



SCHOOL CATALOG

JULY 1, 2024-JUNE 30, 2025

11889 Valley View St. Suite C

Garden Grove, CA 92845

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www.cruinstitute.com



Dear Student,

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

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

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

Sincerely,
SETH CAPLAN, CEO



CR'U Institute of Cosmetology and Barbering Mission Statement & Educational Objectives

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

We are committed to producing gainfully employable, industry-savvy graduates, achieving their career goals, and becoming licensed professionals.

EDUCATIONAL OBJECTIVES: *Our objective is to provide each enrolled student with a high-quality program, in an environment conducive to attaining real-world skills, by adopting a straight forward pragmatic methodology. Upon completing the course of study. The graduate student should be able to function effectively in one of the many specialty areas such as: **Hair Stylist, Hair Colorist, Barber or as a Beauty/Barber Shop/Salon Operator.** Normal progression should move him or her to positions such as **Beauty/Barber Salon Manager, Beauty/Barber Salon Owner or School Owner.***

*Students will be introduced and provided structured instruction in a state-of-the-art learning environment. Under these conditions, students acquire hands-on experience and acquire the knowledge and techniques needed to successfully complete their program of study. Students are encouraged to utilize the resource library, which can supplement their learning experience. Our school simulates salon/shop conditions to help our students "learn-by-doing", with modern equipment and a variety of supplies that help enhance the student's product knowledge. Each student uses a locker to keep his/her uniform and private articles. Our students learn to practice managing the reception desk, logging patrons in. Our objective is to help the student become "salon/shop-ready" for an entry level position of employment in a Beauty Salon, Full Service Spa or Barber Shop. **CR'U INSTITUTE OF COSMETOLOGY & BARBERING**, faculty is exhibited daily in the classroom and in the clinic. This core staff is supplemented on a regular basis through the use of guest artists, lecturers, and trainers with proven expertise from virtually all cosmetology and barber professions.*

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Approval Disclosure Statement

CR'U INSTITUTE OF COSMETOLOGY AND BARBERING also known as **CR'U Institute** and **CR'U INSTITUTE OF COSMETOLOGY & BARBERING** "This institution is a private institution and that approved to operate means compliance with state standards as set forth in the California Private Postsecondary Act of 2009 and Division 7.5 of Title 5 of the California Code of Regulations." The Bureau's approval means that the institution and its operation complies with the minimum standards established under the law for occupational instruction by private postsecondary educational institutions, and does not imply any endorsement or recommendation by the State or by the Bureau. Institutional approval must be re-approved every five years and is subject to continuing review.

Approved are the courses: **Cosmetology 1000 Clock Hours, Barber 1000 Clock Hours, Cosmetician 600 Clock Hours and Cosmetology/Barbering Crossover 200 Clock Hours.** Instruction is in residence with facilities occupancy level accommodating: **80** students at any one time.

Prospective enrollees are encouraged to visit the physical facilities of the school where all classes are held (**11889 Valley View St. Suite C Garden Grove, CA 92845**) to discuss personal, educational and occupational plans with school personnel prior to enrolling or signing enrollment agreements. This school currently does have available sponsored programs, government or otherwise, to provide grants or to pay for portions of tuition and fees. **FEDERAL PELL GRANT PROGRAM, FEDERAL SUB, UNSUB & PLUS LOAN PROGRAMS, FEDERAL SUPPLEMENTARY EDUCATIONAL OPPORTUNITY GRANT, CALIFORNIA DEPARTMENT OF REHABILITATION, CAL GRANT B & C and VETERAN'S FUNDING**

This institution was granted approval from the Bureau for Private Postsecondary Education, 1747 N. Market Blvd #225 Sacramento CA 95834; Phone Number (916) 574-8900 or (888) 370-7589 Toll-Free, www.bppe.ca.gov.

This institution was granted approval from The Board of Barbering and Cosmetology, P.O. Box 944226 Sacramento, CA 94244; Phone Number (916) 574-8900 Fax (916) 263-1897; www.barbercosmo.ca.gov.

This institution is accredited by National Accrediting Commission Of Career Arts & Sciences, 3015 Colvin Street, Alexandria VA 22302; P (703)600-7600 F (703) 379-2200 www.naccas.org. Current Accreditation Status – Accredited. (NACCAS) is recognized by the United States Department of Education.

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

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

Any question a student may have regarding this catalog that has not been satisfactorily answered by the institution may be directed to BPPE: California Department of Consumer Affairs, Private Postsecondary Education, 1747 North Market Blvd. Suite 225, Sacramento, CA 95834 or P.O. Box 980818, West Sacramento, CA 95798-0818 Phone: (916) 431-6959, Toll Free: (888) 370-7589 Fax: (916) 263-1897 Web site: www.bppe.ca.gov E-mail: bppe@dca.ca.gov

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) or by completing a complaint form, which can be obtained on the bureau's Internet Web site www.bppe.ca.gov CR'U Institute of Cosmetology and Barbering Inc. has no pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the preceding five years, or has not had had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C Sec. 1101et.seq.)

The Office of Student Assistance and Relief is available to support prospective students, current students, or past students of private postsecondary educational institutions in making informed decisions, understanding their rights, and navigating available services and relief options. The office may be reached by calling (888) 370- 7589, option #5, or by visiting osar.bppe.ca.gov."

THE INSTITUTIONAL CATALOG AND ENROLLMENT AGREEMENT ARE ONE DOCUMENT!

Administration Business Hours

Mondays – 9 AM to 5 PM	Thursday – 9 AM to 5 PM	Sunday – Closed
Tuesday = 9 AM to 5 PM	Friday – 9 AM to 5 PM	
Wednesday 9 AM to 5 PM	Saturday – Closed	

ALL CLASSES TAUGHT IN ENGLISH ONLY. English language proficiency required at high school graduate level or G.E.D. certification. The institution does not offer instruction in English-as-a-second language.

Approved courses:

Course name	CIP	Clock Hours	Mo.	Full Time	Inst. Wks.	* Award
*Barber	12.0402	1000	7.0	34 hours wkly.	29.5.	Certificate
*Cosmetology	12.0401	1000	7.0	34 hours wkly.	29.5	Certificate
Barber Crossover	12.0402	200	2.5	34 hours wkly.	6.0	Certificate
*Cosmetician	12.0408	600	4	34 hours wkly.	17	Certificate

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

Admission Policy

The school is accepting applicants for admissions as regular students once one of the following criteria has been met:

- Have successfully completed high school or its equivalent as evidenced by any of the items on the following non-exhaustive list: copy of diploma, copy of GED certificate, copy of a transcript showing high school completion, Hi-set, or a certificate of attainment (only applicable to non-Title IV recipients), etc; or
- Have evidence of completion of home schooling that state law treats as a home or private school. If the state issues a credential for home schooling, maintain this credential; or
- Have evidence that verification of a foreign student's high school diploma has been performed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a U.S. high school diploma. If attending under a training agreement with a government agency, school district, and/or other entity, meets the admission requirements set out in the training agreement and/or applicable state licensing or certificate regulations.

Transfer Student/ Credit for Previous Training

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

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

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

Re-Entry Policy

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

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

Class Start Dates July 8th, 2024- June 30th, 2024

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

Class Schedules

SCHEDULE 1	M-TH 9:00AM TO 4:30 PM	FRI 9:00AM TO 3:30 PM	34 HOURS PER WEEK
SCHEDULE 2	M-TH 9:00AM TO 2:30 PM	FRI 9:00AM TO 3:30 PM	28 HOURS PER WEEK
SCHEDULE 3	M-TH 4:00PM TO 10:00 PM	FRI/ NO NIGHT CLASS	24 HOURS PER WEEK
SCHEDULE 4	M-TH 5:00PM TO 10:00 PM	FRI/ NO NIGHT CLASS	20 HOURS PER WEEK
SCHEDULE 5	M-TH 5:00 PM TO 10:00PM	FRI 9:00AM TO 1:00 PM	24 HOURS PER WEEK

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

Calendar/Holidays

The institute observes the following holidays: Martin Luther King Day, President's Day, Memorial Day, Juneteenth, Independence Day July 4th-5th, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, Day after Thanksgiving, Winter Break (December 23' 204 thru January 01, 2025).

Grievance Procedure: Policy

1. The student should register the complaint in writing on the designated form provided by the institution within 60 days of the date that the act which is subject of the grievance occurred.
2. The complaint form will be given to the school Director.
3. The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
4. If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable.
5. Depending on the extent and nature of the complaint, interview with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
6. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, management will appoint a hearing committee consisting of one member selected by the school who hasn't had any involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the days of committee appointment. The hearing will be informal with the student presenting his/her case followed by the school's response. The hearing committee will be allowed to ask questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each witness' testimony and a recommended resolution for the dispute. School management shall consider the report and either accept, reject, or modify the recommendations of the committee. Corporate management shall consider the report and either accept, reject, or modify the recommendations of the committee.
7. Students must exhaust the institution's internal complaint process before submitting the complaint to the school's **BPPE** (State oversight agency). **P.O.** Box 980818, West Sacramento, CA 95798-0818 Phone: (916) 431-6959, Toll Free: (888) 370-7589 Fax: (916) 263-1897 Web site: www.bppe.ca.gov E-mail: bppe@dca.ca.gov

Disclosure and Retention of Student Records and (FERPA)

Adult students, parents or guardians of dependent minor students, have the right to inspect, review, and challenge information contained in their education records. However, a staff member must be present. Educational records are defined as files, materials, and documents which contain information directly related to the student and are maintained by the institution. School will maintain paper files for **SEVEN (7)** years from the date of completion or withdrawal, after **seven (7) years** the files will be destroyed. All student data is retained by "RGM" (Our third-party software servicer) in a data base and Transcripts are available indefinitely. Students are not entitled to inspect the financial records of their parents. Written consent is required by the student, (parents or guardians of dependent minor) before education records may be disclosed to third parties with the exception of accrediting commissions or governmental agencies so authorized by law. Effective 01/01/2023 CR'U Institute is maintaining all Physical 2022-2024 AY files digitally indefinitely. Previous years student Physical files are maintained for seven (7) years. Any inquiries or complaints to the above should be directed to the Admissions Office or authorized representative.

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

Facilities

CR'U INSTITUTE OF COSMETOLOGY AND BARBERING Campus is a spacious (5,920 sq.), air-conditioned, modern facility with many benefits for our staff and students. Our school simulates salon conditions to help our students “learn-by-doing”, with modern equipment and a variety of supplies that help enhance the student’s product knowledge. A student lounge is provided for the student’s use with facilities, eating, and rest areas. Each student uses a locker to keep his/her private articles. Our students learn inventory control and assist in operating our supply system. Our objective is to help the student become “salon-ready”. All classes are taught at this facility. Our school address is 11889 Valley View St. Suite C, Garden Grove, CA 92845

Housing

CR'U does not offer on-campus or subsidized housing for our students. We do not have the facilities to assist our students in finding appropriate housing. There is housing available in the surrounding communities. An estimated cost for such housing is in the \$1500-1800.00/mo. range for a 1 bedroom and 1 bath.

Handicapped (Wheelchair Access)

Accesses for handicapped students to the institution’s facilities are available at the campus. We follow the requirements established by the Americans with Disabilities Act. **CR'U INSTITUTE OF COSMETOLOGY AND BARBERING** does not discriminate against qualified individuals with disabilities. We provide reasonable accommodation for the known disability of a qualified applicant, student, client or employee. Access for disabled students to the institution's facilities is available at the college. This institution does offer programs for the disabled student depending on the student’s disability.

R4551 Health and Physical Considerations

Generally, the professional in the Cosmetology and/or Barber field must be in good physical health since he/she will be working in direct contact with customers. This related field of study requires a great deal of standing, walking, pushing, bending and stretching for extended periods of time. A person must consider his/her physical limitations in terms of making a career choice that involves extensive physical demands. We promote the acceptance of students with physical limitations or disabilities if these students (their parents or physician) believe they can fulfill the training demands. If a female student is pregnant prior to enrollment, she must furnish a letter from her Doctor, stating she can work around chemicals and withstand the long hours of standing. This letter must be furnished to enrollment personal prior to her enrollment. In the case whereas a currently enrolled female student becomes pregnant, she must inform the school and furnish a letter from her Doctor stating she can continue in the course and work around chemicals and withstand the long hours of standing.

