

Palace Beauty College

Catalog 2011-2012



Main Campus
Palace Beauty College
1517 South Western Avenue
Los Angeles, CA 90006
(323) 731-2075 * Fax (323) 731-2601**

Web: www.palacebeautycollege.com

E-mail: info@palacebeautycollege.com

**FROM THE DIRECTOR
WELCOME...!**

Dear Student,

Welcome to **PALACE BEAUTY COLLEGE**, and thank you for selecting us to assist you in obtaining your desired cosmetology training. You are now entering into a field that will hopefully provide you with the opportunity for a successful future in the beauty industry.

At **PALACE BEAUTY COLLEGE**, we offer you the basic training to pass the Board of Barbering and Cosmetology 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 **PALACE BEAUTY COLLEGE**. My goal is to help you discover your ability to transform your life 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,

**Mr. Byung D. Cho
Director**

PALACE BEAUTY COLLEGE
2011-2012
TABLE OF CONTENTS

Topic	Page #
Approval Disclosure Statement	5
Administration Business Hours	5
Admission Policy	5-6
Re-Entry Policy	6
Housing	6
Class Start Dates Schedules	6
Class Schedules	6
Calendar and Holidays	6
Grievance Procedure	7
Disclosure and Retention of Student Records	7
Facilities	7
Handicapped (Wheelchair Access)	7
Health and Physical Considerations	7
Orientation Class	7
Statement of Non-Discrimination	7
Career Counseling	7
Drug Abuse Prevention Program	7
Placement	8
Attendance, Tardy and Make-Up Policies	8
Attendance Status	8
Class & Practice Hours - Credit Procedure	8
Credit Evaluation	8
Grading System	8
Graduation Requirements	8
Transferability of credits	9
Leave of Absence	9
Satisfactory Academic Progress (SAP)	9
Evaluations Periods	10
Appeal Procedures	10
Course Incompleteness	10
Progress Policy	10
Academic Probation	10
Courses of Study	11
Tuition, Fees and Policies	11
Textbooks, Equipment and Supplies	11
Tuition and Fee Schedule	11
STRF	11
Extra Instruction Charges	12
Brush-Up	12
Method of Payment	12
Withdrawal from school	12
Refund Policy	12-13
Withdrawal Date	13
Determination of Withdrawal Date from School	13
Withdrawal Calculation	13
Return of Title IV Funds	13

Table of Contents Continue	Page #
Post Withdrawal Disbursement	14
The institution refund policy	14
Educational Objectives/Mission Statement	14-15
Freshman Class	15
Student Clock Hour Policy	15
Time Card Credit	15
Cosmetology Curriculum	16-19
Esthetician Curriculum	20-21
Manicure Curriculum	22-23
Teacher Trainee Curriculum	24-25
School Rules and Regulations	26-27
Financial Aid	28
Consumer Information	28
Financial Aid Mechanism	28
Compliance Statement	28
U.S. Department Of Education Title IV Aid Programs	28-29
Student Eligibility Requirements	29
Application for Aid, Procedures and Forms	30-31
Determining Need	31
Cost of Attendance	31-32
Award Concept, Selection of Recipients and Packaging Criteria	32
Definitions	32-34
Recoveries	34-35
Refunds	35
Transfer Student	35
Verification Process	35-37
Organizational Chart and Educational Qualification List	38

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APPROVAL DISCLOSURE STATEMENT: PALACE BEAUTY COLLEGE 1517 S. Western Ave., Los Angeles, CA 90006 (where training is provided) is a for-profit business established in the state of California and approved under section 94802 subdivision (b), although the institution was approved to operate by the former Bureau for Private Postsecondary and Vocational Education, the institution's application for re-approval to operate has not been reviewed by the bureau pursuant to this chapter. Approval to operate means compliance with state standards as set forth in this chapter. This approval must DOES NOT Mean that: (1) the institution or its educational programs are endorsed or recommended by the state or by the bureau. Nor that (2) The approval to operate indicates that the institution exceeds minimum state standards as set forth in this chapter.

Approved are the courses: **Cosmetology 1,600 Clock Hours, Esthetician 600 Clock Hours, Teacher Trainee 600 Clock Hours and Manicurist 400 Clock Hours.** Instruction is in residence with facilities occupancy level accommodating **300** students at any one time.

ACCREDITATION: This institution is accredited by the **NATIONAL ACCREDITING COMMISSION OF CAREER ARTS & SCIENCES (NACCAS), 4401 Ford Avenue, Suite 1300, Alexandria, VA 22302 (703) 600-7600,** an agency recognized by the United States Department of Education as a national agency for the institutional accreditation of postsecondary schools and departments of cosmetology arts and sciences. As an accredited institution, qualified students may apply for and receive financial assistance for tuition and other costs.

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, FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT**

The following are state Programs, bureaus, departments or agencies which set minimum standards for our program of studies: **BOARD OF BARBERING & COSMETOLOGY AND THE BUREAU FOR PRIVATE POSTSECONDARY EDUCATION.**

As a Prospective student, you are encouraged to review this catalog and are encouraged to review the School Performance Fact Sheet (which must be provided to you prior to signing an enrollment agreement) and to visit the physical facilities of the school and to discuss personal, educational and occupational plans with school personnel prior to enrolling or signing enrollment agreement. Persons seeking to resolve problems or complaints should first contact the instructor in charge. Requests for further action may be made to the Director - MR. BYUNG D. CHO. All information in the contents of this school catalog is current and correct and is so certified as true by: **MR. BYUNG D. 'DOUG' CHO, Owner.** Any questions a student may have regarding this catalog that have not been satisfactorily answered or unresolved complains by the institution may be directed to the Bureau for Private Postsecondary Education or a student or any member of the public may file a complaint about this institution with the Bureau by calling or by completing a complaint form, which can be obtain on the Bureau's internet website the Bureau's contact information is as follows: **Bureau for Private Postsecondary Education**

**2535 Capital Oaks Drive, Suite 400
Sacramento, CA 95833
www.bppe.ca.gov
Phone: (888)370-7589
Fax: (916)263-1897**

ADMINISTRATION BUSINESS HOURS: Monday-Friday 9:00am-6:00pm

ADMISSION POLICY: It is the institutional policy that prior to enrollment (signing an enrollment agreement) the institution provides and encourages prospective students to review the institutional catalog, the Institutional Performance Fact Sheet and other disclosures posted at the institution's website at www.palacebeautycollege.com. These documents will assist the student to make a more educated selection of the programs of study offered by this institution. The institutional catalog and disclosures are updated annually; the dates covered by the documents are stated on the cover page.

Enrollees are admitted as regular students once one of the following criteria has been met.

A) Applicant must provide a copy of his/her High School Diploma, GED, California State Proficiency Test or its equivalent, and pass the Wonderlic Scholastic Level Exam prior to admission with a passing score of 15 or better. For students that have immigrated to the United States, the services of independent academic evaluators is needed to determine academic readiness.

B) Students lacking the High School Diploma or its equivalent, must be at least 18 years old (Compulsory school attendance in California), must have completed the 10th grade education level or its equivalent as required by the Board of Barbering & Cosmetology and pass an Ability to Benefit exam prior to admission. Students subject to this criteria are referred to as students admitted under the Ability-to-Benefit criteria guidelines. Currently, our school is using the **Wonderlic Basic Skills Test**. This test is approved by the Secretary of Education, Washington, DC. The minimum passing score for this test is **Verbal 200 points** and **Quantitative 210 points**. This tests will be administered by an independent proctor. The school's admissions personnel will provide applicants with additional information as to how to arrange for the Ability-to-Benefit test. All Ability-to-Benefit students must take and pass the test prior to admissions. If you do not pass the exam, re-testing is available after a waiting period and the independent test agency will explain and provide you with the re-testing procedures.

C) Our school does not recruit students already attending or admitted to another school offering a similar program of study.

RE-ENTRY POLICY:

All students who withdraw may re-enter into the program without the loss of credit Program hours and provided it is within 5 years from the date of their withdrawal which is an institutional policy. All records of the student are stored for five (5) years only and it is the responsibility of the student to maintain all documents received from the institution. The institution reserves the right to evaluate the previous enrollment and to verify that the student was in good standing with the college before the student is accepted for re-enrollment.

HOUSING: This institution does not provide housing.

CLASS START DATES: 2011-2012: Cosmetology, Esthetician, Manicurist and Teacher Trainee courses start the First Monday of each month for both Day and Evening classes.

CLASS SCHEDULE:

Full Time	Monday-Friday	8 hours per day	40 hours/ Week
Part Time (Day)	Monday-Friday	5 hours per day	25 hours/ Week
Evening	Monday-Friday	4 hours per day	20 hours/Week

CALENDAR/HOLIDAYS: The College is closed on Saturdays and Sundays and the following holidays: New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day and Christmas Day. A 'special' holiday may be declared for emergencies or special reasons. Holy Days of all religious beliefs are respected and allowed.

