graduation Rate.....	91%
Placement Rate.....	61%
Licensure Rate.....	100%

VOTER REGISTRATION

In October 2002, the Congress passed and the President signed the Help America Vote Act of 2002 (“HAVA”). Students may register to vote in California if they are:

- A United States citizen
- A resident of California
- At least 18 years of age (or will be by the date of the next election)
- Not in prison or on parole for a felony conviction.
- Not judged by a court to be mentally incompetent

For a downloadable form or more information, students may visit the Voter Registration – Elections & Voter Information – California Secretary of State at www.sos.ca.gov or call toll-free number 800-345-8683. If a paper form is preferred, students may pick up a blank California Voter Registration Application in the institution’s Administrative Office. Students can also obtain an application at their county elections office, library, Department of Motor Vehicles offices or U.S. post office. An email will also be sent to all currently enrolled students with a link to register to vote before the deadline to vote for all major elections.

HOUSING

The institution has no dormitory facilities and takes no responsibility to find or assist students in finding housing. For more rental information in the local area, please visit www.rentcafe.com. According to the Rentcafe.com, the average rental rates for one to three-bedroom apartments in San Marcos is \$1,998 per month (based on rental units available as of 02/20/2021).

STUDENT BODY DIVERSITY

- Enrollment for **Fall 2019** (all full-time undergraduate)

Gender

Male	3%
Female	97%

Race/ Ethnicity

American Indian or Alaska Native	1%
Asian	2%
Black or African American	3%
Hispanic/Latino	49%
Native Hawaiian or Pacific Islander	1%
White	38%

Two or more races 6%

- **Financial Aid 2018-2019** (all full-time undergraduate)

Pell recipients 59%

- **Retention Rates** (First-Time full-time students) 86%

Retention rates measure the percentage of first-time students who began their studies in Fall 2018 and returned in Fall 2019.