Orientation Class

Orientation is held on an individual basis. All new students and re-enrollment students are required to attend orientation prior to the start of his/her first class. Students who can't attend their scheduled orientation class can contact Admissions (714) 894- 3366 to make special arrangements.

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

Statement of Non-Discrimination

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

Career Counseling

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

Placement

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

Attendance Policy, Tardy, and Make-Up Policies

Attendance must be maintained at an average of 67 percent of the scheduled attendance if the student is expected to complete the course of study within the 1.5 times of the period of time stated in the enrollment agreement. If the student is absent 14 consecutive days, the school will withdraw him/her. The instructor in charge will review excessive tardiness or absences with the student to determine possible corrective action to the issue on hand. In the event a student is tardy 3 times in a month they will be sent home for the day. **Make-Up Policy:** The following professional appointments will be deemed as excused: Doctor, Dentist, Court Appearance (s) and any other professional appointment. You must provide documentation for each absence in order for you to make-up the missed hours for the day you missed within 7 calendar days of the absence. Any other hours you have missed and if you cannot provide documentation, you may discuss with the school administration staff and it shall be at their discretion if you will be allowed to make up the hours that you do not have documentation for.

Attendance Status

Full time: Any student scheduled to attend 24 hours or more per week are considered to be full-time students. Part-time enrollment is defined as at least 16 but less than 24 hours per week. Less than 16 hours per week is less than half time. Half time enrollment requires a minimum of 12 hours per week.

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

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

Class & Practice Hours - Credit Procedure

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

Students scheduled to start at 4 P.M. will be allowed to clock in up to 10 minutes prior but not a minute past 4:10 P.M. A 30-minute lunch break shall be taken when a student attends a 6-hour class day or more. For students attending 5 hours or more two fifteen-minute breaks can be taken.

Field Trips: The maximum allotted clock hours for field trips per enrollment will be 28 max. clock hours.

SATISFACTORY ACADEMIC PROGRESS POLICY

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

EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:

Cosmetology 450, 900, 1000 clocked (actual) hours

Barber 450, 900, 1000 clocked (actual) hours

Cosmetician 300, 600 clocked (actual) hours

Barber Crossover 100 clocked (actual) hours and 200 (actual) hours

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

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

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 67% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student had maintained at least 67% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

MAXIMUM TIME FRAME

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

MAXIMUM TIME ALLOWED

COURSE	WEEKS	SCHEDULED HOURS
Barber (Full Time, 34 hours wkly.)-1000	29.5	1500
Barber (Part-time, 20 hours wkly.)-1000	50	1500
Cosmetology (Full-time, 34 hrs wkly.) 1000	29.5	1500
Cosmetology (Part-time, 20 hrs wkly.) 1000	50	1500
Cosmetician (Full Time , 34 hrs. wkly.) 600	18	900
Cosmetician (Part-Time , 20 hrs. wkly.) 600	30	900
Barber Crossover(Full-time, 34 hrs. wkly.) 200	6	200
Barber Crossover(Parttime20hrs.wkly.)200	10	200

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 67% of the scheduled contracted hours. Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis.

ACADEMIC PROGRESS EVALUATIONS AND GRADING The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted, and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 70% and pass a FINAL written and practical exam prior to graduation.

Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

<u>GRADING</u>	<u>LETTER</u>	<u>DESCRIPTION</u>	<u>GRADE POINT</u>
100% - 90%	A	EXCELLENT	4.00
80% - 89%	B	ABOVE AVERAGE	3.00
70% - 79%	C	AVERAGE	2.00
60% - 69%	D	UNSATISFACTORY	1.00
59% - BELOW	F	FAILING	0.00

DETERMINATION OF PROGRESS STATUS

Students must meet minimum academic (70%) and attendance (67%) requirements at the end of each payment period of the course to be considered as meeting satisfactory progress until the next evaluation period. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning, probation or has prevailed upon appeal resulting in a status of probation.

WARNING

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

PROBATION

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress while during the probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

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

INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS

Course in-completes, repetitions and non-credit remedial courses have no effect upon the student's satisfactory academic progress. If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence **The school must extend the students contract period and maximum time frame period by the same number of calendar days taken in the LOA.** Hours elapsed during a leave of absence will extend the student's contract period by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

DISMISSAL POLICY A student may be dismissed for failing to maintain CR'U Institute policies. Below is a list of violations that may result in a student dismissal. Please note this list may not cover all situations.

- Failure to maintain SAP
- Failure to comply with CR'U Institute policies
- Academic Dishonesty
- Failure to pay
- Failure to maintain attendance
- Poor conduct in the classroom

A student will be notified in writing if he or she is being dismissed. A student may appeal the school's decision. Please refer to the appeal policy below.

APPEAL PROCEDURE

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

NONCREDIT AND REMEDIAL COURSES

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

TRANSFER HOURS

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted.

LEAVE OF ABSENCE

There may be times when a student may experience personal, medical, or other problems which will make it difficult for them to attend classes for a period that extends beyond 14 days. In such case, the school may allow a student to take a LOA (Leave of Absence) from the program. A student requesting a LOA are required to apply in advance in writing, and must include the reason for the request, and include the student's signature. A student is required to 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 school, the student would not have been able to request the LOA in advance. Because of the situation, the school may grant a LOA to the student who did not provide the request prior to the LOA due to "unforeseen circumstances", if the school 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 school to be the first date the student was unable to attend the school because of the accident. The start and end date of LOA must be included in the written request. There must be a reasonable expectation that the student will return from the given LOA. The school's administration will review and determine the requested LOA for approval. A leave of absence may be granted for up to **180** days within a 12 month period. These 12 months initiate from the first day the student goes on the first leave. A student will not be granted a LOA if the LOA, together with any additional LOA's previously granted, exceeds a total of 180 days in any 12-month period. Students **will not be assessed additional tuition charges while on their leave of absence.** Students returning from an authorized LOA, the student must report to the school administration.

The school must extend the students contract period and maximum timeframe period by the same number of calendar days taken in 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. A student granted an LOA that meets these criteria is not considered to have withdrawn, and no refund calculation is required at that time. Students who do not return to the school at the expiration of an approved LOA (or a student takes an unapproved LOA) will be considered dismissed from the program as of their last class day of attendance prior to the start of the leave. Withdrawal date for the purpose of calculating a refund is always student's last day of attendance. A refund calculation will be performed and all refunds due will be issued to the student or appropriate agencies and paid within 45 days. A record in the form of documentation will be maintained in your student file.

Disinfection & Sanitation The subject of Disinfection & 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. Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.	20	0
Bacteriology, Physiology, and Anatomy The subjects of Anatomy and physiology shall include but is not limited to the following issues. Human Anatomy, Human Physiology, <u>Bacteriology, Skin condition</u> . Skin analysis and bacteriology.	15	!None
Hair Styling: 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.	45	45
Thermal <u>Styling</u> : Press & curl	15	10
Permanent Waving and Chemical Straightening The subject of Permanent Waving and Chemical Straightening shall include, but is not limited to, the following techniques and procedures Hair analysis, acid and alkaline permanent waving, chemical straightening including the use of sodium hydroxide and other base solutions.	20	20
Hair coloring & Bleaching The subject of Hair Coloring and Bleaching shall include, but is not limited to, the following techniques and procedures (also including the use of semi- permanent, Demy- permanent and temporary colors): Hair analysis, predisposition and strand tests, safety precautions, formula mixing, tinting, bleaching, high and low lights, and the use of dye removers.	60	40
Scalp Treatment: Hair & scalp analysis, scientific brushing, electric and manual scalp manipulation, and other hair treatments.	10	20
Health & Safety Considerations		None
The subject Health & Safety shall include, but is not limited to, the following techniques & procedures: Cosmetology chemistry including! the chemical composition and purpose of cosmetic, nail, hair and skin care preparations. Elementary chemical make- up, chemical skin peels & chemical & physical changes of matter. Hazardous substances include training in chemicals and health in establishments, protection from hazardous chemicals & preventing chemical injuries, ergonomics, theory of electricity in	80	

cosmetology, bacteriology, communicable diseases, including HIV/ AIDS, Hepatitis B, and staph & Material safety Data Sheets. Basic Laws and physical and sexual assault awareness	20	
Facials: shall include, but is not limited to, the following techniques and procedures: Manual Facials including cleansing, scientific manipulations, packs and masks.	20	10
Electrical Facials include the use of electrical modalities, dermal lights electrical apparatus, for facials and skin care purposes; however, machines capable of producing an electrical current shall not be used to stimulate or to contract, or for the purpose of contracting, the muscles of the body or face.	20	10
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.	20	10
Eyebrow Waxing and Tweezing The subject of Eyebrow Beautification shall include, but is not limited to, the following issues: Eyebrow Arching & Hair removal, including the use of wax, tweezers, electric or manual, and depilatories for the removal of superfluous hair.	10	30
Make- Up: the subject of Make- Up shall include, but is not limited to: skin analysis, complete and corrective make- up, lash and brow tinting, and the application of false eyelashes.	5	15
Derma planning: Eyebrow tinting and eyelash perming	5	15
Manicure & Pedicure		
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.		10
	10	
	5	5
Artificial Nails and Wraps Artificial nails including acrylic: liquid and powder brush on, artificial nail tips and nail wraps and repairs.	30	15nails 15nails 10nails
Seeking Employment & On the Job	15	none
The Salon Business, opening a salon, retail sales, business plan, written agreement, regulations, laws, policies, payroll, insurance salon safety	15	None
Miscellaneous: professional ethics, record keeping, client service record card	35	None

TOTAL OF THEORY HOURS AND PRACTICAL/HOURS = 1,000 HOURS

ADDITIONAL TRAINING WILL BE GIVEN IN THE FOLLOWING SUBJECT MATTER: Salon Mgmt., communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service record cards, preparing a resume, employment development modeling, desk and reception, and care and other subjects relating to Cosmetology field.

DESCRIPTION OF COURSE: (D.O.T. # 332.271-010-) (CIP # 12.0401): This course covers all aspects of cosmetology, skin care, manicuring and pedicuring. Successful completion of this course and successful completion of the State Program Examination and Licensure, will allow the Cosmetologist to perform all skills as a Hair Stylist, Chemical Applications, Manicuring and pedicuring services.

DEFINITION OF TERMS: Technical instruction, means instruction by demonstration, lecture, classroom participation, studying textbooks and related material, the writing of outlines, classroom use of audio and visual film, tapes, slides and examination. Practical Operations, means the actual performance by the student of complete services on another person or a mannequin. Instructional Techniques and Methods: Students will attend regularly scheduled theory classes (lecture), read assigned chapters of their text books, must take and pass assigned tests with a grade point average of 70% (C) or better.

The minimum combined total clock hours of 1200, include the technical instruction phase and opportunity for the student to acquire the necessary skills through practical applications developed under the supervision of the school's instructors.

Technical instruction, means instruction by demonstration, lecture, classroom participation, studying textbooks and related material, the writing of outlines, classroom use of audio and visual film, tapes, slides and examination. Practical Operations, means the actual performance by the student of complete services on another person or a mannequin.

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

COSMETOLOGY COURSE EDUCATIONAL GOALS: The Cosmetology course is designed to prepare students for the state licensing examination and for profitable employment as a cosmetologist. The knowledge and skills will prepare licensed students for work as a hairdresser, salon manager, hair colorist, salon owner, and product demonstrator.

COSMETOLOGIST COURSE PERFORMANCE OBJECTIVES: The licensed cosmetologist will be prepared to seek profitable employment as a hairdresser, salon manager, hair colorist, salon owner, product demonstrator, or styling publicist. They will be versed in all areas of Cosmetology.