GRIEVANCE PROCEDURE: In the event, a student has a grievance, which cannot be resolved to his/her satisfaction with the student's immediate instructor; the student is to make his/her grievance known to the Institution's Director or in his/her absence to the Administrative Assistant, at **Palace Beauty College 1517 S. Western Ave. Los Angeles, CA 90006 Phone: 323-731-2075**. It is strongly recommended that all grievances be presented in writing. **PBC** will also accept oral grievances. However, if the issue still is unresolved, students may present their grievance to;

**Bureau for Private Postsecondary Education
P.O. Box 980818**

West Sacramento, CA 95798-0818

Phone: (916)431-6959

Toll Free: (888) 370- 7589

www.bppe.ca.gov E-mail: bppe@dca.ca.gov

DISCLOSURE OF EDUCATION RECORDS:

Adult students, parents of minor students, have the right to inspect, review, and challenge information contained in their education records. However, a staff member must be present. Education records are defined as files, materials, and documents which contain information directly related to the student and are maintained by the institution. The school will maintain files for five (5) years. Students are not entitled to inspect the financial records of their parents. Written consent is required from the student (or their guardian if the student is a dependent minor) before education records may be disclosed to third parties with the exception of accrediting commissions or governmental agencies so authorized by law.

FACILITIES: PALACE BEAUTY COLLEGE is a spacious (11,000 sq. ft.) air-conditioned, two story modern, facility with many benefits for our staff and students and close to all public transportation. 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 students' use with facilities, eating and rest areas. 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, answering the telephone and operating the cash register. Our students learn inventory control and assist in operating our supply system. Our objective is to help the assist our student's to pass the licensing exam and become "salon-ready".

HANDICAPPED STUDENTS: Access for handicapped students to the institution's facilities is available at the college. This institution does offer programs for the handicapped student depending on the physical ability of the handicapped student.

HEALTH AND PHYSICAL CONSIDERATIONS: Generally, the professional in the beauty field must be in good physical health for he/she will be working in direct contact with customers. In most aspects of the beauty culture field there is a great deal of standing, walking, pushing, bending and stretching, and sometimes for long periods of time. A person must consider his/her physical limitations in terms of making a career choice that involves extensive training. We promote the acceptance of students with physical limitations or disabilities if these students (their parents or physician) believe they can fulfill training demands.

ORIENTATION CLASS: Orientation class for students are held the Thursday before Class starts at 2:30 pm prior to any new class starting. All day and evening new students, transfers and re-enrollment students are required to attend prior to admission.

STATEMENT OF NON-DISCRIMINATION: PALACE BEAUTY COLLEGE does not discriminate on the basis of race, ethnic origin, color, religion, sex, handicap, financial status, age or area of origin or residence in its admissions, instruction, or graduation policies.

CAREER COUNSELING:

Students are counseled individually, as often as necessary at least every six weeks to review the student's progress and adjustment. Successful Salon Owners and Stylists are scheduled into the school regularly to give demonstration and discuss career goals, etc. with the students. This activity supplements the daily counseling carried out by the instructors and supervisor. Students may request additional counseling sessions at any time. Students are given personal attention assistance at every stage of training from the first day of enrollment to the day of graduation. At predetermined intervals, measuring instruments are utilized to evaluate the rate and quality of the student and remedial assignments are made when required. Particular attention is given to preparation for the Board of Barbering & Cosmetology Examination.

DRUG ABUSE PREVENTTION PROGRAM:

The college strictly enforces a zero tolerance drug and alcohol policy on campus and makes the following information available to its students, staff and instructors. Any individual associated with Palace Beauty College who is seeking information, counseling, or assistance concerning Drug Abuse Prevention may call or visit the following agency: **Los Angeles New Life Center Inc.,1828 South Western Avenue Suite 21 Los Angeles, CA 90018 Phone: (323) 734-3677**

PLACEMENT:

Job placement assistance is provided to graduates and students at no additional charge. Upon graduation, student's name is recorded in student registrar and the process of follow-up begins. When students take the licensing examination, it is recorded as a pass or fail. Students are encouraged to return for placement assistance by reviewing the listings of salons seeking employees and the requirements, salary, and other pertinent information. Students are sent on interviews and the results of these interviews are recorded in the student register. The school may show prospective students this register upon request. **Admissions Office** assists students in placements as often as needed; however, the school does not guarantee placement to any student.

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. Students are required to make-up for the lessons, and exams missed due to absenteeism. If the student is absent during three (3) consecutive weeks, 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.

ATTENDANCE STATUS:

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

CLASS & PRACTICE HOURS-CREDIT PROCEDURE: Students at **PBC** record their attendance by entering their names and time to clock IN at the start of the day, OUT for a lunch period, IN when returning to class and OUT at the end of the class day. Students will be allowed up to seven (7) minutes to sign-in and receive credit for the full quarter (1/4) hour. Students receive credit for task/operation/project completed after each action is verified by an instructor.

CREDIT EVALUATION: Appropriate credit will be granted for prior training or experience upon review and verification by college officials of its validity under the Cosmetology Act and the Board of Barbering and Cosmetology Rules and Regulations. Occasionally, a student's acceptance by the college will depend entirely on the Board of Barbering and Cosmetology.

GRADING SYSTEM: Students are evaluated on a regular basis on theory, practical and clinical work completed. The evaluations are measured on a standard percentile basis and the percentage converted to a letter grade and a point grade. This evaluation reflects the overall Attendance and Academic progress of the student. Students must maintain a "C" (70%) average to maintain satisfactory academic status. The system detailed below is the system utilized in the school.

Academic Grading	Letter Grade	Description	Point Grades for Practical Work
100%-90%	A	Excellent	4 points = A
89%-80%	B	Above Average	3 points = B
79%-70%	C	Average	2 points = C
69%-60%	D	Unsatisfactory	1 point = D
59%-00%	F	Fail	0 point = F

GRADUATION REQUIREMENTS: When a student has completed the required theory hours and practical operations in the course of study with a GPA (Grade Point Average) of "C" (70%) or better, a diploma is awarded certifying his or her graduation. The College assists students with completing the necessary documents to file with the appropriate Barbering and Cosmetology Examination.

TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION: The

transferability of credits you earn at **this institution** is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the **hours** you earn in **our program** is also at the complete discretion of the institution to which you may seek to transfer. If the hours 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 **Cosmetology school** to determine if your **hours** will transfer.

Note: Academic transcripts will not be released until tuition charges are paid in full.

LEAVE OF ABSENCE: Occasionally, students may experience extended personal, medical or other problems, which make it difficult to attend classes. The institution may allow a student under such circumstances to take a Leave of Absence (LOA) from the program. LOA must be requested in writing by the student and must be approved by the school administration. The written request must include the start and end date of the leave of absence. Leaves of Absence may be granted for up to 180 days. Do not request a Leave of Absence unless you absolutely need one. (For financial aid recipients, leaves are limited to a total of 180 days of leave within a 12 month period, these 12 initiate from the first day the student goes on the first leave). Students will not be assessed additional tuition charges while on their Leave of absence. Before the start of the leave of absence, students returning from an authorized LOA will retain all credit for clock hours and work projects completed, and will return to the academic progress status they held. In addition, students returning from LOA will have his/her maximum time frame to complete the course extended by the same number of days as the leave of absence. Students who fail to return from a LOA will be considered dismissed as of the last class day of attendance. As of the same date, the loan repayment process will be initiated. Students must be reasonably certain of their intent to return. If the student does not return as scheduled, the grace period on any student loan will revert to start counting from the first day of the leave. In these cases the loan payment will be due as stated on the promissory note.

SATISFACTORY ACADEMIC PROGRESS (SAP):

STANDARDS: This institution expects its students to maintain Satisfactory Academic Progress (SAP) as established by this institution, the student must:

1. Maintain a cumulative academic average of “C” (70%) or better at the end of each of the evaluation period. The grading must take into consideration grades obtained in exams for theory classes and practical grades obtained on hands on practical exams.
2. Maintain a cumulative average attendance level of at least two-thirds (2/3) (67%) of the scheduled hours indicated on their enrollment contract. For example, a student scheduled to complete 30 hours per week would have to maintain an average weekly attendance of at least 20 hours per week ($2/3 \times 30 = 20$) regardless of the average level of attendance. Students that are attending the course programs and are receiving Title IV aid to assist in their tuition costs whom have more than 2 weeks (14 calendar days) of consecutive absences will be dismissed. Non Title IV Aid students who have more than three consecutive weeks of absences (21 calendar days) will be dismissed. This standard shall apply to all students except those on an approved Leave-of-Absence (see LOA policy). Title IV Students who expect to be absent 14 or more days up to 180 days are encouraged to request a Leave-of-Absence. Non Title IV aid students who expect to be absent 21 or more days up to 180 days are encouraged to request a Leave of Absence. In addition to attendance standards relating to Satisfactory Academic Progress (SAP), students are also required to adhere to certain other general institutional policies relating to attendance and tardiness. These policies are outlined in the “School Rules” section of this catalog on pages **10-11**.
3. Complete the course within one and one-half (1-1/2) times the length of the course as defined in the enrollment agreement. For example, if the student has contracted to complete the course within 40 weeks, he or she must complete within 60 weeks.
4. Students meeting the minimum requirements for attendance and academic progress at any evaluation point will be considered to be making satisfactory progress until the next evaluation.

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 or term of the course.

If at the end of a payment period the student fails to maintain a passing grade point average or failed to successfully complete the clock hours, semester/trimester or quarter credit hours percentage required to maintain a progress level that would allow the student to complete the course within the maximum time frame in the course, as published, the student would be placed in a financial aid warning SAP status. The student will be eligible for financial aid funds for one subsequent payment period.

If at the end of a payment period following the 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.

APPEAL PROCEDURES:

Students who wish to appeal the decision that they are not making Satisfactory Academic Progress must submit a written request to the institution's administrator. The letter should be received within (5) days of termination and must describe any circumstances related to the student's academic standing which the student believes deserve special consideration. The administrator shall evaluate the appeal within a reasonable time frame (5-10) days and notify the student in writing of the administrator's decision. Should the student's appeal be denied, he or she may appear before a school committee to present his or her case. The committee shall provide written notice to the student of its decision within a reasonable time frame.(5-10 days). The decision of the committee shall be final. Students that prevails upon the appeal process, re-entering the program after an interruption of training, or having re-established satisfactory progress, and determined as making satisfactory progress will be re-entered in the course and financial aid funds will be reinstated to the student. Students accepted for re-entering the program who previously were not making satisfactory progress must attain a satisfactory progress status by the next scheduled evaluation, of re-entry before financial aid will be retroactive for eligible students who have displayed satisfactory progress within the evaluation probationary period time frame.

COURSE INCOMPLETENESS:

Course incompleteness, repetitions and non-credit remedial course are not applicable to this institution's form of instruction.

PROGRESS POLICY: Considering the varied capabilities of individual students, some may progress from one phase of training to another at a more rapid pace. However, all students must satisfactorily complete all subject matter prior to graduation unless credit has been allowed for previous training or experience in a particular subject area. Successful graduates will be awarded an appropriate diploma upon completion of their training program.

ACADEMIC PROBATION: Students who fail to meet SAP standards during a given evaluation period will be placed on academic/or attendance probation for one additional evaluation period. Students remain eligible to receive aid during the probation period and will be considered as making SAP progress during the probationary period. Probationary students who fail to meet SAP by the conclusion of the probationary period will be deemed not to be making satisfactory academic/and or Attendance Progress, will lose any remaining eligibility for student financial aid and may be terminated at the discretion of the institution. In the event such students are allowed to continue with instruction, aid eligibility will be reinstated only after the student has reestablished SAP in accordance with the attendance and grading standards indicated in STANDARDS 1, 2, 3 & 4 of this policy. In the event a student is terminated due to not making Satisfactory Academic Progress, all policies regarding the institution's refund policy will apply. Probationary students who meet SAP by the conclusion of the probationary period will be removed from academic probation and will retain eligibility for Title IV aid.

COURSES OF STUDY: Students enrolled in their course of study shall consist of the state mandated technical instructional and practical operations covering all practices constituting the Art of Cosmetology, Esthetician and Manicurist. **Educational Goals:** The courses of study are designed to prepare students for the state licensing examination and for profitable employment as:

Program Name	CIP Code	Date first Provided	Months Long	Weeks	Hours	Awards
*Cosmetology	12.0401	07-22-2002	16	64	1600	Diploma
*Esthetician	12.0409	07-22-2002	6	24	600	Diploma
*Teacher Trainee	12.0413	05/28/2003	6	24	600	Diploma
Manicurist	12.0410	07/22/2002	4	15	400	Diploma

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

TUITION, FEES POLICIES

Institutional charges for the tuition charges are posted to the student tuition account on the basis of payment period by payment period. However, registration fee, books and supplies for the entire course, will be assessed and posted in the students tuition account within the first payment period. Subsequent charges will be posted as needed. Please refer to “Payment Period Definition“.

TEXTBOOKS, EQUIPMENT & SUPPLIES: Textbooks & Kit will be issued on the fifth business day following the day of the first class. All needed supplies and equipment will be maintained in the freshman classroom. The kit contains the equipment necessary for satisfactory completion of the course. Students are expected to maintain the kit by replacing lost or broken articles. The college is not responsible for a student's equipment, either lost or stolen. Students must learn to be responsible for the tools of their trade.

TUITION AND FEE SCHEDULE:

Course	Tuition	Registration	Kit	*STRF	Total
Cosmetology	\$12,800.00	\$75.00	\$830.00	\$35.00	\$13,740.00
Esthetician	\$6,000.00	\$75.00	\$708.00	\$17.50	\$6,800.50
Teacher Trainee	\$4,800.00	\$75.00	\$200.00	\$12.50	\$5,087.50
Manicurist	\$2,400.00	\$75.00	\$540.00	\$7.50	3,022.50

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

***STRF**

Student Tuition Recovery Fund: “You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you: 1) You are a student, who is a California resident and prepays all or part of your tuition either by cash, guaranteed student loans, or personal loans, and, 2) Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party. **You are not eligible for protection from the STRF** and you are not required to pay the STRF assessment, if either of the following applies: 1) You are not a California resident. 2) Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party. **Amount of STRF Assessment; § 76120.** (a) Each qualifying institution shall collect an assessment of two dollars and fifty cents (\$2.50) per one thousand dollars (\$1,000) of institutional charges, rounded to the nearest thousand dollars, from each student. For institutional charges of one thousand dollars (\$1,000) or less, the assessment is two dollars and fifty cents (\$2.50).

EXTRA INSTRUCTION CHARGES: If a student reaches the expected graduation date stated on his/her contract and needs additional time to complete hours and/or operations, Palace Beauty College will extend a courtesy period of additional training limited to three weeks without assessing additional charges. Thereafter, overtime tuition charge will be assessed for the remaining number of hours to complete times the hourly rate of **Cosmetology: \$8.00, Esthetician: \$10.00, Teacher Trainee: \$8.00, Manicurist: \$6.00** per hour. An addendum to the enrollment contract will reflect the hours to complete.

BRUSH-UP Students requiring preparation for the licensing exam will be billed at the course hourly rates, depending on which license they are applying for and a registration fee of \$75.00. Students must furnish their own equipment.

METHOD OF PAYMENT: Students are expected to contribute from their own family resources toward the student's cost of attendance. Payment plans are available from PBC. Federal student financial aid is available to those that qualify to cover educational expenses. Financial aid may be in forms of grants (no repayment required) and student loans (must be repaid). It is the policy of this institution to request from the student whenever possible, to contribute toward their school charges by making monthly or weekly installments in accordance to their means. It is also our policy to discourage students from borrowing loan funds unless is necessary. All estimates of available funds from financial aid will be first used to cover institutional charges; if funds remain available, they will be disbursed directly to the student. For information on the aid programs, please contact the financial aid office. The entire educational expenses need to be included in planning the student's ability to meet those expenses. All school charges must be paid in full before graduation

All institutional charges must be paid in full before hours may be released. Unpaid hours will be retained by the institution until payment in full is complete. At the institution's option in a case by case basis credit hours paid may be released to the student. Full payment of all institutional charges is a graduation requirement.

THE COLLEGE RESERVES THE RIGHT TO CHANGE THE TUITION AND FEES AND MAKE SUBJECT CHANGES WITHOUT PRIOR NOTICE WHEN NECESSARY. ANY CHANGE WILL NOT AFFECT ATTENDING STUDENTS.

WITHDRAWAL FROM SCHOOL: 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.

REFUND POLICY:

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

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

Refund Policy: After the cancellation period, the institution provides a pro rata refund of **ALL** funds paid for tuition charges to students who have completed 60 percent or less of the period of attendance. Once more than 60 percent of the enrollment period in the entire course has incurred (**including absences**), there will be no refund to the student.

A registration fee of \$ 75.00 is a **non-refundable item**. Equipment, books, supplies, tools, uniforms, kits and any other items **issued and received by the student** would not be returnable. **Once received** by the student it will belong to the student and will represent a liability to the student.

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

apply. If the amount that you have paid is more than the amount that you owe for the time you attended, then a refund will be made within 45 days of the official withdrawal date. See Refunds section below. If the amount that you owe is more than the amount that you have already paid, then you will have to arrange with the institution to pay that balance. Official withdrawal date is on the student's notification or school's determination. Hours earned but not paid for would not be released by the institution.