RESOURCES: TEXTBOOK: MILADY STANDARD TEXTBOOK FOR COSMETOLOGY: 13TH EDITION ISBN:978-1-2857-6941-7 notes from class lectures, supplemental material handed out in classes, school library and demonstrations.

GRADUATION REQUIREMENTS

When student has completed the required course hours, theory hours and practical operations in Cosmetology, Barber, Cosmetician or Barber Crossover with a GPA of (70%) "C" or better he or she is awarded a certificate certifying of his/her Graduation.

LICENSING REQUIREMENTS

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

Courses Of Study

Barber

CIP #12.0402

Occupational codes #39-5011

Length in contents 1000 Clock Hours

Length in Instructional 7.0-12 Months

BARBER COURSE OF STUDY (1,000 CLOCK HOURS). The curriculum for students enrolled in a barbering course shall consist of One Thousand (1000) clock hours of technical instruction and practical operations covering all practices constituting the art of barbering pursuant to Section 7316 of the Barbering and Cosmetology Act. For this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operation shall mean the actual performance by the student of a complete service on another person or on a mannequin. The course of instruction in the practical phases of barbering required for a student enrolled in a 1,000-hour course shall cover not less than 1,000 hours including training in basic haircutting and in hairstyling of all textures of hair at the discretion of the school owner or instructor. The practical training shall include performance of the following minimum

All students shall receive sufficient instruction and training in the subjects listed in this section to properly prepare them to apply for and take the examination given by the board and to provide barber services in an establishment

Required Courses			
Hair Dressing			
The required subjects of instruction in Hair Dressing shall be completed with the minimum hours of 600 hours of technical instruction and practical operations for each subject-matter as described below.			
Subject	Description	Technical Instruction	Required Operations/Hours
Hair Cutting/ Hairstyling	This module will provide technical and practical instruction in the following techniques and procedures: use of scissors, razor (shaper), electrical clippers/trimmers, and thinning (tapering) shears for wet and dry cutting: hair analysis, shampooing, analysis, shampooing, finger waving, pin curling, comb outs, straightening, waving, curling with hot combs, and hot curling irons and blower styling.	100 hours	134 operations/125 hours

Chemical Hair Services	This module will provide technical and practical instruction in the following techniques and procedures: hair analysis, acid and alkaline permanent waving, chemical straightening, including the use of sodium hydroxide and other base solutions. , the use of semi-permanent, demi-permanent,	100 hours	105 operations/125 Hours
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	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		
General Science	This module will provide technical instruction in Human Anatomy and Human Physiology.	25 hours	
Professional/Business Development	Professional and business development shall include, but is not limited to, the following theory, techniques and procedures: orientation, school rules and regulations, state laws and regulations, history, career opportunities, life skills, professional image, communication skills, preparing for licensure and employment, resume building, interviewing, money management, selling, customer service, client consultations, building a clientele, types of business, building a business and product knowledge uses and safety.	50 Hours	

Shaving The required subjects of instruction in Shaving shall be completed with the minimum hours of 200 hours of technical instruction and practical operations for each subject-matter as described below.			
Preparation Performance	This module will provide technical and practical instruction in preparing the client's hair for shaving, assessing the condition of the client's skin, performing shaving techniques, applying after-shave antiseptic following facial services, massaging the client's face, rolling cream massages.	100 hours	40 operations/125 Hours
Technical Instruction in Health and Safety The required subjects of instruction in Health and Safety shall be completed with the minimum 200 hours of technical instruction for each subject-matter as described below.			
Laws and Regulations	This module will provide technical instruction in the, The Barbering and Cosmetology Act and the	50 hours	
Health and Safety Considerations	This module will provide technical instruction in the following techniques and procedures: Health and Safety/Hazardous substances, including training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, bacteriology and preventing communicable diseases, including HIV/AIDS and Hepatitis B.	100 hours	

Disinfection and Sanitation	This module will provide technical in 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.	100 hours	
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The course of instruction in the theory of barbering required for a student enrolled in a 1,000-hour course shall cover not less than 100 hours of instruction in the subjects listed in Section 7389(a) of the code, including razor cutting, hair processing, blow waving and sales techniques. The theory instruction shall include training in sales techniques which may be completed in theory training or practical training at the discretion of the school owner or instructor. The course of instruction shall also include 20 hours of technical instruction in hazardous substances (shall be the course developed by the Board of Barbering and Cosmetology as provided by Section 7389). A student shall be properly instructed to cut the hair of and render barber services to all patrons.

COURSE DESCRIPTION: & Educational Goals: The Barbering course is designed to prepare students for the state licensing examination and for profitable employment as a Barber (D.O.T. #332.371-010, CIP # 12.0402).

TEXT: Milady Standard Textbook of Barbering 6TH EDITION ISBN:978-1-3051-0055-8

PERFORMANCE OBJECTIVES: With the aid of the textbook, the student will study technical instruction and through testing, be able to meet satisfactory progress of 70%. On the clinic floor, the learner will demonstrate practical procedures according to the State Program specifications.

COURSE FORMAT: Instruction is given in individual classrooms and on the clinic floor, under instructor supervision. New classes begin every week and students are assigned to classrooms according to the level of instruction of the course. Students receive instruction through demonstrations, lecture, informational handouts, and classroom involvement. Occasionally, field trips may be scheduled, and guest speakers provided to reinforce the learning process.

RESOURCES: Milady textbook for Barbers, class lectures, and supplemental material handed out in classes, school library and demonstrations.

ADDITIONAL TRAINING will be given in the following area: The student will have learned additional information pertaining to professional ethics and personal hygiene to meet the employment standards of the industry. Professional Ethics, Hygiene and Grooming, Salesmanship, Record Keeping, Sanitation Duties, Desk and Lab Assignments, Salon Management and Ethics.

REQUIREMENTS FOR SATISFACTORY COMPLETION OF COURSE: Shall have completed Theory and Operations required by the Board of Barbering & Cosmetology with a grade average of "C" (70%) or better.

GRADUATION REQUIREMENTS: When a student has completed the required theory hours and practical operations in Barbering with a GPA of C (70%) or better and all tuition is paid in full he or she is awarded a certificate certifying his or her graduation. Students are assisted in completing the necessary documents to file for the appropriate Board of Barbering and Cosmetology Licensing Examination.

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

Courses Of Study

Barber Crossover

CIP #12.0401/12.0402

Occupational codes #39-5011/39.5012

Length in contents 200 Clock Hours

Length in Instructional 1.5 Months

Educational Goals

Licensed Barber

Curriculum

The curriculum for students enrolled in a Barber Crossover course for cosmetologists/barbers shall consist of a minimum of 200 hundred clock hours of technical instruction and practical operations covering those barber practices that are not a part of the required training or practice of a cosmetologist/barber. For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation or examination; practical operation shall mean the actual performance by the student of a complete service on another person or on a mannequin.

The training shall include sufficient training in the various aspects of barbering/cosmetology to prepare the student properly for the barber examination and to provide barber services in an establishment. Upon completion of the 400-hour course the school shall provide a completion notice to the student who completes the course and a proof of training document pursuant to Section 909. The 200-clock hour course shall include a minimum of 90 clock hours of technical instruction (lecture, demonstration, classroom participation and/or examination) and the following minimum specified practical operations:

Level of occupation

-Barber

TEXT: Milady Standard Textbook of Barbering 6TH EDITION ISBN:978-1-3051-0055-8

State Board Minimums

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

Graduation requirements

When student has completed the required course hours, theory hours and practical operations in Cosmetology, Barbering, Cosmetician or Barber Crossover with a GPA of (70%) "C" or better he or she is awarded a Diploma certifying of his/her Graduation.

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

Courses Of Study

Cosmetician

CIP #12.0408

Occupational codes #39-5094

Length in contents 600 Clock Hours

Description

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

TECHNICAL INSTRUCTION	
BBC RULES AND REGULATIONS	10
CHEMISTRY	15
HEALTH/SAFETY/HAZ./HIV & AIDS	50
ELECTRICITY	10
DISINFECTION & SANITATION	10
BACT./ANATOMY/PHYSIOLOGY	20
FACIALS/MANUAL	20
FACIALS/ELECTRICAL	20
FACIALS/CHEMICAL	30
EYEBROW ARCHING-TWEEZE/WAX	25
HAIR REMOVAL WAX & DEPILATORIES	20
MAKE-UP	20
SALON MANAGEMENT & SPA SKILLS	15
TOTAL THEORY HOURS	265
<u>PRACTICAL OPERATIONS</u>	
DISINFECTION & SANITATION	20
FACIALS - MANUAL	50
FACIALS - CHEMICAL	60
FACIAL - ELECTRICAL	50
EYEBROW ARCHING -TWEEZERS & WAX	40
HAIR REMOVAL WAX & DEPILATORIES	50
MAKE-UP	40
CLIENT PREPARATION & RECORD PREP.	25
TOTAL OF PRACTICAL OPERATIONS	335

State Board Minimums

Student Library and additional Learning Resources

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

Textbook: MILADY ESTHETICIAN TEXTBOOK 11TH EDITION ISBN:978-1-1113-0689-2

Graduation requirements

When student has completed the required course hours, theory hours and practical operations in Cosmetology, Barbering, Cosmetician or Barber Crossover with a GPA of (70%) "C" or better he or she is awarded a certificate certifying of his/her Graduation.

Licensing requirements

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

Level of occupation

- Skin Care Specialist
- Waxing Specialist

Tuition and Fees Policies.**EFFECTIVE 07-01-2024**

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

Total charges below reflect the period of attendance for the entire course, and is an estimated schedule of charges for the entire educational program.

COURSE	*TUITION	REG.	KIT & SUP	STRF	TOTAL	WEEKS
Cosmetology 1000 HOURS	\$15,500.00	\$ 250.00	\$1,200.00	\$ 0	\$16,950.00	29.5-50
Barber 1200 HOURS	\$15,500.00	\$ 250.00	\$1,200.00	\$ 0	\$16,950.00	29.5-50
Cosmetician 600 Hours	\$ 7,500.00	\$ 250.00	\$1,200.00	\$ 0	\$8,950.	17.6-30
Barber Crossover 200 HOURS	\$2,750.00	\$ 250.00	LAB FEE \$100.00	\$ 0	\$3,100.00	5.8-12.5

* = REFUNDABLE. THE REGISTRATION FEE AND KIT/BOOKS ARE NOT REFUNDABLE.

Effective April 1, 2024, the Student Tuition Recovery Fund (STRF) assessment rate will change from two dollars and fifty cents (\$2.50) per one thousand dollars (\$1,000) of institutional charges to zero dollar (\$0.00) per one thousand dollars (\$1,000) of institutional charges. (5, CCR section 76120). Institutions will still be required to complete and submit all STRF Assessment Reporting Forms on a quarterly basis and maintain specified student information for STRF-eligible students.

EXTRA INSTRUCTION CHARGES: Students are expected to complete their training within the maximum time allowed as specified in Enrollment Agreement. If a student exceeds the time frame outlined above according to their enrollment agreement, an extra instruction charge will be made for the balance of the hours required for the completion of course. The enrollment contract will reflect the hours to complete and rate per hour as follows: **Cosmetology: \$15.50, Barber: \$15.50, Cosmetician: \$12.50 and Cosmetology/Barbering Crossover: \$13.75 per hour for all courses.**

Kits: Once used, kits are not returnable or refundable due to sanitary considerations. * Above kits prices include 8.75% sales tax. ***NOTE:** Length of time in course depends on the number of hours scheduled hours weekly the student contracts for on a monthly basis as specified in the Enrollment Agreement.

Title IV funds may not be used to pay for the additional charges.

Schedule changes: A student is allowed two (2) schedule changes during their entire enrollment if you find it necessary to change your schedule after the 2nd change you will be assessed a fee of \$50.00 for any additional schedule changes.

Supplies

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

Method of Payment

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

STUDENT'S RIGHT TO CANCEL/CANCELLATION PERIOD DEFINED: The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session (first day of classes), or the seventh day after enrollment (seven days from date when enrollment agreement was signed) whichever is later. A Notice of Cancellation form is given to the student upon enrollment.

The Notice of Cancellation shall be in writing and submitted directly to the Financial Aid Office, if sent by mail, it is effective when deposited and properly addressed with postage prepaid. A withdrawal may be initiated by the student's written notice or by institution due to the student's academics or conduct, including but not necessarily limited to, a student's lack of attendance. After the end of the cancellation period, you also have the right to stop school at any time and you have the right to receive a refund for part of the course not taken. Your refund rights are described in the Refund Policy and in the enrollment Agreement.

REFUND POLICY—WITHDRAWAL PRIOR TO COURSE COMPLETION: Once the student has been determined by the institution to have withdrawn from the course of study, refund policy calculations are performed under the two distinctive and different calculations formulas: The Institutional Refund Policy applicable to all regular students, and the Federal Return to Title IV refund calculation that applies to students who received federal aid.

INSTITUTIONAL REFUND POLICY: After the cancellation period, the institution will provide a pro- rata refund of ALL funds paid for tuition charges to students who have completed 60 percent or less of the period of attendance. Once more than 60 percent of the enrollment period in the entire course has elapsed (including absences) there will be no refund to the student. If the student has received federal student aid funds, the student is entitled to a refund of monies not paid from federal student financial aid program funds. **A registration fee of \$250.00 is a non-refundable item. STRF is a non refundable item and Equipment, books, supplies, tools, uniforms, kits and any other items issued and received by the student would not be returnable or refundable.** . Once received by the student it will belong to the student and will represent a liability to the student. If you cancel the agreement, the school will refund any money that you paid, less any deduction for registration fee and equipment received. If you withdraw from school after the cancellation period, the refund policy described above will apply. If the amount that you have paid is more than the amount that you owe for the time you attended, then a refund will be made within 45 days of the official withdrawal. If the amount that you owe is more than the amount that you have already paid, then you will have to arrange with the institution to pay that balance. Official withdrawal date is on the student's notification or school's determination.

DETERMINATION OF WITHDRAWAL FROM SCHOOL: The withdrawal date shall be the last physical date of attendance recorded in the institutional records. Return of Title IV Funds and Institutional Refund Policy will use this date in their calculations as the end date of the payment period or enrollment period. The student would be determined to have withdrawn from school on the earliest of:

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

Return of Title IV: Special note students receiving Unsubsidized/Subsidized/PLUS/Perkins loans, ACG/National SMART/Pell/SEOG Grants, Cal Grants or other aid, if you withdraw from school prior to the completion of the equivalent to **60 percent** of the workload in any given payment period, a calculation using the percentage completed will be applied to the funds received or that could have been receive that will determine the amount of aid the student earned. Unearned funds would be returned to the program in the order stated below by the school and/or the student. Student liability to loan funds will continue to be paid in accordance to the original promissory note terms. Funds owed by the student to the Grant programs are limited to 50% of the gross award per program received. Sample Calculation, completion of 25% of the payment period or enrollment period earns only 25% of the aid disbursed or that could have been disbursed. If applicable, this would be the first calculation to determine the amount of aid that the student would be eligible for from the Title IV Financial Aid programs. A second calculation would take place to determine the amount earned by the institution during the period of enrollment. **Refund Payments:** If any refunds are due based on the Return of Title IV calculation **or** based on the institutional refund policy calculation, any refunds will be made as soon as possible but not later than 45 days from the determination of withdrawal date in the order stated in section CFR 34 section 668.22. The order of payment of refunds is, 1 Unsubsidized Loans from FFELP or Direct Loan, 2 Subsidized Loans from FFELP or Direct Loan, 3 Perkins Loans, 4 PLUS (Graduate Students) FFELP or Direct Loan, 5 PLUS (Parent) FFELP or Direct Loan, 6 Pell Grant, 7 Academic Competitiveness Grant (ACG), 8 National SMART Grant, 9 Federal SEOG, 10. Cal Grant 11. This order would apply in accordance to the aid programs available at the institution.

SCHOOL CLOSURE OR COURSE CANCELLATION: If a course is canceled subsequent to a student's enrollment and before instruction in the course has begun, or in the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If permanently closed or no longer offering instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student. If the course is canceled subsequent to a student's enrollment, the school will either provide a full refund of all monies paid or completion of the course at a later time. The school does not participate in any teach-out plans with other institutions. If the amount that you have paid is more than the amount that you owe for the time you attended, then a refund will be made within 45 days of the official withdrawal. If the amount that you owe is more than the amount that you have already paid, then you will have to arrange to pay it. Official withdrawal date is on the student's notification via certified mail or school's determination. **PLACEMENT:** This institution does not guarantee placement to any student. However, job placement & assistance is provided to graduates upon completion of the student's course of study at no additional charge.

STUDENT TUITION RECOVERY FUND (S.T.R.F.) (a) A qualifying institution shall include the following statement on both its enrollment agreement and school catalog: "The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must 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. Effective April 1, 2024, the Student Tuition Recovery Fund (STRF) assessment rate will change from two dollars and fifty cents (\$2.50) per one thousand dollars (\$1,000) of institutional charges to zero dollar (\$0.00) per one thousand dollars (\$1,000) of institutional charges. (5, CCR section 76120). Institutions will still be required to complete and submit all STRF Assessment Reporting Forms on a quarterly basis and maintain specified student information for STRF-eligible students.

(b) In addition to the statement required under subdivision (a) of this section, a qualifying institution shall include the following statement in its school catalog: "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) 431-6959 or (888) 370-7589. To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in 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. Note: Authority cited: Sections 94803, 94877 and 94923, Education Code. Reference: Section: 94924 and 94925, Education Code.

Academic Transcripts

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

School Rules and Regulations

These rules are designed to form excellent work habits and attendance, and to aid in completing your course as soon as possible so that you may become employed as a Barber and/or Licensed Cosmetologist. Violation of school rules may result in suspension or termination. Depending on the infraction of the rule (s) and the severity of the offense the Director shall apply the following discipline action. 1st Offense = Written Warning, 2nd Offense will be suspended for up to 3 days and 3rd Offense may be terminated at the discretion of the Director.

General School Rules

- Students must only clock in themselves and no one else. Any student caught clocking in another student is grounds for expulsion.
- In case of illness or emergency on any day, the student must call the school to report his/her absence before 9:00 A.M. each morning of the absence.
- Students are required to be in class for roll call promptly (Day students by 9:10 A.M. and Night students 4:10 P.M.) in a clean prescribed uniform. If a **DAY** student is tardy 9:11 a.m. may not clock in until 10:20 up till 10:30 a.m. If a **NIGHT** student(4:00 p.m.) is tardy 4:11 p.m. may not clock in until 5:20 up till 5:30 p.m. **Night** student (5:00 p.m.) is tardy 5:11 p.m. may not clock in until 6:20 up till 6:30 p.m.
- Smoking is allowed in assigned areas only OUTSIDE in the back of the building. **No smoking in the front of the school.**
- No visitors are permitted in the classroom or student lounge area unless approved by the supervisor.
- Business phones may not be used for personal calls. Students are not permitted to leave a client to answer the phone.
- No personal Ear Pods or speakers of any type are allowed on the clinic floor or in the classrooms at any time.
- Rigid adherence to the rules of sanitation and disaffection and personal hygiene is required at all times. Students must keep workstations, clean and sanitary at all times. When leaving for the day the student's workstation must be clean and orderly and all equipment must be stored in a locked locker or cabinet.
- Refusal to take a client will result in the student being clocked out for the day, being sent home and receiving no credit hours for that day.
- No student may leave a patron while doing a perm or hair coloring service, except in an emergency and is excused by an instructor.
- Students are not allowed to give services or materials other than what is called for on the service ticket. Students violating this rule will be suspended.
- Students will pay in advance for supplies on personal services such as permanents, tints, bleaches, etc. Only products furnished by the Institute may be used unless otherwise approved by the supervisor.
Students are responsible for the return of Institute materials or equipment loaned to them. Students must not borrow equipment from each other. Each student is solely responsible for his/her personal belongings and materials. ***The school is not responsible for items un-attended or stolen.***
- Students must not gather around the receptionist desk, congregate in the office, or visit with another student who is busy with a patron.
- All appointments must be made by the receptionist or the instructor in charge and no changes are to be made by students.
- Students have the privilege at all times to consult the management on personal problems.
- The Institute positively reserves the right to suspend or expel a student who gossips, uses vulgar language, or causes discord.
- The Institute will not tolerate the use of alcohol or drugs at any time. No student will be admitted to class who is apparently under the influence of alcohol. No gambling or loitering allowed around the campus before or after school hours at any time.
- Students are to park only in the area designated by the Institute. The Admission will show you the parking area and where to park during orientation class. **No parking in front of the school building at anytime.**
- Students must comply with all instructions, directories, orders, etc., given by personnel relative to school activities. No insubordination or profanity towards a staff member will be tolerated. Students must comply with the Institute policy and state rules and regulations.
- Notify the administrative office of any address or telephone changes.
- Upon termination of your course of study, you must remove all of your equipment, personal belongings within 7 business days. Items not removed or left behind will become the school's property.

Organizational Chart

***Mr. Seth Caplan
President/Owner/ Director CEO & CFO***

Sang H Yoo/ Owner

Keehun Chris Kim/ Owner

Hyun Kyu Je/Owner

***Mrs. Laura Martinez
Financial Aid Director 21 Years***

***Mr. Presten Jimenez
Adm. Asst., Media IT Tech.***

***Ms. Sherry Joseph
Director of Admissions 31 Years***

***Ms. Bonny Golz
Compliance Mgr. & CAL Grant Coordinator 40 Years***

***Supranee Wanakitsamphan
Admin/Registrar 6 Years***

EDUCATIONAL FACULTY

***Ms. Angie Rivas & CAO
Cosmetology Instructor
Barber Instructor
Licensed Cosmetologist
Licensed Barber
26 Years***

***Ms. Katia Caso
Cosmetology Instructor
Barber Instructor
Licensed Cosmetologist 43 Years
Licensed Barber 3 Years***

***Mr. Bradford Taylor
Barber Instructor
Licensed Barber 27 Years***

FINANCIAL AID—CONSUMER INFORMATION 2024-2025 AWARD YEAR

Based on a combination of approvals, authorization, and accreditation, our students are eligible to apply for and receive tuition aid and financial assistance while attending the college.

A list of these programs include:

Federal PELL Grant: Does not require repayment (FPELL)*****Does not require repayment, for 2024-25 award year is \$ 7,395.00**

Federal Supplemental Education Opportunity Grant: Does not require repayment (FSEOG)***

FDirect Stafford Loans - Subsidize: Must be repaid ***

FDirect Stafford Loans - Unsubsidized: Must be repaid ***

FDirect Plus Loans: Must be repaid ***

***denotes the programs available at this institution

BARBERING CROSSOVER 200 Clock Hour course is NOT ELIGIBLE FOR TITLE IV FUNDING.

GENERAL FINANCIAL AID INFORMATION: If you wish to apply for financial aid or you have questions, or you need sections of the handbook clarified, contact the financial aid office at the school. Additional information regarding the student aid programs available at **CR'U Institute of Cosmetology & Barbering** may be found in "The Student Guide" and the "Free Application for Federal Student Aid" published by the U.S. Department of Education. Additional information may be obtained by calling the Federal Student Aid Information Center between 9:00 a.m. and 5:00 p.m. (Eastern Time), Monday through Friday at 1 (800) 433-3243. (Internet access is also available @ finaid@ed.gov or <http://www.studentaid.gov>)

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

FINANCIAL AID MECHANISM

Financial aid is a mechanism that reduces out-of-pocket costs students and/or parents must pay to obtain a specific postsecondary education. Presented differently, financial aid is money made available to help students meet the cost of college attendance. Financial aid includes grants and loans. Grants do not have to be repaid. Loans usually have low interest rates and must be repaid in accordance to the individual loan program terms. Most of the loans can be arranged to require payment after a grace period of several months upon graduation, or upon the student's termination from the program or if a student's attendance falls below half time. Financial aid is awarded to students who have "need". Need is the difference between the amount of money that the family will be expected to contribute to meet student costs and the cost of education at this school. Financial aid is a mechanism that reduces out-of-pocket costs students and/or parents must pay to obtain a specific postsecondary education. Presented differently, financial aid is money made available to help students meet the cost of college attendance. Financial aid includes grants and loans. Grants do not have to be repaid. Loans usually have low interest rates and must be repaid in accordance to the individual loan program terms. Most of the loans can be arranged to require payment after a grace period of several months upon graduation, or upon the student's termination from the program or if a student's attendance falls below half time. Financial aid is awarded to students who have "need". Need is the difference between the amount of money that the family will be expected to contribute to meet student costs and the cost of education at this school.