WITHDRAWAL DATE: 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. We use the determination of the withdrawal date as the start of the 45 day period in which the institution would make restitution of funds as calculated by the Return of Title IV or Institutional Refund policy calculation in accordance to State and Federal requirements.

DETERMINATION OF WITHDRAWAL DATE FROM SCHOOL: Institutions will determine that a student is no longer enrolled on the earliest of:

The date the student notifies the Financial Aid Office at your school of his/her intent to withdrawal from school. Other staff members are not authorized to accept the student's notice of intent to withdraw and would be referred to the Financial Aid Office.

The date the school terminates the student's enrollment due to academic failure or for violation of its rules and policies stated in the catalog.

The date the student failed to attend classes for a two-week period and failed to inform the school that he/she is not withdrawing. In this case, the date of withdrawal shall be deemed to be the last date where physical attendance was recorded. For California Schools: If a student is absent for three consecutive weeks and is not on an approved leave of absence, the student will be deemed a withdrawal even though he/she indicated that he/she was not withdrawing.

The student failed to return on schedule from an approved leave of absence. In this case, the withdrawal date will be the last day attended prior to the start of the approved leave of absence and the institutional determination of withdrawal date will be the scheduled date of return from the approved leave of absence.

WITHDRAWAL CALCULATIONS: Once the student has been determined by the institution to have withdrawn from the course of study, the institution will determine if the student received or was entitled to received Federal Funds from the Title IV Financial aid programs available at the institution during the payment period (or enrollment period).

If the answer is **YES**, the institution will conduct two distinctive and different calculations. Those calculations are described as follows.

RETURN OF TITLE IV FUNDS:

This formula determines the percentage of time that the student completed of the payment period or enrollment period in a course at the time of the student's withdrawal. This percentage is then applied to the amount of Federal Funds from the Title IV programs that the student received or could have received in the same payment period or enrollment period. The result of this calculation is defined as earned funds. If the student received more than the earned amount, the overpayment is called unearned funds and must be returned to the programs in the following order:

- 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

If the calculation shows that the student owes funds to the loan programs, the repayment of those funds will be in accordance to the terms on the promissory note of the respective loans.

If the calculation shows that the student owes funds to the grant programs, the liability of the student is limited to the amount by which the original grant overpayment amount exceeds half of the total Title IV grant funds received by student. A student does not have to repay a grant overpayment of \$50 or less per program. These funds are due from the student within 45 days. If not paid in that time and if the student has not made arrangements with the Department to pay that amount, the student will be referred to NSLDS, a central system that will show the student ineligible for aid until the matter is taken care of by the student.

NOTE: If the institution was required by this calculation to return to the programs some of the funds it has collected as tuition payment, the student's tuition account would be adjusted accordingly. Therefore, if the tuition was paid in full, but if the institution returned funds to the programs, the tuition account will show that the student owes that amount returned by the institution to the programs. Those refunds will be paid to the program funds in accordance to the order listed above, limited to the amount of funds that came from each aid program within 45 calendar days from the determination of withdrawal from school date.

POST WITHDRAWAL DISBURSTMENT: If the calculation shows that the student received less aid than what the student earned within the payment period or enrollment period, then the student would be notified by the institution of the amount of Grant funds used to cover institutional charges incurred by the student, or the available amount from Grant funds for direct disbursement to the student for other educational related expenses. If loan funds are involved in this calculation, the institution will notify the student or parent of the loan amount it wishes to utilize to cover educational charges, the financial aid program where the funds are coming from and the student will be reminded of the responsibilities involved in receiving loan funds. The student or parent in the case of PLUS will be given 14 days to respond and accept or reject part or all of the loan funds available. The institution will honor late acceptances only at the institutional discretion.

Once this calculation is finalized, the institution will then perform a second and different calculation using the net funds retained (original tuition payments minus amounts refunded) to determine the amount of institutional charges earned by the institution during the payment or enrollment period. That calculation is known as the institutional refund policy calculation.

THE INSTITUTIONAL REFUND POLICY: This is a calculation mandated by the state agency, the accrediting agency or the institution itself. The formula takes into consideration the percentage of the course completed and it applies that percentage or the corresponding brackets to the institutional charges to determine how much the institution earned of those charges, how much was paid toward those charges and finally the amount owed, if any, by the student to the school or if there is an amount due from the institution as a refund to the Title IV aid program. Those refunds will be paid to the program funds in accordance to the order listed above, limited to the amount of funds that came from each aid program within 45 calendar days from the Determination of withdrawal from school date.

EDUCATIONAL OBJECTIVES/MISSION STATEMENT: At **PALACE BEAUTY COLLEGE**, our mission is to offer training that prepares the student to acquire the knowledge and skills necessary to pass the Board of Barbering & Cosmetology Licensing Exams. In the process, our objective is to maximize the development and personal growth of each student as a total person, to help each student discover his/her potential and hopefully function as cosmetology entrepreneurs of the future. Our vocational objective is to train and produce graduates sufficiently knowledgeable to seek and find employment in the beauty industry. The successful student should be able to function effectively in one of the many specialty areas such as: **Hair Stylist, Hair Colorist, Skin Care Specialist, Manicurist, Make-up Artist or as a Beauty Salon Operator.** Normal progression should move him or her to positions such as **Beauty Salon Manager, Beauty Salon Owner or School Owner.** These exciting activities are carried out in an environment that is characterized by: **Spacious, well-lighted facilities, Salon-type equipment especially designed to properly enhance student training, an educational philosophy that demands student's adherence to exemplary professional conduct and standards and an instructional methodology that provides continual individualized instructions during the complete tenure of student training.** Students gain skill and confidence from training on quality equipment in comfortable surroundings. The strict observance of high professional standards enhances their future opportunities for higher paying vocational employment. The constant utilization helps develop skills to their fullest capacities. **PALACE BEAUTY COLLEGE** welcomes all persons interested in a beauty career. We are happy to have you visit the school at

any time. Come in and see our student facilities and the teaching staff and consider the many advantages for our serious student. We will be pleased to answer all of your questions.

FRESHMAN CLASS: The freshman curriculum for each of the courses requires a specific number of hours of classroom lectures, demonstrations, and student practice. The freshman class teaches you from the very beginning and introduces the basics for those areas that you will need to know to pass licensing examinations. From this initial introduction, you will learn all fundamentals that are the basics for your future and career. The hours spent in the freshman class are as follows: **Cosmetology 400 hrs, Esthetician 75 hrs, Manicuring 50 hrs.** **PALACE BEAUTY COLLEGE,** considers the freshman classes to be the foundation for your future.

STUDENT CLOCK HOUR POLICY: The Program of Barbering and Cosmetology will only recognize time-clock punched hours of attendance, as a result of this requirement this school can only give clock hour credit to students who record their attendance by using the time clock to punch in and out at the start and end of their class day and lunch period. You will be given up to seven (07) minutes to clock in and receive credit for the quarter (1/4) hour. This seven-minute period applies to starting of the class day. A thirty (30) minute lunch break shall be taken when a student attends a six (6) hour class day or more. If you are attending less than a 6 hour class day and desire to take a lunch break (30 minutes), then the half hour must be deducted from your daily total and you must clock in/out on your time card for the lunch break. Once theory classes have been started no one will be allowed to enter the theory classroom.

At the completion of the day, your time card is prepared from the current weekly time card. The daily hours and operations earned are added to the totals in the prior column and final totals transferred to the cumulative column. These cumulative figures are then entered in the prior column on the weekly time card. The time card is to be signed by the student and the instructor daily. **Instructors may not sign a student in or out unless so authorized by the administrative office. The Administrative office will only authorize this action due to an emergency or unforeseen situation.**

Time cards reflect the students' daily record of hours and operations. It is important that all of your hours and operations are recorded properly and accurately. The attendance personnel must be able to read your time card so that the hours and operations are transferred correctly to the roster. The time cards are the property of the school and must remain in the school at all times. Time cards must be retained/stored in their entirety for 5 years by the school.

After clocking in you are required to maintain applied effort, personnel grooming, leaving the building, reading material not related to your training or activity not related to your training is not tolerated. If this occurs you will be ask to stop such activity or to punch out for the remainder of the day. Continued activities of this nature could result in your termination.

TIME CARD CREDIT: The following is a guideline for the instructor to issue credits.

1. Each Theory must be initialed in the proper category. If that category is complete, the instructor may issue credit in a comparative category.
2. The portion of the time card reflecting hours are in the Theory hours earned and any classes the instructor has demonstrated.