STUDENT ELIGIBILITY REQUIREMENTS

To be eligible for financial aid, a student must:

- 1.be admitted as a regular student;
- 2.be enrolled or accepted for enrollment in an eligible program on at least a half time basis;
- 3.be a citizen or an eligible non-citizen;
- 4.not owe a refund on a FPELL Grant or FSEOG at any school;
- 5.not be in default on a Perkins Loan or Stafford
- 6.Loan/SLS/PLUS/Direct Loan at any school;
- 7.have financial need;
- 8.be making satisfactory progress (as defined by the school's policy) in the course of study;
- 9.be registered for selective service (if a male born on or after January 1, 1960); (if a male between the age of 18-25.
10. Have a high school diploma (or its equivalent), a GED, Home-schooled certification by the state that you were home schooled in and that you completed all statutory requirements for High School completion or have demonstrated the ability-to-benefit prior to June 30, 2012.
- 11.agree to use any federal student aid received solely for educational purposes.
12. FOR CAL GRANT recipients must be a California Resident for 1 year or longer.

THE U.S. DEPARTMENT OF EDUCATION STUDENT FINANCIAL AID PROGRAMS:

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

Federal PELL Grant: Does not require repayment (FPELL)

Federal Supplemental Education Opportunity Grant: Does not require repayment (FSEOG)

FDirect Stafford Loans - Subsidize: Must be repaid

FDirect Stafford Loans - Unsubsidized: Must be repaid

FDirect Plus Loans: Must be repaid

CSAC CAL GRANT B & C (NON TITLE IV FUNDING) California Student Aid Commission funding please refer to pages 37-38 to apply.

APPLICATION PROCEDURES AND FORMS: Financial aid applications for this institution consist of the following: Free Application for Federal Student Aid (FAFSA) this form needs to be completed as instructed on the form. Using FAFSA on the Web provides the student and/or parents the ability to use the IRS retrieval tool to obtain tax information from the IRS on completed taxes. Documentation to substantiate the data entered on the form may be required by the financial aid office. Forms and assistance in completing them are available at this school during school hours. In addition to the FAFSA, the institution requires a series of forms as they apply to the individual student aid program and to the student's individual family circumstances. The FAFSA may be filed on paper and delivered to the school or the student and parents may go to FAFSA on the Web, www.studentaid.gov

Deadline: FAFSA applications must be received by June 30 in the year on which the application is intended for. SAR or ISIR must be submitted to the financial aid office by June 30th, of the award year from which aid is requested from, or your last day of enrollment in 2024-2025, whichever comes first. A valid ISIR requires signatures of student, spouse and/or parents, when the ISIR has been corrected. You may apply during the enrollment process, using the FAFSA form. The school will provide you a letter listing the amount and types of financial aid you will be awarded, including the FSEOG award.

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

Maximum Annual Award: \$7,395.00 for 2024-2025, (one academic year in two equal payment periods) **Maximum Lifetime Eligibility Used for Pell 600%.** A student's maximum amount of Pell Eligibility is 6 scheduled awards, as measured by the percentage of "Lifetime Eligibility Used" (LEU) field in COD (one scheduled award equals 100% LEU)

Federal William D. Ford Direct Loan Program

Funds received from either of the loan programs are subjected to repayment from the student.

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

Federal Direct Subsidized Loan (Interest Rate on or after July 01, 2024 is 6.53% is a fixed interest rate) Federal Direct Subsidized Loans are made directly to students from the U.S. Department of Education. Subsidized loans are need based. Students may borrow up to the amount of the student's cost of attendance less other expected financial assistance (not to exceed annual loan limits).

The Federal Government pay interest subsidies while the student is enrolled or during periods of deferment. Student would pay a combined origination/guaranty fee of a variable percentage but not to exceed 3% rebated directly to the U.S. Department of Education. Students may receive both subsidized and Unsubsidized loans provided the combined amount borrowed does not exceed applicable loan limits and that the student's eligibility for a subsidized Federal Stafford Loan be determined prior to determining eligibility for the Unsubsidized loan. The law also stipulates that borrowers may apply for both subsidized and unsubsidized loans using a single application and that such borrowers must be given a single repayment schedule.

Maximum Annual Award: First level \$3,500, Second level \$4,500, Third level \$5,500 (Max aggregate \$23,000). These loans are subject to a maximum eligibility of up to 150% of the length of the program of study. Previous loans obtained could affect the student 150% eligibility.

Federal Direct Stafford Unsubsidized Loan (Interest Rate on or after July 01, 2024 is 8.08 % is a fixed interest rate.)

These loans expand the ability of the U.S. Department of Education to make "Unsubsidized" Federal Stafford Loans to students. These loans carry many of the same terms and conditions associated with subsidized Federal Stafford Loans with the following two exceptions: Unsubsidized loans are not need based. Students may borrow up to the amount of the student's cost of attendance less other expected financial assistance (not to exceed annual loan limits).

The Federal Government does not pay interest subsidies to the lender while the student is enrolled or during periods of deferment. Interest must be paid or capitalized, i.e., added to the principal.

ALL STUDENTS THAT RECEIVE STUDENT LOANS: Entrance/Exit Counseling:

You are required to complete entrance counseling if you are a first-time borrower and prior to receiving your first disbursement. To complete your Direct Loan Entrance Counseling, go to www.studentloans.gov, and sign in using your FSA ID. Select "Complete Entrance Counseling." Note that you can add an email address to which correspondence about your loans can be sent. For additional information, read "Direct Loan Entrance Interview" pamphlet and/or go to <https://studentloans.gov>.

If a student withdraws or terminates and the institution is unable to have the student complete exit counseling prior to the student's departure, the institution will send a letter to the student, requesting exit counseling to be completed at www.studentloans.gov

Deadlines:

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

Maximum Annual Award:

Dependent student: **with Parent** loan first year \$2,000, second year \$2,000, third year and beyond undergraduates \$2000

Dependent student **without Parent** loan or **independent** students: first year \$6,000, second year \$6,000, third year and beyond undergraduates \$7,000

Aggregate Limits for Sub/Unsub Loans Subsidized Total (subsidized & unsubsidized)

Dependent Undergraduates (excluding those whose

PLUS LOANS (Interest Rate on or after July 01, 2024 is 9.08 % is a fixed interest rate)

Parents can't borrow PLUS)\$ 23,000 \$31,000

Independent Undergrads & Dependent Students whose

Parents can't get PLUS.....\$ 23,000\$ 57,500

Disbursement:

Checks are issued to the school and credited to the student's tuition account. It is the student's responsibility to submit all required forms and documentation to the financial aid office before disbursement. Determining Need: **CR'U INSTITUTE OF COSMETOLOGY & BARBERING** utilizes the Free Application for Federal Student Aid (FAFSA) for students applying for aid. This form will be processed by a contractor of the U.S. Department of Education at no cost to the student. The results will be provided in the form of an Electronic Student Aid Report with the calculation of the Expected Family Contribution. A SAR will be mail to the student and an ISIR to the institutions listed on the FAFSA. Both forms will provide the Expected Family Contribution (SAI) that will be used against the student Cost of Attendance (COA), the difference between these two is what is called student Need.

DETERMINING NEED The information you report on the FAFSA form when you apply for aid, is used in a formula established by U.S. Congress that calculated your Expected Family Contribution.

Nine Month Student Expense budget for the 24-25 Academic Year.

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

Elements included in the budget: Tuition: Actual cost, Registration Fee: Actual cost, Books and supplies: **\$1,062.00** per academic year.

Total institutional cost: Total. Living cost allowance (2023-2024) Sample uses a nine-month period):

Living arrangements while in school	With parents	On Campus	Off campus
Room and board & (food)	\$1277/mo. x 9=\$11,493	Actual cost	\$ 2,454/mo. x 9 =.\$22,086.00
Transportation	\$199/mo. x 9= \$1,611	137/mo.x.9= \$1233	\$ 218/mo. x 9 = \$ 1,962.00
Personal/misc.	\$451/mo. x 9=\$4,059	357/mo. x 9=\$3213	\$ 552 mo. x 9 = \$ 4,968.00
YEARLY TOTALS.	\$2045/mo. x 9=\$18,405	612/mo. X9=\$5508.	\$ 3,342/mo.x9=. \$30,078.00

(The cost of uniforms is included in the personal allowance or included in the school charges)

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

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

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

DEADLINE: FASFA applications must be received by June 30 in the year on which the application is intended for. SAR or ISIR must be submitted to the financial aid office before **September 10**, or earlier, of the award year from which aid is requested from, or your last day of enrollment in 2024-2025 whichever comes first. A valid ISIR requires signatures of student, spouse and/or parents, when the ISIR has been corrected.

MEDIAN LOAN DEBT: This preliminary median loan data is pending confirmation from the U.S. Department of Education. It reflects total debt, including costs of living, while the median loan amount prescribed under the Department's gainful employment regulations excludes such costs of living.

DISBURSEMENT: They are made based on the following: 0-450, 450-900 and 900-1000 payment periods via a check payable to the student or via a direct credit to the student's tuition account. Federal Supplemental Educational Opportunity Grant (FSEOG) Funds received under this program are not subject to repayment from the student.

DEADLINE: DISBURSEMENT: Made based on per payment period via a check payable to the student or via a direct credit to the student's tuition account. Priority for FSEOG funds will be given to students eligible for Pell Grant and have a zero (0) SAI first. This institution has a year-round enrollment. Therefore, funds will be awarded in a manner that funds would be available to students enrolling throughout the entire year \$300.00 up to \$350.00 per award depending on the availability of the funds. If SEOG funds still available, a second priority will be given to students having a higher SAI or Non-Pell recipient students with the lowest Expected Family Contributions enrolled during the last three months. For additional information on Federal Financial Aid programs, request "The Student Guide" published by USDOE.

TREATMENT OF TITLE IV FUNDS IF THE STUDENT WITHDRAWS FROM THE COURSE OF STUDY: Return of Title IV: Special note to students receiving Unsubsidized/Subsidized/PLUS/Perkins loans, ACG/National SMART/Pell/SEOG grants, Cal Grants or other aid, if you withdraw from school prior to the completion of the equivalent to **60 percent** of the workload in any given payment period, a calculation using the percentage completed will be applied to the funds received or that could have been received that will determine the amount of aid the student earned. Unearned funds would be returned to the program in the order stated below by the school and/or the student. Student liability to loan funds will continue to be paid in accordance to the original promissory note terms. Funds owed by the student to the Grant programs are limited to 50% of the gross award per program received. Sample Calculation, completion of 25% of the payment period or enrollment period earns only 25% of the aid disbursed or that could have been disbursed. If applicable, this would be the first calculation to determine the amount of aid that the student would be eligible for from the Title IV Financial Aid programs. A second calculation would take place to determine the amount earned by the institution during the period of enrollment. Withdrawing students will be responsible for institutional charges not covered by student aid. Delinquent school accounts will be assigned to a collection agency. Collection agency expenses will be added to the balance owed to the school.