The curriculum for students enrolled in a cosmetology program consist of sixteen hundred (1,600) clock hours of technical instruction and practical operations covering all practices constituting the art of cosmetology pursuant to Section 7316 of the Barbering and Cosmetology Act. Technical instruction means instruction given by demonstration, lecture, classroom participation, or examination. Practical operation shall mean actual performance by the student of a complete service on another person or mannequin. Such technical instruction and practical operations shall include:

Minimum Specified Practical Operations Hours:

10	Disinfection	200	Wet Hair Styling
40	Thermal Hair Styling	80	Permanent Waving
20	Press and Curl	80	Hair Cutting
25	Chemical Straightening	50	Hair Coloring
20	Hair Bleaching	10	Manual Facials
20	Scalp and Hair Treatments	15	Chemical (Skin Peels, Masks and Scrubs)
15	Electrical Facials	20	Eyebrow Arching and Hair Removal
10	Make Up Applications	10	Complete Pedicure
15	Water and Oil Manicures	50	Artificial Nail Tips
50	Liquid and Powder Brush-on	20	Nail Wraps and Repair

Subject of Technical Instruction: Minimum Hours of Technical Instruction

1.	<u>The Cosmetology Act and the Boards’s Rules and Regulations</u>	20
2.	Cosmetology Chemistry: <ul style="list-style-type: none"> ▪ The chemical composition and the purpose of cosmetic, nail, hair, and skin care preparations. ▪ The elementary chemical makeup, chemical skin peels, physical and chemical changes of matter. 	20
3.	Health and Safety/Hazardous Substances: <ul style="list-style-type: none"> ▪ Training in chemical and health in establishments, material safety, data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, and ergonomics. ▪ Training in communicable diseases, including HIV, AIDS, and Hepatitis B 	20
4.	Theory of Electricity in cosmetology: <ul style="list-style-type: none"> ▪ The nature of electrical current, principles of operating electrical devices, and various safety precautions used when operating electrical kit 	5
5.	Disinfection and Sanitation: <ul style="list-style-type: none"> ▪ Procedures to protect the health and safety of the consumer as well as the technician. ▪ The <u>ten</u> requirement operations shall entail performing all necessary functions for disinfecting instruments and kit as specified in Section 979 and 980. ▪ Disinfection should be emphasized through-out the entire training period and must be performed before use of all instruments and kit 	20
6.	<u>Bacteriology, Anatomy, and Physiology</u>	15
7.	Wet Hair Styling: Hair analysis, shampooing, finger waving, pin, curling, comb-outs.	25
8.	<u>Thermal Hair Styling</u> <ul style="list-style-type: none"> ▪ Hair analysis, straightening, waving, curling with hot combs, and hot curling irons, and blower styling. A. Thermal Styling B. Press and Curl 	20
9.	<u>Permanent Waving:</u> <ul style="list-style-type: none"> ▪ Hair analysis, chemical and heat permanent waving. 	20
10.	Chemical Straightening: <ul style="list-style-type: none"> ▪ Hair analysis and the use of sodium hydroxide and other base solutions. 	40
11.	<u>Hair Cutting:</u> <ul style="list-style-type: none"> ▪ Hair analysis and the use of the razor, scissors, electric clippers, and thinning shears, for wet and dry cutting. 	5

12.	Hair Coloring and Bleaching: <ul style="list-style-type: none"> ▪ Hair analysis, predisposition tests, safety precautions, formula mixing, tinting, bleaching, and the use of dye removers. (Shall not include credit for color rinses.) 	5
13.	Scalp and Hair Treatments: Hair and Scalp analysis, scientific brushing, electric and manual scalp manipulation, and other hair treatments.	10
14.	Facials: <ul style="list-style-type: none"> ▪ Manual – Cleansing, scientific manipulations, packs and masks ▪ Electrical – The use of all electrical modalities, including dermal lights and electrical apparatus, for facials and skin care purposes. (However machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face.) 	5 10
15.	Eyebrow Arching and Hair Removal: <ul style="list-style-type: none"> ▪ The use of wax, tweezers, electric or manual and depilatories for the removal of superfluous hair. 	10
16.	Make-Up: <ul style="list-style-type: none"> ▪ Skin analysis, complete and corrective make-up, lash and brow tinting and the application of false eyelashes. 	15
17.	Manicuring and Pedicuring: <ul style="list-style-type: none"> ▪ Water and Oil Manicure, including nail analysis, and hand and arm massage. ▪ Complete Pedicure, including nail analysis, and foot and ankle massage. ▪ Artificial Nails <ol style="list-style-type: none"> 1. Liquid and Powder Brush-on 2. Artificial Nail Tips 3. Nail Wraps and Repairs 	5 5 10 10 5

Additional training will be given in the following subjects matters:

Salon management, 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.

Cosmetology Performance Objective:

1. Acquire knowledge of laws and regulations of California's cosmetology establishment practices.
2. Acquire the knowledge of sanitation and sterilization as related to all phases of hair, skin, and nails.
3. Acquire knowledge of general theory relative to cosmetology including anatomy, physiology, chemistry and theory.
4. Acquire business management techniques common to cosmetology.

Potential occupations after completion:

Hair stylist, Esthetician, Manicurist, make-up artist, cosmetic or beauty product representative and some areas of dermatology and plastic surgery.

Skills to be developed:

The proper use of implements relative to all cosmetology services. Acquire the knowledge of analyzing the scalp, face and hands prior to all services to determine any disorders. Learn the procedures and terminology used in performing all cosmetology services. Learn the application of daytime and evening make-up to include the application of individual and strip eyelashes. Learn the proper procedure of manicuring to include water and oil manicure and pedicuring. Learn the Application of brush-on nails, nail wraps, and nail tips.

Attitudes and appreciation to be developed:

Be able to appreciate good workmanship common to cosmetology, possess a positive attitude towards the public and fellow workers, appreciate honesty and integrity and have improved personality in dealing with patrons and colleagues.

Requirements for satisfactory completion of program:

Students have completed Theory and Operations required by Board of Barbering and Cosmetology with a grade average of "C" (70%) or better.

Licensing requirements: Applicants must be 18 years of age or older and have completed the 10th grade. A Cosmetology license will be granted by the State of California only after the student has successfully completed and graduated from the Cosmetology program as described above and passed the licensing exam with an overall average of 75%.

The student enrolled in an Esthetician program shall consist of six hundred (600) clock hours of technical instruction and practical operations covering all practices of a skin care. Technical instruction means instruction by demonstration, lecture, classroom participation, or examination. Practical operation means the actual performance by the student of a complete service on another person. Such technical instruction and practical operations shall include:

Minimum Specified Practical Operations Hours:

10	Disinfection and Sanitation	40	Chemicals (Skin Peels, Packs, Masks and Scrubs)
40	Facials – Manual	10	Hair Removal and Eyebrow Arching, Tweezers
60	Facials – Electrical	40	Wax and Depilatories

Subject Of Technical Instruction:

Minimum Hours of Theory Instruction

1.	<u>The Cosmetology Act and the Board’s Rules and Regulations</u>	10
2.	Cosmetology Chemistry Related to Esthetician Practices: <ul style="list-style-type: none"> ▪ The chemical composition and the purpose of skin care preparations. 	10
3.	Health and Safety/Hazardous Substances: <ul style="list-style-type: none"> ▪ Training in chemical and health in establishments, material safety, data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, and ergonomics. ▪ Training in communicable diseases, including HIV, AIDS, and Hepatitis B 	20
4.	Theory of Electricity in cosmetology: <ul style="list-style-type: none"> ▪ The nature of electrical current, principles of operating electrical devices and various safety precautions used when operating electrical kit. 	10
5.	Disinfection and Sanitation: <ul style="list-style-type: none"> ▪ Procedures to protect the health and safety of the consumer as well as the technician. ▪ The <u>ten</u> requirement minimum operations shall entail performing all necessary functions for disinfecting instruments and kit as specified in Section 979 and 980. ▪ Disinfection should be emphasized through-out the entire training period and must be performed before use of all instruments and kit 	10
6.	<u>Bacteriology, Anatomy, Physiology, Skin Analysis and Conditions</u>	15
7.	Facials: <ul style="list-style-type: none"> ▪ Manual – Cleansing, scientific manipulations, packs and masks ▪ Electrical – The use of all electrical modalities, including dermal lights and electrical apparatus, for facials and skin care purposes. (However machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face.) ▪ Chemical – Chemical skin peels, packs, mask and scrubs. Training shall emphasize that only non-living, upper-most layer 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 30 20
8.	Eyebrow Arching and Hair Removal: <ul style="list-style-type: none"> ▪ The use of wax, tweezers, electric or manual and depilatories for the removal of superfluous hair. 	25
9.	Make-Up: <ul style="list-style-type: none"> ▪ <u>Skin analysis, complete and corrective make-up, lash and brow tinting and the application of false eyelashes.</u> 	20

Additional training is given in the following subjects matters:

Salon management, communication skills, that includes professional ethics, salesmanship, decorum, record keeping, and client service record cards. Preparation of a resume, employment development, modeling, desk and reception, and care and other subjects relating to the Cosmetology field.

Esthetician performance objective:

Acquire knowledge of laws and rules regulating California Cosmetology establishment's practices and understand sterilization procedures.

Acquire the knowledge of general theory relative to skin care, including anatomy, physiology, chemistry, and theory relative to practical procedures, perform, and acquire business management technique common to Esthetician.

Potential occupations after completion:

Make-up artist; cosmetic or beauty product representative; and some areas of dermatology and plastic surgery (under a licensed physician).

Skills to be developed:

The use of proper implements relative to all skin care, make-up, facials, eyebrow arching, and hair removal. Develop the knowledge to recognize the various skin conditions and disorders. Acquire knowledge of analyzing the facial skin, prior to all services to determine any disorders. Develop the knowledge of safety precautions in use of facials, make-up, eyebrow arching, and hair removal.

Attitudes and appreciation has to be developed:

Appreciate good workmanship common to manicuring, possess a positive attitude towards the public and fellow workers, appreciate honesty and integrity and have improved personality in dealing with patrons and colleagues.

Requirements for satisfactory completion of program:

Student shall have satisfactorily completed Theory and Operations required by Board of Barbering and Cosmetology with an average grade of "C" (70%) or better.

Graduation requirements:

When a student has completed the required theory hours and practical operations in the Manicurist Program with a GPA of "C" (70%) or better, a diploma is awarded certifying his or her graduation. The College assists students with completing the necessary documents to file with the appropriate Barbering and Cosmetology Examination.

Licensing requirements:

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

**Manicurist
(400 Clock Hours)**

Program

The student enrolled in a manicurist and pedicurist program shall consist of four hundred (400) clock hours of technical instruction and practical operations covering all practices of a manicurist and pedicurist. Technical instruction means instruction by demonstration, lecture, classroom participation, or examination. Practical operation means the actual performance by the student of a complete service on another person:

Minimum Specified Practical Operations Hours:

10	Disinfection and Sanitation	40	Water and Oil Manicures
20	Complete Pedicures	80	Acrylic, Liquid and Powder Brush on Nails
60	Nail Tips	40	Nail Wraps and Repairs

Subject Of Technical Instruction:

Minimum Hours of Theory Instruction

1.	<u>The Cosmetology Act and the Boards's Rules and Regulations</u>	10
2.	Cosmetology Chemistry Related to Manicuring Practices: <ul style="list-style-type: none"> ▪ The chemical composition and the purpose of nail care preparations. 	10
3.	Health and Safety/Hazardous Substances: <ul style="list-style-type: none"> ▪ Training in chemical and health in establishments, material safety, data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, and ergonomics. ▪ Training in communicable diseases, including HIV, AIDS, and Hepatitis B 	15
4.	Disinfection and Sanitation: <ul style="list-style-type: none"> ▪ Procedures to protect the health and safety of the consumer as well as the technician. ▪ The <u>ten</u> requirement minimum operations shall entail performing all necessary functions for disinfecting instruments and kit as specified in Section 979 and 980. ▪ Disinfection should be emphasized through-out the entire training period and must be performed before use of all instruments and kit 	10
5.	<u>Bacteriology, Anatomy, and Physiology</u>	10
6.	<u>Water and Oil Manicures, including Hand and Arm Massages</u>	15
7.	Complete Pedicure, including Foot and Ankle Massages	10
8.	<u>Application of Artificial Nails:</u> <ul style="list-style-type: none"> ▪ Acrylic, Liquid and Power Brush-Ons ▪ Nail Tips ▪ Nail Wraps and Repairs 	15 10 5

Additional training will be given in the following subjects matters:

Salon management, 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.

Manicurist performance objective:

Acquire knowledge of laws and rules regulating California Cosmetology establishment's practices and understand sterilization procedures.

Acquire the knowledge of general theory relative to manicuring, including anatomy, physiology, chemistry, and theory relative to practical procedures, perform, and acquire business management technique common to manicurist.

Potential occupations after completion:

Manicurist, product representative and company demonstrator.

Skills to be developed:

Use of Proper implement relative to all manicuring, pedicuring, and artificial nails. Develop the knowledge to recognize the various skin conditions and disorders. Acquire knowledge of analyzing the hands and feet, prior to all services to determine any disorders. Develop the knowledge of safety precautions in use of manicuring, pedicure and artificial nails.

Attitudes and appreciation has to be developed:

Appreciate good workmanship common to manicuring, possess a positive attitude towards the public and fellow workers, appreciate honesty and integrity and have improved personality in dealing with patrons and colleagues.

Requirements for satisfactory completion of program:

Student shall have satisfactorily completed Theory and Operations required by Board of Barbering and Cosmetology with an average grade of "C" (70%) or better.

Graduation requirements:

When a student has completed the required theory hours and practical operations in the Manicurist Program with a GPA of "C" (70%) or better, a diploma is awarded certifying his or her graduation. The College assists students with completing the necessary documents to file with the appropriate Barbering and Cosmetology Examination.

Licensing requirements:

Applicants must be 18 years of age or older and have completed the 10th grade. A Cosmetology license will be granted by the State of California only after the student has successfully completed and graduated from the Cosmetology program as described above and passed the licensing exam with an overall average of 75%.

**Teacher Trainee
(600 Clock Hours)**

Program

The student enrolled in a Teacher Trainee program shall consist of six hundred (600) clock hours of technical instruction and practical operations covering all practices of the Teaching all practices of the Cosmetology Field. Technical instruction means instruction by demonstration, lecture, classroom participation, or examination. Practical operation means the actual performance by the Trainee in a classroom environment:

Minimum Specified Practical Operations Hours:

- | | | | |
|----|---|----|---|
| 50 | Organization Techniques: 4 step teaching method; performance objectives; and learning domains, etc. | 50 | Lesson Planning: subject; title; outlines; development; and visual aids, etc. |
|----|---|----|---|

Subject Of Technical Instruction: Minimum Hours of Theory Instruction

1.	<u>The Barbering and Cosmetology Act and the Board's Rules and Regulations</u>	10
2.	Preparatory Instruction	
	<ul style="list-style-type: none"> ▪ A) Instructional Techniques: method of instruction; lecture; demonstration; performance; communication skills; instructional aids; and the use of questions to promote learning. 	40
	<ul style="list-style-type: none"> ▪ B) Organization Techniques: 4 step teaching method; performance objectives; and learning domains, etc. 	30
	<ul style="list-style-type: none"> ▪ C) Lesson Planning: subject; title; outlines; development; and visual aids, etc. 	60
	<ul style="list-style-type: none"> ▪ D) Techniques of evaluation: purpose of test; types of test; test administration; scoring; and grading, etc. 	10
3	Conducting classroom and technical instruction and demonstration for three (3) or more students on all practices of cosmetology, including the Barbering and Cosmetology Act and Rules and Regulations.	140
4	Supervising and Training of students while they are practicing the art of cosmetology on a live person or mannequin in a classroom or laboratory	100

Additional training is given in the following subjects matters:

Salon management, communication skills, that includes professional ethics, salesmanship, decorum, record keeping, completing client service record cards.

- Preparing a resume, employment development, modeling, desk and reception, and care and other subjects relating to Cosmetology field.

Teacher Trainee Program performance objective:

Acquire knowledge of laws and rules regulating California Cosmetology establishment's practices and understand sterilization procedures.

Acquire the knowledge of general theory relative to the teaching the art of cosmetology, including anatomy, physiology, chemistry, and theory relative to practical procedures and perform and acquire business management technique common to Cosmetology Instructors.

Potential occupations after completion:

Educator in any phase of the Cosmetology Field, product representative and company demonstrator and educator.

Skills to be developed:

Develop the necessary skills to teach students in the Cosmetology, Esthetician or Manicurist fields the necessary methods to acquire the required knowledge to pass the Board of Barbering and Cosmetology Exam of their field of instruction.

Attitudes and appreciation has to be developed:

Appreciate good workmanship common to manicuring, possess a positive attitude towards the public and fellow workers, appreciate honesty and integrity and have improved personality in dealing with patrons and colleagues.

Requirements for satisfactory completion of program:

Student shall have satisfactorily completed Theory and Operations required by Board of Barbering and Cosmetology with an average grade of "C" (70%) or better.

Graduation requirements:

When a student has completed the required theory hours and practical operations in the Teacher Trainee Program with a GPA of "C" (70%) or better, a diploma is awarded certifying his or her graduation. The College assists students with completing the necessary documents to file with the appropriate Barbering and Cosmetology Examination.