AWARD CONCEPT, SELECTION OF RECIPIENTS AND PACKAGING CRITERIA

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

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

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

1. Family contributions
2. Other resources
3. Federal PELL Grant
4. Self Help (Stafford and/or, PLUS Loans)

The school awards from the Federal Supplemental Educational Opportunity Grants in accordance with the following policy: The institutional participation in the Federal Educational Opportunity Grant is limited to the amount of funds given to the institution for an entire award year. (July 1 to June 30). Due to the **limited** amount of funds available to the institution, it is literally impossible to award FSEOG to all students applying for aid. Therefore, the institutional policy to select

FSEOG recipients is as follows: This institution has a continuing enrollment process in which students may start every other Monday of each Month or Tuesday if Monday is an observed Holiday. In order to ensure a fair distribution of funds through the entire award year, the institution will make SEOG awards using data from the year proceeding the current year, by using student enrollment, SAI and Pell Grant data to determine how to distribute the SEOG funds available. Based on last year's data, the institution expects an enrollment of 60 new students meeting the "exceptional need" criteria to be enrolled during the 7/1/24 to 6/30/25 period. Therefore, the awards to those students will be up to \$300.00 through the entire period and may be increased up to \$350.00 depending on the availability of funds.

As of July 01, 2024 the first selection of SEOG recipients will be made from students with "exceptional need". Students with "exceptional need students" are defined by this institution as students that have an expected family contribution (SAI) that will otherwise be eligible for the FPELL Grant Program during the same award year. If enrollment figures change, and/or additional funds become available to the institution, a second selection will be made from those students' ineligible for the FPELL Grant Program with the lowest expected family contribution that enrolled during the last quarter of the award year (March to June). Both selections will be made from students, whose file has been completed, with no issues pending regarding the students' eligibility for Federal Aid. Incomplete files will not be considered in the selection criteria due to possible lack of documentation. Awards will be made as long as funds are available

throughout the award year. It is our institutional policy to protect our students from incurring unnecessary loan debts, therefore students are carefully interviewed during the enrollment process to secure that the students will utilize any available funds available to them to meet their educational expenses (school charges, transportation, personal or child care) before a need for loans be included in their financial aid package).

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

ACADEMIC YEAR: A period of not less than 26/30 weeks of instructional time with a minimum of 900 clock hours of instruction for a fulltime student. The midpoint of the academic year shall be a minimum of 13/15 weeks and at least 450 clock hours. In effect, all students enrolled in courses with an academic year schedule to be completed in less than 26 weeks, regardless of the number of clock hours offered, would have aid eligibility reduced in proportion to the number of weeks and hours in the course of study in relation to the academic year.

CLOCK HOUR: A 50 to 60 minutes of supervised instruction during a 60 minutes period.

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

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

DEPENDENT: Is an individual other than the spouse that has been supported and will continue to be supported (50% or more of that individual personal expenses) by the student and/or spouse. If that individual is and will continue to be supported by the student parent(s), that individual would be a dependent of the parent(s) **NOT** a dependent of the student.

FAMILY CONTRIBUTION (SAI): The calculated amount that a family contributes to offset the student cost of attendance.

FINANCIAL AID ELIGIBILITY CITIZEN/ELIGIBLE NON-CITIZEN: You must be one of the following to receive federal student aid: U.S. Citizen, U.S. National, U.S. Permanent resident; who has an I-551 or I-551C (Alien Registration receipt card). Arrival Departure Record (I-94) from the Department of Homeland Security showing one of the following designations: **This documentation must have a valid date and not be an expired document.**

Refugee, Asylum Granted, Parole for a minimum of one year that has not expired T-Visa holder (T-1, T-2, T-3etc), Cuban-Haitian entrant, Holder of a valid certification or eligibility letters from the Department of Human Services showing a designation of "Victim of Human Trafficking".

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

F1 or F2 student visa
J1 or J2 exchange visitor visa only
G series visa (pertaining to international organizations)

INDEPENDENT STUDENT: An individual who meets one of the following criteria: Item numbers correspond to the 2023-2024 Award Year

1. (42) Was born before January 1, 2000?
2. (43) Married (answer yes if separated but not divorced)?
3. (44) At the beginning of the 2024-2025 school year, will you be working on a master's or doctorate program (such as a MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?
4. (45) Currently serving on active duty in the U.S. Armed Forces for the purposes other than training?
5. (46) Veteran of the U.S. Armed Forces?
6. (47) Do you now have or will have children who will receive more than half of their support from you between July 1, 2024 and June 30, 2025?
7. (48) Do have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2025?
8. (49) At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
9. (50) As determined by a court in your state are you or were you an emancipated minor?
10. (51) Does someone other than your parent or step parent have legal guardianship of you, as determined by a court in your state of legal residence?
11. (52) At any time on or after July 1, 2023, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

12. (53) At any time on or after July 1, 2023 did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
13. (54) At any time on or after July 1, 2023, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

SPECIAL CIRCUMSTANCES

If you or your family experienced significant changes to your financial situation (such as loss of employment or pay cuts), or other special circumstances (such as tuition expenses at an elementary or secondary school or high unreimbursed medical or dental expenses), complete and submit this form as instructed. Once you submit the form, discuss your special circumstances with the financial aid office at our college. Ms. Laura Martinez

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

DISLOCATED WORKER: A dislocated is a person that meets all of the following requirements:

- He was terminated or laid off from employment or received a notice of termination or layoff;
- He is eligible for or has exhausted his unemployment compensation, **or** he is not eligible for it because, even though he has been employed long enough to demonstrate attachment to the workforce, he had insufficient earnings or performed services for an employer that weren’t covered under a state’s unemployment compensation law; **and**
- He is unlikely to return to a previous industry or occupation.

2. A person who was terminated or laid off from employment or received a notice of termination or layoff as a result of any permanent closure of, or any substantial layoff at, a plant, facility, or enterprise.

3. A person who is employed at a facility at which the employer made a general announcement that it will close within 180 days.

4. A person who is employed at a facility at which the employer made a general announcement that it will close.

5. A self-employed person (including farmers, ranchers, or fishermen) who is unemployed because of natural disasters or because of general economic conditions in his community.

6. A displaced homemaker, someone who meets all of the following requirements: • she has been providing unpaid services to family members in the home; • she has been dependent on the income of another family member but is no longer supported by that income; **and** • she is unemployed or underemployed and is having difficulty obtaining or upgrading employment. An “underemployed” person is one who is working part time but wants to work full time or one who is working below the demonstrated level of her education or job skills. Not everyone who receives unemployment benefits will meet the definition of dislocated worker. For example, in general those who quit their jobs are not considered dislocated workers, even if they are receiving unemployment benefits.

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

EVALUATION PERIODS: Student receiving aid from Title IV Aid Programs must be in compliance with the Satisfactory Academic Progress Policy at the end of each payment period of the course. A payment period is at least half of the academic year in instructional weeks or clock hours, semester credits, trimester credits or quarter credits. Both, instructional weeks must have elapsed and credit/clock hours must have been completed in order for the payment period be considered completed.

SAMPLE CHART BELOW IS BASED ON AN ACADEMIC YEAR DEFINED AS 900 CLOCK HOURS AND 26 WEEKS.

Course	1 st Payment Period		2nd Payment Period		3 rd Payment Period	
Requirements	Hours	Weeks	Hour#	Weeks	Hour#	Weeks
Cosmetology	1-450	13	451-900	14-26	901-1000	27-31
Barber	1-450	13	451-900	14-26	901-1000	27-31

On a credit hour program, the number of semester/trimester credits is 24 credit hours, in a quarter system it will be 36 quarter credit hours and in both cases the number of instructional weeks would be not less than 30 weeks. If at the end of a payment period under financial aid warning status, the student fails to make the grade or fails to successfully complete the cumulative number of hours (clock, semester/trimester or quarter) percentage that would allow the student to complete the course of study within the maximum time frame as published, the student will be placed in an ineligible status for financial aid funds. At this point the student will be informed by the institution of his/her ineligibility for future financial aid funds. The student will also be informed of the steps to take to initiate an appeal process.

NEED: Financial need is the amount left over after subtracting the expected family contribution from your cost of attendance.

WITHDRAWALS: Students are officially withdrawn on date of notification, date terminated by the institution, date of three consecutive weeks of absences or date when the student failed to return from an approved leave of absence.

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

REFUNDS: In any case where a refund is due to the Title IV Programs, the payment of the refund will be made within 45 days from the official withdrawal date in the following order: FDirect, FPELL FSEOG, CAL GRANT other sources and to the student. This order will be applied providing the student received funds from that program and in amounts not to exceed the amounts originally paid from each program.

TRANSFER STUDENT: A student, who attended a Post-secondary institution before the enrollment at **CR'U Institute of Cosmetology & Barbering** is no longer required to obtain a Financial Aid Transcript **from each** of the institutions attended within the last six months before the enrollment at this institution. However, all institutions must have a registered password with NSDLS.

Institutional Verification Policy and Procedures

What is verification? The verification process is a process where the institution will require the student/spouse/parent to provide documentation to support the data reported on the FAFSA and printed on the SAR/ISIR. It is anticipated that about 30% of the students will be selected for verification by the United States Department of Education (USDE) via its contractor (CPS) or by the institution's Financial aid Office.

How do I know that my application has been selected

The verification flag will have a value of "Y," and next to the SAI will be an asterisk referring to a comment in the student section of the SAR that tells applicants they will be asked by their school to provide documentation.

For 2023–2024 verification tracking flags will place the student in one of three 1, 4 & 5 verification tracking groups, which will be explained later. The institution must verify any information in which there is a reason to believe it is incorrect on any application. Students with these applications are considered to be selected for verification by your school even though you may not be verifying the same data as for CPS-selected applications.

The institution, at its discretion, may require a student to verify any FAFSA information and to provide any reasonable documentation in accordance with consistently applied school policies. Regardless whether the application was selected by CPS or by the institution, all other verification requirements, such as deadlines and allowable tolerances and interim disbursement rules, apply equally to all students who are being verified.

What Items need to be verified? Once the student is placed in a group, each group contains different items that need to be verified.

Verification tracking groups

Students who are selected for verification will be placed in one of the three following groups, V1, V4, V5. The group determines which FAFSA information must be verified for the student. The data to be verified would correspond to

the data reported by the student, the student spouse and, or, if applicable, the parent whose data was also included in the FAFSA.

Verification tracking groups

The data to be reviewed will correspond to the data required in each of the following groups:

V1 **Standard Verification Group.** Tracking flag V1

V4 **Custom Verification Group.** Tracking flag V4.

V5 **Aggregate Verification Group.** Tracking flag V5.

Items to verify per group assigned

2023-2024 Tracking

Items to be verified	V1	V4	V5
Adjusted gross income	X		X
U.S. income tax paid	X		X
Untaxed portions of IRA distributions	X		X
Untaxed portions of pensions	X		X
IRA deductions and payments	X		X
Tax-exempt interest income	X		X
Education credits	X		X
Household size	X		X
Number in college	X		X
Income earned from work	X		X
High school completion status	X		X
Identity/statement of educational purpose		X	X

Who can be excluded from the verification process? Death of the student. Not an aid recipient.

The applicant is eligible to receive only unsubsidized student financial assistance

Applicant verified by another school. The student provides documentation that he/she completed the verification process for the current award year at another school before transferring.

The FAFSA data must be the same as it was at the previous school, and you must get a letter from that school stating that it verified the application and has provided the transaction number of the pertinent valid ISIR.

Post enrollment. The student was selected for verification after ceasing to be enrolled at your school and all (including late) disbursements were made. Unless the FAO has a reason to believe it is inaccurate, you don't have to document the reported FAFSA information of the parents of a dependent student if any of the following apply: Both of the parents are mentally incapacitated.

They are residing in a country other than the United States and can't be contacted by normal means.

They can't be located because the student does not have and cannot get their contact information.

Unless the FAO has a reason to believe it is inaccurate, you don't have to document the reported FAFSA information of the spouse of an independent student if any of the following apply:

The spouse has died.

He/she is mentally incapacitated.

He/she is residing in a country other than the United States and can't **be contacted by normal means.**

The spouse can't be located because the student does not have and cannot get the spouses' contact information.

What documentation is needed? Documenting Family income and tax paid: As a result of the recent suspension of the IRS Data Retrieval Tool. The Department of Education is providing flexibilities for institutions, that they may choose to use as part of their verification procedures. Those flexibilities include, IRS Tax Return Filers--In lieu of using the IRS DRT, or obtaining an IRS transcript, institutions may consider a signed paper copy of the 2022 IRS tax return that was used by the tax filer for submission to the IRS as acceptable documentation to verify FAFSA/ISIR tax return information. Verification of Non-filing: Institutions are required to collect documentation obtained from the IRS or other tax authorities verifying that the applicant, the applicant's spouse or the applicant's parents did not file a **2022 tax return** (often referred to as Verification of Non-filing). Those changes begin immediately and apply to 2024-2025.

Under the following conditions the IRS Data Retrieval is **not** available in FOTW (all apply to both students and parents unless otherwise noted):

The person did not indicate on the FAFSA that the tax return has been completed.

The marriage date is January 2023 or later.

The first three digits of the SSN are 666.

The tax return was amended.

The person filed a Puerto Rican or foreign tax return.

The person is married and filed the tax return either as head of household or married but filing a separate return.

Neither married parent entered a valid SSN.

A non-married parent or both married parents entered all zeroes for the SSN.

Tax filing extension: For students and parents who have been granted a tax filing extension, need to present a copy of IRS Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return. Must also provide a copy of all their W-2 forms or, if they are self-employed, a signed statement with the amount of their AGI and their U.S. income taxes paid.

You may be requested to use the DRT or submit to your school a tax transcript after the return has been filed. If you do that, you must re-verify the income information.

Non-Tax filers: For non-tax filers you must receive a W-2 form for each source of employment income. You must also get a signed statement providing the sources and amounts of the person's income earned from work not on W-2s and certifying that the person has not filed and is not required to file a tax return.

Residents of Pacific Islands: For residents of the Freely Associated States (the Republic of the Marshall Islands, the Republic of Palau, or the Federated States of Micronesia), a copy of the wage and tax statement from each employer and a signed statement identifying all of the person's income and taxes for the year is acceptable.

Persons from a foreign country not required to file a tax form: Persons from a foreign country who are not required to file a tax return can provide the signed statement certifying their income and taxes paid.

Missing W-2 forms: If a person who is required to provide a W-2 form can't do it timely, you may be permitted to submit a signed statement with the amount of the income earned from work, the source of that income, and the reason the W-2 form is not available in time.

Persons filling foreign taxes: When a person filed a non-U.S. tax return, obtaining an IRS tax return transcript is not possible. In those cases you may accept instead of the transcript a copy of the tax return, which must be signed by the filer or one of the filers of a joint return, and you must document the circumstances.

Use the income and tax information that most closely corresponds to the information on the IRS tax return, and convert monetary amounts into U.S. dollars as appropriate.

Electronic signatures: On the few occasions that a tax return was used to complete verification, your school can accept an electronic copy of the return that has been electronically signed provided your school's process for accepting such signatures complies with the Electronic Signatures in Global and National Commerce (ESIGN) Act. **But a signature on Form 8879, the IRS e-file Signature Authorization, is not an acceptable substitute for a signature on the tax return.**

Tax Preparers: For persons who have a tax professional prepare their return, instead of a copy of the return with the filer's signature, your FAO may accept one that has the name and Preparer Tax Identification Number (PTIN) of the preparer or has his SSN or EIN and has been signed, stamped, typed, or printed with his name and address. Note that the IRS requires paid preparers to have a PTIN.

When a tax return transcript is unavailable: When the tax filer requests an IRS tax return transcript and is unsuccessful, she can use a signed copy of the **2022 tax return** (Form 1040, A Foreign Tax Return, IRS 1040NR or IRS 1040NR-EZ for verification. She must also provide your school with one of the following:

- if she tried to get the transcript using the paper Form 4506-T or 4506T-EZ, a copy of the response (which she must sign) mailed to her informing her that the IRS could not provide the transcript; or
- if she tried to get the transcript using the Internet, a signed copy of a screen print from the official IRS webpage showing a message that the transcript request was unsuccessful. Because the IRS does not send written confirmation of the failure of a transcript request using the telephone, there is no documentation alternative for that method. Affected tax filers **must** request a tax return transcript using either the online or paper method and, if unsuccessful, provide your school with the above noted documentation. In addition to the documentation already specified, the tax filer must also provide your school with a completed and signed IRS Form 4506-T or 4506T-EZ that includes on line 5 the name, address, and telephone number of your school as the third party to whom the IRS is to mail the tax

return transcript. If the school has no reasonable doubt about the accuracy of the information on the copy of the tax return, your school should proceed with verification and simply place the 4506 form in the student's file rather than sending it to the IRS. However, if the school has a reason to believe that the information on the tax return may not be accurate, **your school must**, before verification can be completed, send the Form 4506-T or 4506T-EZ to the IRS and wait for the return of the transcript or confirmation from the IRS that a transcript is not available for that tax filer. See the 11/2/12 electronic announcement for more information

A 2022 IRS Tax Return Transcript may be obtained through:

Get Transcript by MAIL- Go to www.irs.gov, under the Tools heading, click "Get a Tax Transcript." Click "Get Transcript by MAIL." Make sure to request the "IRS Tax Return Transcript" and NOT the "IRS Tax Account Transcript." The transcript is generally received within 10 business days from the IRS's receipt of the online request.

Get Transcript ONLINE - Go to www.irs.gov, under the Tools heading, click "Get a Tax Transcript." Click "Get Transcript ONLINE." Make sure to request the "IRS Tax Return Transcript." and NOT the "IRS Tax Account Transcript." To use the Get Transcript Online tool, the user must have (1) access to a valid email address, (2) a text-enabled mobile phone (pay-as-you-go plans cannot be used) in the user's name, and (3) specific financial account numbers (such as a credit card number or an account number for a home mortgage or auto loan). The transcript displays online upon successful completion of the IRS's two-step authentication.

Automated Telephone Request – 1-800-908-9946. Transcript is generally received within 10 business days from the IRS's receipt of the telephone request.

Paper Request Form – IRS Form 4506T-EZ or IRS Form 4506-T. The transcript is generally received within 10 business days from the IRS's receipt of the paper request form

Filing an amended return: Students or parents who file an amended return cannot use the IRS DRT, and if they amend the return after using the DRT to fill out the FAFSA, the FAO cannot rely on that data. Instead, you will need to use information from these documents to complete verification:

1. A signed copy of the IRS Form 1040X that was filed **and**
2. A signed copy of the original tax return that was filed, a tax return transcript (which does not have to be signed), or any IRS transcript (such as a return transcript for taxpayer or RTFTP) that includes all the income and tax information required to be verified: AGI, income tax paid, education credits, etc.

Household size: To document the household size, the student needs to provide a signed statement and, if dependent, at least one parent that gives the name, age, and relationship to the student of each person in the household. You don't have to verify household size in the following situations:

- For a dependent student, the household size reported is **three** for married parents or **two** for a single, divorced, separated, or widowed parent.
- For an independent student, the household size reported is two if he is married or one if he is single, divorced, separated, or widowed.

Number in college: You can document this item with a statement signed by the student (and, if e is dependent, at least one parent) that gives the name and age of each person in the household who is enrolled at least half time in an eligible college (excluding, of course, the parents of dependent students). The statement must also give the name of each college, and it can be written to document household size as well. Completion of the Department's verification suggested text can satisfy both items.

If your school has a reason to doubt the enrollment information reported, your school must obtain from each school a statement that the named person will attend there on at least a half-time basis. Your school would not have to get such a statement if the person has not yet registered, is attending less than half time, or will be attending your school. If your school has a reason to doubt whether a reported school is Title IV-eligible, your school must insure it is, such as by checking to see if it has a federal school code.

High school completion

Students must provide one of the following documents that indicate their high school completion status at the beginning of the 2024–2025 year:

- A copy of a high school diploma.
- A copy of a final, official high school transcript that shows the date when the diploma was awarded.
- A copy of a General Educational Development (GED) certificate or GED transcript.

- An academic transcript that indicates the student successfully completed at least a two-year program that is acceptable **for full credit toward a bachelor's degree**.
- 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.
- 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.

Students who are unable to get one of the documents listed above must contact the financial aid office.

Identity and statement of educational purpose

Students should appear in person at the school and present a valid, government-issued photo identification (ID) such as a passport or a driver's license or other state-issued ID.

Your school must maintain an annotated copy of that ID that includes the date it was received and the name of the person your school authorized to receive it. Students must also sign a statement of educational purpose that certifies who they are and that the federal student aid they may receive will only be used for educational purposes and for the cost of attending the school for the 2024–2025 year. A student who is unable to appear at the school must sign and submit the statement of educational purpose, and he must submit a copy of his ID with the statement signed by a notary public confirming that the student appeared before her and presented the ID confirming his identity.

Updating Information: Generally, a student cannot update information that was correct as of the date the application was signed. After the FAFSA is signed, only certain items can be updated under the conditions given below.

1. All applicants whose dependency status changes must update that status and the associated FAFSA information throughout the award year **except** when the update is caused by a change in the student's marital status.
2. All applicants selected by the Department or a school for verification of household size or number in college must update those numbers to be correct as of the date of verification **unless** the update is due to a change in the student's marital status. At your schools' discretion your school may update under either 1 or 2 even when the update is due to a change in the student's marital status if you deem it necessary to address an inequity or to reflect more accurately the applicant's ability to pay.

Verification forms, documentation: Be sure that the institutional verification document is signed, that all required sections are completed, and that the relevant tax or alternative documents are attached. Timing of signatures: Any required signatures, such as signatures on worksheets or on copies of tax returns, must be collected at the time of verification—they can't be collected after the verification deadline for that award year.

NSLDS Disclosure: Please note that any loan borrowed by the student or parent will be submitted to the National Student Loan Database System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

Entrance/Exit Counseling:

You are required to complete entrance counseling if you are a first time borrower and prior to receiving your first disbursement. To complete your Direct Loan Entrance Counseling, go to www.studentloans.gov, and sign in using your FSA ID.

Select "Complete Entrance Counseling." Note that you can add an email address to which correspondence about your loans can be sent. For additional information, read "Direct Loan Entrance Interview" pamphlet and/or go to <https://studentloans.gov>.

If a student withdraws or terminates and the institution is unable to have the student complete exit counseling prior to the student's departure, the institution will send a letter to the student, requesting exit counseling to be completed at www.studentloans.gov

Interim Disbursements: If the student is selected for verification on the original ISIR, Interim disbursements ARE NOT allowed prior to the completion of the verification process. If selected on subsequent ISIR, the student will not be eligible for additional aid until the verification process is completed. NOTE: In the 24-25 Handbook, the Department allows disbursements prior to verification, however, many times a verification stays incomplete, therefore the funds disbursed would become a liability to the institution. NO DISBURSEMENTS WILL BE MADE PRIOR TO VERIFICATION.

How to submit corrections and updates: Corrections and updates can be submitted by the student on the SAR or the Web or by the school using FAA Access to CPS Online or the Electronic Data Exchange (EDE).

Using FAFSA on the Web (FOTW). Any student who has a PIN—regardless of how he originally applied— may correct any of his own data by using FAFSA on the Web at www.fafsa.gov.

If dependent students need to change parental data, a parent must either sign electronically with her own PIN or print out and sign a signature page.

Deadlines and failure to submit documentation: Students selected for verification—whether by your school or by the Department—need to submit the documentation by the 60th day after student’s last day of recorded attendance or by the Department’s deadline which is expected to be September 15, 2024 whichever is earlier.

SAI changes and changes on Title IV awards: Students making changes to their data as a result of the verification process that resulted in a change to the SAI or a change to the Title IV awards would be notified by the school via a revised award letter. The method used by the institution to deliver the first award letter will be used for subsequent notifications.