Licensing requirements:

Applicants must be 18 years of age or older and have completed high school, GED, or its equivalent (Transcript may be required). A Cosmetology license is a prerequisite and a Cosmetology Instructor's License will be granted by the State of California only after the student has successfully completed and graduated from the Cosmetology Teacher Trainee program as described above and passed the licensing exam with an overall average of 75%.

SCHOOL RULES AND REGULATIONS

- 1.** In case of illness or emergency on any day, the student must call in to the school office to report his/her absence before 9:00 a.m. that morning.
- 2.** Students are required to be in class for roll call promptly at 9:00 a.m. & 6:00 p.m. in clean, prescribed uniform. The school uniform will be issued as part of the kit. The Instructor has the right to send students home for misconduct, excessive tardiness and out of uniform.
- 3.** A student who is tardy Days (9:07 a.m.), Nights (6:07 p.m.), cannot clock in until theory class is over and may not attend theory class. Students who are habitually tardy (5 times in one month) will be counseled and if tardiness continues may be suspended or be placed on probation until tardiness ceases.
- 4.** Students will take lunch between 11:30 a.m. and 1:30 p.m. Students should report to an instructor if they have not had lunch by 1:30 p.m. Lunch is 30 minutes. Lunch period is each student's responsibility.
- 5.** A student must use the time clock to punch "IN" when entering and "OUT" when leaving. Students failing to do so will only receive credit for hours indicated by the time clock. Students are required to punch in and out for all breaks on the back of their time cards.
- 6.** No student is allowed to clock out during college hours without permission from the supervisor. No student may clock in or out for another student. This rule is strictly enforced. Any time a student leaves the building during the day his/her time card must be left at the receptionist desk.
- 7.** Smoking is allowed in assigned area only OUTSIDE of the building.
- 8.** No visitors are permitted in the classroom or student lounge area unless approved by the supervisor.
- 9.** College business phones may not be used for personal calls. In case of an emergency all calls are limited to 3 minutes. You are not permitted to leave a patron just to answer the phone.
- 10.** Rigid adherence to the rules of sanitation and disaffection and personal hygiene is required at all times. Students must keep their work station, in class or on the floor, clean and sanitary at all times.
- 11.** All students serving the public must be courteous and pleasant. If difficulty arises, please call an instructor. Students must take all appointments assigned to them. Failure to take a client is grounds for suspension.

12. No student may leave a client while doing a perm or hair coloring service, except in an emergency and is excused by an instructor.
13. Students are not allowed to give services or materials other than what is called for on the service ticket.
14. Students will pay in advance for supplies on personal services such as permanents, tints, bleaches, etc.
15. Students are responsible for the return of college 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.
16. Students must not gather around the receptionist desk, congregate in the office, or visit with another student who is busy with a client. All appointments must be made by the receptionist and no changes are to be made by students.
17. Students have the privilege at all times to consult the management on personal problems. The college positively reserves the right to suspend or expel a student who gossips, uses vulgar language or causes discord.
18. The college 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 or drugs.
19. Students must keep a record of hours and services each day as required on the student daily record of applied effort. Weekly time cards will be audited by the college office. Credit will be given for applied effort only; continuously engaged in training and study of the Branch of Cosmetology for which you are enrolled. All work must be checked by an instructor or credit will not be given. Records must be neat and clear.
20. Students are to park only in the area designated by the college.
21. Students must comply with all instructions, directions, orders, etc., given by personnel relative to school activities. Insubordination will not be tolerated.
22. Due to absences, all assignments, tests and homework may be made up.
23. Notify office immediately of any address or telephone change.
24. Absence of THREE days or more without notification shall be considered cause for suspension. Any student absent more than three (3) consecutive weeks without an approved Leave of Absence will be automatically terminated.
25. No Cellular Phones or Head Phone type radios allowed in the college at any time.

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 Cosmetologist, Manicurist or Esthetician. **Violation of school rules may result in suspension or termination.**

FIANCIAL AID CONSUMER INFORMATION:

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

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

Financial Aid Mechanism

Financial aid is a mechanism that reduces out-of-pocket costs that the student and/or parents must pay to obtain a specific postsecondary education. 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 that a student must repay 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.

Compliance Statement

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

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

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

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

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

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

WORK (PART TIME JOB) AID that does not have to be repaid

Federal Work Study*

LOANS TO STUDENT AND/OR PARENT (THIS AID MUST BE REPAID! THESE LOANS ARE NOT DISCHARGED BY BANKRUPTCY)

Direct Federal Stafford LOANS

Subsidized loans (Interest earned while in school and during grace period is covered by the USDE)**.

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

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

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

(*) Funds are limited in nature; therefore awards are based on availability of funds at the school.

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

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

Student Guide

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

[Direct Loan Basics for Students](#)

[Direct Loan Basics for Parents](#) PDF [Spanish version](#) PDF [3MB]

Student Eligibility Requirements

To be eligible for financial aid, a student must:

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

Application For Aid, Procedures And Forms

Financial aid applications for this institution consist of the following:

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

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

Deadline: FAFSA applications must be received by June 30 in the year on which the application is intended for. SAR or ISIR must be submitted to the financial aid office by September 29, of the award year from which aid is requested from, or your last day of enrollment in 2011-2012, whichever comes first. A valid ISIR requires signatures of student, spouse and/or parents, when the ISIR has been corrected.

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

Maximum Annual Award: \$5,500

Disbursement: They are made based on per payment period via a check payable to the student or via a direct credit to the student's tuition account.

Federal Supplemental Educational Opportunity Grant (FSEOG)

Funds received under this program are not subject to repayment from the student.

Deadline: You may apply during the enrollment process, using the FAFSA form. The school will provide you a letter listing the amount and types of financial aid you will be awarded, including the FSEOG award.

Maximum Annual Award: \$4,000

Disbursement: Made based on per payment period via a check payable to the student or via a direct credit to the student's tuition account. Priority for FSEOG funds will be given to students eligible for Pell Grant. This institution has a year-round enrollment. Therefore, funds will be awarded in a manner that funds would be available to students enrolling throughout the entire year. If SEOG funds are still available, a second priority will be given to Non-Pell recipient students with the lowest Expected Family contributions enrolled during the last three months.

Federal William D. Ford Direct Loan Program

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

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

Federal Direct Subsidized Loan

Federal Direct Subsidized Loans are made directly to students from the U.S. Department of Education. Subsidized loans are need based. Students may borrow up to the amount of the student's cost of attendance less other expected financial assistance (not to exceed annual loan limits).

The Federal Government pay interest subsidies while the student is enrolled or during periods of deferment. Student would pay a combined origination/guaranty fee of a variable percentage but not to exceed 3% rebated directly to the U.S. Department of Education. Students may receive both subsidized and Unsubsidized loans provided the combine amount borrowed does not exceed applicable loan limits and that the student's eligibility for a subsidized Federal Stafford Loan be

determined prior to determining eligibility for the Unsubsidized loan. The law also stipulates that borrowers may apply for both subsidized and unsubsidized loans using a single application and that such borrowers must be given a single repayment schedule.

Maximum Annual Award: First level \$3,500, Second level \$4,500, Third level \$5,500 (Max aggregate \$23,000)

Federal Direct Stafford Unsubsidized Loan

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

(1) 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).

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

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

Maximum Annual Award:

Dependent student: **with Parent** loan First level \$2,000, Second level \$2,000, Third level \$2,000 (Max aggregate \$8,000)

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

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

DETERMINING NEED:

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

Palace Beauty College utilizes the Free Application for Federal Student Aid (FAFSA) for students applying for aid. This form will be processed by a contractor of the U.S. Department of Education at no cost to the student. The results will be provided in the form of an Electronic Student Aid Report with the calculation of the Expected Family Contribution.

COST OF ATTENDANCE:

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

Elements included in the budget:

Tuition	6,400.00		
Registration Fee	75.00		
Books and supplies	830.00		
Living cost allowance (monthly figures):		Student living	Student Living
		with parents	off campus
Room and board		\$4,347	\$10,063
Transportation		1,071	1,206

Personal/misc. 3,114 2,853
(The cost of uniforms is included in the personal allowance or included in the school charges)

Award Concept, Selection of Recipients and Packaging Criteria

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

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

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

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 each Tuesday of each week or Wednesday when Tuesday is an observed Holiday. In order to ensure a fair distribution of funds through the entire award year, the institution will make SEOG awards using data from the year presiding the current year, by using student enrollment, EFC and Pell Grant data to determine how to distribute the SEOG funds available.

Based on last year's data, the institution expects an enrollment of 70 new students meeting the "exceptional need" criteria to be enrolled during the 7/1/11 to 6/30/12 period. Therefore, the awards to those students will be \$200 through the entire period. As of July 1, 2011, the first selection of SEOG recipients will be made from students with "exceptional need". Students with "exceptional need" are defined by this institution as students that have an expected family contribution (EFC) of Zero (00000) that will otherwise be eligible for the FPELL Grant Program during the same award year. If enrollment figures change, and/or additional funds become available to the institution, a second selection will be made from those students ineligible for the FPELL Grant Program with the lowest expected family contribution that enrolled during the last quarter of the award year (March to June).