Failure to submit documentation: From the time the student is selected for verification By the Department or by the school, the student that fails to complete the verification process will lose his/her eligibility for Title IV funds. If the student received aid prior to being selected, that aid remains as an eligible disbursement. Once selected on a subsequent ISIR, all future disbursements will depend in the completion of the verification process. Referring students to the Office of Inspector General (OIG). The institution has an obligation to refer certain cases where the institution believed that intentional fraud seems to have taken place to the Office of the Inspector General (OIG). Those cases would be followed up by OIG as appropriate.

TIME PERIOD FOR PROVIDING DOCUMENTATION:

Applicants must provide the required documentation within 120 days from the last day of attendance or **September 10, 2022**, whichever is earlier.

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

- * Number of family members in the household
- * Number of family members in the household now enrolled as at least half-time students on postsecondary institutions.
- * Change in dependency status. Federal aid applicants of any Federal Student Aid program, whose dependency status changes during the Award Year must file a correction application. This process does not apply if the change occurs due to marriage. However, if the institutional FAO determines that, an update due to marriage is required to better represent the students ability to pay for college, the data must be updated changing all applicable elements on the FAFSA.

CONSEQUENCES OF FAILURE TO PROVIDE DOCUMENTATION WITHIN THE SPECIFIED TIME PERIOD(S): If the student cannot provide all required documentation within 120 days from the ISIR processed date or by **September 15, 2024**, whichever is the earlier, the school cannot complete the verification process. The school would advise the applicants via regular mail or by email, that the student is no longer eligible for the preliminary financial aid awards offered to the student. The school then gives the applicants the following options: The student may continue training on a cash payment basis. The student may withdraw, or the student may make other financial arrangements to cover the school cost.

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

TOLERANCES: Any discrepancy greater than \$25.00 MUST be resolved.

NOTIFICATION OF RESULTS OF VERIFICATION: The school shall notify the applicant of the results of the verification process within 30 days of the student’s submission. The notification will take place using a new, if changed, award letter stating the awards by aid program amounts and expected disbursement dates. On this document the student and the parent has an opportunity to cancel all or part of the award from any loan program.

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

2024-2025 NSLDS DISCLOSURE (Direct Loan Requirements) *Please note that any loan borrow by the student or parent will be submitted to the National Student Loan Database system.

The student has the right to ask the school:

- The name of its accrediting and licensing organizations.
- About its programs; laboratory, and other physical facilities; and its faculty.
- What the cost of attending is and the policy on refunds to students who drop out.
- What financial assistance is available: including information on all federal, state, local, private and institutional financial aid program. What the procedures and deadlines are for submitting application for each available financial aid program.
- How it selects financial aid recipients.
- How it determines financial need.
- How much of your financial need, as determined by the school, has been met.
- To explain each type and amount of assistance in your financial aid package.
- What the interest rate is on any student loan you have, the total amount you must repay, when you must start repaying, and what cancellation or deferment (postponement) provisions apply.
- To reconsider your aid package, if you believe a mistake has been made, or if your enrollment or financial circumstances have changed.
- How the school determines whether you are making satisfactory progress and what happens if you are not.
- What special facilities and services are available to the handicapped?

It is the student's responsibility to:

- Review and consider all the information about the school program before enrolling.
- Pay special attention to the application for student financial aid, complete it accurately, and submit it on time to the right place. Errors can delay or prevent you receiving aid.
- Know and comply with all deadlines for applying and reapplying for aid.
- Provide all documentation, corrections, and/or new information requested by either the financial aid officer or the agency to which you submitted the application.
- Notify the school of any information that has changed since you applied.
- Read, understand, and keep copies of all forms you are asked to sign.
- Repay any student loan. When you sign a promissory note, you are agreeing to repay your loan. Request an exit interview at the time you are leaving the school to determine the net balance of your account with the school as well as the net balance of any student loan.
- Notify the school of a change in your name, address, phone number, or attendance status (full/part-time student). If you have student loans, you must notify your lender of these changes.
- Understand your school's refund policy.
- Understand and comply with the enrollment status, financial charges, financial terms, time allowed to complete, refund policy and termination procedures as specified in the enrollment contract you will be asked to sign.
- Understand that it is your responsibility and your liability when errors are made and funds for which you are not eligible or are advanced to you or credited to your school account.

PLEASE REFER TO www.studentaid.gov FOR ALL INFORMATION REGARDING GRANTS AND FEDERAL DIRECT STUDENT LOANS

CAL GRANT B & C Our institution received approval to administer the CAL GRANT PROGRAM B & C.

To apply for the CAL Grant the student must complete the follow steps and be a California resident of 1 year or more:

Cal Grant B

Cal Grant B awards are designed for students who:

- Have very low income
- Are below Cal Grant B income and asset ceilings
- Have at least \$700 in financial need
- Enrolled in an associate, bachelor or certificate program
- Have a minimum 2.00 high school GPA or 2.40 college GPA

Cal Grant C

The Cal Grant C award is tied to the Competitive program category, and assists with tuition and supplies costs for occupational, technical, and vocational programs. Funding is available for up to two years, depending on the length of the program. Once a student has used their initial award eligibility, they may apply and compete for a second Cal Grant C award.

To qualify, students must enroll in an occupational, technical, or vocational program that is at least four months in length, but no longer than twenty-four months, at a California Community College, an independent college, or a vocational/career school.

Cal Grant C participants must meet the Cal Grant general, financial and program eligibility criteria and be attending a school that has Cal Grant C eligible programs. Even though a GPA is not required to apply for a Cal Grant C, students are encouraged to submit theirs as it can only help their chances of receiving an award.

Initial Cal Grant C award selection is made from students not selected for Cal Grant A or B who are attending an eligible school and who have stated their degree goal on the FAFSA or Dream Act Application as "Occupational or Technical." The degree goal can either be an AA or AS or certificate.

To further ensure Cal Grant C selection is offered only to eligible students, the California Student Aid Commission requests supplemental information on the student's specific occupational or technical training goal. The student is notified by email or letter and is requested to complete the Cal Grant C Supplement online on WGS within 30 days of the date on the notification.

Upon acceptance of the Supplement data, the California Student Aid Commission will score and rank the selected students to determine authorized Cal Grant C awardees for the upcoming academic year. Scores are based on the applicant's work experience, educational history, vocational aptitude and occupational goals. Cal Grant C award offers are made by the end of July each year.

Students who have Access Award: Cal Grant awardees may elect to receive the full disbursement of their "Access" or "Book and supplies" awards to use towards educational expenses instead of having it applied to any outstanding balance on the student's account. By choosing the first option, Cal Grant awardees are responsible to resolve any account balances with their institution. Cal Grant awardees have the ability to rescind the options at any time (up to disbursement). Please see your financial aid office for more information.

HOW TO APPLY

- Complete the FAFSA application for the year they are seeking eligibility.
- Access the CSAC website at <https://www.csac.ca.gov/>, click on the How to Apply "button" and follow the directions.
- The student will then go to this website: <https://mygrantinfo.csac.ca.gov/> once the CAL grant application process has been completed and create a student account.

Unlike the Federal aid application process, financial aid personnel have no access to the CAL Grant application or approval process, therefore it is incumbent upon the student to make sure they follow the directions carefully and contact CSAC if they have any questions. The deadline for completing the Cal grant application process is usually March 2nd each year. Applications do not have to be received by that date but anything being mailed must be postmarked by that date. Currently for Cal grant B Applications will be accepted from October 1, 2024 thru March 02, 2025.

Family Educational Rights and Privacy Act (FERPA)

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

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

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

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

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

School officials with legitimate educational interest; Other schools to which a student is Transferring; Specified officials for audit or evaluation purposes; Appropriate parties in connection with financial aid to a student; Organizations conducting certain studies for or on behalf of the school; Accrediting organizations; To comply with a judicial order or lawfully issued subpoena; Appropriate officials in cases of health and safety emergencies; and State and local authorities, within a juvenile justice system, pursuant to specific State law. Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school. For additional information, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800- 437-0833. Or you may contact us at the following address: Family Policy Compliance Office, U.S. Department of Education, at 400 Maryland Avenue, SW Washington, D.C. 20202-8520

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 an 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 attorneys' 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.

Peer to Peer file sharing: Students authorized to utilize the institutional electronic equipment for purposes of conducting research, practical work, writing essays, doing homework assignments or in any general use of the equipment for course related work, are strictly unauthorized to copy or distribute any copyrighted material and any violations will subject the individual violator (staff member, non-staff member or student) to civil and criminal

liabilities. The first violation will be punished by removing any authorized privileged use of any institutional equipment, if the violation includes the use of individually owned equipment, the individual will not be allowed to bring in his/her personal equipment into the school premises. Second violation the staff member may be terminated or the student may be expelled from school. This decision will be taken by the school administration. The institution conducts annual evaluations of the procedures in place to prevent any violations of copyrighted materials observing the need of the students to have access to the institutional network. The institution will keep a log summarizing violations reported and disciplinary actions taken.

DRUG ABUSE & ALCOHOL POLICY STATEMENT:

In accordance with the Drug-Free Workplace Act of 1988 (P.L. 100-690), the Drug-Free Schools and Communities Act of 1989 (P.L. 101-226) and 34 Code of Federal Regulation Part 84, Subpart F, this institution is committed to maintaining a drug-free workplace and a drug-free school. Drug and alcohol abuse can lead to liver, heart and other chronic diseases, low birth weight, birth defects and infant mortality in expectant mothers, and death. The unlawful manufacture, distribution, dispensing, possession or use of drugs, alcohol or other controlled substances at this institution is strictly prohibited. Students and employees are required, as a condition of enrollment and/or employment, to abide by this policy. To the extent allowed by local, state and federal laws, this institution will impose disciplinary action against students and employees for violating these standards of conduct. These actions may include suspension, expulsion, and termination of employment, referral for prosecution and/or required completion of a drug or alcohol rehabilitation or similar program. This institution, as required by federal regulation (34 CFR 85.635 and Appendix C), will report all employees convicted of a criminal drug offense occurring in the workplace to the U.S. Department of Education. Consistent with these same regulations, employees, as a condition of employment, are required to provide written notice to this institution of their conviction for a criminal drug offense occurring at the workplace within five (5) days after that conviction. In addition, students receiving Pell Grants who are convicted of a criminal drug offense during the period of enrollment for which the Pell Grant was awarded are required by federal regulation to report that conviction in writing to the:

Director of Grants and Services

United States Department of Education

400 Maryland Avenue SW.

Room 3124, GSA Regional Office Bldg. #3 Washington, DC 20202-4571

The report must be made within 10 days after the conviction. In addition to institutional sanctions, students and employees convicted of the unlawful possession or distribution of illicit drugs or alcohol could face local, state and federal legal penalties which include the loss of eligibility for federal financial aid, fines, imprisonment and the seizure of drug related assets. Drug awareness programs, counseling, treatment, rehabilitation and other related services are available on an ongoing basis to students and employees of this institution through:

Entity Name: TWIN TOWERS TREATMENT CENTERS: (562) 596-0050

4388 KATELLA AVE. LOS ALAMITOS, CA 90720

Entity Name: ABEL REHAB MEDICAL CENTER: (714) 534-1700

2552 GARDEN GROVE BLVD. GARDEN GROVE, CA 92843

Students and employees seeking assistance in overcoming a drug or alcohol related problems are encouraged to contact one of these organizations. This institution continues to make a good faith effort to provide a school and workplace free from the illicit use, possession or distribution of drugs and alcohol.

This institution keeps track of incidents referred to the above agency or agencies and evaluates the performance of the institutional procedures every two years. A log of incidences and disciplinary actions is kept by the institution.

THIS INSTITUTIONAL POLICY AND PROCEDURES ARE EVALUATED BY THE INSTITUTIONAL ADMINISTRATORS BIENNIALY TO MAKE ANY NEEDED IMPROVEMENTS AND PROVIDE IT TO PROSPECTIVE AND CURRENT STUDENTS VIA THE INSTITUTIONAL CATALOG. EMPLOYEES RECEIVED A COPY ON A HARD COPY ONCE A YEAR.

VACCINATION POLICY: We do not have a policy but all students must have their required vaccinations up to date and it is the student responsibility to maintain their vaccination schedule.