Both selections will be made from students, whose file has been completed, with no issues pending regarding the students' eligibility for Federal Aid. Incomplete files will not be considered in the selection criteria due to possible lack of documentation. Awards will be made as long as funds are available throughout the award year.

DEFINITIONS RELATATED TO FINANCIAL AID:

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

ACADEMIC YEAR: A period of not less than 26 weeks of instructional time with a minimum of 900 clock hours of instruction for a full time student. The midpoint of the academic year shall

be a minimum of 13 weeks and at least 450 clock hours. In effect, all students enrolled in courses with an academic year scheduled 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 period of 50 to 60 minutes of supervised instruction during a 60 minute time period.

COST OF ATTENDANCE: Institutional charges for tuition, fee, books and supplies in addition to an estimated cost to the student for living allowances as room, board, transportation and personal combined compose the cost of attendance for an academic year or less as the cost of attendance or educational budget.

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

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

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

EXPECTED FAMILY CONTRIBUTION (EFC): Is the application of the U.S. Congressional formula to the student's family income and assets entered in the FAFSA and used as the calculated amount that a family is expected to contribute to offset the student cost of attendance.

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

U.S. Citizen

U.S. National

U.S. permanent resident who has an I-551 or I-551C (Alien Registration receipt card).

Arrival Departure Record (I-94) from the Department of Homeland Security showing one of the following designations:

Refugee

Asylum Granted

Parole for a minimum of one year that has not expired

T-Visa holder (T-1, T-2, T-3etc)

Cuban-Haitian entrant

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:

1. (45) Were you born before January 1, 1988?
2. (46) As of today, are you married? (Separated but not divorced)
3. (47) As of July 1, 2011 will you be graduate or professional student?
4. (48) Is currently serving on active duty in the U.S. Armed Forces for the purposes other than training?
5. (49) Are you a veteran of the U.S. Armed Forces?
6. (50) Do have children who will receive more than half of their support from you between July 1, 2011 and June 30, 2012?
7. (51) Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2012?
8. (52) 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. (53) As determined by a court in your state are you or were you an emancipated minor?
10. (54) As determined by a court in your state of legal residence, are you or were you in legal guardianship?
11. (55) At any time on or after July 1, 2010, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
12. (56) At any time on or after July 1, 2010, 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?
13. (57) At any time on or after July 1, 2010, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

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

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

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

RECOVERIES:

Recoveries resulting from unearned Title IV funds, are due from the student and must be paid in accordance to the terms stated in the promissory note of the student loans. If funds from the grants programs still due from the student, those funds are payable at the rate of 50%. Grant funds due from the student must be repaid within 45 days from the student's withdrawal date. Students may make repayment arrangements with the U.S. Department of Education within the 45 days and present proof of such arrangements to the institution. If no repayment is received

nor arrangements are presented, the institution will refer the debt to the U.S. Department of Education. The student will no longer be eligible for aid until informed by the U.S. Department of Education.

REFUNDS:

If any refunds are due based on the Return of Title IV calculation or 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. This order would apply in accordance to the aid programs available at the institution.

TRANSFER STUDENTS:A student, who attended a Post-secondary institution before the enrollment at Palace Beauty College is required to provide a Financial Aid Transcript from each of the institutions attended within the last six months before the enrollment at this institution. If a financial aid transcript is required, no aid may be advanced from the loan proceeds. Aid from other programs may be advanced to cover the first payment period. No additional aid will be available to the student until all Financial Aid Transcripts are received by Palace Beauty College.

Verification Process: THESE PROCEDURES APPLY TO THE 2011-2012, EXPECT NEW WORDING FOR THE 2012-2013 AWARD YEAR.

Federal regulations 34 C.F.R. Part 668, Subpart E, dated March 14, 1986 April 29, 1994, November 29, 1994 - executing legislation 20 U.S.C. 1094 governing the title IV programs require schools to be sure of certain applicant-reported data.

These regulations require schools to develop written policies and procedures for verification. The school is required to make these policies available to all applicants for financial aid, as well as prospective students upon request. This procedure is part of the Admissions and Counseling process.

To follow the regulations and achieve consistency governing this process, the following verification policies apply to all applicants for Title IV programs.

Under the regulations, the school will not disburse FPELL or Campus-Based aid, nor certify Stafford/PLUS loan applications, until completion of verification process.

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

VERIFICATION EXCLUSIONS: Applicants excluded from verification include:

- Death- Applicant dies during the award year or before the deadline for completing the verification.
- Incarceration- Applicant is incarcerated at the time the verification is to be performed.
- Certain immigration status- Applicant arrived in the U.S. during calendar years 2009 and 2010.
- Certain spouse/parent status: - Spouse or parent information is not required to be verified if the spouse or the parent is deceased, or physically incapacitated, or residing in a country other than

the United States and cannot be contacted by normal means, or can not be located because the address is unknown and can not be obtained by the applicant.

•Completed verification- If the student completed the verification at another institution prior to transferring to this school if all the following documents are provided from that school:

Letter stating that the verification process was completed

Copy of the application data that was verified, and

If the student was awarded FPELL Grant, a copy of the signed SAR/ISIR.

A completed Financial Aid transcript.

•Pacific Island residency status- Legal residents of the Trust Territory of the Pacific Islands, Guam, Samoa, and the Commonwealth of the Northern Mariana Islands. To qualify for this exclusion the parents of a dependent student must also be legal residents of one of these territories. Citizens of the Republic of the Marshall Islands, the Federated States of Micronesia or the Republic of Palau. To qualify for this exclusion the parents of a dependent student must also be citizens of one of these territories. To document the basis for this exclusion, the applicable permanent mailing address

•No funds disbursed- The applicant will not receive federal aid funds,

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

Data items include:

•Total number of persons in the household.

•The number of members of household enrolled at least half-time students in postsecondary educational institutions.

•Adjusted gross income (AGI) or adjusted gross family income (AGFI) for the base year (2010).

•U.S. income tax paid for the base year (2010).

•Certain untaxed income and benefits for the base year if certain conditions would apply include:
Social Security benefits.

Child support.

Untaxed payments to IRA or Keogh

Foreign income

Earned income credit

Interest on tax free bonds

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

DOCUMENTATION REQUIRED: Student, spouse and/or parents (as applicable) signed income tax forms (IRS 1040, 1040A, or 1040EZ 1040Telefile and W-2 forms). Applicants shall complete the appropriate sections of the Verification Worksheet 2011-2012. There are two different worksheets: One for dependent students and one for independent students. Use the worksheets to update and for verification of data. Applicants shall follow the instructions in the Verification Worksheet. The school's financial aid officer may require/provide other appropriate forms.

TIME PERIOD FOR PROVIDING DOCUMENTATION:

Applicants must provide the required documentation within 60 days from the last day of attendance or August 31, 2012, 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 PELL Grant applicants whose dependency status changes during the Award Year must file a correction application. This process does not apply if the change occurs due to marriage.

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

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

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

The student may continue training on a cash payment basis.

The student may withdraw, and re-enroll at no additional charge. There will be no loss of credit earned, when the student provides all proof, and verification is complete.

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

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

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

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

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

ORGANIZATIONAL CHART

OWNER/DIRECTOR
MR. BYUNG D. CHO

Financial Aid Officer
Wendy Ruiz

Administrator
Ms. Sejin Ahn

Financial Aid Assistant
Tanya Aguirre

Administrative Assistant
Karen Kim

Admissions
Eunice Woo

Admissions
Lucy Padilla

Supervising Instructor
Ms. Juana Barron

Instructor
Ms. Monica Arriaga

Instructor
Mr. Nectali Diaz

Instructor
Ms. Inja Choi

Instructor
Mr. John Holland

Instructor
Ms. Rebecca Lopez

Instructor
Ms. Irma Mancilla

Assistant to Instructors:
Myongwon Chung
Doreen Ceballos
Donnell Threats

Receptionist
Stephanie Chacon

EDUCATIONAL FACULTY QUALIFICATION LIST

Ms. Juana Barron
Licensed Cosmetologist

SUPERVISING INSTRUCTOR
13 years

Ms. Irma Mancilla
Licensed Cosmetologist

INSTRUCTOR
22 years

Ms. Monica Arriaga
Licensed Cosmetologist

INSTRUCTOR
19 years

Mr. Nectali Diaz
Licensed Cosmetologist

INSTRUCTOR
11 years

John Holland
Licensed Cosmetologist

INSTRUCTOR
29 years

Mrs. Rebecca Lopez
Licensed Esthetician

INSTRUCTOR
10 year